GRI Content Index

Statement of Use	PT Bank Mandiri (Persero) Tbk has reported the information cited in this GRI content index for the period 1 January until 31 December 2025 in accordance to the GRI Standards.
GRI 1 Used	GRI 1: Foundation 2021

Material Aspects and General Disclosures	GRI Standard		Disclosure	Page	OMISSION		
					Requirement Omitted	Reason	Explanation
General Disclosures	GRI 2: General Disclosures 2021	2-1	Organizational details	30			
		2-2	Entities included in the organization's sustainability reporting	39			
		2-3	Reporting period, frequency and contact point	39-40			
		2-4	Restatement of information	39			
		2-5	External assurance	40			
		2-6	Activities, value chain, and other business relationship	35-37, 39, 402-408			
		2-7	Employees	313, 414-419			
		2-8	Workers who are not employees	313, 415-417			
		2-9	Governance structure and composition	45-49, 70-72, 433			
		2-10	Nomination and selection of the highest governance body	59-61			
		2-11	Chair of the highest governance body	45			
		2-12	Role of the highest governance body in overseeing the management of impacts	66-69, 70-79			
		2-13	Delegation of responsibility for managing impacts	70-79			

Material Aspects and General Disclosures	GRI Standard	Disclosure		Page	OMISSION		
					Requirement Omitted	Reason	Explanation
		2-14	Role of the highest governance body in sustainability reporting	28-29, 40, 71-72, 119			
		2-15	Conflict of interest	54, 65, 80			
		2-16	Communication of critical concerns	66-68, 73-74			
		2-17	Collective knowledge of the highest governance body	57-58			
		2-18	Evaluation of the performance of the highest governance body	51-53			
		2-19	Remuneration policies	59-64			
		2-20	Process to determine remuneration	59-64			
		2-21	Annual total compensation ratio	64, 422			
		2-22	Statement on sustainable development strategy	18-27, 80, 108-109, 169-172			
		2-23	Policy commitments	32-33, 80-88			
		2-24	Embedding policy commitments	44, 69, 70-79, 80-88, 232, 274			
		2-25	Process to remediate negative impacts	89-91, 393			
		2-26	Mechanisms for seeking advice and raising concerns	89-91, 434			
		2-27	Compliance with laws and regulations	92-103, 430			
		2-28	Membership associations	38			
		2-29	Approach to stakeholder engagement	115-117			
		2-30	Collective bargaining agreements	309			
Material Topics	GRI 3: Material Topics 2021	3-1	Process to determine material topics	115-117, 118-122			
		3-2	List of material topics	118-122			

Material Aspects and General Disclosures	GRI Standard	Disclosure		Page	OMISSION		
					Requirement Omitted	Reason	Explanation
Economic Performance	GRI 3: Material Topics 2021 GRI 201: Economic Performance 2016	3-3	Management of material topics	101, 324			
		201-1	Direct economic value generated and distributed	402-403			
		201-2	Financial implications, as well as other risks and opportunities arising from climate change	136-161			
		201-3	Defined benefit plan obligations and other retirement plans	324			
		201-4	Financial assistance received from government	101			
Market Presence	GRI 3: Material Topics 2021	3-3	Management of material topics	315			
	GRI 202: Market Presence 2016	202-1	Ratios of standard entry level wage by gender compared to local minimum wage	315			
		202-2	Proportion of senior management hired from the local community	309			
Indirect Economic Impacts	GRI 3: Material Topics 2021	3-3	Management of material topics	382			
	GRI 203: Indirect Economic Impacts 2016	203-1	Infrastructure investments and services supported	382-393			
		203-2	Significant indirect economic impacts	382-393			
Procurement Practices	GRI 3: Material Topics 2021	3-3	Management of material topics	105			
	GRI 204: Procurement Practices 2016	204-1	Proportion of spending on local suppliers	105, 408			
Anti-corruption	GRI 3: Material Topics 2021	3-3	Management of material topics	92-95			
	GRI 205: Anti-corruption 2016	205-1	Operations assessed for risks related to corruption	93			
		205-2	Communication and training about anti-corruption policies and procedures	90, 95, 105, 434-435			
		205-3	Confirmed incidents of corruption and actions taken	88			

