

Remarks:

- The Scope 1 emission factors refer to the emission factors published by the Ministry of Energy and Mineral Resources (ESDM) in 2020, taking into account fuel types. Meanwhile, Scope 2 emissions use the Operational Margin (OM) emission factor issued by the Directorate General of Electricity of the Ministry of Energy and Mineral Resources in 2019.
- Scope 1 emissions were calculated for carbon dioxide (CO₂) only using an activity-based approach, based on fuel consumption data from 4,744 operational vehicles and generators across 83 locations. Methane (CH₄) and nitrous oxide (N₂O) were not disclosed, as their combined contribution accounted for less than 1% of total emissions.
- Scope 2 emissions were calculated using a location-based approach, based on electricity consumption data covering the electrical load of all operational units, comprising 90 work units and 2,153 branch offices.
- Emissions intensity was calculated using the total number of permanent employees, outsourced workers, and apprentices, including adjustments to the 2023 calculation.
- The calculation of Scope 1 and Scope 2 emissions covers carbon dioxide (CO₂) only, using an operational control approach.
- In accordance with internal regulations, Bank Mandiri has not calculated Ozone Depleting Substances (ODS), biogenic emissions, Nitrogen Oxides (NO_x), Sulfur Oxides (SO_x), or other pollutants, as Bank Mandiri's operations do not significantly involve the use of such substances and they are therefore not considered relevant to its business activities. (GRI 305-6, 305-7)
- The increase in Scope 1 GHG emissions compared to the target was driven by increased business activities, which resulted in higher mobility requirements.

GHG Emissions Verification

The Company conducted independent verification of its Scope 1 and Scope 2 GHG emissions by PT Sucofindo to ensure the accuracy, reliability, and transparency of the reported emissions data. This verification serves as a basis for monitoring environmental performance and managing climate change-related risks.

Measurement and Monitoring of Other Indirect Greenhouse Gas (GHG) Emissions [GRI 305-3]

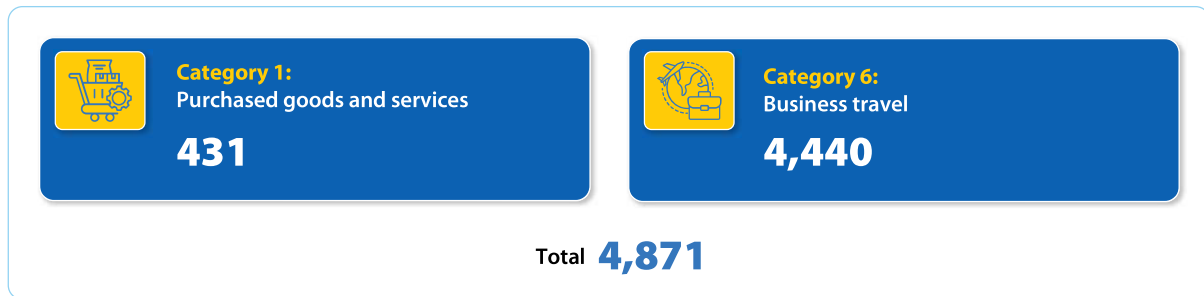
As part of its efforts to expand the scope of GHG emissions monitoring, Bank Mandiri conducted an initial calculation of Scope 3 emissions arising from business travel and paper consumption. The calculation adopted the methodology of the Greenhouse Gas Protocol for the Purchased Goods and Services and Business Travel categories, utilizing business travel data and total paper usage.

During the reporting period, GHG emissions from business travel amounted to 4,440 tCO₂e, calculated based on travel distances using air transportation by employees for official duties recorded through Bank Mandiri’s partner travel agents. Meanwhile, GHG emissions from paper usage reached 431 tCO₂e, calculated based on the total volume of paper used in multifunction printing machines from two of Bank Mandiri’s partners.

Overall, total GHG emissions from these two Scope 3 sources amounted to 4,871 tCO₂e. This calculation provides a more comprehensive overview of Bank Mandiri’s carbon footprint, including contributions from indirect activities along the value chain. Currently, the calculation of Scope 3 GHG emissions remains in the process of methodological refinement and data accuracy enhancement and, therefore, has not yet been included within the scope of third-party verification.

The mapping and integration of Scope 3 emissions represent an important step in supporting Bank Mandiri’s carbon neutral in operations by 2030 aspirations and in preparing Bank Mandiri for more comprehensive emissions reporting aligned with best practices.

