



SOCIAL AND ENVIRONMENTAL RESPONSIBILITY



TANGIBLE CONTRIBUTION TO SUSTAINABLE DEVELOPMENT

Bank Mandiri continues to demonstrate its commitment to supporting the achievement of the Sustainable Development Goals through the disbursement of TJSL funds amounting to Rp251.1 billion.

SOCIAL AND ENVIRONMENTAL RESPONSIBILITY COMMITMENTS AND POLICIES



Bank Mandiri is committed to implementing Social and Environmental Responsibility programs focused on sustainability, added-value, and community well-being. Through initiatives aligned with ESG and SDG principles, the Bank aims to balance economic growth with social responsibility and environmental preservation, creating long-term value for the nation.

Bank Mandiri is committed to implementing Social and Environmental Responsibility (TJSL) programs aligned with national development priorities and global sustainability principles. These programs target communities within operational areas as well as broader groups selected strategically based on local potential and needs. Throughout 2025, TJSL activities focused on three key areas: education, environment, and micro and small enterprise (MSE) development. By empowering communities, both fund owners and users, the Bank seeks to enhance community welfare and create opportunities for local economic activities that contribute to national growth.

To ensure effectiveness, Bank Mandiri conducts comprehensive assessments of community potential and needs so that each initiative is targeted and sustainable. The Bank applies international best practices by integrating Environmental, Social, and Governance (ESG) principles, the Sustainable Development Goals (SDGs), and the Creating Shared Value (CSV) concept, which emphasizes generating mutual benefits for both society and the company. By strengthening collaboration with stakeholders and leveraging technology, Bank Mandiri strives to balance economic growth with social and environmental responsibility, supporting inclusive, equitable, and carbon-neutral development.



TJSL LEGAL REFERENCES

TJSL programs and activities are implemented in alignment with Bank Mandiri's mission and integrated with the application of ESG principles. The implementation of these programs is also guided by various prevailing laws and regulations, including:



- Law No. 7 of 1992 concerning Banking as has been amended with Government Regulation in Lieu of Law No. 2 of 2022 concerning Job Creation;
- Law No. 19 of 2003 concerning State-Owned Enterprises, as most recently amended by Law No. 16 of 2025;
- Law No. 40 of 2007 concerning Limited Liability Companies as last amended by Government Regulation in Lieu of Law No. 2 of 2022 concerning Job Creation;
- POJK No. 51/POJK.03/2017 on the Sustainable Finance Practices for Financial Service Institutions, Issuers and Public Companies;
- Government Regulation No. 47 of 2012 concerning Social and Environmental Responsibility of Limited Liability Companies;
- Regulation of the Minister of State-Owned Enterprises of the Republic of Indonesia No. PER-1/MBU/03/2023 dated 24 March 2023 concerning the Corporate Social and Environmental Responsibility Program for State-Owned Enterprises.

In addition, the implementation of Bank Mandiri's TJSL programs also refers to the principles outlined in the ISO 26000 Standard as a guideline for social responsibility, which include:

ISO 26000 STANDARD PRINCIPLE



TJSL VISION AND MISSION



As part of its sustainability commitment, Bank Mandiri has established a TJSL vision and mission as a strategic guide for the implementation of its social and environmental programs. This vision and mission reflect the Bank's direction and core values in creating long-term social, economic, and environmental impact.



VISION

To build a resilient Indonesian society through TJSL so as to provide inspiration as a progressive Indonesian financial institution that grows alongside Indonesia.

MISSION

- To be a trusted key partner in the development of a resilient and prosperous society.
- To conduct TJSL programs that support Bank Mandiri's strategies based on optimal governance.
- To be part of Bank Mandiri's comprehensive branding strategy as a financial institution for all stakeholders.

