

Sustainability Performance Achievements in 2025 [OJK B.1, B.2, B.3]

Economic Highlights [OJK B.1]

Consolidated Profit Before Tax (IDR trillion)

2025	2024	2023
76.42	76.40	74.68

Net Consolidated Profit (IDR trillion)

2025	2024	2023
56.3	55.78	55.06

Operating Income (IDR trillion)

2025	2024	2023
155.23	146.60	138.66

Total Consolidated Assets (IDR trillion)

2025	2024	2023
2,829.95	2,427.22	2,174.21

Dividend Payments (IDR trillion)

2025	2024	2023
52.5	33.04	24.70

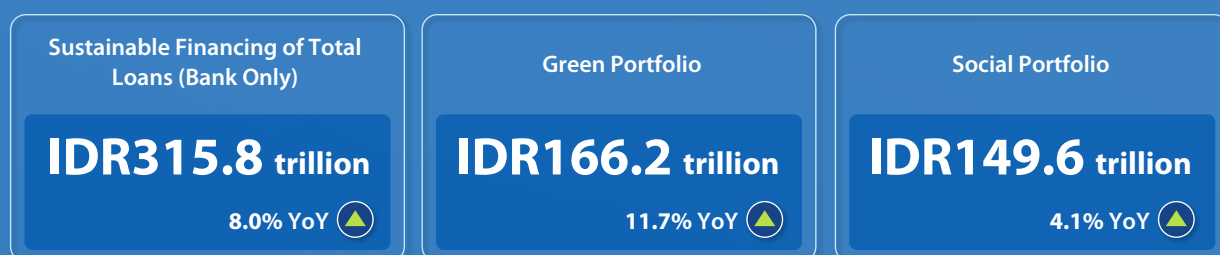
Sustainable Financing Products

- Green Loan** **IDR3.80** trillion
- Sustainability-Linked Loan** **IDR4.11** trillion
- Green Mortgage** **IDR0.71** trillion

Sustainable Funding Products

- Sustainability Bond (2021)** **USD300** million
 - Green: 46%
 - Social: 54%
- ESG Repo (2022)** **USD500** million
 - Green: 74%
 - Social: 26%
- Green Bond Phase 1 (2023)** **IDR5** trillion
 - Renewable Energy: 56%
 - Sustainable Natural Resources and Land Use: 44%
- Green Bond Phase 2 (2025)** **IDR5** trillion
 - Sustainable Natural Resources and Land Use: 72%
 - Clean Transportation: 28%
- Sustainability Bond Phase 1 (2025)** **IDR5** trillion
- Sustainability-linked Term Loan Facility for Overseas Branches (2025)** **USD339** million

Sustainable Financing Based on Sustainable Business Activity Categories (KKUB) under POJK No. 51/2017



Sustainable Business Activity Category



Environmental Highlights [OJK B.2]

3 Green Building Certified by GBCI

- Indjoko Building, Surabaya*
- Mandiri Digital Tower, Jakarta*
- Wisma Danantara Indonesia

*GBCI by design



Green Building: An operational building that has been assessed and certified by GBCI, with its operations verified as meeting green building standards.

The management of plastic bottle waste through Reverse Vending Machines (RVM) reached **2,303 kg** or **123,155** plastic bottles*

*cumulative data up to December 2025



10

Green Offices

- Wisma Danantara Indonesia
- Mandiri Digital Tower
- Menara Mandiri Sudirman
- Sentra Mandiri
- Wisma Mandiri
- Menara Mandiri Bekasi
- Menara Mandiri Denpasar
- Menara Mandiri Jayapura
- Menara Mandiri Palembang
- Menara Mandiri Wijayakusuma

Green Office: An office building that implements at least one environmentally friendly initiative, such as LED lighting, solar panels, water recycling systems, low-emission façade glass, or inverter air conditioning



244

Smart Branch



870

Solar Panel Units



31

Electric Vehicle Charging Stations



521

Environmentally Friendly Operational Vehicles

Livin' Planet is a feature within Livin' SUKHA designed to enhance customers' environmental awareness and engagement through a carbon footprint calculator, tree-planting contributions, educational content, and progress reports on those contributions.



