



## Facilities and Benefits Provided to Employees

Bank Mandiri provides a range of non-salary benefits and welfare programs to support work-life balance for all employees, including both permanent and contract employees across all operational areas, including support related to childbirth and childcare, with the aim of improving employee quality of life and strengthening talent management. In addition, through

the provision of various employee welfare benefits that complement statutory protections, Bank Mandiri expands social protection coverage for workers beyond public programs, while continuing to comply with all applicable labor laws and regulations to safeguard employees' fundamental rights and promote a fair and inclusive workplace.

### Summary of Non-Salary Benefit [GRI 401-2]

Benefit Category	Program / Benefit	Description / Coverage	Permanent Employees	Contract Employees
Insurance	Life Insurance	<ul style="list-style-type: none"> <li>Social Security Administering Body for Employment (BPJS Ketenagakerjaan)</li> <li>- Social Security Administering Body for Health (BPJS Kesehatan)</li> </ul>	Yes	Yes
	Health Insurance	<ul style="list-style-type: none"> <li>BPJS Kesehatan</li> <li>Mandiri Inhealth*</li> </ul>	Yes	Yes
	Disability & Incapacity Coverage	<ul style="list-style-type: none"> <li>BPJS Ketenagakerjaan</li> <li>BPJS Kesehatan</li> <li>Mandiri Inhealth*</li> <li>Provision of pension benefits for employees who pass away or whose employment is terminated due to permanent total disability.</li> </ul>	Yes	Yes
	Unemployment Protection	BPJS Ketenagakerjaan	Yes	Yes
Bereavement Compensation and Funeral Assistance	Bereavement Allowance	Bereavement benefits for deceased employees, condolence allowances for employees and families, and benefits for stillbirths*	Yes	Yes
	Funeral Assistance	Funeral or cremation transportation, ambulance services, and travel costs for employees and/or families when death occurs during duty*	Yes	Yes
Housing Support	Housing Allowance	<ul style="list-style-type: none"> <li>Company-provided or company-paid housing*</li> <li>Home ownership programs with special benefits*</li> </ul>	Yes	Yes**

\* Indicates benefits provided by Bank Mandiri that exceed regulatory requirements.

\*\* In accordance with the terms of the agreement.

Benefit Category	Program / Benefit	Description / Coverage	Permanent Employees	Contract Employees
Medical Cost Support	Serious Illness Coverage	Financial support for medical expenses for employees and their families based on medical diagnoses classified as critical, chronic, or congenital illnesses, as well as conditions resulting from accidents that are potentially life-threatening or lead to permanent total disability.	Yes	Yes
	Medical Expense Reimbursement	Reimbursement of healthcare expenses for a period of one year following an employee's death, including maternity cost reimbursement for a surviving spouse who is pregnant.	Yes	Yes
Flexible Work Arrangements	Flexible Working Hours	Implementation of flexible working hours, subject to supervisor approval and adjusted to job functions and types of work*	Yes	Yes
	Work from Home	Work-from-home arrangements adjusted to the internal and external needs of each unit*	Yes	Yes
	Flexible Arrival & Departure	Permission to arrive late or leave early by up to four hours on the same day, which may be utilized up to three times per month*	Yes	Yes
Working Hours Management	Fair Working Hours System	<ul style="list-style-type: none"> <li>Monitoring of maximum working hours of eight hours per day and 40 hours per week, with a one-hour rest break during working hours, supported by operational workplace measures, including switching off office lighting during break periods.</li> <li>Monitoring of working hours and overtime through an integrated attendance recording system, with a maximum limit of 78 hours per month.</li> </ul>	Yes	Yes
Customized Welfare System	Annual Leave	<ul style="list-style-type: none"> <li>Annual leave ranging from 14 to 20 days or 2–3 weeks is provided based on the employee's corporate title, including block leave of five consecutive days as part of the annual leave entitlement.</li> <li>Monitoring and reminders of employees' annual leave through employee digital platform.</li> <li>Annual leave allowance*</li> <li>Long-service leave allowance*</li> <li>Hajj leave granted once during an employee's period of service, without reducing the employee's annual leave entitlement*</li> </ul>	Yes	Yes

\* Indicates benefits provided by Bank Mandiri that exceed regulatory requirements.