TJSL PRINCIPLES

In accordance with the Regulation of the Minister of State-Owned Enterprises, the implementation of TJSL programs is guided by four key principles to ensure that activities are carried out systematically, in an integrated manner, and aligned with the Bank's priorities and work plans. These four principles include:

- 1**
Integrated, Based on risk analysis and business processes that are interconnected with stakeholders;
- 2**
Directed, Having a clear direction to achieve the Bank's objectives;
- 3**
Measurable impact
Contributing to and providing benefits that create change or added value for stakeholders and the Bank.
- 4**
Accountability, Ensuring accountability to prevent potential misuse or irregularities.



TJSL PILLARS

Bank Mandiri implements its strategic initiatives based on four key pillars, social, environmental, economic, and legal & governance, in accordance with the Regulation of the Minister of State-Owned Enterprises No. PER-01/MBU/03/2023 concerning the Social and Environmental Responsibility Program of SOEs.

TJSL PILLARS OF BANK MANDIRI

The implementation of TJSL is guided by four main pillars: social, legal and governance, economic, and environmental.

01 Environmental

Sustainable management of natural resources and the environment as the foundation supporting all forms of life.



02 Economy

Quality economic growth through the sustainability of employment and business opportunities, innovation, inclusive industries, adequate infrastructure, and clean energy, supported by partnerships.



03 Legal & Governance

Strengthening legal certainty and effective, transparent, accountable, and participatory governance to create security stability and uphold a state based on the rule of law.



04 Social

Fulfilment of basic human rights in a fair and equitable manner to improve the welfare of society as a whole.



PURPOSE OF TJSL

The objectives of Bank Mandiri's TJSL program are as follows:

1. Realizing a harmonious relationship between the Bank and the community.
2. Helping the growth and development of micro, small and medium enterprises (MSMEs) that are independent, resilient, and competitive with professional management.
3. Developing a pattern of coaching micro, small and medium enterprises (MSMEs), by prioritizing aspects of equity, independence, professionalism, and ethics.
4. Maintaining environmental sustainability and improving the quality of life of community which includes the areas of education, health, and wellbeing.

TJSL MANAGEMENT STRUCTURE

Bank Mandiri's TJSL program is managed by the Corporate Social Responsibility Department under the coordination of the Corporate Secretary Group. The program is overseen by the SEVP Corporate Relations, who reports directly to the President Director.

TJSL PROGRAM

Bank Mandiri implements various TJSL programs as part of its commitment to sustainable development. These programs are divided into two main categories: Mandiri Bersama Mandiri and Bangkit Bersama Mandiri.

MANDIRI BERSAMA MANDIRI PROGRAM



This program is a flagship initiative under the TJSL framework of Bank Mandiri, aimed at fostering community empowerment and supporting sustainable economic growth in Indonesia. Through a collaborative and innovative approach, the program is designed to build economically independent communities. As part of Bank Mandiri's commitment to the Sustainable Development Goals (SDGs), the program specifically contributes to SDG 8: Decent Work and Economic Growth.

The key objectives of the program include:

- Improving the economic well-being of communities across Indonesia.
- Strengthening community-based economic empowerment.
- Enhancing financial literacy among underserved and vulnerable groups.
- Supporting sustainable community development.
- Contributing to the Government's National Economic Recovery Program (PEN).

1 WIRUSAHA MUDA MANDIRI (WMM)

At the beginning of 2025, the implementation of WMM was focused on the peak stage of the WMM competition, which served as the main phase in the selection, curation, and assessment of 20 high-potential young entrepreneurs. Beyond the competition stage, WMM is designed as a continuous program rather than a one-off initiative. Following the competition, Bank Mandiri implemented an after-competition program to ensure the sustainability of participants' and alumni businesses.

In 2025, the program emphasis was placed on maintaining and strengthening the WMM alumni ecosystem





through a range of initiatives, including: ☒

- Collaborative programs with alumni.
- Business mentoring and scaling support for alumni enterprises.
- Access to financing and continuous financial literacy.
- Strengthening business networks and the WMM alumni community.
- Integration of alumni into Bank Mandiri's product and service ecosystem.



