

Economics

DESCRIPTION	UNIT	2024		2023		2022		STANDARD
		Target	Realization	Target	Realization	Target	Realization	
Overview of Economic Performance								
Operating Income*	Rp billion	163,299,965	164,331,290	144,196,848	146,266,161	118,205,080	126,762,391	[GRI 2-6] [OJK B.1.a, B.1.b, B.1.c, C.3.a, F.2]
Net Profit	Rp billion	55,182,160	55,782,742	44,267,871	55,060,057	32,743,598	41,170,637	
Total Assets	Rp billion	2,358,450,957	2,427,223,262	2,125,491,985	2,174,219,449	1,854,343,528	1,992,544,087	
Productive Assets	Rp billion	2,286,409,322	2,151,504,265	1,695,360,822	1,894,264,000	1,421,727,760	1,778,598,799	
Bank Loans/ Financing	Rp billion	1,520,132,360	1,623,216,612	1,303,177,027	1,359,832,195	1,119,162,503	1,172,599,882	
Third-Party Funds	Rp billion	1,718,291,200	1,698,896,916	1,562,493,526	1,576,950,000	1,394,468,183	1,490,844,592	
Operating Income*	Rp billion	56,085,608	60,053,557	49,488,677	146,266,161	33,983,497	126,762,391	
Operating Expenses	Rp billion	55,182,160	55,782,742	44,267,871	48,256,541	32,743,598	36,391,339	

DESCRIPTION	UNIT	2024	2023	2022	STANDARD
Economic Performance (consolidated)					
Interest income	Rp million	129,638,641	113,747,621	95,943,875	[GRI 201-1] [OJK B.1.a, B.1.b, B.1.c, F.2]
Sharia income	Rp million	21,597,386	18,796,849	16,438,243	
Premium income	Rp trillion	13,095,263	13,720,000	14,380,273	
Gains on sale of securities and government bonds	Rp million	150,297	125,295	899,579	
Profit from sale of fixed assets	Rp million	2,835	8,624	2,821	
Income from fees and other commissions	Rp million	23,447,520	20,148,410	18,802,148	
Income from fair value through profit or loss - net	Rp million	4,483,298	3,473,796	3,494,409	
Other income	Rp million	14,240,197	16,900,640	11,984,146	
Economic value generated	Rp million	206,655,437	186,911,235	161,945,494	
Other operating expenses*)	Rp million	(34,619,683)	(29,444,402)	(28,618,312)	
Employee salaries and benefits	Rp million	(23,990,763)	(24,423,089)	(24,641,746)	
Payments to providers of capital	Rp million	(60,053,557)	(48,256,541)	(36,391,339)	
Dividend payments to shareholders**)	Rp million	(33,036,034)	(24,702,382)	(16,816,893)	
Payments to government (taxes, levies, etc.) ***)	Rp million	(15,238,365)	(14,633,011)	(11,425,358)	
Procurement of goods and services	Rp million	(8,380,230)	(6,086,960)	(4,826,716)	
Community expenditures	Rp million	(250,030)	(174,600)	(137,600)	
Economic value distributed	Rp million	(175,568,662)	(147,720,985)	(122,857,964)	
Economic value retained	Rp million	31,086,775	39,190,250	39,087,530	

Note:

*) Interest income, sharia income, and premium income

**) Interest expenses, sharia expenses, and claims expenses

***) Excluding current year profit attributable to non-controlling interests

DESCRIPTION	UNIT	2024	2023	2022	STANDARD
Performance Ratios****					
Minimum Capital Adequacy Ratio (CAR)	%	20.1	21.48	19.46	[GRI 2-6] [OJK B.1.a, C.3.a, F.2]
Non-performing productive assets and non-productive assets to total productive and non-productive assets	%	0.68	0.68	1.09	
Non-performing productive assets to total productive assets	%	0.67	0.68	1.09	
Allowance for Impairment Losses (AIL) on financial assets to productive assets	%	2.32	2.87	3.91	
Gross Non-Performing Loan (NPL)	%	0.97	1.02	1.88	
Net Non-Performing Loan (NPL)	%	0.33	0.29	0.26	
Return on Assets (ROA)	%	3.59	4.03	3.3	
Return on Equity (ROE)	%	24.19	27.31	22.62	
Net Interest Margin (NIM)	%	4.93	5.25	5.16	
Efficiency Ratio (BOPO)	%	56.46	51.88	57.35	
Loan to Deposit Ratio (LDR)	%	98.04	86.75	77.61	
Liquidity Coverage Ratio (LCR)	%				
a. Individual LCR	%	139.21	176.24	191.02	
b. Consolidated LCR	%	140.64	169.58	186.79	

Note:

****) Bank only

DESCRIPTION	UNIT	2024	2023	2022	STANDARD
Banking Access					
Branch Offices	Unit	146	139	138	[GRI 2-6] [OJK C.3.d]
Overseas Offices	Unit	7	7	7	
Sub-Branch Offices*	Unit	2,054	2,104	2,225	
Payment Points	Unit	36	36	42	
Mobile Cash	Unit	77	77	77	
Micro Mobile Cash	Unit	21	21	22	
ATMs	Unit	12,896	12,906	13,027	

DESCRIPTION	UNIT	2024	2023	2022	STANDARD
Digital Banking					
E-Channel List					
Livin' by Mandiri Apps	Number of Active Users (Million)	14.9	13.2	9.7	[GRI 2-6] [OJK B.1.a, C.4, F.26, F.27]
	Transaction Frequency (Billion)	3.9	2.2	1.9	
	Transaction Value (Rp Trillion)	4,027	3,271	2,472	
ATM	Transaction Frequency (Billion)	1.04	1.04	1.03	
	Transaction Value (Rp Trillion)	772.0	774.9	785.1	
E-Money	Number of Active Cards (Million)	8.7	15.7	7.3	
	Purchase Transaction Frequency (Million)	1.4	1.3	1.2	
	Purchase Transaction Value (Rp Trillion)	24.6	22.1	19.9	
	Top-Up Transaction Frequency (Million)	211	181.2	155.8	
	Top-Up Transaction Value (Rp Trillion)	25	22.4	20.2	
EDC	Number of Merchants (Thousand)	198	201.3	190.1	
	Transaction Frequency (Million)	328.1	262.9	220.5	
	Transaction Value (Rp Trillion)	148.5	136.4	122.4	
Smart Branch	Number of Branches (Units)	241	249	241	