Material Aspects and General Disclosures	GRI Standard		Disclosure	Page	OMISSION		
					Requirement Omitted	Reason	Explanation
Tax	GRI 3: Material Topics 2021	3-3	Management of material topics	101-102			
	GRI 207: Pajak 2019	207-1	Approach to tax	101-102			
		207-2	Tax governance, control, and risk management	101-102			
		207-3	Stakeholder engagement and management of concerns related to tax	102			
		207-4	Country-by-country reporting	101-102			
Energy	GRI 3: Material Topics 2021	3-3	Management of material topics	340			
	GRI 302: Energy 2016	302-1	Energy consumption within the organization	340, 409			
		302-2	Energy consumption outside of the organization	340, 409			
		302-3	Energy intensity	340, 409			
		302-4	Reduction of energy consumption	340-341, 410, 414			
		302-5	Reductions in energy requirements of products and services	340, 410			
Air and Efluen	GRI 3: Material Topics 2021	3-3	Management of material topics	344-345			
	GRI 303: Water and Effluents 2018	303-1	Interactions with water as a shared resource	344-345			
		303-2	Management of water discharge-related impacts	344-345			
		303-3	Water withdrawal	344-345, 412			
		303-4	Water discharged	344-345, 413			
		303-5	Water consumption	344-345, 412			
Emissions	GRI 3: Material Topics 2021	3-3	Management of material topics	337-338			
	GRI 305: Emissions 2016	305-1	Direct (Scope 1) GHG emissions	163, 337-338, 410, 412			
		305-2	Energy indirect (Scope 2) GHG emissions	163, 337-338, 410, 412			
		305-3	Other indirect (Scope 3) GHG emissions	164-165, 337-338, 410-412			

Material Aspects and General Disclosures	GRI Standard	Disclosure		Page	OMISSION		
					Requirement Omitted	Reason	Explanation
		305-4	GHG emissions intensity	337-338, 410, 412			
		305-5	Reduction of GHG emissions	331,337-338, 340-341, 410, 412, 414			
		305-6	Emissions of ozone-depleting substances (ODS)	337-338	Emissions of ozone-depleting substances (ODS)	Not applicable	Bank Mandiri's operations do not significantly involve the use of such substances, making them irrelevant to the Bank's business activities.
		305-7	Nitrogen oxides (NOx), sulfur oxides (SOx) and other significant air emissions	337-338	Nitrogen oxides (NOx), sulfur oxides (SOx) and other significant air emissions	Not applicable	Bank Mandiri's operations do not significantly involve the use of such substances, making them irrelevant to the Bank's business activities.
Waste	GRI 3: Material Topics 2021	3-3	Management of material topics	343			
	GRI 306: Waste 2020	306-1	Waste generation and significant waste-related impacts	343			
		306-2	Management of significant waste-related impacts	336, 343			
		306-3	Waste generated	343, 413			
		306-4	Waste directed from disposal	343, 413			
		306-5	Waste directed to disposal	343, 413			