2 RUMAH BUMN (RB)

Rumah BUMN (RB) is a collaborative platform among SOEs aimed at building a digital economic ecosystem through the development and empowerment of MSMEs. RB serves as a centre for education, capacity building, and MSME digitalisation to enhance business capability, quality, and independence of entrepreneurs across Indonesia.



In 2025, Bank Mandiri, as one of the 25 SOEs appointed under the Rumah Kreatif BUMN (RKB) program, managed 23 Rumah BUMN locations across Indonesia, covering Java, Bali, Nusa Tenggara, Sumatra, Kalimantan, Sulawesi, Maluku, and Papua.

Through this network, Bank Mandiri strengthened the digital capacity and competitiveness of MSMEs in support of inclusive and sustainable national economic growth. As of 2025, a total of 17.6 thousand MSMEs had participated in the program, with 7,928 MSMEs successfully moving up a level, supported by more than 295 training programs.

3 AKSI BERSIH MANDIRI

Aksi Bersih Mandiri is a program that engages Bank Mandiri employees and local communities in maintaining environmental cleanliness and sustainability. Through collective action and environmental education initiatives, such as reducing single-use plastics, recycling, and waste management, the program promotes public awareness of the importance of preserving a clean and healthy environment.



In 2025, the program was implemented at 30 strategic locations, including public areas and national events.

The initiative successfully collected and recycled approximately 12.7 tonnes of inorganic waste and involved more than 1,350 volunteers from Bank Mandiri employees and surrounding communities.

4 MUDIK BERSAMA MANDIRI

The Mudik Bersama Mandiri Program is an annual social responsibility initiative of Bank Mandiri, implemented ahead of Idulfitri to help communities return to their hometowns safely and comfortably. Through this program, Bank Mandiri seeks to deliver tangible social benefits, particularly for those who require travel support in order to reunite with their families during the Idulfitri celebrations.



In 2025, more than 8,500 travellers participated in the program, supported by a fleet of 170 buses.

5 MANDIRI SAHABAT DESA

The Mandiri Sahabat Desa Program is an initiative of Bank Mandiri focused on empowering rural communities across Indonesia, particularly in the areas of economic development, financial inclusion, and skills enhancement. Through this program, Bank Mandiri provides various forms of support, including the development of public facilities, financial literacy improvement, assistance for MSMEs, healthcare services, and community social activities. The program aims to foster independent, prosperous, and economically resilient villages that can contribute to sustainable national economic development.



Mandiri Sahabat Desa activities in 2025 included:

- Support for tourism and MSMEs in Semarang Regency, such as shuttle cars, revitalisation of a mini theatre, renovation of tourism-area toilets, construction of greenhouses, mini agricultural laboratory, as well as the provision of waste transport vehicles and cold storage facilities.
- Infrastructure development and financial literacy initiatives for 18 villages in the Prambanan area, Yogyakarta, including the construction of village monuments, facilities for cooperatives, and integrated farming infrastructure for livestock farmer groups.
- Empowerment of sorghum farmers in Jasinga District, Bogor Regency.
- Empowerment of farmers in Pamarican, Ciamis Regency, West Java.
- Strengthened the people's economy through active participation in the Merah Putih Village/Sub-district Cooperative Program (KDKMP).



6

MANDIRI BAKTI KESEHATAN

Mandiri Sehat is an initiative of Bank Mandiri focused on improving public health, particularly in areas requiring enhanced access to healthcare services. Through a range of social responsibility activities, the programme aims to build healthier and more prosperous communities by providing direct healthcare services and health education.

**Mandiri Sehat activities in 2025 included:**

- Mandiri Bakti Kesehatan for Abdi Dalem in Yogyakarta.
- Efforts to reduce stunting prevalence in Papua, East Nusa Tenggara, Central Sulawesi, and Yogyakarta.
- Mandiri Bakti Kesehatan programs across Indonesia reaching more than 7 thousand underprivileged beneficiaries.
- Provision of healthcare facilities, including 42 ambulance units.
- Free mass circumcision services for more than 5 thousand children.
- Deployment of disaster response vehicles to support rapid emergency response.