Benefit Category	Program / Benefit	Description / Coverage	Permanent Employees	Contract Employees
	Health & Sports Initiatives	<ul style="list-style-type: none"> <li>Annual health check-ups</li> <li>Provision of on-site health clinics and medical personnel (currently located at the Head Office)</li> <li>Provision of fitness centers (currently located at the Head Office)</li> <li>Healthy lifestyle programs through health seminars and education, as well as sports competitions</li> </ul>	Yes	Yes
	Employee Assistance Program	Online psychological counseling services	Yes	Yes
	Family Participation Activities	Family gathering activities for employees and their families	Yes	Yes
	Individual Capacity Development	Training and certification programs provided or funded by the Company to enhance job-related competencies*	Yes	Yes
Persalinan	Maternity Leave	<ul style="list-style-type: none"> <li>Paid maternity leave for 3 months or 12 calendar weeks</li> <li>Provision of miscarriage leave of up to 45 days or 6 calendar weeks, with an extension of up to 3 months or 12 additional calendar weeks for special conditions based on medical recommendations.</li> </ul>	Yes	Yes
	Paternity Leave	<ul style="list-style-type: none"> <li>Provision of paid paternity leave of five working days or one week, exceeding statutory requirements.</li> <li>Provision of leave of five working days or one week for employees accompanying their partners who experience a miscarriage.</li> </ul>	Yes	Yes
	Reproductive Health Leave	Provision of leave for a period of up to a minimum of one year, in accordance with applicable regulations, to undergo pregnancy programs or in vitro fertilization (IVF) treatment due to reproductive health conditions.	Yes	Yes
Childcare	On-Site Childcare Center	Full-day daycare services with early childhood education programs (currently located at the Head Office).	Yes	Yes
	Lactation Facilities	Lactation room facilities are available in every building.	Yes	Yes
Family Care	Family Care Leave	Provision of family care leave of at least three months for employees to care for family members experiencing physical or mental health conditions that require special assistance	Yes	Yes

\* Indicates benefits provided by Bank Mandiri that exceed regulatory requirements.

Benefit Category	Program / Benefit	Description / Coverage	Permanent Employees	Contract Employees
Retirement Preparation	Retirement and Pre-Retirement Programs	<ul style="list-style-type: none"> <li>• BPJS Ketenagakerjaan,</li> <li>• Bank Mandiri Pension Fund</li> <li>• Bank Mandiri Pension Insurance</li> <li>• Retirement preparation programs and health insurance for Bank Mandiri retirees</li> <li>• Retirement preparation programs*</li> <li>• Health insurance for Bank Mandiri retirees*</li> </ul>	Yes	Yes

\* Indicates benefits provided by Bank Mandiri that exceed regulatory requirements.

### Long-Term Incentive Program

The Employee Stock Ownership Program (ESOP) and Management Stock Ownership Program (MSOP) have been in place since 2015. These programs are offered to eligible employees and management who meet specified criteria, through a share grant mechanism with a defined vesting schedule.

Under the Management Stock Ownership Program (MSOP), shares are awarded as a Long-Term Incentive (LTI) for members of the Board of Directors and Non-Independent Commissioners. The program aims to encourage stronger future performance while recognizing contributions to sustaining and enhancing shareholder value over the long term. LTI awards are determined based on key performance indicators, including Total Shareholder Return, Return on Equity, and Non-Performing Loan ratios.

Meanwhile, the Employee Stock Ownership Program (ESOP) is designed to strengthen a sense of ownership while encouraging optimal and sustainable long-term performance. Shares under this program are granted to eligible employees based on defined criteria, including individual performance, talent classification, and professional track record.

From 2015 to 2025, Bank Mandiri distributed a total of 130,000,000 shares through the ESOP, with vesting periods ranging from three to five years. In 2026, Bank Mandiri plans to continue implementing a similar share ownership program for employees and management as part of its long-term reward and incentive strategy.