DESCRIPTION	UNIT	2024	2023	2022	STANDARD
Comparison of Targets and Performance of Portfolios, Financing Targets, or Investments in Financial Instruments or Projects Aligned with Sustainable Finance Implementation					
Types and Number of Products Meeting the Criteria for Sustainable Business Activities	Jenis	Types of Sustainable Financing: <ul style="list-style-type: none"> Green Portfolio Social Portfolio Sustainable Products: <ul style="list-style-type: none"> Green Loan Sustainability Linked Loan Corporate-in-Transition Financing Green Mortgage Sustainable Funding: <ul style="list-style-type: none"> Sustainability Bond Green Bond ESG Repo 	Types of Sustainable Financing: <ul style="list-style-type: none"> Green Portfolio Social Portfolio Sustainable Products: <ul style="list-style-type: none"> Green Loan Sustainability Linked Loan Corporate-in-Transition Financing Green Mortgage Sustainable Funding: <ul style="list-style-type: none"> Sustainability Bond Green Bond ESG Repo 		[GRI 2-6] [OJK B.1.a, B.1.d, C.4, F.3, F.26, F.27]

DESCRIPTION	UNIT	2024	2023	2022	STANDARD
Nominal Value of Products and/or Services Meeting the Criteria for Sustainable Business Activities					
a. Fundraising	Rp billion	18,000	5,000	12,454	[GRI 2-6]
b. Fund Distribution	Rp billion	292,507	264,080	228,764	[OJK B.1.a, C.4, F.3]
Total Productive Assets for Sustainable Business Activities					
a. Total Loans/ Financing for Sustainable Business Activities	Rp billion	292,507	264,080	228,764	[GRI 2-6] [OJK B.1.a, C.4, F.3]
b. Total Non-Loans/ Financing for Sustainable Business Activities	Rp billion	1,018,272	821,707	703,875	
Percentage of Total Loans/Financing for Sustainable Business Activities to Total Bank Loans/ Financing	%	22.32	24.30	24.50	

DESCRIPTION	UNIT	2024	2023	2022	STANDARD
Sustainable Business Activity Financing Portfolio					
Categories of Sustainable Business Activities					
Renewable Energy	Rp billion	11,773	9,727	6,149	[OJK B.1.d, B.1.e, F.3, F.26, F.27]
Energy Efficiency	Rp billion	-	-	-	
Pollution Prevention and Control	Rp billion	-	-	-	
Environmentally Sustainable Management of Living Natural Resources and Land Use	Rp billion	111,432	102,413	92,956	
Terrestrial and Aquatic Biodiversity Conservation	Rp billion	-	-	-	
Clean Transportation	Rp billion	7,545	3,926	3,107	
Sustainable Waste and Wastewater Management	Rp billion	1,176	1,171	867	
Climate Change Adaptation	Rp billion	-	-	-	
Eco-efficient and/or Circular Economy Adapted Products, Production Technologies and Processes	Rp billion	10,621	5,354	3,307	
Green Buildings	Rp billion	6,268	6,612	16	
Other Environmentally Friendly Business Activities	Rp billion	9,644	8,776	5,067	
Micro, Small, and Medium Enterprises (MSMEs) Activities	Rp billion	133,548	126,101	117,295	

DESCRIPTION	UNIT	2024	2023	2022	STANDARD
Total KKUB Portfolio	Rp billion	292,507	264,080	228,764	
a. Green Portfolio	Rp trillion	149	129.20	106.4	
b. Social Portfolio	Rp trillion	144	134.87	122.4	
% Share of Sustainable Financing	%	22.32	24.32	24.53	

DESCRIPTION	UNIT	2024	2023	2022	STANDARD
Micro, Small, and Medium Enterprises (MSMEs) Activities					
Palm Oil Plantations and CPO	Rp billion	23,296	21,651	19,278	[GRI 2-6] [OJK B.1.a, B.1.d, C.4, F.2 F.3] [FN-CB-240a.1.] [FN-CB-240a.2.]
Retail Trade in Food, Beverages, and Tobacco	Rp billion	18,671	16,881	16,772	
Hotels, Restaurants, and Accommodations	Rp billion	11,054	9,971	9,380	
Retail Trade in Household Equipment	Rp billion	9,224	8,630	8,411	
Agriculture	Rp billion	5,520	5,722	5,491	
Non-Financial Business Services	Rp billion	3,780	5,208	5,343	
Social Services and Institutions	Rp billion	5,740	4,911	4,374	
Land Transportation Services	Rp billion	4,406	3,846	3,348	
Livestock and Animal Feed	Rp billion	3,989	3,756	3,510	
Retail Trade in Textiles and Textile Products	Rp billion	4,098	3,364	3,680	
Others	Rp billion	43,770	41,548	37,702	
Total	Rp billion	133,548	125,494	117,295	

DECEIPTION	UNIT	2024	2023	2022	STANDARD
Sustainable Financing Products					
Green Loan	Rp trillion	3.78	3.50	4.67	[GRI 2-6] [OJK B.1.d, C.4, F.3, F.26, F.27]
Corporate-in- Transition Financing	Rp trillion	-	0.74	-	
Green Mortgage	Rp trillion	0.58	-	-	
Sustainability-Linked Loan	Rp trillion	3.02	0.65	1.49	
Sustainable Funding					
Sustainability Bond	US\$ million	-	-	-	[GRI 2-6] [OJK B.1.a, B.1.d, C.4, F.3, F.26, F.27]
Green Bond	Rp billion	-	5,000	-	
ESG Repo	US\$ million	-	-	500	
Sustainable Investments					
Green Sukuk	Rp billion	3,116	3,047	-	[GRI 2-6] [OJK B.1.a, B.1.d, C.4, F.2, F.3, F.26, F.27]
Green Bond	Rp billion	292	180	-	
ESG-Based Mutual Funds	Rp billion	3,540	17	-	
Electric Vehicle Financing	Rp billion	910	393	-	
Solar Panel Financing	Rp billion	N/A	0.61	-	

DECEIPTION	UNIT	2024	2023	2022	STANDARD
Local Engagement					
Number of Local Suppliers	Supplier	1,036	986	895	[GRI 204-1] [OJK B.1.e]
Proportion of Local Suppliers	%	98.39	98.38	99.5	
Value of Local Purchases (Rp trillion)	Rp trillion	8.22	5.45	4.8	
Percentage of Local Purchases	%	98.05	99.29	97.78	

