

Performance in 2024

Consolidated Profit Before Tax (Rp trillion)

2024

76.40

2023

74.68

2022

56.38

Net Consolidated Profit (Rp trillion)

2024

55.78

2023

55.06

2022

41.17

Operating Income (Rp trillion)

2024

164.33

2023

146.26

2022

126.76

Total Consolidated Assets (Rp trillion)

2024

2,427.22

2023

2,174.21

2022

1,992.54

Dividend Payments (Rp trillion)

2024

33.04

2023

24.70

2022

16.82



Economic Highlights (OJK B.1)

Sustainable Investing

ESG Mutual Funds



Rp3.54 trillion

Sustainable Financing Products

Green Loan

Rp3.78 trillion

Sustainability
Linked Loan

Rp3.02 trillion

Green Mortgage

Rp587 billion

Sustainable Funding

Sustainability Bonds (2021)

53%



47%

USD
300 million

- Green
- Social

ESG Repo (2022)

34%



66%

USD
500 million

- Green
- Social

Green Bonds (2023)

61%



39%

Rp5 trillion

- Renewable Energy
- Environmentally Sustainable Management of Living Natural Resources and Land Use

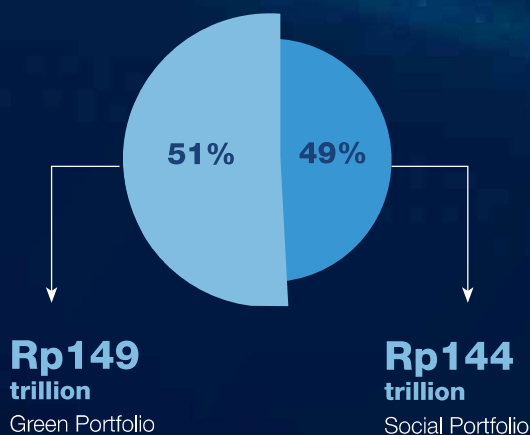
Sustainable Financing Based on Sustainable Business Activity Categories (KKUB) POJK

Sustainable Financing from Total Loans
(Bank Only)

Rp293 trillion

Growth

10.8% YoY



15.2% YoY

Green Portfolio



6.5% YoY

Social Portfolio

Sustainable Business Activity Categories



Renewable Energy

Rp11.8 trillion

↑ 21.0% YoY



Environmentally
Sustainable Management
of Living Natural
Resources and Land Use

Rp111.4 trillion

↑ 8.8% YoY



Clean Transportation

Rp7.5 trillion

↑ 92.2% YoY



Sustainable Water and Wastewater
Management

Rp1.1 trillion

↑ 0.5% YoY



Eco-efficient and/or Circular Economy
Adapted Products, Production Technologies
and Processes

Rp10.6 trillion

↑ 98.4% YoY



Micro, Small, and Medium
Enterprises (MSMEs) and Other
Social

Rp144 trillion

↑ 6.5% YoY



3 Green Building Certified by GBCI

- ▶ Indjoko Building, Surabaya
- ▶ Mandiri Digital Tower, Jakarta
- ▶ Plaza Mandiri, Jakarta

Increased  **200%** from the previous year



The management of plastic bottle waste through Reverse Vending Machines (RVM) reached

1,473.7 kg

or

78,811 plastic bottles



Environmental Highlights

[OJK B.2]



