

Srikandi Mandiri

As a commitment to creating an inclusive and ideal workplace for women, Bank Mandiri consistently implements the Srikandi Mandiri Program. This program aims to foster a respectful, inclusive work environment that supports women's well-being and contributions to society. To achieve this, Srikandi Mandiri is built upon four key missions:

1. Enhancing the holistic well-being of female employees at Bank Mandiri.
2. Creating a collaborative space for shared solutions.
3. Promoting the development and leadership of female employees.
4. Generating social and economic impact for women.

To realize its commitment, Srikandi Mandiri implements various initiatives under four main streams:



Foster Well-Being

Srikandi Mandiri enhances the well-being of female employees through two key initiatives:

- Physical and mental well-being, which includes promoting a healthy lifestyle and providing teleconsultation services for physical and mental health.
- Financial and social well-being, covering financial consultation programs, financial management seminars, and the Respectful Workplace Program to ensure a safe and inclusive work environment.

To reinforce its commitment to the welfare of female employees, Bank Mandiri has implemented several initiatives, including the Respectful Workplace Policy campaign. This campaign aims to raise awareness of the importance of fostering a respectful workplace. Through internal communication channels and social media, the campaign messages are effectively conveyed to reach all employees.

Competitive Compensation

Employee welfare is a top priority at Bank Mandiri. Through a performance-based, equitable, and transparent compensation strategy, which includes merit-based salary increases, compensation is determined based on position classification, length of service, and achievements, without

Connect Women in Circle Srikandi

Bank Mandiri fosters a dedicated space for female employees to exchange aspirations, collaborate on solutions, share inspiring stories, and discuss experiences. This initiative aims to build a supportive community that encourages collective growth.

Lead to The Future

Through various skill development programs, Srikandi Mandiri empowers female employees by strengthening their digital and leadership capabilities, equipping them to navigate future challenges.

Give Back to Society

As a form of social contribution, Srikandi Mandiri encourages female employees to create social and economic impact within their communities, whether through empowerment programs or other social initiatives.

As part of these initiatives, Counseling Sessions are available in collaboration with professional psychologists. This program is designed to support female employees in addressing emotional and mental challenges, providing the necessary assistance to create a healthier and more productive work-life balance.

the risk of gender discrimination. Bank Mandiri ensures that all employees are paid in accordance with applicable laws, including the regional minimum wage (UMR) in each operational area, as well as providing additional cost-of-living allowances in specific regions. [GRI 3-3, 405-2]

The entry-level wage at Bank Mandiri is set 4.39% higher than the highest UMR in Indonesia, applicable across all operational locations with ratio between male and female employees is 1:1, indicating that there is no gender-based wage disparity. This competitive remuneration strategy not only aims to attract the best talent but also serves as a key strategy for improving employee retention. [GRI 3-3, 202-1] [F.20]

Each year, Bank Mandiri participates in the Annual Salary Survey for the Banking Industry, organized by the independent agency Willis Towers Watson. This survey is conducted by all banks within the Indonesia Business Partner Bank Group (KBMI) IV, the Association of State-Owned Banks (Himbara), and the majority of private banks in Indonesia. Besides serving as a reference for remuneration policies, the survey is also used by Bank Mandiri as part of the gender pay gap audit to ensure that wage policies are applied equitably and free from discrimination.

The salary survey includes projections for inflation, the latest minimum wage data, and various other relevant information, which are used as benchmarks in evaluating the salary structure. During this review process, Bank Mandiri ensures there is no discrimination based on disability, age, sexual orientation, or gender. Bank Mandiri's salary structure matrix is based on market position and performance level, reflecting the results of annual performance evaluations.

Bank Mandiri is committed to ensuring pay equality for all employees, free from gender discrimination. In the

same year, approximately 26.85% of Bank Mandiri's total workforce received promotions, which includes 10,436 employees. Bank Mandiri continuously strives to improve employee welfare through equitable and transparent remuneration policies, in line with sustainability principles. Bank Mandiri uses performance assessment system that mitigates discrimination by evaluating not only based on assessments from the Direct Supervisor (Employee Manager/EM), but also from the Employee Manager's Manager (EMM), complemented by a 360-degree assessment (evaluation by peers and subordinates). The indicators used in performance evaluations also cover aspects closely related to KPIs and Mandirian DNA, where the descriptions of each indicator do not contain gender-based discrimination.