Environment

DESCRIPTION	UNIT	2024	2023	2022	BASELINE (2019)	STANDARD
Direct Energy Consumption						
Energy Consumption (Electricity)	GJ	863,024	1,040,756	1,046,804	1,140,603	[GRI 302-1, 302-2] [OJK F.6]
Energy Consumption (Fuels)	GJ	642,865	599,749	569,528	906,514	
Energy Consumption (Solar or Other Renewable Energy)	GJ	NR	NR	NR	NR	
Total Energy Consumption	GJ	1,505,889	1,640,506	1,616,331	2,047,117	
*- Electricity consumption is calculated by dividing the total electricity cost (Rp) by the tariff per kWh, then converting the result into gigajoules (GJ) using The Greenhouse Gas Protocol Initiative (2004). - Fuel consumption (Pertamax) is calculated by dividing the total purchase cost (Rp) by the price per liter, then converting the result into GJ.						
Energy Intensity						
Energy Consumption Intensity	(GJ /Total Employees)	30.00	42.10	42.34	52.40	[GRI 302-3] [OJK F.6]
Reduction in Energy Consumption (Bank Only)						
Total Energy Consumption Reduction	GJ	277,579	99,847	93,799	1,140,603	[GRI 302-4, 302-5] [OJK F.7]
Greenhouse Gas (GHG) Emissions from the Company (Bank Only)						
Direct GHG Emissions (Scope 1)	ton CO ₂ e	46,741	43,077	42,698	75,640	[GRI 305-1, 305-5]
Indirect GHG Emissions (Scope 2)	ton CO ₂ e	192,853	252,636	260,082	283,113	[GRI 305-2, 305-5]
Total GHG Emissions	ton CO ₂ e	239,594	295,713	303,787	362,863	FN-CB-410b.1.
Percentage of Greenhouse Gas Emissions from the Company (Bank Only)						
Direct GHG Emissions (Scope 1)	%	19.51	14.57	14.10	21.08	[GRI 305-1, 305-5]
Indirect GHG Emissions (Scope 2)	%	80.49	85.43	85.90	78.92	[GRI 305-2, 305-5]
Total GHG Emissions	%	100	100.00	100.00	100.00	FN-CB-410b.3.
Emission Intensity per Employee (Bank Only)						
Scope 1 & 2 GHG Emissions Intensity	tCO ₂ e/ employee	3.2	3.9*	4.0*	4.6*	[GRI 305-4] [OJK F.11]
*There has been a restatement of the emission intensity calculation.						
Financed Emissions						
Other Indirect Emissions (Scope 3)	million tCO₂e	19.4	18.1	N/A	N/A	[GRI 305-3]
Commercial Real Estate	million tCO ₂ e	0.2	0.3	N/A	N/A	
Project Finance*	million tCO ₂ e	0.5	0.6	N/A	N/A	
Business Loans	million tCO ₂ e	12.3	10.7	N/A	N/A	
Corporate Bonds	million tCO ₂ e	0.1	0.1	N/A	N/A	
Sovereign Loans	million tCO ₂ e	1.8	1.1	N/A	N/A	
Mortgages	million tCO ₂ e	0.4	0.4	N/A	N/A	
Motor Vehicle Loans	million tCO ₂ e	0.4	0.4	N/A	N/A	
Sovereign Bonds	million tCO ₂ e	3.7	4.5	N/A	N/A	







DECEIPTION	UNIT	2024	2023	2022	BASELINE (2019)	STANDARD
Financing Emissions by Sector*						
Absolute Emissions by Sector:						
Power Generation	million tCO ₂ e	2,23	2,40	N/A	N/A	[GRI 305-3], FN- CB-410b.2.
Iron and Steel	million tCO ₂ e	1,00	1,59	N/A	N/A	
Oil and Gas	million tCO ₂ e	1,22	1,38	N/A	N/A	
Livestock	million tCO ₂ e	1,52	1,01	N/A	N/A	
Agriculture	million tCO ₂ e	0,92	0,61	N/A	N/A	
Coal	million tCO ₂ e	0,62	0,55	N/A	N/A	
Chemicals and Petrochemicals	million tCO ₂ e	0,90	0,49	N/A	N/A	
FMCG	million tCO ₂ e	1,01	0,44	N/A	N/A	
Non-Ferrous Mining	million tCO ₂ e	0,52	N/A	N/A	N/A	
Cement	million tCO ₂ e	0,40	0,37	N/A	N/A	
Construction	million tCO ₂ e	0,40	0,33	N/A	N/A	
Emission Intensity by Sector:						
Livestock	tCO ₂ e/Rp billion	381.9	320.6	N/A	N/A	[GRI 305-4], [QJK F.11]
Cement	tCO ₂ e/Rp billion	385.6	310.3	N/A	N/A	
Oil and Gas	tCO ₂ e/Rp billion	80.0	185.2	N/A	N/A	
Power Generation	tCO ₂ e/Rp billion	99.0	152.5	N/A	N/A	
Iron and Steel	tCO ₂ e/Rp billion	94.4	124.9	N/A	N/A	
Coal	tCO ₂ e/Rp billion	23.3	52.7	N/A	N/A	
Chemicals and Petrochemicals	tCO ₂ e/Rp billion	83.9	35.5	N/A	N/A	
Pulp and Paper	tCO ₂ e/Rp billion	97,9	33,9	N/A	N/A	
Shipping	tCO ₂ e/Rp billion	42.2	N/A	N/A	N/A	
Non-Ferrous Mining	tCO ₂ e/Rp billion	31.0	N/A	N/A	N/A	
FMCG	tCO ₂ e/Rp billion	29.0	28.5	N/A	N/A	
Mining	tCO ₂ e/Rp billion	9,4	24.9	N/A	N/A	
*Project Finance includes power generation projects. **Business Loans based on emission data reported by the debtor.						
Water Withdrawal and Usage (Bank Only)						
Water Usage from Third Parties*	m³	574,376	560,911	498,365	410,316	[GRI 303-3, 303-5] [QJK F.8]
Recycled Water Usage**	m³	88,788	141,106	138,580	104,372	
Total Water Usage	m³	663,164	702,017	636,945	514,688	
% of Recycled Water Usage	%	13	20	22	20	