241

Smart Branches



870

Solar panel units



404

Environmentally Friendly Operational Vehicles



26

EV Charging Station

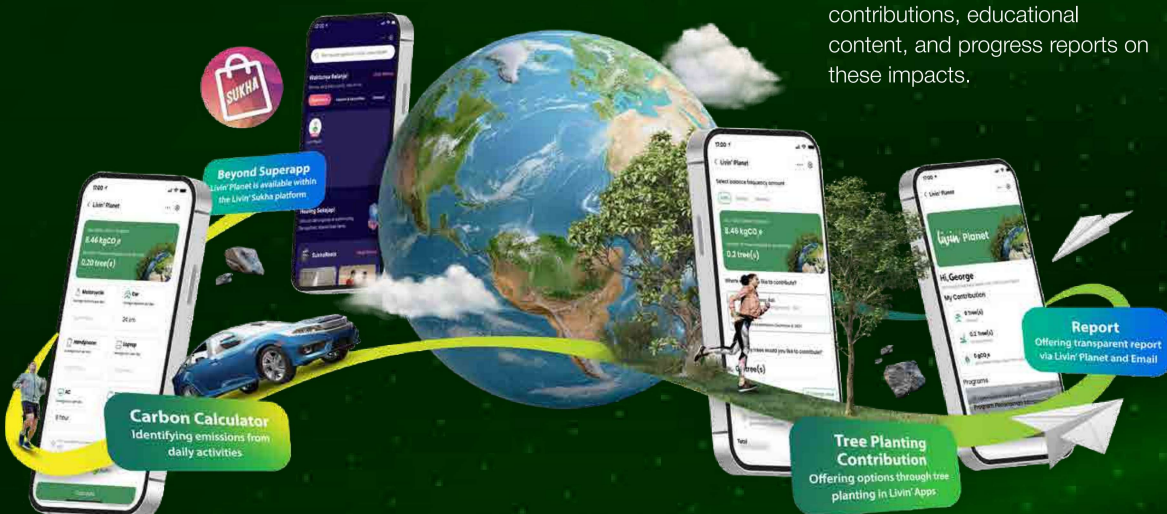


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Green Offices

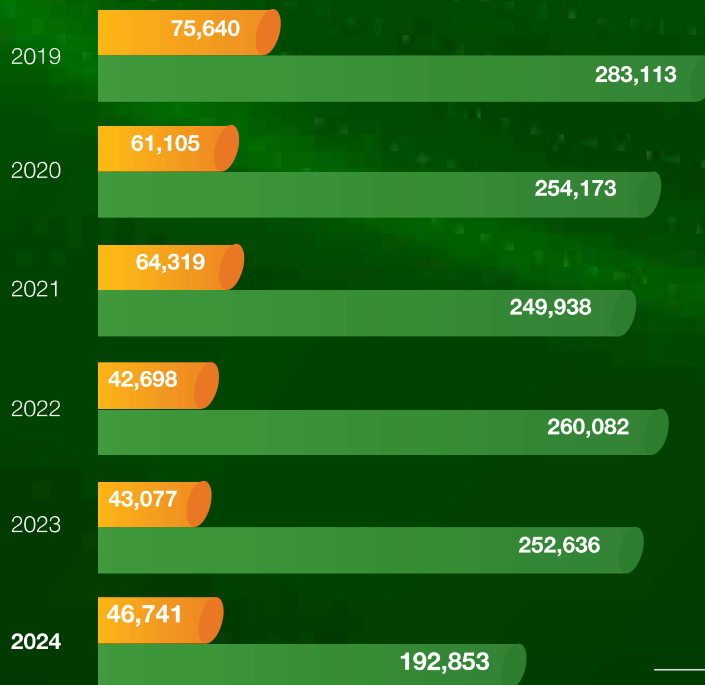


Livin' Planet is a feature within Livin' SUKHA designed to enhance customer awareness of and engagement with environmental initiatives. It offers tools such as a carbon footprint calculator, tree planting contributions, educational content, and progress reports on these impacts.



GHG Emissions Scope 1 and 2 (tCO₂e)

Bank Mandiri's Scope 1 and 2 carbon emissions, using 2019 emissions as the baseline.



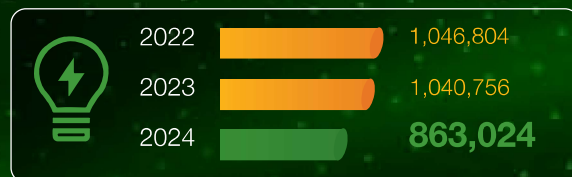
Bank Mandiri historical data of Scope 1 & 2 carbon emissions of (tCO₂e)

● Scope 1
● Scope 2

Use of Recycled Water (m³) [OJK F.18]



Electricity Consumption (GJ)



Fuel Consumption (GJ)



