

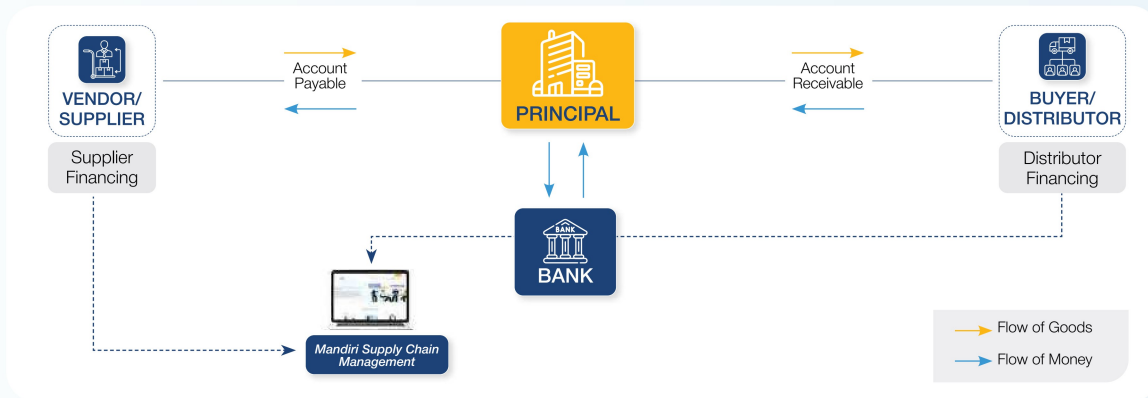
Mandiri Value Chain



A digital platform supporting the business financing ecosystem by connecting suppliers, distributors, and principals to improve financial service access.

In the SME segment, Bank Mandiri provides financing to the value chain of wholesale customers, allowing easy application based on Risk Acceptance Criteria (RAC). Payments are processed digitally through Mandiri Financial Supply Chain for trade receivables and payables. In 2024, Bank Mandiri is set to disburse Rp2.28 trillion for Account Receivable Financing and Rp1.77 trillion for Distributor Financing.

In the micro segment, Bank Mandiri offers the Mandiri Value Chain platform for Liquefied Petroleum Gas (LPG) 3 kg gas orders to streamline the LPG supply chain and purchasing administration. By 2024, 74,498 LPG distributors from 2,651 LPG agents will be using this platform. Additionally, it includes the KUM Talangan Micro Credit Facility with an easy application process. KUM Talangan has disbursed 448 LPG distributors with a total loan value of Rp36.54 billion.



Indonesia's Digital MSME Market (PaDi UMKM)

Through PaDi UMKM, a digital trading platform integrated with state-owned enterprises (SOEs), Bank Mandiri introduces invoice financing to support MSME vendors working with SOEs. Vendors can easily access this facility through the PaDi UMKM app or website, which is directly linked to Bank Mandiri's landing page.

The financing is offered for short-term periods of up to three months, with limits reaching Rp200 million. By 2024, the total loan disbursed through PaDi UMKM had reached Rp3.7 billion to 64 debtors.