7

MANDIRI SAHABAT DIFABEL

This program aims to empower persons with disabilities by improving their quality of life through access to education, skills training, and economic support. Bank Mandiri is committed to promoting equality and inclusion, ensuring that every individual has equal opportunities to grow and contribute to society.

**In 2025, support was provided to 210 persons with disabilities through the following initiatives:**

- Delivery of financial literacy training for disability communities.
- Skills training and educational programmes to enhance employment opportunities.
- Mentoring and development of MSMEs managed by persons with disabilities.

8

MANDIRI SAHABATKU

This empowerment training program for Indonesian Migrant Workers focuses on entrepreneurship preparation, financial literacy and inclusion, as well as mentoring to enhance business capabilities and financial independence.



In 2025, a total of 21,074 Indonesian Migrant Workers in Hong Kong, Malaysia, South Korea, Taiwan, Japan, Indonesia, and Saudi Arabia participated in the training programs, through both online and in-person formats.

9 MANDIRI LINGKAR HIJAU

Focused on waste management and the circular economy, this program aims to generate positive environmental and social impacts. The initiative covers the collection of waste from the food and beverage industry, research and processing of waste into products with economic value, as well as community training on sustainable waste management practices.



In 2025, the Mandiri Lingkar Hijau program was implemented in Bandung and Jakarta, involving students, artisans, local communities, and alumni of Wirausaha Muda Mandiri.

10 MANDIRI AIR BERSIH

Bank Mandiri provides access to clean water for communities in need through the Mandiri Air programme. The initiative aims to improve access to clean water and proper sanitation in areas facing water infrastructure challenges. The programme includes the development of clean water and sanitation systems, as well as education on water management and environmental hygiene to support improved quality of life.



The main focus areas include:

- Development of clean water and sanitation systems.
- Education on water management and environmental hygiene.

In 2025, the program was implemented at 34 locations across Indonesia, including Ende Regency, Southwest Sumba Regency, Kupang Regency, Lamongan Regency, Sleman Regency, and other regions.

11 MANDIRI PEDULI SEKOLAH

This program focuses on improving the quality of educational facilities and infrastructure in Indonesia through minor refurbishment activities within school environments.



In 2025, the program was implemented in 27 schools across Indonesia, involving employees and community members as volunteers to strengthen social engagement and community care.

The activities carried out included light renovations such as repainting school facilities, repairing desks and chairs, providing Mandiri Reading Corners (Pojok Baca Mandiri), and improving other supporting facilities to create a more comfortable and conducive learning environment.



BANGKIT BERSAMA MANDIRI PROGRAM



As part of Bank Mandiri's commitment to supporting community well-being, the Bangkit Bersama Mandiri Program is designed to address a range of social, health, education, and environmental challenges. This initiative focuses not only on short-term assistance but also on building long-term community resilience. The program is aligned with the SDG priorities, particularly SDG 10:

Reduced Inequalities, with the following main objectives:

- Supporting disaster-affected communities through emergency response and post-disaster recovery.
- Assisting underprivileged communities in meeting their basic needs.
- Improving access to basic infrastructure such as places of worship, sanitation facilities, and other public amenities.
- Building a sustainability ecosystem that supports the social and economic well-being of communities.

1 MANDIRI DISASTER RESPONSE

Peduli Bencana is an emergency response program focused on disaster management through collaboration with various stakeholders. Its objective is to accelerate the response to the impacts of natural disasters on affected communities by providing basic necessities and supporting post-disaster recovery efforts. In its implementation, Bank Mandiri works together with the National Disaster Management Agency (BNPB), the Ministry of SOEs, and local governments to ensure that assistance is delivered quickly, accurately, and with optimal positive impact.