IDR135.2 million in tree transaction value on Livin' Planet from **1,398 transactions**

1,292 trees planted

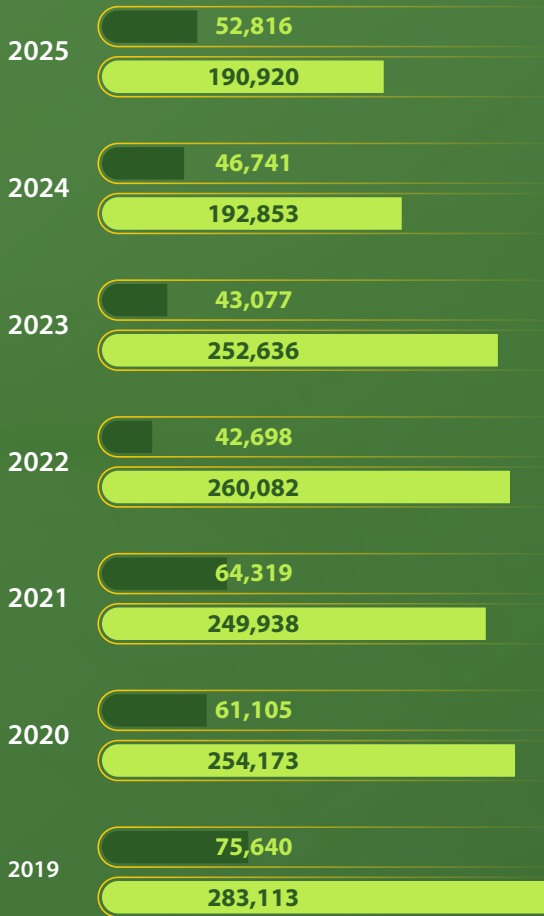


45.32 tCO₂e of Livin' Planet users' emissions offset



GHG Emissions Scope 1 and 2 (tCO₂e)

Bank Mandiri has measured Scope 1 and Scope 2 carbon emissions and set 2019 emissions as the baseline



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

- Scope 1
- Scope 2

32% Scope 1 and 2 Emissions from the 2019 baseline

2% Emission intensity of 3.3 tCO₂e/employee from the 2019 baseline

Use of Recycled Water (m³)



Electricity Consumption (GJ)



Fuel Consumption (GJ)



Financed Emissions

20.32 million tCO₂e

(60.9% of the bank's total financing portfolio)

Financed Emissions Intensity (tCO₂e/IDR billion)



Bank Mandiri recorded a **12.4% YoY** reduction in financed emissions intensity



Social Highlights [OJK B.3]

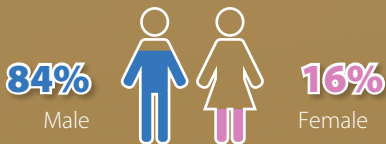
Total Employees (People)



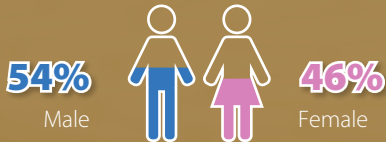
111,035 Mandiri Agents

Gender Diversity

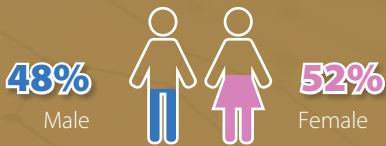
Board of Commissioners and Directors



Management Level



Total Employees



3.5 millions

of Bank Mandiri accounts successfully opened through Mandiri Agents



963 thousand

debtors received Government-subsidized Loan (KUR)



