

- **KMP Data Quality** is Bank Mandiri's data inputer community that has the same interest/concern regarding efforts to improve data accuracy.
- **KMP Let's Grow** is a community consisting of Bank Mandiri's learning partners and facilitators who have an interest in increasing knowledge and competencies related to the learning process strategy.
- **KMP Mandiri Facilitator Squad** is a community of Bank Mandiri facilitators who are expected to improve the knowledge, skills of community members in carrying out their role as a facilitator.
- **KMP Mandiri Xperience** is a Bank Mandiri employee community that develops new innovations to enhance employee work efficiency.

Mandirian Learning Community Platform

Bank Mandiri uses MY Learn as one of KMP's platforms for the community members to be able to connect, and build relationships with each other, facilitate community related activities and data management related activities.

EMPLOYEE PERFORMANCE APPRAISAL

Bank Mandiri continues to drive every employee to "Think Big & Deliver Beyond Expectations" in achieving the Bank's aspirations. At the same time, the Bank strives to implement individual performance assessments that accurately map employee contributions, foster motivation, build optimal engagement, and identify capability gaps to determine the most appropriate development programs.

The Employee Performance Evaluation System is based on the achievement of agreed Key Performance Indicators (KPIs) (Achievement) and implementation of behaviors aligned with core values and core behaviors (Attitude). Performance elements assessed consist of two components: process and result. Process reflects how targets are achieved, while Result reflects the employee's actual achievement against the targets.

Performance evaluation results are categorized into five ratings:

1. Beyond Expectations, indicating outstanding or exceptional performance.
2. Exceed Expectations, indicating highly satisfactory performance.
3. Meet Expectations, indicating performance that meets expectations.
4. Below Expectations, indicating the need for improvement to enhance performance.
5. Required Significant Attitude Improvement, indicating performance that does not meet expected standards.

Individual KPI components are divided into three areas: Main Work Targets, Value-Added Work Targets, and Capability Development Targets. This structure provides

room for contributions beyond core responsibilities to be considered in performance evaluation, encourages employees to go the extra mile, and ensures continued focus on employee development. KPI determination is discussed and mutually agreed upon by the employee and the Employee Manager during the development dialogue at the Goal Setting stage, serving as the basis for the Final Performance Review.

The employee performance evaluation process at Bank Mandiri consists of three stages, refined to support the achievement of the Bank's aspirations:

1. Goal Setting at the beginning of the year through a development dialogue between the employee and the direct supervisor (Employee Manager).
2. Mid-Year Review conducted mid-year to realign with the Bank's business conditions, provide feedback, and monitor performance achievement during the first semester.
3. Final Performance Review as the year-end evaluation, where employees conduct a self-assessment of their achievements. The self-assessment is then discussed, reviewed, and validated by the Employee Manager and subsequently calibrated by the Employee Manager's Manager.

The roles involved in the employee performance evaluation process are illustrated in the following diagram.

The components of Individual KPI consist of three parts: Core Responsibilities Objectives, Value-Added Objectives, and Capability Development Objectives. This structure allows employee contributions beyond their main responsibilities to be recognized in performance assessments, encouraging all employees to go the extra mile while continuing to focus on personal growth. The KPI setting process is discussed and agreed upon between the employee and the Employee Manager through a development dialogue during the Goal Setting stage, which serves as the basis for the Final Performance Review.

The performance appraisal process of Bank Mandiri employees consists of 3 (three) stages that has been refined to foster the Bank's aspiration achievements, as follows:

1. Goal Setting
Bank Mandiri employees first set goals at the beginning of the year through development dialogue between employees and Employee Manager.
2. Mid-Year Review
Mid-Year Review is carried out by employees in the middle of the year to readjust to the Bank's business conditions, as a tool to give feedback and monitor on the employees' performance throughout Semester 1.

3. Final Performance Review

At the end of the year, a final appraisal is conducted in which employees are given the opportunity to conduct a self-assessment of their achievements. The results of the self-assessment are further discussed, reviewed, and validated by the Employee Manager to be further calibrated by the Employee Manager's Manager. The parties engage in the employee performance appraisal are described in the following chart.

WHICH PARTIES PLAY A ROLE IN INDIVIDUAL ASSESSMENT ?



1 **Employee**
Employee carries out a self-assessment.



2 **Employee Manager**
Direct supervisor provides final scores and initial performance level.



3 **Employee Manager's Manager**
Employee Manager's Manager provides final performance level (PL) by taking into account the normal distribution.



4 **Matrix Manager**
Head of Work Unit as a Mentor for the system or segment of employee assigned in the region for several positions. Employee Manager will receive inputs/ reviews/ comments and Matrix Manager in determining the employee performance assessment.

