



1. Committed to environmental responsibility by embedding ESG standards, supporting green technologies, setting Net Zero Emission targets, and prioritizing sustainable financing with robust frameworks like Environmental and Social Risk Management (ESRM).
2. Promoting health and well-being by providing comprehensive health insurance, social security, and post-retirement support, ensuring equal access to care, fostering a safe and inclusive workplace, and enhancing wellness through on-site facilities, trusted providers, and proactive programs.
3. Ensuring safety and business continuity by proactively managing risks, conducting regular training and simulations, implementing robust response strategies, and maintaining a secure environment through stringent safety protocols and preparedness plans.

Environmental Responsibility

1. Embedding Environmental, Social, and Governance (ESG) standards into operations to minimize environmental impacts and promote sustainability.
2. Supporting green technologies and setting targets for Net Zero Emissions.
3. Prioritizing financing for environmentally responsible projects and implementing frameworks like ESRM to mitigate risks.

Health and Well-being

1. Providing equitable health insurance, social security, and life protection for employees and their families, including post-retirement support.
2. Ensuring equal access to health services while fostering a safe, respectful, and discrimination-free work environment.
3. Offering on-site health facilities, trusted provider partnerships, and proactive wellness programs to enhance employee well-being.
4. Supporting employees throughout their careers and beyond through retirement benefits and continued care initiatives.

Safety Practices

1. Proactively identifying and managing risks to safeguard employees, customers, and operations.
2. Ensuring readiness through structured plans, regular training, and simulations.
3. Coordinating swift and reliable responses to maintain safety and operational continuity.
4. Implementing systems and strategies to sustain business operations during disruptions.
5. Upholding a secure and supportive environment through consistent maintenance, inspection, and adherence to safety protocols.

Compliance to Code of Conduct

Bank Mandiri enforces a robust Code of Conduct that establishes fundamental principles for personal and professional behavior across the organization. The Code of Conduct applies uniformly to all employees, including contractual and permanent staff, as well as members of the Board of Commissioners and Board of Directors.

Compliance with the Code of Conduct is essential to fostering a culture of integrity, professionalism, accountability, and trustworthiness. It ensures that all employees adhere to ethical standards in their interactions, both internally with colleagues and externally with business partners. By upholding the Code of Conduct, Bank Mandiri aims to maintain consistent, responsible, and fair practices throughout its operations, strengthening the foundation of good corporate governance.

Dissemination of the Code of Conduct

The code of conduct has been communicated and socialized to the Board of Commissioners and its supporting elements, Directors, executives one level below the Board of Directors and all employees, including through:

1. Company Website.
2. Email administrator delivered to all employees of the Company.
3. Integration into Bank Mandiri's internal policies, ranging from Collective Labour Agreement (CLA) as a regulation mutually agreed upon by Management and Bank Mandiri Employees Union, Human Capital Standard Operating Procedures, Human Capital Technical Guidelines, to MSMPG which governs policies between parent company and all subsidiaries of the Company.
4. Standing banners, flyers and other advertising media in the Company's office area.




In addition, the code of conduct can also be accessed at any time by all employees of Bank Mandiri through the Bank Mandiri portal called the Knowledge Management System (KMS).

Code of Conduct Implementation and Enforcement

Bank Mandiri ensures the effective implementation and enforcement of its Code of Conduct by providing employees with a transparent mechanism to report alleged violations. Employees can submit reports through a whistleblowing system known as the Letter to CEO (LTC). Proven violations of the Code of Conduct are subject to appropriate sanctions, in line with applicable regulations.

Efforts to uphold and reinforce compliance with the Code of Conduct are carried out with a strong sense of commitment and responsibility. These efforts include the following:

1. **Statement of Compliance with Bank Mandiri’s Code of Ethics** Bank Mandiri personnel are required to read, properly understand, and sign the “Statement of Compliance of Bank Personnel with the Code of Ethics.”
2. **Commitment of Management and All Bank Mandiri Employees** The commitment of management and all Bank Mandiri employees not to accept money and/or goods, gratuities, and/or gifts related to their obligations or duties is published through mass media and the Company’s website.
3. **Conflict of Interest** Bank Mandiri personnel are required to make an annual disclosure related to conflicts of interest every year, and each work unit is required to submit a quarterly report on transactions/decisions containing conflicts of interest.
4. **Integrity Pact** The integrity pact is signed by authorized officials and all Bank Mandiri partners/vendors involved in the credit granting process, procurement of goods and services, and partner accreditation. In addition, the signing of the Annual Integrity Pact is carried out by the entire Board of Commissioners, Board of Directors, and Executive Officers of Bank Mandiri as part of the implementation of gratuity control. All Bank Mandiri employees also sign an Integrity Pact for the implementation of gratuity control once a year
5. **Awareness Program** New Bank Mandiri employees will receive the Bank Mandiri Code of Ethics induction program, known as the jump start program, as well as continuous and consistent policy socialization.

	<p>Website https://bmri-wbslhc.tipoffs.info/</p>		<p>E-mail bmri-wbslhc@tipoffs.info</p>
	<p>SMS / WA 0811-900-7777</p>		

Each report received will be handled by an independent consultant who will analyze the report and request further details from the whistleblower before forwarding it to the Bank. The Bank will then follow up on the complaint in accordance with applicable regulations.

Types of Sanctions for Code of Conduct Violation

Types of Violations	Sanctions
Minor Sanctions	<ul style="list-style-type: none"> > First Written Admonition > Second Written Admonition
Moderate Sanctions	<ul style="list-style-type: none"> > First Written Warning > Second Written Warning
Severe Sanctions	<ul style="list-style-type: none"> > Firm and Final Written Warning > Termination/Dismissal of Employment