Mitigation measures have been implemented to ensure there is no wage disparity between men and women for positions with the same responsibilities and roles. While no pay gap has been found, regular evaluations are conducted to ensure this equality is maintained. Furthermore, we continue to enhance women's representation in managerial positions as part of our commitment to diversity and inclusion.

As part of the commitment to creating an inclusive work environment and supporting employee welfare, Bank Mandiri provides various non-salary benefits to both permanent and contract employees across all operational areas, including: [GRI 401-2]

Type of Benefits	Program Name	Permanent Employees	Contract Employees
Life Insurance	BPJS Employment, BPJS Health, Grief Compensation	Yes	Yes
Health Insurance	BPJS Health, Mandiri Inhealth	Yes	Yes
Disability and Incapacity Coverage	BPJS Employment, BPJS Health, Mandiri Inhealth	Yes	Yes
Job Loss Guarantee	BPJS Employment	Yes	Yes
Housing Allowance	Housing provided or paid by the company	Yes	Yes*
Leave	Maternity leave, paternity leave, annual leave, and block leave (5 consecutive days as part of annual leave)	Yes	Yes
Retirement Preparation	BPJS Employment, Bank Mandiri Pension Fund, Bank Mandiri Pension Insurance, retirement debriefing, health insurance for Bank Mandiri retirees	Yes	Yes*
Training and Certification Costs **	Training and certification funded or provided by the company	Yes	Yes

* In accordance with the agreement

** The training and certification undertaken by employees must be aimed at enhancing their competencies in alignment with their job responsibilities.

To support employee well-being, particularly during childbirth, Bank Mandiri provides a maternity leave of 3 months for female employees and a paternity leave of 5 working days for male employees. This provision is also in line with the new Maternal and Child Welfare Law, which will be published in 2024. [GRI 3-3, 401-3]

Long-Term Incentive Program

Bank Mandiri continues to implement initiatives related to the Employee Stock Ownership Program (ESOP) and the Management Stock Ownership Program (MSOP), which have been in place since 2015. These programs are designed for all employees and management who meet specific criteria, utilizing a mechanism of granting shares and a vesting period.

For the Management Stock Ownership Program (MSOP), shares are provided as part of a Long-Term Incentive (LTI) aimed at Non-Independent Directors and Commissioners. This program seeks to encourage improved performance in the future and to reward contributions in sustaining and enhancing the company's share value over time. The LTI awards are calculated based on several key indicators, such as Total Shareholder Return, Return on Equity, and Non-Performing Loans.

Meanwhile, the Employee Stock Ownership Program (ESOP) is designed to foster a sense of ownership among employees while motivating them to contribute at their best. Shares under this program are granted to employees who meet management's criteria, which include individual performance, talent classification, and professional track records. Since 2015, Bank Mandiri has distributed a total of 96,003,800 shares, with a vesting period ranging from three to five years.

Looking ahead, Bank Mandiri remains committed to continuing these stock ownership programs, adjusting their scope to suit employees and management.

Regular Performance Appraisals and Feedback Process

In 2024, 100% of our employees have completed performance reviews, goal setting, and evaluations to support performance development and goal achievement through various evaluation mechanisms. These processes align with career growth initiatives, ensuring employees receive valuable feedback to unlock their full potential. [GRI 404-3]

Evaluation Type	Methods	Frequency
Individual Performance	Individual KPIs	Conducted twice a year (Mid-Year Review and Year-End Performance Review)
Team-Based Performance	Division KPIs	Conducted twice a year (Mid-Year Review and Year-End Review)
Management by objectives	Goal Setting	Conducted twice a year (Mid-Year Review and Year-End Review), with development dialogues available throughout the year as needed
360-Degree Feedback System	360-Degree Survey	Conducted annually
Ongoing Feedback	Development dialogues	Continuous throughout the year

