



No.	Aspects – Principles - Recommendations	Comply Or Explain
		<p>3. Procurement Operational Technical Guidelines (PTO) that regulate, among others (Chapter III): Implementation Provisions</p> <ol style="list-style-type: none"> a. Accreditation Partners (Goods and Services Providers) General & including aspects that are reviewed in carrying out the qualifications of prospective Goods and Services Providers) b. Procedures for partner accreditation (Goods and Services Providers) (including aspects considered in determining recommended partners to be invited in a procurement process) c. Vendor Monitoring covers: <ol style="list-style-type: none"> 1). Vendor Data Monitoring 2). Vendor Performance Monitoring, consisting of: <ul style="list-style-type: none"> - Periodic Vendor Performance Evaluation - Contract-Based Vendor Performance Evaluation - Vendor Competency Enhancement - Sanctions for Vendors <p>Remark : Comply</p>
<p>D.1.4. Recommendation 21 :</p> <p>Explanation :</p>	<p>The Public Company has policy on fulfilment of creditor rights.</p> <p>The policy on fulfilment of creditor rights is used as a guideline in providing loan to creditor. The purpose of the policy is to maintain the fulfilment of right and maintain creditor trust in the Public Company. The policy includes consideration in making agreement, as well as follow-up in fulfilling the obligation of the Public Company to creditor.</p>	<p>The fulfilment of creditors' rights at Bank Mandiri is stated in the loan agreement with creditor. The following creditors' rights are stated in the agreement, among others:</p> <ol style="list-style-type: none"> 1. Receive the audited financial statements; 2. Receive the loan progress/use report; 3. Receive late sanction on report submission; 4. Receive written notification, request, and approval <p>Remark : Comply</p>
<p>D.1.5. Recommendation 22 :</p> <p>Explanation :</p>	<p>The public company has the whistleblowing system policy.</p> <p>A well-developed Whistleblowing system policy will provide certainty of protection to witness or reporter for an indication of violation committed by employees or management of the Public Company. The implementation of the policy will have an impact on establishing a culture of good corporate governance. The Whistleblowing system policy includes, among others, type of violations that can be reported through the Whistleblowing system, complaint procedure, protection and guarantee of the confidentiality of the reporter, handling procedure for received complaints. parties that managing the complaints, and the results and follow-up of complaints handling.</p>	<ol style="list-style-type: none"> 1. The implementation of the Whistleblowing System (WBS) at Bank Mandiri is referred to as the Letter to CEO (LTC). The WBS-LTC serves as a platform for reporting indications or acts of fraud and/or non-fraud by employees or stakeholders of Bank Mandiri to the President Director. It emphasizes disclosures from complaints to enhance the effectiveness of the internal control system and good governance practices within the Bank. 2. WBS-LTC at Bank Mandiri has been implemented since 2009 and is governed by the Technical Operational Guidelines for the Whistleblowing System - Letter to CEO (WBS-LTC), which are continuously updated, with the latest revision dated 28 November 2025. 3. Since its revitalization in 2018, the management of the WBS-LTC involves an independent party to provide a safe environment that encourages employees and stakeholders to report issues confidently. Reporters can include their full identity or remain anonymous (identity known only to the independent party). 4. Reports to the WBS-LTC can be submitted through the following channels: <ul style="list-style-type: none"> › Website https://bmri-wbslhc.tipoffs.info/ › Email to bmri-wbslhc.tipoffs.info › Letter to POBOX 1007 JKS 12007 › SMS and WA to 0811-900-7777