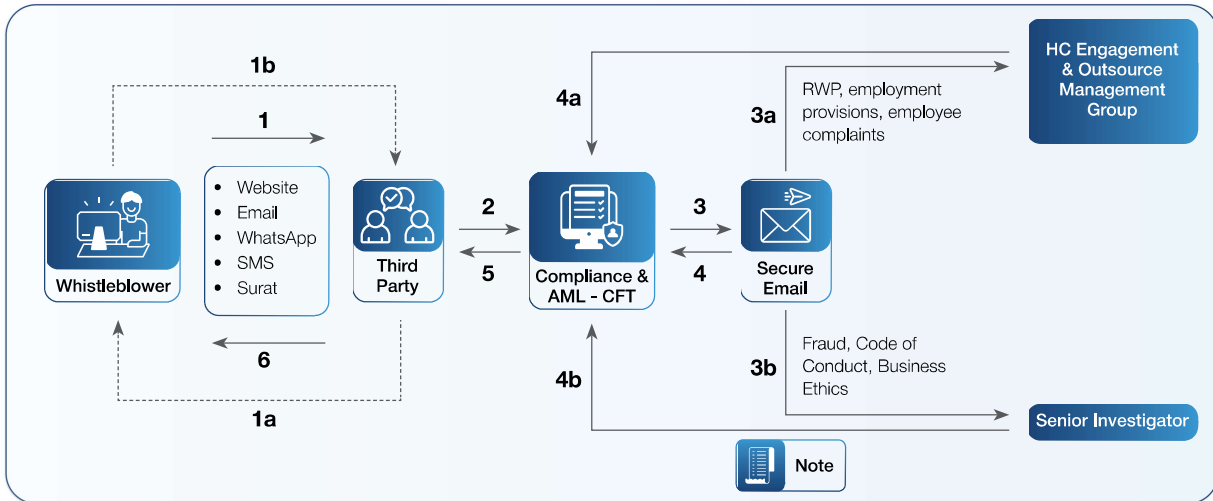


Whistleblowing System [GRI 2-25, 2-26] [FN-CB-510a.2]

Whistleblowing System Mechanism



In addition to the Code of Conduct violation reporting mechanism, Bank Mandiri has a Whistleblowing System (WBS) called Whistleblowing System – Letter to CEO (WBS-LTC) as a platform for employees and other stakeholders to report indications or acts of fraud and/or non-fraud. WBS-LTC aims to detect fraudulent or non-fraudulent activities that may harm customers, the Bank, or other parties, enhance awareness among employees to protect the Bank from potential losses, and strengthen the Bank's reputation among stakeholders, particularly in the context of good governance.

Reports submitted through WBS-LTC are managed by an independent third party. In the reporting year, Bank Mandiri appointed PT Deloitte Advis Indonesia to handle these reports. Reports received in the system are forwarded to the relevant Bank Mandiri unit responsible for managing WBS-LTC, which then directs them to the appropriate unit for follow-up based on the type of report.

Whistleblower Protection

As Bank Mandiri's commitment to maintaining the confidentiality of reports from unauthorized parties, the Company guarantees the confidentiality of whistleblower identity and the content of the reports submitted. Whistleblowers can file reports anonymously (without disclosing their identity) or through full disclosure (with complete identity details). Protection is also provided to employees who report violations of discipline or regulatory provisions, as long as the information provided is accurate, factual, and not a false report. This includes ensuring that the whistleblower is not involved in the violation and that supporting evidence is available for the report.

Bank Mandiri firmly rejects and does not tolerate any form of retaliation against whistleblowers or individuals who participate in or assist in investigations related to disclosures, provided they have acted in good faith and have not been involved in the reported misconduct. To ensure adherence to this principle, Bank Mandiri will take all necessary measures to protect whistleblowers. In cases where the whistleblower and the reported individual work in the same environment, actions may include transferring the whistleblower or isolating them from the workplace.