



FLAGSHIP PROGRAMS

The following bankwide flagship programs have been implemented during 2025, as follows:

No.	Program	Description	Purpose
1	Bergerak Berdampak – Mandirian Militancy	Refinement of the Bergerak Berdampak cultural program to ensure employees consistently live the culture and generate a significant impact on the Company's performance. From Mandiri employees who embody the AKHLAK core values, the unique characteristics of m-DNA, and the Mandirian Militant mindset, moving together with fellow Mandirians forms a collective movement known as BERGERAK BERDAMPAK.	A collective movement that delivers tangible impact for Bank Mandiri and supports the development of Mandirian Militants who are Always Deliver and Always Ahead.
2	Culture of Ownership – Bangga Pakai Mandiri	A culture of "sense of ownership" toward Bank Mandiri through the Bangga Pakai Mandiri Program, where employees are reminded to use, understand, and promote Mandiri products, thereby fostering emotional attachment and strengthening their ability to serve as role models for customers and the broader community.	This initiative builds proactive and responsible employee behavior, as well as authentic pride in Bank Mandiri's products and services, enabling all employees to contribute to business growth.
3.	Culture of Innovation	Strengthening a culture of innovation that encourages employees to think creatively in identifying new ways to enhance service quality and improve work process efficiency.	Fostering employees' strategic capabilities to deliver relevant solutions aligned with customer needs and to advance competitive digital service development.
4	Culture of Integrity	Strengthening a culture of integrity in which every employee upholds the values of honesty, compliance, and ethical conduct across all work processes, prioritising adherence to internal and external regulations, as well as the Know Your Employee (KYE) principles.	Fostering a trusted, transparent, and violation-free work environment, thereby reinforcing Bank Mandiri's reputation, safeguarding customer trust, and building a sustainable business.
5	Well-being Culture	A culture that positively contributes to employee productivity and well-being, in collaboration with Mandiri Club.	Creating a safe and supportive environment through the Mandiri Well-being Program to sustain employee productivity and long-term well-being.
6	Culture Campaign Multichannel	A campaign strategy to reinforce culture implementation through multichannel communication.	Communicating cultural messages in ways that are more accessible and easier for employees to understand.

No.	Program	Description	Purpose
7	Corporate Culture Training	Training to equip employees with an understanding of the unique Mandiri DNA characteristics and the strengthening of work culture, including RWP and behaviour based on core values.	Building a deeper understanding of the core values, the unique m-DNA characteristics, and their implementation at work.
8	Mandiri Excellence Award	The highest recognition from management for employees and/or work units that demonstrate outstanding performance and exemplify the best Mandiri behaviour. The award consists of 2 categories: the Mandatory Award, namely Mandiri Best Employee for individuals, and the Thematic Award for both individuals and work units.	Enhancing employee engagement, motivation, and pride.
9	Mandiri Best Employee Training Program	An advanced learning program for employees who receive the award, as culture role models.	<ul style="list-style-type: none"> Enhancing capabilities and strengthening role as exemplars of culture implementation.
10	AKHLAK Bulletin	An internal publication forum regarding updates on AKHLAK culture and various cultural initiatives from work units.	Providing cultural inspiration and strengthening the implementation of AKHLAK values in daily activities.
11	Semangat Pagi Mandirian	Semangat Pagi Mandirian is a regular weekly program held at the beginning of each week, delivering the latest updates through a LIVE interactive session on Bank Mandiri's key initiatives and priorities. With open access for all employees, this program aims to maintain bankwide information alignment while fostering positive energy across all Mandiri employees.	Enhancing continuous understanding of corporate culture.
12	Mandiri Young Leader	A development program for prospective young leaders of Bank Mandiri.	Developing future leaders with modern leadership competencies.
13	Future MIL	An acceleration program for high-potential talents to prepare future leaders.	Enhancing managerial and leadership capabilities in a comprehensive manner.
14	My Digital Academy (MDA)	My Digital Academy (MDA) is a talent acceleration program focused on engagement and early recruitment for final-year students and fresh graduates from leading universities in Indonesia. The program is delivered through IT and Business streams aligned with Bank Mandiri's needs.	Through a targeted sourcing approach, MDA serves as a leading talent pipeline to prepare a future-ready workforce relevant to the organisation's requirements.
15	Mission Critical Role	A remuneration scheme for positions with the most significant impact on financial performance, risk exposure, and the implementation of the Bank's strategic initiatives.	Differentiating remuneration for Mission Critical Roles to encourage motivation for rotation into business functions and to fulfil organisational capacity within business functions.
16	Employee Health Facilities	Enhancement of health facilities for employees and their family members, including the extension of eligible age for employee General Check-Up, an increase in the annual limit for employees and family members, and the provision of free access to online psychological services.	Improving the well-being of employees and their families from preventive to curative aspects, ensuring that employee productivity is consistently maintained.
17	Car Ownership Program Auto-Loan	Enhancement of the four-wheel vehicle ownership program for employees at leadership level through the expansion of eligible participants, extension of the programme tenure, and more attractive benefits.	Increasing long-term employee motivation and engagement, while supporting employee mobility.