In 2025, Mandiri Disaster Response was carried out at 33 locations across Indonesia, including:

The earthquake in Buol Regency; floods in Kudus Regency, Pekalongan City, Tangerang, Sukabumi Regency, Ternate City, North Luwu Regency, Gresik Regency, Makassar, Jakarta, Bogor, Depok, and Sukabumi; floods and landslides in Sukabumi Regency and in West Sumatra, North Sumatra, and Aceh; fires in Kemayoran; the eruption of Mount Ruang; the eruption of Mount Lewotobi; disasters in Purwakarta; and landslides in Cilacap, as well as other disaster response efforts. Total assistance provided amounted to more than 300.00 packages containing food, medicines, and other basic necessities, the construction of temporary shelters for affected residents, and the deployment of Mandirian disaster response volunteers.

2 MANDIRI BERBAGI KEBAIKAN

The Mandiri Sharing Kindness Program is a social initiative of Bank Mandiri aimed at supporting communities in need, particularly during significant occasions such as Ramadan, Eid al-Adha, and other important holidays. This program reflects Bank Mandiri's commitment to enhancing social welfare and alleviating the burdens of communities in areas requiring support. Through this initiative, Bank Mandiri seeks to strengthen the spirit of sharing and social care.



Mandiri Bakti Kesehatan Activities in 2025:

- Distribution of 57,600 Ramadan packages to orphans, underprivileged communities, and the elderly across Indonesia.
- Provision of 50,000 social packages through the Mandiri Affordable Market program, sold at subsidized prices to pre-prosperous families.
- Distribution of 5,000 cans of ready-to-eat meat to communities in Morowali Regency, Nunukan Regency, Konawe Regency, Bintan Regency, and Seluma Regency.



3

DEVELOPMENT OF PUBLIC FACILITIES AND INFRASTRUCTURE

Program Bantuan Pengembangan Sarana dan Prasarana merupakan bentuk komitmen tanggung jawab sosial Bank Mandiri dalam mendukung pembangunan infrastruktur di berbagai wilayah Indonesia, khususnya di daerah yang membutuhkan. Melalui program ini, Bank Mandiri berkontribusi dalam penyediaan fasilitas publik yang dapat meningkatkan kualitas hidup masyarakat serta mendorong pembangunan sosial dan ekonomi yang berkelanjutan.

**Facilities and Infrastructure Activities in 2025:**

- Houses of worship, including mosques, churches, and temples.
- Rural roads and bridges to improve community accessibility.
- Sanitation facilities and clean water infrastructure in various regions.
- Development of other public facilities, including the renovation of uninhabitable houses.

ALIGNMENT OF BANK MANDIRI'S TJSL PROGRAMS WITH THE SDGS



The following table outlines the alignment of Bank Mandiri's TJSL programs with the SDGs. Each program is implemented based on specific priorities and sustainability focuses that support long-term social, economic, and environmental development objectives:

Mandiri Program Bersama Mandiri	
<p>Wirausaha Muda Mandiri (WMM) Priorities: MSE Development</p>	
<p>Rumah BUMN (RB) Bank Mandiri Priorities: MSE Development</p>	
<p>Aksi Bersih Mandiri Priorities: Environment and Social</p>	
<p>Mudik Bersama Mandiri Priorities: Social, MSE Development</p>	
<p>Mandiri Sahabat Desa Priorities: Social, MSE Development</p>	
<p>Mandiri Bakti Kesehatan Priorities: Social, Environment</p>	
<p>Mandiri Sahabat Difabel Priorities: Social, Education</p>	
<p>Mandiri Sahabatku Priorities: Social, Education, MSE Development</p>	



Mandiri Lingkar Hijau

Priorities: Environment, MSE Development



Mandiri Air Bersih

Priorities: Social, Environment



Mandiri Peduli Sekolah

Priorities: Education, Social



Bangkit Bersama Mandiri Program

Peduli Bencana

Priorities: Social, Environment



Mandiri Berbagi Kebaikan

Priorities: Social



Pembangunan Sarana dan Prasarana Umum

Priorities: Social, Environment



TJSL AWARDS

As a testament to the successful implementation of its TJSL initiatives, Bank Mandiri has received numerous awards from both national and international institutions, as follow:



11 April 2025

CSR for Sustainable Business Growth and Asta Cita Government Programs

1. Platinum Trophy
2. TOP CSR Awards 2025 #STAR5
3. TOP Leader on CSR Commitment 2025

TOP CSR Awards 2025



29 April 2025

7th CSR Brand Equity Awards 2025

Winner of 7th CSR Brand Equity Awards 2025 in Bank Category

The Economics Media



June 2025

FinanceAsia Awards 2025

Best Sustainable Bank, Biggest Sustainable Impact, Most DEI Progressive, Best Strategic Initiative – Banks

FinanceAsia



June 2025

Asia's Best Companies 2025

Gold – Most Committed to ESG
Gold – Best DEI
Gold – Best Large Cap Company, Best Managed Company

FinanceAsia / Asia's Best Companies



August 2025

OJK Awards – Hari Indonesia Menabung 2025

Best KEJAR Implementation, Best Financial Literacy Program, Best OJK Peduli Program, Best SLB Participation

Otoritas Jasa Keuangan (OJK)



1 August 2025

Public Expose 2025

Award for Collaboration in healthcare Services and Disaster Response Programs

MAI (MANDIRI AMAL INSANI)



30 September 2025

CSR Awards 2025

Impact Leaders Awards

Investortrust.id



15 October 2025

Solidaritas Generasi Bebas Stunting

High Commitment and Tangible Contribution to the Success of the Program "Gerakan Orang Tua Asuh Cegah Stunting (GENTING)"

Kementerian Kependudukan dan Pembangunan Keluarga/BKKBN



23 October 2025

Anugerah Liputan 6

Inspirational Award for CSR Innovation: Driving Innovative Social Impact

Liputan 6



5 November 2025

Forum Initiative Forum 2025

Inclusive Economy & Empowerment Awards

Human Initiative



10 December 2025

Orang Tua Asuh Cegah Stunting (GENTING)

Gold Distinction in the ogram Gerakan Orang Tua Asuh Cegah Stunting (GENTING)

Kementerian Kependudukan dan Pembangunan Keluarga/BKKBN



10 December 2025

Bazar UMKM Untuk Indonesia

Best Education Initiative


















PADI UMKM



MANAGEMENT AND DISTRIBUTION OF TJSL FUNDS

Bank Mandiri consistently reports the allocation and realization of its TJSL budget each year. The following tables present the allocation and realization of Bank Mandiri's TJSL budget, including the distribution of funds across program categories during the reporting year:

Allocation and Realization of Bank Mandiri's TJSL Budget 2025

TJSL Pillar	Support to SDGs	Achievement (Total Programs)	2025	
			Allocation	Realization
Social Pillar	    	553	Rp 131.5 Billion	Rp 138.4 Billion
Economy Pillar	    	258	Rp 52.5 Billion	Rp 53.2 Billion
Environmental Pillar	     	346	Rp 62 Billion	Rp 58.2 Billion
Legal and Governance Pillar		17	Rp 4 Billion	Rp 1.3 Billion
Total		1,174	Rp 250 Billion	Rp 251.1 Billion



Distribution of TJSL Funds

Program	Unit	2024	2025
Charitable Donations	%	44.80	55.14
Community Investments	%	54.00	44.36
Commercial Initiatives	%	1.20	0.5
Total	%	100	100

Contribution Types	Unit	2024	2025
Cash Contribution*	Rp million	0	0
In-Kind Giving**	Rp million	250.03	251.1
Management Overhead	Rp million	6.56	1.8

*Bank Mandiri does not provide direct cash assistance to the public. All CSR contributions are carried out through community development programs and strategic infrastructure projects.

**Total funds realized from CSR programs