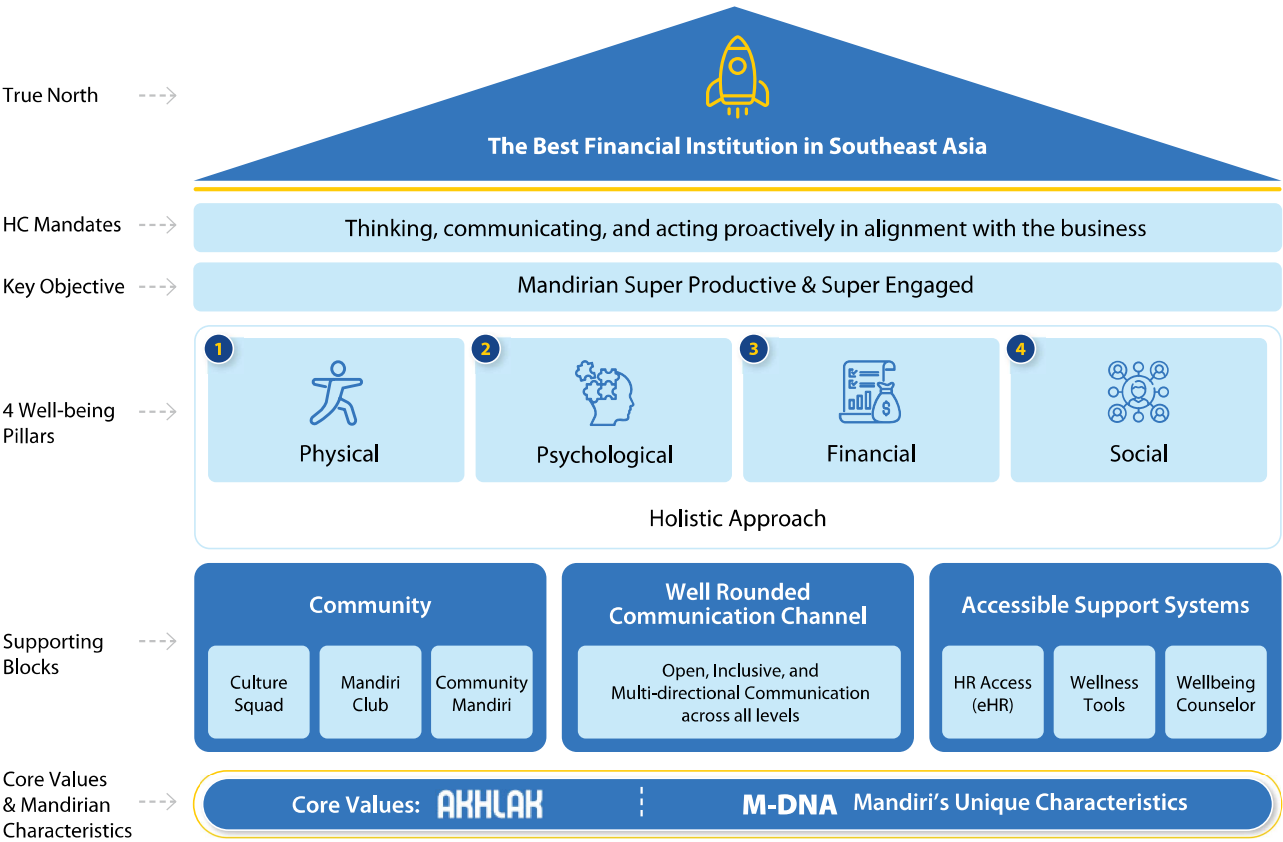
# Support for Employee Well-Being

To safeguard employee well-being across both personal and professional dimensions, Bank Mandiri provides a comprehensive range of support initiatives designed to foster a safe, supportive, and productive working environment for all employees.

## Employee Well-Being Programs

Bank Mandiri promotes work-life balance through well-being initiatives focused on creating a healthy, safe, and comfortable working environment. These programs enhance employee engagement while supporting individual and unit-level

performance. Designed as a holistic framework, the initiatives address employees' physical, psychological, financial, and social well-being in the workplace.



## Physical Well-Being

Various sport & health initiatives are designed to promote a healthy, active, and balanced lifestyle for employees.

### Annual Health Check-Ups

Every employee receives an annual medical examination that includes a comprehensive physical assessment, in accordance with applicable internal policies.

### Regular Health Monitoring

Bank Mandiri operates an on-site health clinic at the Head Office, equipped with medical facilities and staffed by qualified healthcare professionals to support employee health needs.