33%

Scope 1 and 2 Emissions from the 2019 Baseline



30%

Emission Intensity per Employee from the 2019 Baseline



20%

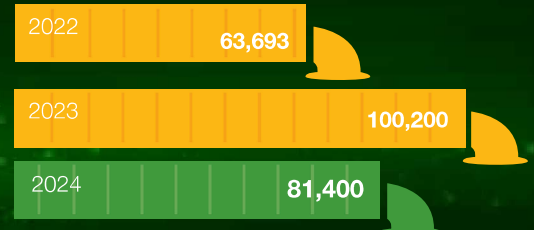
Financed Emission Intensity from 2023

Waste Reduction [OJK F.13]

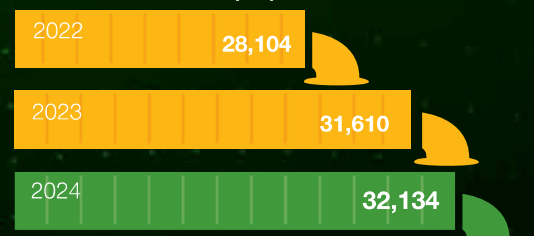
Hazardous Waste (Kg)



Liquid Waste (m³)



Liquid Waste Treated Using Reverse Osmosis (m³)





Total Employees (Mandirian)



Gender Diversity

BOC & BOD



87.5%



12.5%

>AVP Level



64%



36%

Total Employees



47.6%



52.4%



4,315,947

Total training hours completed by all
Bank Mandiri employees

89.93%

Employee engagement rate



Social Highlights [OJK B.3]

110,672

Mandiri Agents

3

Millions of Bank
Mandiri accounts
successfully opened
through Mandiri Agents.

6.5

Millions of people who
have benefited from
the CSR and financial
inclusion programs.

15,101

MSMEs have received
training through
the Rumah BUMN
program.

20,482

Indonesian Migrant
Workers (PMI) who
have received Financial
Management education
through the Mandiri
Sahabatku program.

3

million debtors received
the disbursement of
People's Business
Credit (KUR)

1,010

Entrepreneurs
mentored through the
Mandiri Young
Entrepreneur (WMM)
Program.