In 2025, approximately 38,000 employees participated in the performance appraisal process. The results serve as key considerations in determining compensation, talent classification, promotion decisions, and employee development. The continuous improvement of the performance appraisal system is expected to further enhance employee performance and ensure proper recognition of their contributions.

EMPLOYEE ENGAGEMENT

To maintain employees' emotional engagement with the Company, Bank Mandiri implements various well-being initiatives to encourage optimal productivity. These enhancements are provided in both material and non-material forms. The following outlines several employee engagement programs carried out by Bank Mandiri.

Employee Remuneration

In fostering a work environment that supports employee growth and motivation, Bank Mandiri places employee well-being as a key priority. Employee remuneration at Bank Mandiri is based on the total reward principle, whereby employees receive comprehensive compensation in both financial and non-financial forms. The Bank strives to maintain competitive remuneration aligned with its remuneration strategy to support the achievement of business objectives.

The remuneration system is designed to be fair and transparent through a performance-based approach. In addition to job level considerations, remuneration is determined based on individual performance (merit-based increase) and job risk, ensuring that the entire process is free from gender discrimination.

Bank Mandiri ensures that all employees receive wages in accordance with prevailing regulations, including compliance with the Regional Minimum Wage (UMR) in each operational area and the provision of additional cost-of-living allowances in certain regions. The entry-level salary standard at Bank Mandiri is set higher than the highest UMR in Indonesia and applies across all operational locations, with a 1:1 salary ratio between male and female employees. This demonstrates that remuneration is determined based on fair living standards without gender-based discrimination, while also reflecting competitive compensation to attract top talent and enhance employee engagement.

Allowances

Bank Mandiri provides allowances as part of its efforts to retain employee loyalty and promote productivity. These allowances are granted in various forms and serve different purposes to support employees' work and well-being. Allowances are provided based on employment status (permanent, contract, trainee), job level, type of work, work location, and other criteria aligned with the Bank's strategy.

Maternity and Paternity Leave Policy

Bank Mandiri provides maternity leave for female employees in accordance with applicable regulations, while paternity leave for male employees whose spouses give birth is granted beyond statutory requirements. During the leave period, employees continue to receive all their rights in accordance with prevailing laws and regulations. After the leave period ends, employees are entitled to return to their previous positions.

In the 2025 reporting year, a total of 1,345 employees took maternity and paternity leave, consisting of 835 female employees and 512 male employees. This represents a 5.2% decrease compared to the previous year, when 1,420 employees (900 female and 520 male) took leave. Of this total, 100% of employees returned to work after their leave period ended.

In addition, 100% of employees who took parental leave in the previous year also returned to Bank Mandiri after their leave. The high return rate after parental leave reflects Bank Mandiri's commitment to being an 'employer of choice' and providing strong support for the development of its female employees.

Retirement Program

Bank Mandiri has a retirement program that includes both a pension fund and pre-retirement training. The pension fund is managed by a dedicated Pension Fund established by the Bank, comprising defined contribution and defined benefit schemes originating from the pension funds of the merged banks.

As a form of appreciation for employees' dedication, Bank Mandiri provides pre-retirement training to help employees maintain well-being and remain productive after retirement. The training covers topics such as entrepreneurship, health, and psychology. In 2025, pre-retirement training was conducted in 38 batches, attended by a total of 840 employees who are expected to retire within the next 2 years. .

Awards

Bank Mandiri strengthens employee engagement by recognizing outstanding performance through the Mandiri Excellence Award (MEA). This annual program is held regularly with the following award categories:

- **Mandatory Award**

Mandiri Best Employee (MBE) is the highest form of recognition granted by management to outstanding employees who consistently demonstrate excellent performance and embody the Company's culture, reflected through behaviors aligned with the Company's Core Values and the unique m-DNA characteristics. This award aims to enhance employee motivation and engagement, encouraging them to continue delivering their best contributions. In 2025, a total of 118 employees and 14 employees from Subsidiaries received the MBE award.

- **Thematic Award**

This award recognizes Business Units or Employees who have contributed significantly and achieved excellence in supporting bank-wide initiatives. These initiatives include executing corporate strategies, driving business growth and sustainability, fostering a resilient learning mindset, and implementing the company culture. Details are as follows:

- a. **Best Business Strategy Execution**

Appreciation for Work Units that achieve the best performance through the implementation of strategies that support Bank Mandiri's business. Sub-categories include wholesale and retail business segments, as well as Branch Units for Best Business Case Execution, Best Ecosystem Development, and Best Ecosystem Acquisition.