* Scope: Sentra Mandiri, Menara Mandiri, Plaza Mandiri, Wisma Mandiri
 ** Scope: Menara Mandiri, Plaza Mandiri, Wisma Mandiri

DECEIPTION	UNIT	2024	2023	2022	STANDARD
Waste Management by Licensed Third Parties					
Hazardous Waste*	kg	196	1,520	4,400	[GRI 303-4, 306-3] [OJK F.13, F.14, F.15]
Domestic Waste**	kg	151,858	N/A	N/A	
Liquid Waste***	m³	81,400	10,200	63,693	
Liquid Waste Treated through Reverse Osmosis****	m³	32,134	31,610	28,104	
*Scope: Plaza Mandiri					
**Scope: Menara Mandiri, Sentra Mandiri, Plaza Mandiri					
***Scope: Plaza Mandiri					
****Scope: Plaza Mandiri					
Waste Generation by Management Method					
Managed by third party	kg	151,858	N/A	N/A	[GRI 306-4, 306-5]
Paper Usage					
Printing Paper	Rim	139,393	136,718*	142,089*	[OJK F.5]
*There is a restatement of paper usage data due to the addition of paper types being accounted for.					
Environmental Costs					
Solar Panel Installation	rupiah	1,400,000,000	-	-	[OJK F.4]
Upgrading and Repairing RO Water Recycling Systems	rupiah	-	-	1,510,000,000	[OJK F.4]
CSR Activities in Nature and Environmental Conservation	rupiah	52,510,000,000	22,500,000,000	645,015,195	[OJK F.4, F.25]
LED Installation	rupiah	-	2,250,000,000	-	[OJK F.4]
Reverse Vending Machine Program	rupiah	198,000,000	N/A	N/A	[OJK F.4]
Energy Reduction Initiatives					
Green Building Certified Offices	unit	3	1		[GRI 302-4, 305-5], [OJK F.7, F.12]
Smart Branches	unit	241	241		
Solar Panels	unit	870	727		
Operational Vehicles Using Electric Vehicles	unit	404	136		

DESCRIPTION	UNIT	2024
Loan by Sectors		
Commercial - Others	%	20.80
Retail - Others	%	20.20
Manufacturing	%	10.20
Hotels, Restaurants, and Entertainment	%	9.00
Agriculture	%	8.30
Commercial and Professional Services	%	6.80
Metals and Mining	%	6.10
Real Estate	%	5.60
Transportation	%	5.40
Services	%	4.60
Others	%	2.90







Social

BOARD OF COMMISSIONERS AND BOARD OF DIRECTORS	UNIT	2024		2023		2022		STANDARD
								
Board of Commissioners	People	9	1	9	2	8	2	[GRI 405-1]
Board of Directors	People	10	2	9	3	10	2	

EMPLOYMENT	UNIT	2024		2023		2022		STANDARD
								
Number of Employees by Nationality								
Indonesia	People	18,504	20,369	18,565	20,374	18,322	19,854	[GRI 2-7]
India	People	1	0	1	0	0	0	
Total	People	18,505	20,369	18,566	20,374	18,322	19,854	
Number of Employees by Age								
< 30 years	People	4,404	5,581	4,390	5,729	4,415	5,977	[GRI 2-7, 405-1] [C.3.b]
30 - 50 years	People	12,610	13,881	12,479	13,715	12,182	13,010	
> 50 years	People	1,491	907	1,697	930	1,725	867	
Total	People	18,505	20,369	18,566	20,374	18,322	19,854	
Number of Employees by Employment Status								
Permanent Workers	People	16,616	17,590	16,601	17,762	16,630	18,017	[GRI 2-7, 2-8, 405-1] [C.3.b]
Contract Workers	People	1,713	2,636	1,721	2,416	1,478	1,701	
Trainee	People	176	143	244	196	214	136	
Total Organic Employees (Permanent, Contract & Trainee)	People	18,505	20,369	18,566	20,374	18,322	19,854	
Outsourced Employees	People	25,834	7,235	26,428	25,975	33,188	7,213	
Total Employees (Organic and Outsourced)	People	44,339	27,604	44,994	27,882	44,297	27,067	
Number of Employees by Education Level								
Doctorate	People	12	1	11	2	10	2	[GRI 2-7, 2-8, 405-1] [C.3.b]
Master's Degree	People	1,189	770	1,194	730	1,166	693	
Bachelor's Degree or equivalent	People	16,188	18,506	16,038	18,342	15,616	17,695	
Diploma	People	512	973	588	1,130	649	1,274	
Senior High School	People	599	119	725	170	868	190	
Junior High School	People	5	-	10	-	12	-	
Elementary School	People	-	-	-	-	1	-	
Total	People	18,505	20,369	18,566	20,374	18,322	19,854	













Description:



EMPLOYMENT	UNIT	2024		2023		2022		STANDARD
								
Number of Employees by Work Area								
Region I/Sumatera 1	People	989	1,232	1,057	1,298	1,059	1,270	[GRI 2-7, 2-8, 405-1] [C.3.b]
Region II/Sumatra 2	People	1,197	1,369	1,248	1,391	1,134	1,316	
Region III/Jakarta 1	People	847	1,542	871	1,621	931	1,636	
Region IV/Jakarta 2	People	742	1,596	787	1,647	819	1,682	
Region V/Jakarta 3	People	741	1,364	793	1,385	814	1,427	
Region VI/Java 1	People	1,004	1,238	1,072	1,266	1,052	1,222	
Region VII/Java 2	People	1,176	1,421	1,283	1,486	1,233	1,377	
Region VIII/Java 3	People	1,179	1,737	1,281	1,780	1,236	1,650	
Region IX/ Kalimantan	People	818	978	882	1,027	896	1,033	
Region X/Sulawesi and Maluku	People	918	1,125	991	1,164	987	1,099	
Region XI/Bali and Nusa Tenggara	People	538	637	575	637	554	604	
Region XII/Papua	People	284	391	313	431	318	438	
Overseas Office	People	27	5	27	5	25	6	
Subsidiary Company	People	60	19	69	16	62	14	
Head Office	People	7,985	5,715	7,317	5,220	7,202	5,080	
Total	People	18,505	20,369	18,566	20,374	18,322	19,854	
Number of Employees by Organizational Management Level								
Top Management	People	117	38	113	33	107	30	
Middle Management	People	721	285	714	263	707	260	
Junior Management	People	9,413	8,287	9,000	7,935	8,664	7,634	
Non Management	People	8,254	11,759	8,739	12,143	8,844	11,930	
Total	People	18,505	20,369	18,566	20,374	18,322	19,854	