27,520

farmers received
training through the
Rice Milling Unit
program

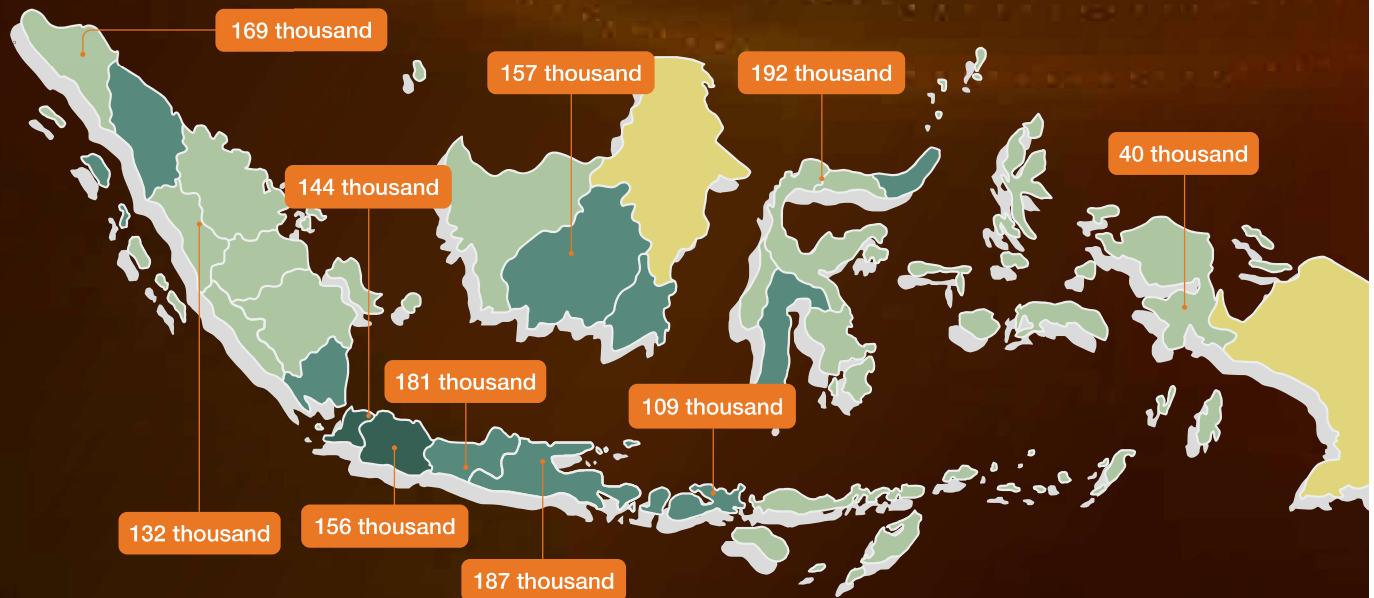


A cashier application designed to simplify operations for MSMEs, offering features such as sales recording, product stock monitoring, and sales disbursement—all in a single application.

± 2.4 million registered merchants

Promoting financial access for MSMEs in non-urban areas

±1.47 million users in non-urban areas



(registered users in non-urban areas)



29 million registered users

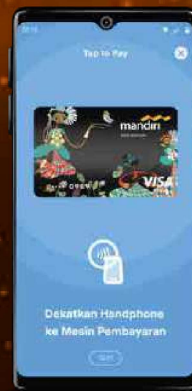
#BeyondSuperAPP

Livin' by Mandiri is dedicated to reaching all segments of society by providing innovative, inclusive, and easily accessible features, aimed at providing convenient financial services for everyone.

Livin' Features

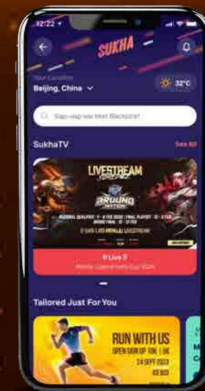
Tap to Pay

The first bank in Indonesia to offer contactless payment features via smartphone for debit and credit card transactions.



SUKHA

Livin' SUKHA is a 'one-stop solution for all your lifestyle needs,' seamlessly integrating lifestyle essentials and financial services within a single application: Livin' by Mandiri.





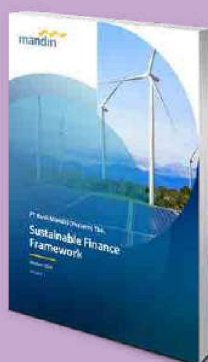
95.30

Most Trusted Company

Bank Mandiri is recognized as one of the **top performers in the Corporate Governance & Perception Index (CGPI)**.

*) Previous CGPI rating: 95.22

Bank Mandiri is the first national bank to develop SFF and TFF initiatives to support sustainable development and a low-carbon economy.



**Sustainable Finance
Framework (SFF)**

**Transition Finance
Framework (TFF)**



Governance Highlights



Strengthening 17 sectoral credit policies by integrating environmental, social, and governance (ESG) aspects into the technical guidelines of the Industry Acceptance Criteria (IAC).



Disclosure of GHG emissions from financing and investment activities committed through membership in the Partnership for Carbon Accounting Financials (PCAF)



The appointment of a Personal Data Protection Officer (PPDP) or Data Protection Officer (DPO) and the establishment of the Data Protection & Fraud Risk Group to support the implementation of the Personal Data Protection Law (PDP Law) at Bank Mandiri



Implementation of the Personal Data Protection (PDP) Policy and Privacy Policy in accordance with internal provisions outlined in the Memorandum of Procedure on Personal Data Protection, covering all operations, including overseas branch offices, subsidiaries, customers, and vendors.



Bank Mandiri has developed the Mandiri Subsidiaries Management Principles Guideline (MSMPG), which includes regulations on information technology collaboration and data management with its Subsidiaries.

Implementation of the Information Security Management System (ISMS) in accordance with the IEC 27001:2013 Standard, covering:



1. Provision of information security services through Mandiri's Security Operation Center (SOC) to manage cybersecurity threats in banking systems and cyber operations.



2. Development and operation of IT applications related to Livin' by Mandiri.



3. Provision of infrastructure and operations for Mandiri's Data Center and Disaster Recovery Center.



4. Development and operation of IT applications related to Kopra by Mandiri.

Optimal

Highest Score

For **Cyber Security Maturity (CSM)**

Optimal

Highest Score

For **Incident Handling Maturity Level Measurement**