No.	Program	Description	Purpose
18	Motorcycle Ownership Program Auto-Loan	A new program for staff-level employees providing two-wheel vehicle ownership with broad eligibility coverage, flexible program tenure, and attractive benefits.	Increasing long-term employee motivation and engagement, while supporting employee mobility.
19	Hands For Charity & Sharing (HCS)	A CSR initiative organised by the Human Capital Services Group, with its main activities centred on sharing through donations as well as knowledge, information, experience, and other forms of contribution. This initiative is conducted in collaboration with SAAJA (Sekolah Alternatif Anak Jalanan).	Activities include: <ul style="list-style-type: none"> Introducing proper waste sorting based on type Introducing various professions within the community Conducting play-and-learn sessions through educational games Providing donations to SAAJA and its students

RECRUITMENT

Bank Mandiri has established several stages in the employee recruitment process, as outlined below:

BANK MANDIRI RECRUITMENT STAGES



An elimination system is applied at each stage of selection..

Employee recruitment at Bank Mandiri is carried out through two main channels: internal and external. Internal recruitment is conducted through internal development programs aimed at filling leadership positions, while external recruitment is carried out through fresh graduate and experienced hire (pro hire) channels for both leadership and staff positions. All recruitment processes are conducted in accordance with the Bank's manpower needs and in compliance with applicable regulations.

Internal Recruitment

Internal recruitment is managed by Human Capital Services for the Staff Development Program (SDP) positions. The guidelines for implementing the SDP are outlined in Bank Mandiri's internal regulations, as detailed below:

- Officers and Security Officers with the top priority of the Authority Holder Employees (P3K).
- Minimum education of Bachelor degree/ equivalent.
- Have a professional disposition, namely: speak with respect, well dressed, well mannered, self-confidence.
- Performance Level (PL) and Talent Classification (TC) in the past 2 (two) years must be at least PL2/

CR. PL3 is allowed provided the employee has a HIPO Talent Classification in one of those years.

- Minimum service period of 5 years from the effective date of employment.
- Maximum age of 45 years at the time of initial selection.
- Attain recommendations from Head of Work Units.
- Not in the process of audit/ investigation due to violations of employee discipline.
- Not undergoing any examination and/or investigation. Not currently under sanction and/or not within the consequence period of any imposed sanction.
- Have never participated in the SDP selection in the previous year.
- Has not participated in the SDP selection process within the previous 12 (twelve) months.
- Specifically for security staff-level employees: Authorised Staff-Level Employees (P3K) – Security/ Security Supervisor.

In 2025, a total of 816 employees participated in internal recruitment, a 41% increase from 579 employees in 2024. This increase was driven by the growing need to fill leadership positions within work units through internal pathways, particularly via the SDP program.