Other Indirect Emissions – Scope 3 (tCO₂e)



Carbon Neutral Initiatives [OJK F.12] [IDX E-07]

Bank Mandiri’s carbon neutrality initiatives represent a strategic step to support the achievement of carbon-neutral operations. These efforts are implemented through various carbon emission reduction measures, including energy efficiency improvements, the adoption of environmentally friendly technologies, and carbon offset mechanisms through the purchase of Verified Carbon Units (VCUs) in the carbon market.

In 2025, Bank Mandiri participated in the international trading of Indonesian carbon units through the Indonesia Carbon Exchange, amounting to 13,006 units of VCUs contributing to the development of the national carbon ecosystem and supporting the achievement of Indonesia’s Second Nationally Determined Contribution (SNDC).

Energy Reduction [GRI 302-1, 302-2, 302-3, 302-4, 302-5] [OJK F.6, F.7]

Bank Mandiri is committed to reducing energy consumption through various initiatives designed to improve energy efficiency across all banking operations. The largest sources of energy consumption originate from electricity usage for daily operations and fuel consumption for transportation and backup power generation, such as generators. To enhance efficiency, Bank Mandiri has implemented the use of timers to automatically switch off lighting during break periods and public holidays. [GRI 3-3]

To reduce reliance on fossil fuels, Bank Mandiri continues to promote the use of environmentally friendly vehicles, including both cars and motorcycles, as part of its operational fleet. Bank

Mandiri has also expanded the availability of electric vehicle charging stations across various operational areas. In addition, Bank Mandiri remains committed to increasing the contribution of renewable energy in its operations through the installation of solar panels.

In 2025, total electricity consumption reached 236,080,206 kWh, while fuel consumption for transportation and generators amounted to 22,268,134 liters. Overall, total energy consumption decreased by 21%, or 433,406 GJ, compared to the 2019 baseline, from 2,047,117 GJ to 1,613,711 GJ in 2025.

Adoption of Climate Change Mitigation Technologies [GRI 302-1] [GRI 305-5]

As part of its commitment to supporting carbon neutrality targets, Bank Mandiri has adopted various climate change mitigation technologies. These initiatives include the installation of solar panels to increase the contribution of renewable

energy, the use of electric and hybrid vehicles in operations, and the implementation of green building concepts. Through these initiatives, Bank Mandiri has successfully reduced its GHG emissions by 32% from the baseline year.



Green Buildings

Bank Mandiri recognizes that every building has an environmental impact. Accordingly, Bank Mandiri is committed to designing and operating green buildings that are not only environmentally friendly but also support the well-being of their occupants. A tangible demonstration of this commitment is Wisma Danantara Indonesia, which in 2024 achieved a Gold-level green building certification from the Green Building Council Indonesia (GBCI). In addition, Mandiri Digital Tower, inaugurated in September 2024, received a Platinum certification under the Design Recognition category. Gedung Mandiri Indjoko Surabaya also obtained a Gold certification in the Design Recognition category from GBCI.

Bank Mandiri continues to implement other sustainability initiatives across its operational buildings, including:

1. Maximizing the use of natural lighting through increased installation of glass panels;

2. Replacing conventional lighting with LED lighting across operational buildings and 244 Smart Branch offices;
3. Upgrading air-conditioning systems and adopting inverter technology at main buildings;
4. Installing low Overall Thermal Transfer Value (OTTV) glazing to reduce air-conditioning usage;
5. Installing solar panels at various buildings, including Plaza Mandiri, Menara Mandiri Medan, Menara Mandiri Palembang, and Gedung Indjoko Surabaya;
6. Implementing water recycling systems using reverse osmosis technology, enabling treated wastewater to be reused for plant irrigation.

During the reporting period, Bank Mandiri's sustainability initiatives contributed to energy efficiency savings of 80,754,003 kWh, equivalent to 290,714 GJ, compared with 2019. These efforts support Bank Mandiri in reducing its carbon footprint and achieving more environmentally friendly operations. [\[GRI 302-4, 305-5\]](#)



Use of Environmentally Friendly Materials [\[OJK F.5\]](#)

As part of its sustainability commitment, Bank Mandiri has taken significant steps to adopt environmentally friendly materials in the products and services it offers. One such initiative is the issuance of prepaid, debit, and credit cards made from recycled PVC materials. These recycled cards reflect Bank Mandiri's efforts to reduce the environmental impact of its banking operations.

Reverse Vending Machine

As part of its commitment to environmental sustainability, Bank Mandiri implements ESG programs through various relevant initiatives. One concrete step undertaken is the establishment of a strategic partnership with Plasticpay to install Reverse Vending Machines (RVMs) at selected Bank Mandiri offices. This program represents Bank Mandiri's tangible responsibility in improving plastic bottle waste management and contributing to carbon footprint reduction, in alignment with the Sustainable Development Goals (SDGs).