Description:

Top Management: BOD-1
Middle Management: BOD-2
Junior Management: BOD-3

EMPLOYMENT	UNIT	YEAR	BOARD OF COMMISSIONERS		BOARD OF DIRECTORS		TOP MANAGEMENT		MIDDLE MANAGEMENT		JUNIOR MANAGEMENT		NON MANAGEMENT	
														
Number of Employees by Age Group and Organizational Management Level														
18-24	Orang	2024	0	0	0	0	0	0	0	0	667	580	578	1,134
	Orang	2023	0	0	0	0	0	0	0	0	503	441	613	1,087
	Orang	2022	0	0	0	0	0	0	0	0	484	382	363	596
25-34	Orang	2024	0	0	0	0	0	1	45	27	3,694	3,106	4,745	7,558
	Orang	2023	0	0	0	0	0	1	32	21	3,754	3,214	5,424	8,258
	Orang	2022	0	0	0	0	1	1	41	23	3,709	3,375	5,873	9
35-44	Orang	2024	2	0	0	0	28	9	332	131	3,434	3,247	2,234	2,545
	Orang	2023	1	0	0	0	25	11	318	107	3,102	3,001	1,829	2,206
	Orang	2022	0	0	0	0	24	7	279	105	2,801	2,692	1,559	1,848
45-54	Orang	2024	0	0	4	2	69	23	311	113	1,498	1,282	595	462
	Orang	2023	0	1	3	2	67	19	313	120	1,505	1,195	717	520
	Orang	2022	1	1	3	1	63	18	346	121	1,529	1,126	888	548
>54	Orang	2024	9	1	6	0	20	5	33	14	120	72	102	60
	Orang	2023	10	1	6	1	21	2	51	15	136	84	156	72
	Orang	2022	7	1	7	1	13	4	41	11	141	59	161	68



PERCENTAGE OF DIVERSITY	UNIT	2024	2023	2022	STANDARD
Percentage of Employees by Gender					
Male	%	47.60	47.68	47.99	[GRI 405-1]
Female	%	52.40	52.32	52.01	
Percentage of Board of Commissioners and Board of Directors by Gender					
Male	%	86.36	87.26	81.82	[GRI 405-1]
Female	%	13.64	21.74	18.18	
Percentage of Employees by Position					
Top Management	%	0.40	0.37	0.36	[GRI 405-1]
Middle Management	%	2.59	2.51	2.53	
Junior Management	%	45.53	43.49	42.69	
Non Management	%	51.48	53.63	54.42	
Percentage of Employees by Age Group					
< 30 years	%	25.69	26.00	27.00	[GRI 405-1]
30 - 50 years	%	68.15	67.00	66.00	
> 50 years	%	6.17	7.00	7.00	
Percentage of Employees by Education Level					
Doctorate	%	0.03	0.03	0.03	[GRI 405-1]
Master's Degree	%	5.04	4.94	4.87	
Bachelor's Degree or equivalent	%	89.25	88.29	87.26	
Diploma	%	3.82	4.41	5.04	
Senior High School	%	1.85	2.30	2.77	
Junior High School	%	0.01	0.03	0.03	
Elementary School	%	-	-	-	

EMPLOYEES WITH DISABILITIES	UNIT	2024	2023	2022	STANDARD
Number of Employees with Disabilities					
Organic	People	15	15	13	[GRI 405-1]
Kriya	People	4	9	18	
Outsourcing	People	72	8	-	
Total	People	91	32	31	
Number of Employees with Disabilities by Gender					
Male	People	74	23		[GRI 405-1]
Female	People	17	9		
Total	People	91	32	31	
Types of Disabilities					
Hearing Impairment	People	4	3		[GRI 405-1]
Physical Disability	People	18	29		
Visually Impaired	People	7	-		
Speech Impaired	People	1	-		
Other Disabilities	People	61	-		
Total	People	91	32	31	
Types of Jobs					
Call Center	People	15	19		[GRI 405-1]
Back Office	People	31	9		
Front Office	People	23	2		
Fields	People	20	-		
IT	People	2	2		
Total	People	91	32	31	







REMUNERATIONS	UNIT	2024		STANDARD
				
Average Salary by Position and Gender				
Top Management	Rp/Month	89,168,843	104,022,441	[GRI 405-2]
Middle Management	Rp/Month	44,923,940	44,496,587	
Junior Management	Rp/Month	16,788,693	16,266,629	
Non Management	Rp/Month	6,799,640	6,753,421	







REMUNERATIONS	UNIT	2024	STANDARD
Top Management	Ratio	1.17	[GRI 405-2]
Middle Management	Ratio	0.99	
Junior Management	Ratio	0.97	
Non Management	Ratio	0.99	

AVERAGE WAGE GAP BETWEEN FEMALE AND MALE EMPLOYEES BY POSITION	UNIT	2024	STANDARD
Average Pay Gap			
Top Management	%	16.7	[GRI 405-2]
Middle Management	%	1.0	
Junior Management	%	3.1	
Non Management	%	0.7	
Median Pay Gap			
Top Management	%	13.9	[GRI 405-2]
Middle Management	%	0.6	
Junior Management	%	3.6	
Non Management	%	1.5	







WAGE INDICATOR	UNIT	2024		STANDARD
				
Average Salary + Other Incentives (Benefits)				
Top Management	Rp	90,289,259	104,773,551	
Middle Management	Rp	44,923,940	44,496,587	
Junior Management	Rp	16,788,693	16,266,629	
Non Management	Rp	6,799,640	6,753,421	

ANNUAL TOTAL COMPENSATION	UNIT	2024	STANDARD
Annual Total Compensation Ratio			
Ratio of annual total compensation of the highest paid individual to the median annual total compensation of all employees (excluding the highest paid individual)	Ratio	34.06	[GRI 2-21]
Percentage increase in the ratio of annual total compensation of the highest paid individual to the median annual total compensation of all employees (excluding the highest paid individual)	%	15.62	