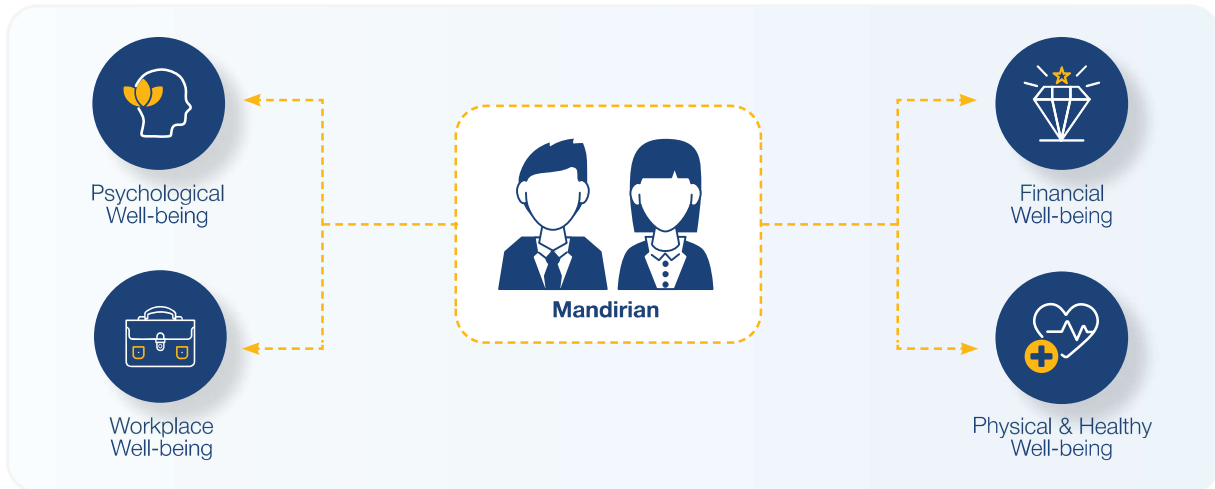
The 2024 performance evaluation covers all eligible employees, regardless of gender, at all levels, and in line with established procedures. This process is designed to assess performance formally and support ongoing career development. [GRI 404-3]



Support for Employees

Bank Mandiri offers a variety of support programs to ensure the well-being of its employees, both personally and professionally. These initiatives are designed to foster a supportive and productive work environment.

Well-being Program



Work-life balance is key to creating productive and happy employees. By focusing on employee well-being, Bank Mandiri aims to provide a healthy, safe, and comfortable environment for all staff. The main goal of this initiative is to enhance the Employee Value Proposition (EVP), employee engagement, value creation, and overall performance.

The Employee Well-Being program is a comprehensive initiative that addresses important areas such as mental health, work environment, financial well-being, and physical health.

Mental Well-Being

- **Online Psychological Counseling**

To help employees manage mental health and stress, Bank Mandiri offers online psychological counseling. Employees can access this service through the Bank Mandiri's health facilities. Appointments can be made through the 24-hour Employee Contact Center, and online sessions with a psychologist are available three times a week from Monday to Friday from 08:00 AM to 04:00 PM Western Indonesia Time (WIB) by appointment.

- **Social and Community Activities**

To encourage employee engagement and support mental well-being, especially in managing workplace stress, Bank Mandiri facilitates Employee Affinity Groups and employee communities that help create an inclusive and harmonious work environment.

Currently, Bank Mandiri supports a variety of communities, including three spiritual groups, seven arts and culture groups, two social groups, and 24 sports communities across 12 operational regions. This initiative strengthens relationships among employees and provides a space for personal expression, promoting a healthy work-life balance.

Workplace Well-Being

Childcare Support

Bank Mandiri offers lactation rooms and daycare services at the Plaza Mandiri Building to support employees with families. The daycare provides full-time care with early childhood education programs to foster children's physical, psychological, and motor development. Employees can also use carer's leave to care for immediate family members.



Parental Leave

Bank Mandiri supports family well-being with its paid parental leave policy, which caters to various employee needs during childbirth or other personal situations. For primary caregivers, Bank Mandiri provides 3 months of maternity leave under the following conditions:

- Maternity leave can be taken as 1.5 months before the expected delivery date (based on the calculation of an obstetrician or midwife) and 1.5 months after delivery; or
- Upon the employee's request, with approval from their spouse and accompanied by a doctor's certificate, maternity leave can be taken as 1 month before delivery and 2 months after delivery.