Awareness of the environmental impact of plastic waste serves as the primary driver of this initiative. Indonesia is among the world's largest contributors to plastic waste, with more than three million tons of plastic inadequately managed each year. This condition not only threatens marine and terrestrial ecosystems but also contributes to climate change through greenhouse gas emissions from non-degradable waste. In response to this challenge, Bank Mandiri positions itself as part of the solution by integrating innovation and sustainability through RVM technology, which makes plastic recycling more accessible for employees.

Since December 2023, in support of the implementation of the program, Bank Mandiri, in collaboration with Plasticpay, has also implemented a special initiative for Bank Mandiri customers and employees titled "Bonus Livin'poin for Every Plastic Bottle Deposited via RVM". As of 31 December 2025, the program has demonstrated significant results. Through the use of RVMs at four collection points, the program successfully engaged 1,044 participants, including customers and employees, and recorded a total of 11,536 transactions. From these transactions, Bank Mandiri has distributed a total of 6,896,712 Livin'poin to participating customers.

Through this initiative, Bank Mandiri acts not only as a financial institution but also as a catalyst for change toward sustainability. The program represents a concrete example of how the synergy between technology, education, and environmental awareness can generate positive impact. Through collaborations such as this, Bank Mandiri continues to demonstrate its commitment to building a greener and more sustainable future for generations to come.

Successfully prevented environmental pollution by collecting

123.155 plastic bottles, equivalent to 2.303 kg

The program also generated economic benefits amounting to

IDR6.89 million*

*) each plastic bottle collected earns 56 Plasticpay Points. Each point is redeemable at a value equivalent to one Indonesian Rupiah.

Achieved emissions reductions of

12.19 tons of CO₂

Saved landfill space by diverting plastic waste accumulation equivalent to

1,945.85 m²



Waste Management [GRI 3-3, 306-1, 306-2, 306-3, 306-4, 306-5] [OJK F.13, F.14]

Waste management is a global challenge that is also faced by Bank Mandiri, given its potential to generate significant environmental and public health impacts if not properly managed. In its operations, Bank Mandiri generates various types of waste, including paper waste from administrative processes, domestic waste from office activities, and electronic waste from obsolete equipment. To address this challenge, Bank Mandiri is committed to reducing waste generation and implementing efficient waste management practices in accordance with applicable environmental standards. Through a responsible approach, Bank Mandiri ensures that each type of waste is properly identified, managed, and handled to minimize adverse environmental impacts.

In managing waste-related impacts, Bank Mandiri actively identifies waste with the potential for significant impact, such as hazardous waste (B3), and implements appropriate mitigation measures. Bank Mandiri cooperates with officially licensed third parties that are authorized to manage hazardous waste, including used oil, batteries, and lamps. This cooperation is undertaken to ensure that such waste is treated in compliance with prevailing regulations and does not cause environmental pollution. For domestic waste, Bank Mandiri has also partnered with licensed third parties to conduct waste segregation arising from operational activities.

To monitor waste management, Bank Mandiri maintains periodic waste records managed by the Corporate Real Estate Group. During the reporting period, hazardous waste (B3) transported by licensed third parties amounted to 525¹ kg, while domestic waste totaled 203,045² kg.

To minimize the volume of waste sent to final disposal sites, Bank Mandiri also focuses on plastic waste management, particularly PET bottles. Bank Mandiri has partnered with third parties to provide Reverse Vending Machine (RVM). Through these machines, the public can deposit plastic bottles and earn points via the Livin' by Mandiri. Accumulated points can be redeemed for various purposes, thereby incentivizing greater public participation and responsibility in plastic waste management.

During the reporting period, Bank Mandiri successfully implemented several waste management initiatives, including:

- The implementation of a paperless policy and digitalization initiatives through Livin' by Mandiri, Kopra by Mandiri, and branchless banking (Laku Pandai).
- The diversion of 2,303 kg of plastic waste from final disposal through the use of RVM.



¹ Scope: Wisma Danantara Indonesia

² Scope: Menara Mandiri, Sentra Mandiri, Wisma Danantara Indonesia



Collaboration between Rekosistem and Mandiri Capital Indonesia in the Provision of Waste Stations at Menara Mandiri Building

As part of its efforts to enhance employee awareness and participation in sustainable practices, Bank Mandiri, in collaboration with Rekosistem and Mandiri Capital Indonesia, introduced Waste Stations at the Menara Mandiri Building. This initiative encourages direct employee engagement in waste management by enabling the exchange of inorganic waste and used cooking oil through the available Waste Station facilities. Through this program, participants actively contribute to protecting the surrounding environment while also gaining benefits from waste management activities, both in economic terms and through the creation of a cleaner and more sustainable environment.