Material Aspects and General Disclosures	GRI Standard		Disclosure	Page	OMISSION		
					Requirement Omitted	Reason	Explanation
Employment	GRI 3: Material Topics 2021	3-3	Management of material topics	320			
	GRI 401: Employment 2016	401-1	New employee hires and employee turnover	329, 423-426			
		401-2	Benefits provided to full-time employees that are not provided to temporary or part-time employees	318-321			
		401-3	Parental leave	325-326, 427			
Training and Education	GRI 3: Material Topics 2021	3-3	Management of material topics	287-289, 303, 317			
	GRI 404: Training and Education 2016	404-1	Average hours of training per year per employee	303, 428-429			
		404-2	Programs for upgrading employee skills and transition assistance programs	83, 90-91, 100, 114, 179, 223-224, 231-232, 270, 274, 288-303, 308, 324, 334, 428			
		404-3	Percentage of employees receiving regular performance and career development reviews	317			
Diversity and Equal Opportunity	GRI 3: Material Topics 2021	3-3	Management of material topics	54-55, 304-308, 315			
	GRI 405: Diversity and Equal Opportunity 2016	405-1	Diversity of governance bodies and employees	54-55, 414-421, 433			
		405-2	Ratio of basic salary and remuneration of women to men	315, 421-422			
Non Discrimination	GRI 3: Material Topics 2021	3-3	Management of material topics	306-308			
	GRI 406: Non Discrimination 2016	406-1	Incidents of discrimination and corrective actions taken	306-308			

Material Aspects and General Disclosures	GRI Standard		Disclosure	Page	OMISSION		
					Requirement Omitted	Reason	Explanation
Local Community	GRI 3: Material Topics 2021	3-3	Management of material topics	376, 388			
	GRI 413: Local Communities 2016	413-1	Operations with local community engagement, impact assessments, and development programs	382-393			
		413-2	Operations with significant actual and potential negative impacts on local communities	382-393			
Marketing and Labeling	GRI 3: Material Topics 2021	3-3	Management of material topics	224-226			
	GRI 417: Marketing and Labeling 2016	417-1	Requirements for product and service information and labeling	226, 231			
		417-2	Incidents of non-compliance concerning product and service information and labeling	226	Incidents of non-compliance concerning product and service information and labeling	Confidentiality constraints	Consideration of confidentiality and information sensitivity aspects.
		417-3	Incidents of non-compliance concerning marketing communications	226	Incidents of non-compliance concerning marketing communications	Confidentiality constraints	Consideration of confidentiality and information sensitivity aspects.
Customer Privacy	GRI 3: Material Topics 2021	3-3	Management of material topics	268-269			
	GRI 418: Customer Privacy 2016	418-1	Substantiated complaints concerning breaches of customer privacy and losses of customer data	269, 430			

GRI G4 Financial Sector Index

Disclosure		Page
FS1	Policies with specific environmental and social components applied to business lines	77-79, 105, 110-111, 178-179, 186-194, 309
FS2	Procedures for assessing and screening environmental and social risks in business lines	181-195, 197-199
FS3	Processes for monitoring client implementation and compliance with environmental and social requirements included in agreements or transactions	186-194, 200-201
FS4	Processes for improving staff competency to implement environmental and social policies and procedures as applied to lines of business	79, 109, 114, 179, 303
FS5	Interactions with clients/investments/business partners regarding environmental and social risks and opportunities	105, 115-117
FS6	Portfolio percentage for business lines by specific area size (eg micro/SME/large) and by sector	204, 207, 406
FS7	The monetary value of products and services designed to provide specific social benefits for each line of business broken down by purpose or objective	202, 206-207, 407
FS8	The monetary value of products and services designed to provide specific environmental benefits for each line of business broken down by purpose or objective	202-204, 406
FS9	Scope and frequency of audits to assess implementation of environmental and social policies and risk assessment procedures	85-86, 93, 105, 238, 275-278, 330
FS10	Percentage and number of companies held in the portfolio of institutions with which the reporting organization interacts on environmental or social issues	197-200, 206, 408
FS11	Percentage of assets that are subject to positive and negative environmental social issues	408
FS12	A voting policy on where environmental or social issues are shared where the reporting organization has the right to vote to share or receive suggestions on voting	72-73
FS13	Access points in low-populated or economically disadvantaged areas by type	352-353, 365-368, 374-376, 394-399
FS14	Initiatives to improve access to financial services for disadvantaged people	351, 356, 404
FS15	Policies for the fair design and sale of financial products and services	222-238
FS16	Initiatives to improve financial literacy by type or beneficiary	394-399