### On-Site Fitness Facilities

Employees may access the Mandiri Club fitness center at the Head Office to maintain physical fitness and overall well-being.

### Mandiri PORSENI

Bank Mandiri organizes annual sports and arts competitions involving participation from all work units. In 2025, the Mandiri PORSENI Well-Being Program, themed "Bergerak Berdampak" ("Moving with Impact"), engaged 5,018 employees across various units, featuring 840 matches and competitions spanning 27 sports, arts, and spiritual activities.

### Healthy Lifestyle Program

Bank Mandiri delivers an employee well-being program through healthy lifestyle competitions open to all employees nationwide. As a promotive and preventive initiative, the program encourages healthy living in the workplace, with employees and unit leaders serving as key drivers. It is supported by educational activities, including health seminars and structured sports programs.

### Physical Health and Healthy Lifestyle Seminars

To further enhance physical well-being, these seminars for employees and their families are delivered both online and offline and feature qualified speakers in medicine, nutrition, and healthy lifestyle practices.

Bank Mandiri applies equal healthcare benefit coverage, allowing both male and female employees to extend health facilities to their spouses. Female employees may also extend healthcare coverage to their husbands and children.

## Psychological Well-Being

### Online psychological counseling services

Bank Mandiri provides psychological counseling services to support employees in workplace stress management, accessible through the health facilities provided by the Bank. Employees may schedule appointments via a dedicated 24-hour employee Contact Center, with online psychology counseling services available from Monday to Friday, 08:00–16:00 Western Indonesia Time (WIB), in accordance with applicable arrangements. In addition, Bank Mandiri conducts education and awareness programs on mental well-being, featuring qualified experts in the field.

## Financial Well-Being

### Retirement Transition Program

To ensure employee financial security after retirement, Bank Mandiri provides a range of pension programs in accordance with employment agreements. These are managed through the Employer Pension Fund (Dana Pensiun Pemberi Kerja/ DPPK) and include both a Defined Contribution Pension Program and a Defined Benefit Pension Program. In addition, Bank Mandiri supports the health needs of employees entering retirement through the Mandiri Health Care Cooperative, which offers assistance, benefits, and healthcare services funded through membership contributions of 2% from employees and 3% from Bank Mandiri. [\[GRI 3-3, 201-3\]](#)

Bank Mandiri is committed to supporting employees' well-being through dedicated transition programs designed to assist those approaching retirement. These include skills development and capacity-building training to help employees prepare for life after retirement. [\[GRI 3-3\]](#)

In 2025, Bank Mandiri delivered post-employment preparation programs through the following initiatives: [\[GRI 404-2\] \[OJK F.22\]](#)

<p><b>Pre-Retirement Planning</b></p> <p>A preparatory program designed to support employees in transitioning into retirement, covering financial planning, health management, post-retirement activity planning, and the development of business initiatives or other productive activities.</p>	<p><b>Reskilling (Upskilling)</b></p> <p>Provision of training facilities for employees who wish to remain economically active after retirement, through skills enhancement and the development of new competencies aligned with post-employment needs and opportunities.</p>	<p><b>Emotional Support and Counseling</b></p> <p>Provision of emotional support and counseling services to help employees manage mental well-being during the transition to post-retirement life, enabling a healthier and more sustainable adjustment process.</p>
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**Number of Training Programs**

**5**  
Programs



**Total Training Hours**

**21,812**  
Hours



**Number of Participants**

**1,089**  
Participants  
Including permanent and contract employees



### Employee Welfare Loan (KKP)

Bank Mandiri provides a credit facility to support employee financial well-being offering unsecured loans with preferential interest rates to meet various employee needs. The facility is available to all eligible employees to enhance their quality of life, including:

- Securing adequate housing, including home renovation or construction.
- Acquiring motor vehicles for transportation purposes.
- Meeting multipurpose needs, such as household expenses, education, emergency situations, and other personal requirements.

This facility takes into account employees' income levels and repayment capacity, ensuring that they and their families are able to maintain a decent standard of living.

## Social Well-Being

### Social and Community Activities

To support employee engagement and well-being, particularly in managing workplace stress, Bank Mandiri provides Employee Affinity Groups and employee communities that play an active role in fostering an inclusive and harmonious working environment.

