

# TRANSPARENCY OF FINANCIAL AND NON-FINANCIAL CONDITIONS

Bank Mandiri upholds transparency by consistently disclosing financial and non-financial information in accordance with prevailing regulations.

## Details of Information Disclosure and Publications

- 1. Monthly Financial Statements:** Submitted to regulators and published on the Bank Indonesia (BI) and Bank Mandiri websites.
- 2. Quarterly Financial Statements:** Submitted to regulators and published through the OJK reporting system, the Bank Mandiri website, and newspapers or other electronic media.
- 3. Annual Financial Statements:** Submitted to regulators and published through the OJK reporting system, the Bank Mandiri website, and the reporting system for issuers or public companies.
- 4. Annual Report:** Prepared in accordance with regulatory provisions and submitted to regulators, rating agencies, banking development institutions, research institutions, and financial publications. The report is also published on the Company's website.
- 5. Corporate Governance Information:** Covering the Annual Corporate Governance Report, Vision, Mission, Corporate Values, Board of Commissioners and Directors' compositions and profiles, and governance-related documents such as the Articles of Association and Committee Charters, all published on the Bank Mandiri website.
- 6. Product and Service Information:** Comprehensive details about Bank Mandiri's products, services, and office network are published through the Annual Report and the Bank Mandiri website, making it accessible to customers, investors, and the public.
- 7. Consumer Protection Information:** Includes procedures for submitting complaints, information security, and tips for safely using banking services, published on the Bank Mandiri website to comply with consumer protection provisions.
- 8. Additional Information:** Covers other topics aimed at enhancing information transparency, financial education, and public service outreach.

## IMPLEMENTATION OF GOVERNANCE WITHIN THE BANK'S BUSINESS GROUP (KUB)

Bank Mandiri consistently and sustainably implements governance within the Bank's Business Group (KUB) to ensure that Good Corporate Governance principles are effectively applied across the KUB. This implementation aims to create strategic alignment and risk mitigation, thereby supporting the sustainability and prudent growth of a healthy Bank Business Group.

In 2025, the structure of Bank Mandiri's KUB is as follows:

Holding Company	Subsidiaries		
	No.	Name of Company	% Shareholding
PT. Bank Mandiri (Persero) Tbk.	1	PT Bank Syariah Indonesia Tbk	51,47%
	2	PT Bank Mandiri Taspen	51,098%
	3	Bank Mandiri (Europe) Limited	100,00%