Meanwhile, for secondary caregivers, Bank Mandiri provides paternity leave of 5 working days to allow fathers to accompany their spouses during childbirth, exceeding the legal minimum of 2 days.

Additionally, to support employees' emotional and physical health, Bank Mandiri grants up to 45 days of leave for employees who experience a miscarriage. Bank Mandiri also offers 5 working days of leave for employees who support a partner during a miscarriage, showing empathy during this difficult time.

Understanding the importance of flexibility, Bank Mandiri's leave policy also includes various family or caregiving leave options beyond parental leave. These include leave for weddings, bereavement, religious ceremonies, and health-related reasons such as illness, check-ups, or menstrual leave for female employees who experience severe discomfort on the first or second day of menstruation. Bank Mandiri also offers personal leave for events such as graduations, approved dispensations, or emergency situations like natural disasters. To enhance convenience, employees can take up to 4 hours of flexible arrival or departure time on the same day, with a maximum of three instances per month.

Flexible Work Arrangements

Bank Mandiri provides additional flexibility to employees by offering flexible working hours and remote work (working from home) options to support their well-being. Working hours are adjusted based on supervisor approval, taking into account the job's requirements. This arrangement ensures tasks are completed efficiently, maintains the required total working hours, and ensures adequate staffing without needing additional staff or overburdening others. Employees under these arrangements continue to receive the same salary and benefits without changes.



Financial Well-Being

Retirement Program

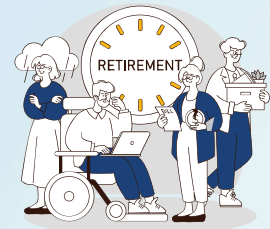
To support employees' financial security after retirement, Bank Mandiri offers a range of retirement programs in line with employment agreements. These programs are managed through the Employer Pension Fund (DPPK), including both the Defined Contribution Pension Program and the Defined Benefit Pension Program. Additionally, Bank Mandiri prioritizes the health of employees approaching retirement age by providing access to Mandiri Health Care Cooperative, which offers health services, assistance, and benefits. Membership contributions are 2% from employees and 3% from Bank Mandiri. [3-3, 201-3]

In addition, Bank Mandiri is committed to supporting employee well-being through tailored transition programs designed to assist employees as they approach retirement. These programs include skill-enhancement training to help employees prepare for life after retirement. [GRI 3-3, 404-2]

In 2024, Bank Mandiri conducted a Pre-Retirement Preparation Program to support post-employment readiness. The program included training on Retirement Rights and Obligations, Healthy Living in Retirement, Managing Retirement Funds and Assets, Investment Products for Retirees, SME Business Planning, Maximizing Social Media, Mandiri Auctions, and Sharing Sessions with Retiree Communities, including Bank Mantap clients and Bank Mandiri alumni retirees. Additionally, the program featured SME Business Sharing Sessions to provide participants with further insights and inspiration.

A total of 727 participants attended this program, underscoring Bank Mandiri's commitment to preparing employees for a productive and fulfilling retirement.

[GRI 404-2]



Employee Welfare Credit

Bank Mandiri offers the credit facility to support the financial well-being of its employees. This program provides unsecured loans with special interest rates to meet various employee needs.

The facility is available to all eligible employees to enhance their quality of life and covers the following purposes:

- Acquiring suitable housing according to their needs, including renovations or home construction.
- Obtaining motor vehicles as a means of transportation.
- Addressing multipurpose needs, such as household expenses, education, emergencies, and other necessities.

Physical Well-being and Healthy Lifestyle

• Regular Health Check-ups

Every employee receives an annual health check-up, which includes a thorough physical examination.

• Health Clinic Facilities

Bank Mandiri operates a health clinic at its headquarters, equipped with medical equipment and staffed by healthcare professionals to support employee health.

• Mandiri Club Fitness Center

Employees can take advantage of the Mandiri Club fitness center at the headquarters to maintain optimal fitness and health.