EMPLOYEE RECRUITMENT	UNIT	2024		2023		2022		STANDARD
								
Number of Employee Hires by Age and Gender								
< 30 years	People	671	649	1,109	1,494	1,006	1,028	[GRI 401-1]
30 - 50 years	People	615	499	117	47	152	43	
> 50 years	People	3	0	16	2	7	1	
Total	People	1,289	1,148	1,242	1,543	1,165	1,072	

EMPLOYEE RECRUITMENT	UNIT	2024		2023		2022		STANDARD
								
Number of New Employee Hires by Work Area and Gender								
Region I/Sumatera 1	People	60	46	48	114	21	59	[GRI 401-1]
Region II/Sumatra 2	People	82	61	123	112	36	40	
Region III/Jakarta 1	People	48	66	23	61	28	71	
Region IV/Jakarta 2	People	41	85	27	97	39	89	
Region V/Jakarta 3	People	38	70	28	55	40	60	
Region VI/Java 1	People	53	59	77	112	24	51	
Region VII/Java 2	People	56	40	92	158	36	48	
Region VIII/Java 3	People	57	54	78	179	33	72	
Region IX/ Kalimantan	People	47	39	30	55	21	46	
Region X/Sulawesi and Maluku	People	73	53	66	111	34	52	
Region XI/Bali and Nusa Tenggara	People	37	43	46	51	18	26	
Region XII/Papua	People	13	20	14	22	14	15	
Overseas Office	People	0	0	0	0	0	0	
Head Office	People	684	512	590	416	821	443	
Total	People	1,289	1,148	1,242	1,543	1,165	1,072	
Number of New Employee Hires by Management Level								
Top Management	People	1	0	10	3	4	0	[GRI 401-1]
Middle Management	People	0	0	9	1	5	2	
Junior Management	People	910	676	490	337	589	322	
Non Management	People	378	472	733	1,202	567	748	
Total	People	1,289	1,148	1,242	1,543	1,165	1,072	
Number of New Employee Hires by Nationality								
Indonesia	Orang	1,289	1,148	1,241	1,543	1,165	1,072	
India	Orang	0	0	1	0	0	0	
Total	Orang	1,289	1,148	1,242	1,543	1,165	1,072	

EMPLOYEE RECRUITMENT	UNIT	2024	2023	2022	STANDARD
New Employee Recruitment Cost					
Average recruitment cost per employee	Rp	4,378,859	4,378,859	4,378,859	
Internal Recruitment					
Internal Recruitment	%	42	52	23	
New Recruitment	%	58	48	77	

EMPLOYEE TURNOVER	UNIT	2024		2023		2022		STANDARD
								
Number of Employee Turnover by Age								
< 30 years	People	176	276	181	265	185	231	[GRI 401-1]
30 - 50 years	People	429	740	387	629	423	511	
> 50 years	People	491	242	429	157	359	131	
Total	People	1,096	1,258	997	1,051	967	873	
Number of Employee Turnover by Work Area								
Region I/Sumatra 1	People	55	94	50	89	47	69	[GRI 401-1]
Region II/Sumatra 2	People	54	78	43	63	45	60	
Region III/Jakarta 1	People	65	129	75	88	60	77	
Region IV/Jakarta 2	People	56	117	60	103	45	81	
Region V/Jakarta 3	People	63	89	55	92	41	57	
Region VI/Java 1	People	51	75	58	69	52	51	
Region VII/Java 2	People	72	102	56	73	60	61	
Region VIII/Java 3	People	82	96	57	73	58	68	
Region IX/ Kalimantan	People	38	78	36	64	38	49	
Region X/Sulawesi and Maluku	People	51	77	47	59	32	46	
Region XI/Bali and Nusa Tenggara	People	28	29	31	23	19	9	
Region XII/Papua	People	11	32	13	28	13	16	
Overseas Office	People	0	0	0	0	0	0	
Subsidiary Company	People	1	1	4	2	4	1	
Head Office	People	469	261	412	225	453	228	
Total	People	1,096	1,258	997	1,051	967	873	
Number of Employee Turnover by Management Level								
Top Management	People	21	3	14	3	16	2	[GRI 401-1]
Middle Management	People	64	25	55	17	54	15	
Junior Management	People	426	314	388	262	425	263	
Non Management	People	585	916	540	769	472	593	
Total	People	1,096	1,258	997	1,051	967	873	
Number of Employee Turnover by Nationality								
Indonesia	People	1,096	1,258	997	1,051	967	873	
Total	People	1,096	1,258	997	1,051	967	873	

VOLUNTARY EMPLOYEE TURNOVER RATE	UNIT	2024	2023	2022	STANDARD
Total Voluntary Turnover Rate					
Total Voluntary Turnover Rate	%	2.63	2.68	2.89	[GRI 401-1]
	People	1,024	1,044	1,102	
By Gender					
Male	%	1.05	1.07	1.35	[GRI 401-1]
Female	%	1.59	1.62	1.54	
By Age					
< 30 years	%	0.82	0.92	0.90	[GRI 401-1]
30 - 50 years	%	1.64	1.67	1.86	
> 50 years	%	0.18	0.09	0.12	
By Position					
Top Management	%	0.01	0.09	0.01	[GRI 401-1]
Middle Management	%	0.05	0.09	0.06	
Junior Management	%	0.96	0.09	1.10	
Non Management	%	1.62	0.09	1.72	
By Nationality					
Indonesia	%	2.63	2.68	2.89	

EMPLOYEE TURNOVER RATE	UNIT	2024	2023	2022	STANDARD
Total Turnover Rate					
Total Turnover Rate	%	6.06	5.26	4.82	[GRI 401-1]
By Gender					
Male	%	2.82	2.56	2.53	[GRI 401-1]
Female	%	3.24	2.70	2.29	
By Age					
< 30 years	%	1.16	1.15	1.09	[GRI 401-1]
30 - 50 years	%	3.01	2.61	2.45	
> 50 years	%	1.89	1.50	1.28	
By Position					
Top Management	%	0.06	0.04	0.05	[GRI 401-1]
Middle Management	%	0.23	0.18	0.18	
Junior Management	%	1.90	1.67	1.80	
Non Management	%	3.86	3.36	2.79	
By Nationality					
Indonesia	%	6.06	5.26	4.82	