Currently, Bank Mandiri supports a diverse range of communities, comprising 3 spirituality groups, 7 arts and cultural groups, 2 social groups, and 24 sports communities across 12 operational regions. These initiatives not only strengthen relationships among employees but also provide platforms for expressing shared interests and promoting a healthy work-life balance.

### Family Participation Activities

To enhance employee engagement and provide recreational opportunities for employees and their families, Bank Mandiri organizes family gathering activities involving employees and their family members across Indonesia, in accordance with their respective work locations.

### Childcare and Family Care Support

Bank Mandiri provides childcare facilities, including full daycare services at the Wisma Danantara, complemented by early childhood education programs designed to support children's physical, psychological, and motor development. In addition, Bank Mandiri provides breast-feeding and lactation facilities or benefits through the availability of dedicated lactation rooms, enabling nursing employees to provide breast milk in a safe and comfortable environment. Employees may also utilize carer's leave to care for immediate family members.

Paid parental leave for the primary caregiver and paid parental leave for the non-primary caregiver addresses various employee needs during childbirth and other family-related circumstances. For primary caregivers, Bank Mandiri provides maternity leave for 3 months or 12 calendar weeks, under the following provisions: [\[GRI 401-3\]](#)

- Granted for 1.5 (one and a half) months or 6 calendar weeks prior to childbirth (based on the assessment of an obstetrician or midwife) and 1.5 (one and a half) months or 6 calendar weeks after childbirth;



- Upon the employee's request, with spousal approval and supported by a medical certificate, maternity leave may be granted for 1 month or 4 calendar weeks prior to childbirth and 2 months or 8 calendar weeks after childbirth.

For supporting caregivers (non-primary caregivers), Bank Mandiri provides paternity leave for husbands to accompany their wives during childbirth for 5 working days or 1 week. This provision exceeds the requirements of the Mother and Child Welfare Law (UU KIA) enacted in 2024.

To support employees' emotional and physical well-being, Bank Mandiri also grants miscarriage leave of up to 45 days or 6 calendar weeks for female employees who experience a miscarriage, with a possible extension of up to 3 months or 12 calendar weeks for special conditions based on medical recommendations. In addition, Bank Mandiri provides leave of 5 working days or 1 week for employees who accompany a spouse experiencing a miscarriage, as a form of support during this challenging period. For employees participating in pregnancy programs or in vitro fertilization (IVF) due to reproductive health conditions, Bank Mandiri provides leave facilities for a period of up to a minimum of 1 year, in accordance with applicable provisions.

Furthermore, Bank Mandiri provides family care leave of at least 3 (three) months to enable employees to care for family members experiencing physical or mental health conditions that require special assistance.

### Leave and Life Event Support

Each year, employees are entitled to annual leave in accordance with applicable laws and regulations. During the leave period, permanent employees continue to receive full remuneration and remain covered by social security protection. All employees may submit leave requests at any time through a digital platform, enabling a more efficient, transparent, and trackable application process.

In addition, Bank Mandiri regularly issues reminders to employees and their direct supervisors regarding remaining leave entitlements and planned leave schedules through its digital human resources platform. Employee leave utilization is evaluated on a quarterly basis to ensure the fulfillment of paid annual leave entitlements while encouraging timely and well-planned leave in accordance with operational needs. As a result, the annual leave utilization rate in 2025 reached 84.20%.

Bank Mandiri provides compensation in the form of an Annual Leave Allowance, which is paid annually, as well as a Long-Service Leave Allowance, which is granted periodically based on multiples of employees' years of service, in accordance with applicable provisions.

For employees performing the Hajj pilgrimage, Bank Mandiri grants Hajj leave 1 time during the employee's period of service. This is provided for the duration of the pilgrimage in accordance with the employee's departure and return dates and does not reduce the employee's annual leave entitlement.

In addition, Bank Mandiri provides unpaid leave for employees who are unable to attend work due to important and urgent personal matters, in accordance with applicable internal policies.

Bank Mandiri recognizes the importance of flexibility in employees' personal lives. Accordingly, the Bank offers various types of leave to accommodate both family-related and personal needs beyond parental leave. These include marriage leave, bereavement leave for the passing of a family member, leave to participate in religious ceremonies, and health-related leave, such as sick leave, leave for medical check-ups, or menstrual leave for female employees experiencing discomfort on the first or second day. Furthermore, Bank Mandiri provides personal leave for specific needs such as graduation ceremonies, leave granted based on written approval, as well as emergency situations such as natural disasters, accompanied by financial and non-financial assistance for affected employees.