As part of its commitment to employee well-being, Bank Mandiri offers equal access to healthcare services, allowing both male and female employees to cover healthcare expenses for their spouses, as well as enabling female employees to extend coverage to their husbands and children.

To enhance knowledge on physical and mental health, financial literacy, and workplace well-being, Bank Mandiri regularly organizes seminars with experts. In 2024, 889 educational programs, including seminars, webinars, and podcasts, were held and attended by employees both in-person and online.

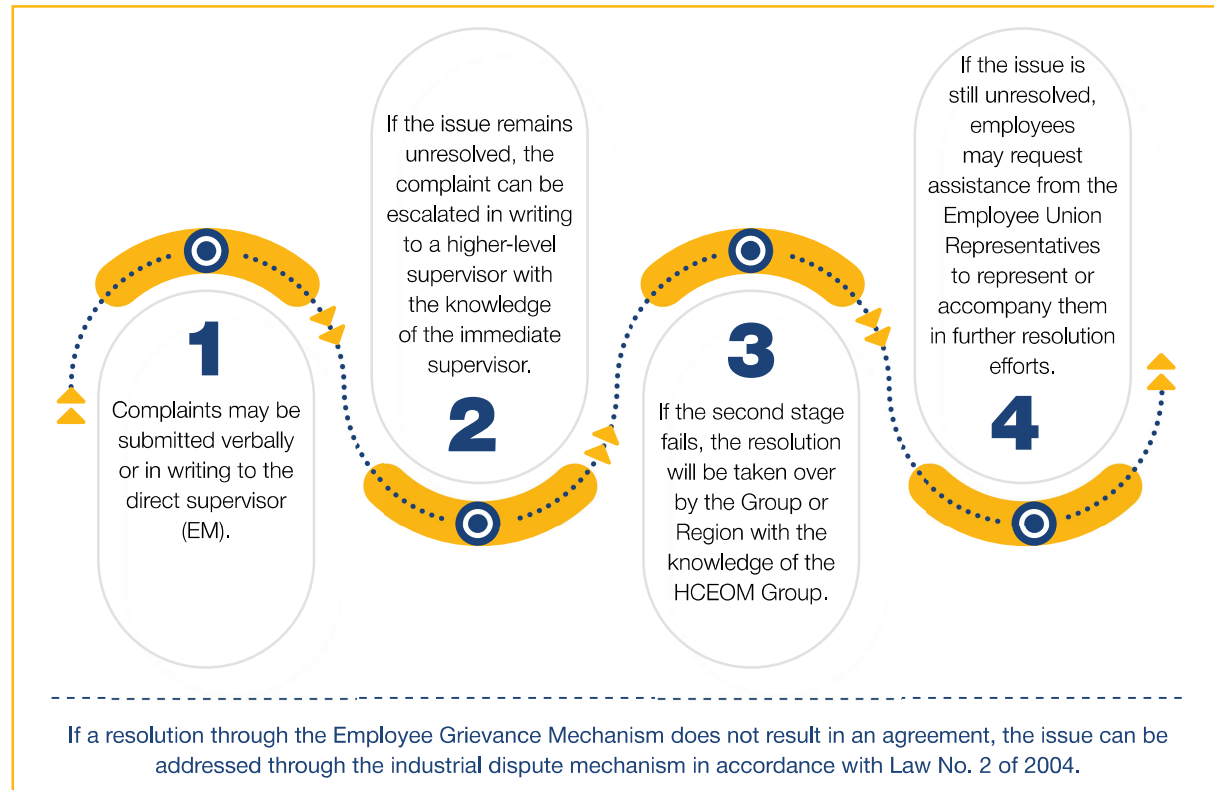
Formal Grievance Reporting

Bank Mandiri has established a formal mechanism for its employees to voice their grievances concerning the bank's employee management practices and industrial relations implementation. The bank provides multiple reporting channels, ensuring that each complaint is processed in accordance with established procedures. If a violation is

confirmed, appropriate sanctions are applied based on the applicable policies.