MATERNITY LEAVE	UNIT	2024	2023	2022	STANDARD
Workers Eligible for Maternity Leave					
Male	People	13,463	13,743	13,932	[GRI 401-3]
Female	People	13,626	14,605	14,274	
Workers Who Take Maternity Leave					
Male	People	575	621	590	[GRI 401-3]
Female	People	829	1,152	1,169	

MATERNITY LEAVE	UNIT	2024	2023	2022	STANDARD
Workers Who Return To Work After Taking Maternity Leave					
Male	People	575	621	590	[GRI 401-3]
Female	People	829	1,152	1,169	
Rate of Workers Who Take Maternity Leave and Return To Work					
Male	%	100	100	100	[GRI 401-3]
Female	%	100	100	100	
The Rate of Employees Who Return to Work After Maternity Leave and are Still Employed 12 months After Returning					
Male	%	100	100	100	[GRI 401-3]
Female	%	100	100	100	

ABSENTEEISM RATE	UNIT	2024	2023	2022	STANDARD
Absentee Rate	% of Total Working Days	0,65	1,02	1,07	
Employee	% of Employees Absent	6	11	13	

Note: The absentee rate calculation includes both permanent and contract employees. In 2024, Bank Mandiri set a target absentee rate of 1%.

EMPLOYEE ENGAGEMENT	UNIT	2024	2023	2022	STANDARD
Employee Engagement Survey					
Employee Engagement Survey Index	%	89,93	89,65	88,05	
Coverage of Employee Engagement Survey	%	80,81	75	49	

TRAINING	UNIT	2024	2023	2022	STANDARD
Training on Collection Policies					
Number of Training Topics	titles	30	NR	NR	[GRI 404-2] [OJK F.22]
Number of Participants	People	3,399	NR	NR	
Training on Consumer Financial Protection					
Number of Training Topics	titles	102	171	NR	[GRI 404-2] [OJK F.22]
Number of Participants	People	10,260	26,288	NR	
Training on Marketing and Product Information					
Number of Training Topics	titles	70	49	NR	[GRI 404-2] [OJK F.22]
Number of Participants	People	1,013	18,152	NR	

AVERAGE TRAINING HOURS	2024			2023			2022			STANDARD
	NUMBER OF TRAINING PARTICIPANTS	TOTAL TRAINING HOURS	AVERAGE TRAINING HOURS	NUMBER OF TRAINING PARTICIPANTS	TOTAL TRAINING HOURS	AVERAGE TRAINING HOURS	NUMBER OF TRAINING PARTICIPANTS	TOTAL TRAINING HOURS	AVERAGE TRAINING HOURS	
By Job Level										
SEVP – SVP	154	9,532	62	158	15,558	90.5	148	17,392	117.5	[GRI 404-1] [OJK F.22]
VP - AVP	4,120	533,885	130	3,965	807,516	202.6	3,793	661,178	174.3	
SM - FAM	13,993	1,947,625	139	13,822	2,553,630	184.2	13,293	2,153,892	162	
Executor	19,659	1,743,310	89	19,751	1,839,932	88.5	20,364	1,713,998	84.2	
Non-Executor	55	649	12	59	808	9.2	87	2,640	30.3	
Pension/ Terminate	2,032	80,698	40	1,738	120,638	58	1,377	80,870	58.7	
By Gender										
Female	20,916	2,140,788	102	20,623	2,664,804	124.4	20,338	2,360,482	116.1	[GRI 404-1] [OJK F.22]
Male	19,118	2,175,159	114	18,894	2,674,432	136.6	18,736	2,270,256	121.2	
Total	40,034	4,315,947	108	39,517	5,339,236	130.2	39,074	4,630,738	118.5	

PRODUCTS AND SERVICES	UNIT	2024	2023	2022	STANDARD
Product and Service Evaluation					
Percentage of products evaluated for safety	%	100	100	100	[OJK F.27]
Products recalled or discontinued	products	0	Living web	0	[OJK F.29]
Data Security Incidents					
Number of data security breach	Case	0	0	0	[GRI 2-27] [GRI 418-1], [FN-CB-230a.1]
Percentage of incidents involving customer data	%	0	0	0	
Number of affected accounts	Accounts	0	0	0	
Data and Privacy Security Training					
Number of training topics	titles	412	197	NR	[GRI 404-2]
Number of participants	People	81,929	87,793	NR	
Customer Complaint Summary					
Total customer complaints	Unit	912,786	1,082,317	725,559	[OJK F.24]
Complaints in the resolution process (within the reporting year*)	Unit	-	-	-	
Resolved complaints	Unit	912,786	1,082,317	725,559	
Transaction Volume	Transaction	17,381,363,048	15,146,907,333	12,038,675,803	
Complaint Index	Ratio	0.000053	0.000071	0.00006	
Resolution Rate	%	100	100	100	
Targeted RAS Metric (Complaint Ratio per Million Transactions)	Ratio	90	90	108	
Actual RAS Metric (Complaint Ratio per Million Transactions)	Ratio	53	71	60	
Customer Satisfaction					
Net Promoter Score	Score	67	66	60	[OJK F.30]
Customer Satisfaction Score	Score	86.11	86.76	86	

INCLUSIVE FINANCIAL ACCESS	UNIT	2024	2023	2022	STANDARD
Mandiri Agent Performance					
Individual Mandiri Agents	Individu	110,672	130,100	156,049	[OJK B.1.e, F.23, F.26, F.28]
Transaction volume	Rp trillion	89,72	92.82	88.65	
Number of transactions	million transaction	88,01	86.83	69.27	
Savings accounts generated by Mandiri Agents	total	3,17	2,870,000	2,287,036	
Financial Literacy and Inclusion Activities					
Number of activity participants	People	35,876*	13,132	-	[OJK F.23, F.26, F.28] [FN-CB-240a.4.]
Corporate Social Responsibility (CSR) Costs					
Mandiri Sahabatku	Rp Million	200	1,444	500	[GRI 203-1, 413-1] [OJK F.25]
Mandiri Young Entrepreneurs	Rp Billion	6	1.5	8.9	
Rumah BUMN	Rp Billion	4.2	2.0	2.6	
Healthy Homecoming with BUMN	Rp Billion	11.3	4.7	3.9	
Aksi Bersih Mandiri**	Rp Billion	6.4	-	-	
Mandiri Air**	Rp Billion	2.3	-	-	
KUR and KUM Performance					
KUM	Rp trillion	26.9	20.5	15.4	[GRI 413-1] [OJK F.25, F.26, F.28] [FN-CB-240a.1.]
KUR	Rp trillion	63.9	62.3	62.1	

