



# Sustainability Strategy [OJK A.1] [IDX E-06] [GRI 2-22]

Bank Mandiri has formulated its long-term sustainability strategy for the 2026–2030 period under the theme “Becoming Indonesia’s Sustainability Champion for a Better Future.” In support of this vision, Bank Mandiri is committed to Leading Indonesia’s Transition to a Low-Carbon Economy, achieving

Net Zero Emissions (NZE) in Operations by 2030, and Catalyzing Multiple Growth for Social Impact to Achieve the Sustainable Development Goals (SDGs). Bank Mandiri’s sustainability strategy is articulated through a framework comprising three main pillars and encompassing eight key initiatives, as follows:



## Sustainability Strategy Pillars

Bank Mandiri's sustainability strategy is built on three main pillars: Sustainable Banking, Sustainable Operations, and Sustainability Beyond Banking. These pillars reflect a holistic approach to integrating Environmental, Social, and Governance (ESG) principles into Bank Mandiri's business and operational aspects.

### Sustainable Banking

Under the first pillar, Bank Mandiri focuses on conducting sustainable business operations with a commitment to leading Indonesia's transition to a low-carbon economy. This commitment is realized through the integration of ESG aspects into all of the Bank's business activities, including risk management and the development of sustainable financial products and services.

Additionally, Bank Mandiri consistently serves as a collaborative partner for stakeholders in formulating sustainability-related policies and as a strategic partner for clients transitioning toward more environmentally friendly business practices.

### Sustainable Operations

Under the second pillar, Bank Mandiri is committed to supporting sustainability targets, aiming to achieve carbon neutrality in operations by 2030 in alignment with the NZE aspirations.

This commitment is realized by ensuring ESG aspects are integrated into all our operational activities, including raising awareness, implementing environmentally friendly operations, adopting technology that ensures the protection of customer personal data.

In addition, Bank Mandiri also focuses on human capital management by emphasizing the enhancement of diversity, equity, and inclusion in the workplace.

### Sustainability Beyond Banking

Under the third pillar, Bank Mandiri strengthens its sustainability agenda by reinforcing its core business through leveraging its business strategy and digital platform capabilities to empower communities and expand the economic scale of local communities. Through the Digipreneurship approach, Bank Mandiri promotes capacity building for entrepreneurs and communities—including digital literacy and adoption, expanded market access, as well as access to financial services and financing—to drive inclusive and sustainable growth.

Initiatives under this pillar are implemented in alignment with Bank Mandiri's business targets to support the achievement of the Sustainable Development Goals (SDGs) through the commitment "Catalyzing Multiple Growth for Social Impact to Achieve SDGs." These initiatives include expanding access to financial services for underserved markets through Mandiri Agent Branchless Banking, upgrading the business capacity of KUR beneficiaries, and implementing CSR programs, thereby creating measurable social impact.

## Strengthening Enablers to Reinforce Vision and Sustainability Commitment

As the foundation of these efforts, the Company has also established the necessary enablers and governance framework to ensure that the implementation of all initiatives is carried out effectively and sustainably, which include:

1. Periodic monitoring of the strategy through a structured evaluation mechanism, with direct oversight from the Board of Directors and the Board of Commissioners, to ensure alignment between the strategy, its implementation, and the established sustainability targets.
2. The development of employee capabilities to build ESG expertise in the banking sector through various training programs, awareness campaigns, and integrated competency enhancement initiatives, including mandatory ESG e-learning programs, to ensure a consistent understanding and application of ESG principles across all levels of the organization. [\[GRI G4 FS4\]](#)
3. The preparation and delivery of sustainability disclosures that are transparent, structured, and verifiable, through the adoption of internationally recognized reporting standards, the strengthening of data quality and internal control processes, and the conduct of independent assurance/verification, in order to mitigate greenwashing risks and enhance the credibility of sustainability information for investors and stakeholders.