All complaints are resolved within 30 days, either verbally or in writing, in compliance with the Collective Labor Agreement (CLA). Available reporting channels include:

Through the Head of the Unit



HC4U Services

Bank Mandiri offers a channel for employees to report complaints or concerns related to work, personal matters, or family issues. This service includes multiple reporting options such as Call Centers, Email, Walk-in Centers, and Chat, ensuring that employees can easily submit complaints with confidentiality. Reports will be followed up by the responsible Work Unit for Engagement & Outsource Management.

Moreover, Bank Mandiri has implemented policies to provide counseling and support for victims of violations, including human rights violations, harassment, discrimination, violence, bullying, and other forms of abuse. This includes psychological and financial counseling provided by professional third-party consultants. Victims or reporters will also receive support from senior employees or qualified psychologists within Bank Mandiri, who will offer moral support, protect their rights, and assist with handling, protection, and recovery.

WhistleBlowing System

Bank Mandiri has established a Whistleblowing System that allows both employees (internal) and third parties (external) to report potential violations. Reports can be submitted via the Whistleblowing System - Letter to CEO (WBS-LTC), which can be accessed through the website, email, PO Box, or SMS/WhatsApp. All reports are managed by a third party to ensure the confidentiality of the whistleblower's identity.

Employee Engagement

In efforts to foster an inclusive and productive work environment, Bank Mandiri regularly conducts an Employee Engagement Survey at the end of the current year as part of its commitment to consistently evaluating employee well-being across all organizational levels. Through the Employee Engagement Survey (EES), Bank Mandiri assesses various aspects contributing to employee well-being and work experience, such as engagement, job satisfaction, work goals and happiness, stress levels, and employee loyalty scores (Employee Net Promoter Score or eNPS), which gauges the likelihood of employees recommending Bank Mandiri as an employer based on their experiences.

In 2024, Bank Mandiri's employee engagement score reached 89.93%, reflecting an increase from the previous year's score of 89.65%. This annual survey had a participation rate of 80.81%. This increase reflects Bank Mandiri's consistent efforts to improve the employee experience by actively listening to feedback and taking meaningful actions. Additionally, Bank Mandiri consistently recognizes and appreciates employee contributions, which

serve as a vital foundation for building strong engagement.

Employee survey also plays an important role in creating job satisfaction at Bank Mandiri. The indicator of this success is reflected in the voluntary turnover rate, which reached 2.63% or a total of 1,024 employees in 2024, a decrease of 2% compared to the previous year, which was recorded at 2.68% or a total of 1,044 employees. This achievement highlights Bank Mandiri's ongoing commitment to retaining employees and maintaining strong retention rates compared to industry standards. [\[GRI 401-1\]](#)

To further enhance employee retention, Bank Mandiri has implemented strategic initiatives such as career development programs, competitive compensation, an inclusive work environment, and support for work-life balance.

The turnover data for Bank Mandiri employees in 2024 can be found in the table below:

Voluntary Turnover Rate		Category	2024 (%)
Total voluntary turnover rate			2.63
Gender	Male		1.05
	Female		1.59
Age	<30		0.82
	30-50		1.64
	>50		0.18
Position	Top Management		0.01
	Middle Management		0.05
	Junior Management		0.96
	Non-Management		1.62

Turnover Rate		Category	2024 (%)
Total turnover rate			6.06
Gender	Male		2.82
	Female		3.24
Age	<30		1.16
	30-50		3.01
	>50		1.89
Position	Top Management		0.06
	Middle Management		0.23
	Junior Management		1.90
	Non-Management		3.86

Occupational Health and Safety (OHS) [OJK F.21]

To support employee well-being, Bank Mandiri prioritizes health and safety in the workplace. This commitment is reflected in the creation of a healthy, safe, and conducive environment that enhances the productivity of employees, customers, and all those involved in operations. Bank Mandiri is dedicated to minimizing workplace risks and ensuring incident-free operations through continuous efforts.

To achieve these goals, the OHS system is implemented consistently in line with national standards and regulations, including:

- Law No. 1 of 1970 on Occupational Safety
- Ministry of Health Regulation No. 48 of 2016 on Occupational Health and Safety Standards for Offices

Building Management, which oversees the implementation of OHS policies, fully supports this initiative. Through a structured approach, safety and health standards are applied effectively in every work area, including throughout the supply chain.