*Including the Livin' Up Your Financial, Mandiri Sahabatku, Mandiri Young Entrepreneurs (WMM), and Rice Milling Unit (RMU) programs in 2024

**New Program in 2024

REALIZATION OF BANK MANDIRI CSR TARGETS	ACHIEVEMENTS (NUMBER OF PROGRAMS)	2024		ACHIEVEMENTS (NUMBER OF PROGRAMS)	2023		STANDARD
		TARGET	REALIZATION		REALIZATION	TARGET	
Social Pillar	492	Rp112 Billion	Rp112.02 Billion	426	Rp74.0 Billion	Rp47.5 Billion	[GRI 203-1, 413-1] [OJK F.2, F.3, F.25]
Economic Pillar	343	Rp82.5 Billion	Rp82.50 Billion	280	Rp70.4 Billion	Rp 68.8 Billion	
Environmental Pillar	348	Rp52.5 Billion	Rp52.51 Billion	232	Rp23.3 Billion	Rp22.5 Billion	
Legal and Governance Pillar	12	Rp3 Billion	Rp3 Billion	23	Rp6.9 Billion	Rp11.2 Billion	
Total	1,195	Rp250 Billion	Rp250.03 Billion	961	Rp174.6 Billion	Rp150 Billion	

CSR PROGRAM BUDGET ALLOCATION	UNIT	2024	2023	STANDAR
Charitable Donations	%	44.80	42.35	
Community Investments	%	54.00	53.65	
Commercial Initiatives	%	1.20	4.00	

CSR CONTRIBUTIONS	UNIT	2024	2023	STANDARD
Cash Contribution*	Rp Million	0	0	
In-Kind Giving** (product or service donations, projects/collaborations, or similar)	Rp Million	250.03	174.67	
Management Overhead (consulting and research costs)	Rp Million	6.56	9.6	

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

** Total funds realized from the CSR program

SOCIAL PERFORMANCE OVERVIEW	UNIT	2024	2023	2022	STANDARD
People's Business Credit (KUR)	Rp Trillion	63,9	62,3	62,1	[OJK B.3]
Beneficiaries of CSR Programs	Million People	6.5	5,9	5,9	
Proportion of Female Employees	People	20,369	20,374	19,854	
Proportion of Female Managers	%	48,91	48,7	48,9	
Recapitulation of ESG Capacity Building	Hour	72,600	11,622	-	

Governance

DESCRIPTION	UNIT	2024	2023	2022	STANDARD
DIVERSITY OF BOARD OF COMMISSIONERS AND DIRECTORS					
Female Commissioners	%	10	18	20	[GRI 2-9]
Female Directors	%	17	25	17	[GRI 2-9]
Independence of the Board of Commissioners					
Independent Commissioners	%	50	55	50	[GRI 2-9]
CGPI Assessment Results					
Governance Structure	Score	26,65	31,53	26,65	
Governance Process	Score	36,24	31,24	36,24	
Governance Outcome	Score	32,22	32,45	32,22	
Total Score	Score	95,30 (Most Trusted)	95,22 (Most Trusted)	95,11 (Most Trusted)	
WBS-LTC					
Reporting Channels					[GRI 2-26]
Letter	report	4	9	1	
Email	report	52	42	47	
Website	report	79	55	66	
SMS/WhatsApp	report	122	60	23	
Report Classification					
Fraud	report	38	46	30	
Non-Fraud	report	219	121	107	
Number of Reports Followed Up	report	257	167	137	
Number of Reports Resolved	report	257	167	137	
WHISTLEBLOWING REPORTS					
Conflict of Interest	case	7			[GRI 205-3]
Discrimination or Harassment	case	0			
Violations of Customer Information Security	case	0			
Corruption and Bribery	case	0			
Anti-Money Laundering Violations	case	0			
Others*	case	6			
Total	case	13			
Forgery of Signatures, Fictitious Credit, Manipulation of Credit Documents/Data					
CODE OF CONDUCT AND ETHICAL STANDARDS TRAINING					
Number of Training Topics	title	273	76		[GRI 404-2, 404-3], [FS4]
Number of Participants	people	17,301	12,730		

Anti-Corruption and Anti-Fraud Communication and Training by Region

LOCATION	UNIT	2024		2023		STANDARD
		TOTAL	%	TOTAL	%	
Anti-Corruption and Anti-Fraud Policies and Procedures Communicated by the Organization						
Head Office	people	13,811	35.53	12,389	32.43	[GRI 205-2]
Sumatra (Region 1, 2)	people	4,787	12.31	4,779	12.51	
Jakarta (Region 3, 4, 5)	people	6,832	17.57	7,309	19.13	
Java (Region 6, 7, 8)	people	7,755	19.95	7,770	20.34	
Kalimantan (Region 9)	people	1,796	4.62	1,929	5.05	
Sulawesi & Maluku (Region 10)	people	2,043	5.26	2,086	5.46	
Bali & Nusa Tenggara (Region 11)	people	1,175	3.02	1,158	3.03	
Papua (Region 12)	people	675	1.74	756	1.98	
Total	people	38,874	100.00	38,198	100	
Participation in Anti-Corruption and Anti-Fraud Training						
Head Office	people	1,812	42.08	3,588	32.29	[GRI 205-2]
Sumatra (Region 1, 2)	people	343	7.97	1,064	9.58	
Jakarta (Region 3, 4, 5)	people	533	12.38	2,389	21.5	
Java (Region 6, 7, 8)	people	541	12.56	2,057	18.51	
Kalimantan (Region 9)	people	590	13.70	953	8.58	
Sulawesi & Maluku (Region 10)	people	223	5.18	468	4.21	
Bali & Nusa Tenggara (Region 11)	people	212	4.92	408	3.67	
Papua (Region 12)	people	52	1.21	184	1.66	
Total	people	4,306	100.00	11,111	100	

Suppliers Receiving Anti-Corruption Communication

DESCRIPTION	UNIT	2024		2023		STANDARD
		TOTAL	%	TOTAL	%	
Service Providers	People	415	58	659	42	[GRI 205-2]
Goods Suppliers	People	297	42	895	58	
Total	People	712	100	1,554	100	