### Working Hours Arrangement

Bank Mandiri implements working hour arrangements in line with applicable laws and regulations and the principles of decent working hours to safeguard employees' health and well-being. Maximum working hours are set at 8 hours per day and 40 hours per week, with a 1 hour rest break between working hours, in accordance with labor regulations. Except in emergency or special circumstances, overtime work is not permitted, and forced labor is strictly prohibited.

To monitor working hours, including overtime management, the Company implements monitoring mechanisms through an integrated attendance recording system. All overtime must receive prior approval from the direct supervisor and is limited to no more than 3 hours per day and 14 hours per week, or a maximum of 78 hours per month, including overtime on public holidays, in accordance with employee level and applicable provisions. The Company ensures employees are paid for overtime work in accordance with prevailing laws and regulations. Regular evaluations are conducted to ensure that overtime levels do not adversely affect occupational health and safety.

Bank Mandiri offers flexible working hours and working-from-home arrangements applicable to all employees. Working hour planning is subject to managerial approval and takes into account job functions and roles. These arrangements prioritize the effective completion of duties, compliance with total working hour requirements, and the adequacy of staffing levels within the relevant work units, so as not to create additional workforce needs or increase the working hour burden of other employees. Employees participating in these arrangements continue to receive the same salary and benefits without any changes.

To further enhance employee convenience, Bank Mandiri allows employees to arrive late or leave early for up to 4 (four) hours on the same day, with a maximum frequency of three times per month.

### Natural Disaster Assistance

Bank Mandiri provides special assistance to employees affected by natural disasters, such as earthquakes and floods. Assistance is provided in the event of a natural disaster that causes widespread damage in a particular area, disrupting or disabling vital functions, and/or when declared a national disaster by the government.

Assistance includes support to meet employees' basic needs for a specified period following the disaster, as well as aid for housing repairs or the replacement of damaged household furnishings. This assistance is provided to all affected personnel, including permanent and non-permanent employees, outsourced personnel, and interns.



## Formal Grievance Reporting

Bank Mandiri has established formal mechanisms for employees to submit grievances related to human capital management and the implementation of industrial relations within the Company. The Bank provides multiple reporting channels to ensure that every complaint is handled in accordance with established procedures. Where violations are substantiated, appropriate sanctions are imposed in line with applicable policies.

The handling and resolution of all complaints or grievances at each level are completed within a maximum of 30 (thirty) calendar days and may be submitted either verbally or in writing, in accordance with the provisions set out in the CLA.

Bank Mandiri pays due attention to and seeks to resolve employees' grievances related to employment relations, working conditions, and employment matters through the following procedures:

1

### First Level

- a. Employees' grievances are submitted to the direct supervisor.
- b. Upon receiving the grievance, the direct supervisor and the employee shall promptly engage in deliberation to seek solutions and provide the necessary explanations, with the aim of resolving the grievance at this level.
- c. At this stage, employee grievances may be submitted either verbally or in writing.

2

### Second Level

- a. If the grievance cannot be resolved at the First Level, it is submitted in writing to the higher-level supervisor, namely the supervisor of the employee's direct supervisor.
- b. At this stage, the grievance is addressed and resolved by the supervisor of the employee's direct supervisor in consultation with the concerned employee.

3

### Third Level

- a. If the employee's grievance cannot be resolved at the Second Level, the matter is escalated and taken over by the relevant Group or Region.
- b. At this stage, the grievance is resolved by the Group Head or Regional CEO responsible for the employee's work unit, with the knowledge of the HCEOM Group, which is informed through the fastest available means of communication.

4

### Fourth Level

At the Fourth Level, grievances are resolved in accordance with applicable laws and regulations, as follows:

- a. If the grievance cannot be resolved up to the Third Level, the employee may request assistance from the Employee Union management to represent or accompany the employee in further resolution efforts.
- b. If the issue/grievance cannot be resolved internally and escalates into an Industrial Relations Dispute, the resolution process is carried out in accordance with the prevailing laws and regulations governing the settlement of Industrial Relations Disputes.