The Safety and Health Committee (P2K3) plays a crucial role in ensuring the successful implementation of OHS policies. The committee engages in active consultation with and participation from both workers and their representatives. P2K3 consists of employee and management representatives, with the committee secretary being an OHS expert. The committee is responsible for coordinating and monitoring OHS programs across all work units, gathering and managing OHS data, reporting quarterly to the Ministry of Manpower and Transmigration, and organizing health education and campaigns.

Preparedness and Emergency Response

To create a healthy, safe, and productive work environment, Bank Mandiri prioritizes not only the implementation of an Occupational Health and Safety (OHS) system but also the development of strategic measures for emergency preparedness and response. These initiatives are supported by Business Continuity Management (BCM), designed to ensure business continuity, safeguard safety, and minimize the impact of disruptions or disasters. The BCM framework is built on two main pillars:

1. Preparedness

Bank Mandiri ensures operational readiness through the following measures:

- Risk and Threat Assessment (RTA): Identifying and managing risks in work units location to strengthen resilience against disruptions or disasters.
- Business Impact Analysis (BIA): Evaluating the criticality of work units, services, applications, and third-party contributions to operational continuity
- Recovery Strategies: Developing systematic recovery procedures to minimize operational impacts.
- Testing and Drills: Conducting regular simulations and tests to verify the effectiveness of recovery strategies.

To maintain optimal readiness, Bank Mandiri routinely inspects essential facilities such as first aid kits, portable fire extinguishers, hydrant systems, and sprinklers. Additionally, facilities like elevators, emergency staircases, and evacuation systems undergo regular maintenance to ensure reliability during emergencies.

2. Incident Management

When incidents occur, Bank Mandiri implements coordinated emergency response measures, including:

- Crisis Management: Managing disaster response coordination and ensuring effective crisis communication.
- Emergency Response: Executing standardized procedures for evacuating or isolating employees, customers, guests, and third parties.
- Business Continuity: Activating alternative locations to maintain uninterrupted operations.
- Disaster Recovery: Utilizing alternative systems to sustain operations during disruptions.

These procedures are supported by Standard Operating Procedures (SOPs) and Technical Operating Guidelines (TOGs) aligned with applicable standards and regulations. Bank Mandiri employs a comprehensive framework that encompasses five critical aspects:

Building, Equipment, Technology, Human Resources, and Third Parties, collectively referred to as BETH3. This ensures operational preparedness across all areas, from headquarters to branch offices nationwide.

Hazard Identification, Risk Assessment, and Determining Control (HIRADC)

Bank Mandiri takes proactive measures to ensure workplace safety and health through comprehensive hazard identification and risk assessment processes. The HIRADC framework, implemented using a Risk and Threat Assessment (RTA) approach, is applied across various locations, including the Plaza Mandiri head office building and work units. This process is designed to ensure that

building managers maintain proper control and implement effective mitigation strategies for potential disruptions or disasters. It also includes a thorough assessment of OHS policy implementation to ensure compliance with established standards. The identified risks and their corresponding mitigation measures are presented in the table below.

Risk Categories	Types of Risks	Risk Levels	Mitigation
Natural and Human-Induced Threats	Earthquake	Medium to high	<ul style="list-style-type: none"> Structural resilience is improved through repairs to cracked ceilings, organization of rooftop cables, and inspections of antenna poles. Emergency response capabilities are enhanced through training, evacuation simulations, and regular updates of Emergency Response Team (ERT) contact information. Building security procedures involve rearranging unused items, updating the Floor Warden structure, and appointing a Safety Manager. Fire protection equipment maintenance includes inspecting and replacing fire extinguishers, testing smoke detectors, and repairing safety devices. Emergency evacuation plans involve installing clear evacuation signs, ensuring sterile escape routes, and verifying the condition of assembly points. Power supply backup measures include monitoring transformer rooms, repairing leaks, and removing unused equipment. Collaboration with third parties facilitates rapid fire suppression with the Fire Department and secures local areas during riots in coordination with the Police.
	Flood		
	Fire (Unintentional)	Medium to high	
	Power Failure (Blackout)		
Technological Disruptions	Mass Riots		<ul style="list-style-type: none"> Server configurations use High Availability (HA) setups. Very critical or critical servers are housed at two locations, DC Plaza Mandiri and DRC Rempoa, with active-active or active-standby configurations. Every live application is supported by a backup system. Physical security measures include restricted access, secure areas with layered doors, and supervision by authorized personnel. Continuous monitoring includes CCTV installation, perimeter security devices, and the use of authentication technologies such as digital signatures.
	Hardware Damage	Medium to high	
	Server hang (freeze)		
	Cyber Attacks		