17.6 thousand

MSMEs have received training through the Rumah BUMN program



21,074

Indonesian Migrant Workers (PMI) are actively involved in Pokjar activities



20 finalists

Entrepreneurs mentored through the Mandiri Young Entrepreneur (WMM) Program



531

Village and Subdistrict Cooperatives

3,535,976

Total training hours completed by all Bank Mandiri employees



90.48%

Employee engagement rate



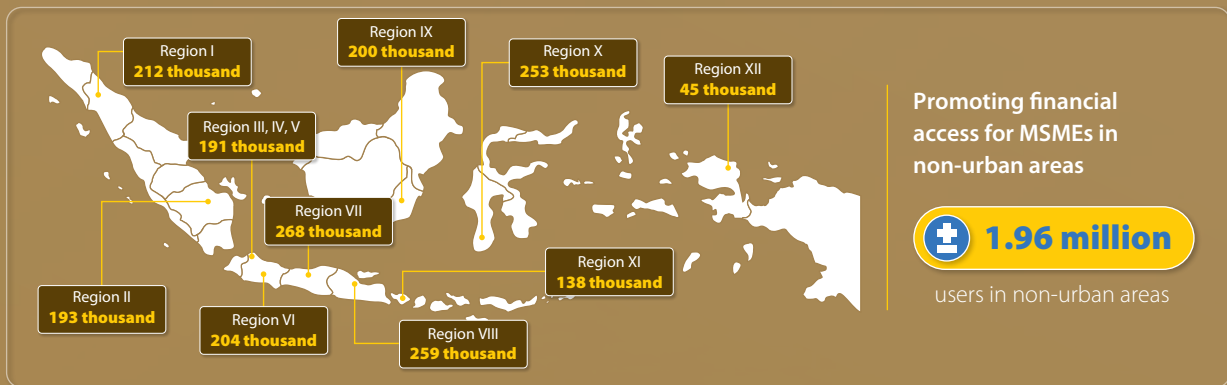
Livin' Merchant



A point-of-sale (POS) application that helps businesses enhance customer service, featuring sales management, acceptance of payments through multiple methods, and business development support through online stores, table QR, and kiosks.

+ 3.13 million

registered merchants



Promoting financial access for MSMEs in non-urban areas

+ 1.96 million

users in non-urban areas

Leveraging customer base to build interconnected ecosystem

- KOPRA PARTNERSHIP**
Kopra clients can list products directly on Kopra to be found, ordered and paid digitally via Livin' Merchant.
Expands Distributor sales reach across >3 million Mandiri Merchants Ecosystem.
- BILL REMINDER**
Enables wholesale clients to proactively collect invoices payment directly to >37 million Livin' users.
SUPPLIER FINANCING
Enables faster invoice payment for >6,000 individual suppliers through Kopra and Livin' integration.
- CLOSED-LOOP TRANSACTION**
Leverages issuing strength to drive acquiring business with incentive programs.
Enables closed-loop transaction between >37 million Livin' users and >3 million Mandiri Merchant.

Mandiri Pintar



Mandiri Pintar is a strategic initiative of Bank Mandiri to deliver digital solutions that support a proactive approach to microfinance for MSMEs, particularly underserved segments that have historically faced constraints in accessing conventional financial services.



641,647

Debtors



IDR50.4 trillion

Total Microfinance Distribution Limit

Livin'



#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.

37.3 million

▲ 27% YoY

registered users



Governance Highlights



95.36

Most Trusted Company

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

*) Previous CGPI rating: 95.30



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

Strengthening the Publication of Policies Related to ESG



Environmental

- Sustainable Financing Policy
- Sustainable Project Finance Policy



Social

- Respectful Workplace Policy (RWP) Guidelines
- Freedom of Association Policy
- Debt Collection Policy
- Occupational Health and Safety (OHS) Policy



Governance

- Code of Conduct
- Anti-Money Laundering (AML), Counter Financing for Terrorism (CFT), and Counter-Proliferation Financing of Weapons of Mass Destruction (CPF-WMD) Policy
- Political Engagement Policy
- Anti-Corruption and Anti-Bribery Policy
- Bank Mandiri Tax Commitment Policy

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)



Bank Mandiri has established and implemented internal policies and procedures to support information security management, including:

1. Information Technology Procedures, which govern information technology security and cybersecurity practices.
2. Data Management Procedures, which regulate data governance across all Bank Mandiri business units, both domestic and overseas.
3. Technical Guidelines on Data Retention, which stipulate data retention periods and mechanisms for data deletion/destruction.
4. Technical Guidelines on Security Baseline, which define the minimum requirements for safeguarding data and information technology systems.
5. Other Technical Guidelines, which regulate the end-to-end implementation of information technology security controls, including network security, endpoint protection, vulnerability assessment, third-party security management, and cyber incident response procedures.



Bank Mandiri has established the Mandiri Subsidiaries Management Principles Guideline (MSMPG), which includes provisions governing cooperation with subsidiaries in the areas of information technology and data management.

Implementation of the Information Security Management System (ISMS) in accordance with ISO 27001:2022 standards, covering:



Provision of information security services by the Security Operations Center (SOC) to manage cybersecurity threats to banking systems and cyber operations



Provision of application development and information technology (IT) operations related to Livin' by Mandiri



Provision of Data Center and Disaster Recovery Center infrastructure and operations



Provision of application development and IT operations related to Kopra by Mandiri