



SUSTAINABLE INVESTMENT

Bank Mandiri has developed a sustainable investment approach through Mandiri Manajemen Investasi (MMI). MMI integrates ESG factors into its investment portfolios and decision-making processes to promote long-term value creation and positive social impact. The assessment process applies both quantitative and qualitative methods, guided by an internal checklist to ensure consistency and relevance to each company's profile. In addition, Mandiri Capital Indonesia (MCI) applies environmental and social criteria in every investment decision, in line with established standards and Bank Mandiri's broader sustainability vision. Examples of Bank Mandiri's sustainable investment portfolio products include Green Sukuk and Green Bonds, and ESG Mutual Funds.



EFFORTS TO BUILD AN ENVIRONMENTALLY FRIENDLY VALUE CHAIN AND SUPPORT SUSTAINABLE DEVELOPMENT

Bank Mandiri continues to strengthen an environmentally friendly value chain to help achieve national sustainable development goals. The various initiatives implemented throughout 2025 reflect the Bank's support for Indonesia's Net Zero Emission (NZE) target by 2060 or earlier. This effort also aligns with ACGS parameter 8.4.3, which emphasizes the Bank's commitment to establishing a green value chain consistent with sustainable development objectives.

The programs carried out in 2025 include, among others:

- Calculating and reporting Scope 3 greenhouse gas (GHG) emissions from financing activities in 10 economic sectors.
- Actively participating in the Carbon Offsetting market through purchasing carbon units, investing in Nature-Based Solution (NBS) projects, and undertaking other mitigation actions.
- Implementing green financing policies.
- Integrating ESG aspects into the Bank's loan policies.
- Regularly reviewing and establishing Industry Acceptance Criteria.
- Applying Environmental Social Risk Management (ESRM) through the use of an Environmental and Social Compliance Checklist (ESCC).