As outlined in the table, mitigation measures have been developed to reduce existing risk levels. The primary focus of these efforts is to manage all risks previously categorized as medium to high, aiming to bring them into the low to medium range.

To enhance the comprehensive implementation of Occupational Health and Safety (OHS), Bank Mandiri has established OHS criteria as part of its procurement requirements. This policy ensures that vendors and business partners comply with strict safety and health standards, fostering synergy between internal and external parties to create a safe working environment. Furthermore, Bank Mandiri remains committed to continuously improving OHS performance by aligning its policies with the latest regulations and best practices.

Bank Mandiri regularly evaluates its progress in reducing or preventing OHS risks by implementing strategic measures, which include:

1. Providing emergency response guidelines to employees, guests, and the Building Emergency Response Team through paging messages, evacuation posters, desktop wallpapers on employees' PCs, instructional videos on internal media, safety briefings prior to events, and annual outreach programs with the local Fire Department.
2. Conducting emergency response training for Floor Wardens, and the Emergency Response Team (ERT). The training covers topics such as fire suppression, search and rescue (SAR), and handling threats like

terrorism or bomb incidents. These sessions are held at least once annually.

3. Organizing annual fire and disaster evacuation drills, including earthquake simulations for building occupants conducted to evaluate the readiness of the Emergency Response and evacuation durations. These drills involve participation from local Fire Departments and law enforcement agencies.
4. Ensuring quick response and smooth communication during emergencies by conducting Call Tree Tests.
5. Assessing the Crisis Management Team's readiness to respond to emergencies and recovery efforts through Tabletop Testing exercises.

Health and Employment Insurance

In addition to strategic measures in managing OHS risks, Bank Mandiri demonstrates its commitment to employee welfare through a range of healthcare facilities and programs, including:

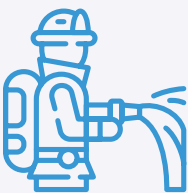
1. Providing healthcare coverage for employees and their registered dependents through BPJS Health in compliance with government regulations.
2. Offering comprehensive social security and protection programs for employees via BPJS Employment.
3. Delivering a wide range of healthcare services, including inpatient and outpatient care, maternity services, dental care, general health check-ups, eyewear, and specialized health insurance for employees and their registered dependents.
4. Extending health insurance coverage to employees who have entered retirement.
5. Providing accessible health clinics at key locations,

such as Plaza Mandiri, Menara Mandiri, Wisma Mandiri, and Graha Mandiri.

6. Offering life insurance coverage for employees and their registered dependents in collaboration with Mandiri Inhealth.

Bank Mandiri is committed to creating an inclusive work environment and supporting employee well-being through equitable healthcare facilities, regardless of employment status. All employees, whether permanent or contractual, have equal access to these facilities. Bank Mandiri also ensures that employees' spouses receive equal healthcare coverage. Healthcare facilities are routinely promoted and accessible through the Mandiri CLICK platform in the form of booklets and electronic banners. Bank Mandiri also actively fosters health awareness through various media channels and activities, featuring renowned experts to enhance employee health knowledge and engagement.

OHS Training Program in 2024



Firefighting Training
and Certification
Level 1

Number of Participants

31 Employees



- Fire Volunteer Brigade (Balakar) Training at Mandiri Tower Jayapura, Regional XII
- Fire Volunteer Brigade (Balakar) Training at Plaza Mandiri

**Engaging the Emergency
Response Team (ERT) at each
respective site**