

Sustainability Strategy

[OJK A.1] [S1-2a] [S1-2b] [S1-2c] [S1-2d] [S1-4a] [S1-4b] [S2-4a] [S2-4b] [S2-4c]

Bank Mandiri has developed a long-term sustainability strategy for the 2025-2029 period, guided by the vision, "Becoming Indonesia's Sustainability Champion for a Better Future". To realize this aspiration, Bank Mandiri is committed to achieving the following goals: Lead Indonesia's Transition to a Low-Carbon Economy, Net Zero Emission (NZE) in Operations by 2030, and Catalyzing Multiple Growth for Social Impact to Achieve the SDGs.

Bank Mandiri's sustainability strategy is outlined within a framework consisting of three main pillars and encompassing eight key initiatives, as follows:



BECOMING INDONESIA'S SUSTAINABILITY CHAMPION FOR A BETTER FUTURE



SUSTAINABLE **BANKING**

SUSTAINABLE OPERATIONS

SUSTAINABILITY BEYOND **BANKING**



Lead Indonesia's Transition to Low Carbon Economy

Net Zero Emission (NZE) in Operations by 2030

































- 1. Integrating ESG Aspect in Business Process (Sustainable Finance Framework, Sector Policy Enhancement)
- 2. Develop Sustainable Portfolio & Products/ Services (Sustainability/Green

Bond, ESG Repo, Sustainability Linked Loan, Green/Social/ Corporate-in-Transition Financing)

3. Influencing Key Policy Maker to Accelerate Indonesian Low Carbon **Economy**

- 4. Leading Practice in **Data Privacy & Security**
- 5. Diversity, Equity & Inclusion
- 6. Achieving NZE in Operations by 2030 a. Green Business
 - Mindset b. Digital Carbon Tracking & Monitoring
 - c. Carbon Neutral Initiatives through Green Operational & Carbon Offsetting

7. Empowering Digipreneurship in Society (Indonesia Migrant

Worker, Young Entrepreneur, KUR, Branchless Banking)



Strengthening ESG Governance, Capacity Development & Disclosure

Sustainability Strategy Pillars

Bank Mandiri's sustainability strategy is built on three main pillars: Sustainable Banking, Sustainable Operations, and Sustainability Beyond Banking. These pillars reflect a holistic approach to integrating ESG principles into Bank Mandiri's business and operational aspects.

SUSTAINABLE BANKING

Under the first pillar, Bank
Mandiri focuses on conducting
sustainable business operations
with a commitment to leading
Indonesia's transition to a lowcarbon economy. This commitment
is realized through the integration of
ESG aspects into all of the Bank's
business activities, including risk
management and the development
of sustainable financial products
and services.

Additionally, Bank Mandiri consistently serves as a collaborative partner for stakeholders in formulating sustainability-related policies and as a strategic partner for customers transitioning toward more environmentally friendly business practices.

SUSTAINABLE OPERATIONS

Under the second pillar, Bank Mandiri is committed to supporting sustainability targets, aiming to achieve carbon neutrality in operations by 2030 in alignment with the NZE aspirations. This commitment is realized by ensuring ESG aspects are integrated into all our operational activities, including raising awareness, implementing environmentally friendly operations, adopting technology that ensures the protection of customer personal data, and managing human resources with a focus on enhancing diversity and equity in the workplace.

SUSTAINABILITY BEYOND BANKING

Under the third pillar, Bank Mandiri expands its commitment to sustainability by strengthening activities beyond its core banking and operational business, particularly in the social area. These efforts enhance the economic scale of communities through various empowerment programs involving local communities and stakeholders.

Through these initiatives, Bank Mandiri is dedicated to driving multiple growth opportunities for social impact to achieve the SDGs, in line with its commitment to "Catalyzing Multiple Growth for Social Impact to Achieve SDGs".







Strengthening Enablers to Reinforce Vision and Sustainability Commitment

Enablers play a crucial role in ensuring the successful implementation of ESG principles across all operational areas. These enablers include strengthening governance by integrating ESG into policies and decision-making processes, enhancing the capacity of Mandirians to support the sustainable transition, and improving transparency through comprehensive ESG information disclosure to stakeholders.