As of December 2025, the program had involved 114 employees, successfully collected 24.6 tons of inorganic waste and used cooking oil, and generated economic benefits amounting to IDR21.9 million through the waste exchange mechanism at the Waste Stations.

Waste Station facility successfully collected

24.6 tons of inorganic waste and used cooking oil

Generated economic benefits amounting to

IDR21.9 million



Water Management [GRI 3-3, 303-1, 303-2, 303-3, 303-4, 303-5] [OJK F.8, F.13, F.14, F.15, F.16]

Bank Mandiri manages water use with a focus on reducing water consumption and increasing recycling to support environmental sustainability. The use of clean water sourced from third parties and supplied by external providers is limited to specific needs and kept to a minimum, with the aim of reducing environmental impacts and preserving water resources.

Bank Mandiri also ensures that the water used is not sourced from water-stressed areas. This policy forms part of Bank Mandiri's commitment to responsible water management in line with applicable environmental policies.

As part of its sustainability initiatives, Bank Mandiri has implemented water recycling systems in several buildings, including Wisma Mandiri, Plaza Mandiri, and Menara Mandiri Wijayakusuma. Water treated through these systems is reused for various purposes, such as toilet flushing and plant maintenance, significantly reducing the consumption of clean water in daily operations. To monitor consumption and ensure the effective use of water, Bank Mandiri records water usage on a monthly basis. In 2025, water sourced from third parties amounted to 651,084¹ m³, while recycled water totaled 62,367² m³, equivalent to 9% of total water consumption.

In managing water-related impacts, Bank Mandiri utilizes sewage treatment plants (STPs) to ensure that generated effluent meets environmental standards prior to discharge into water bodies. A portion of the treated water is also reused for plant irrigation. Through a reverse osmosis process, the treated water is further processed into potable water. Effluent quality is tested on a monthly basis by accredited laboratories, and the results are reported to the relevant authorities to ensure compliance with environmental regulations. In 2025, Bank Mandiri recorded wastewater discharges of 88,774³ m³, while wastewater managed through reverse osmosis amounted to 25,845⁴ m³.

In addition, Bank Mandiri has developed biopore infiltration holes and recharge wells in green open spaces to maintain groundwater balance and prevent water pollution. These efforts enhance rainwater absorption into the soil while supporting water conservation in areas surrounding the Company's operations. At the Mandiri University, Wijayakusuma area, Bank Mandiri has also constructed an artificial lake covering 1.8 hectares, which functions as a water retention facility. The lake serves as the primary water source for buildings in the area after the stored water is treated into raw water. Through these initiatives, Bank Mandiri ensures a sustainable water supply while reducing reliance on external water sources.

As a result of these initiatives, throughout 2025 there were no incidents of effluent spills from Bank Mandiri into the environment, and no environmental complaints were received from the surrounding communities. [OJK F.15]

Environmental Conservation Cost [OJK F.4, F.9, F.10]

In 2025, Bank Mandiri recorded total environmental costs of IDR58.40 billion. This amount comprised IDR58.20 billion allocated to CSR activities focused on nature and environmental conservation, and IDR198 million for the RVM program, representing a tangible commitment to plastic waste management in support of environmental conservation.

Although Bank Mandiri's operations do not have a direct impact on conservation areas or regions with high biodiversity value, Bank Mandiri remains firmly committed to environmental

conservation. During the reporting period, Bank Mandiri strengthened its commitment to conservation and climate action through the Livin' Planet program integrated into the Livin' by Mandiri application, recording 1,292 user participations contributing directly to the purchase and planting of trees as a tangible form of support for carbon offsetting efforts. As of 2025, a total of 1,292 trees have been planted, equivalent to an emissions reduction of approximately 45.32 tons of CO₂e, reflecting the Bank's collaborative and innovative approach to integrating sustainability initiatives into its digital services. [OJK B.2]

¹ Scope: Sentra Mandiri, Menara Mandiri, Wisma Danantara Indonesia, Wisma Mandiri
² Scope: Menara Mandiri, Wisma Danantara Indonesia, Wisma Mandiri

³ Scope: Wisma Danantara Indonesia
⁴ Scope: Wisma Danantara Indonesia