

Mandiri Value Chain

In the trade sector, Mandiri Value Chain enhances the bankability of MSMEs by integrating small and medium enterprises into business ecosystems anchored by principal companies. Through this connectivity, MSMEs participate directly in the trade value chain, both as suppliers and distributors, fostering more structured, resilient, and sustainable business relationships.

Integrating MSMEs with principal companies provides Bank Mandiri with stronger visibility into business continuities, demand certainty, and MSME cash flow patterns. This ecosystem-based approach also enables a more comprehensive credit risk assessment, as financing decisions are not solely based on the standalone capacity of MSMEs, but on the strength of commercial relationships and the track record of the principal within the value chain. Mandiri Value Chain supports the sustainable expansion of MSME financing while safeguarding asset quality through more measured and effective credit risk mitigation.

SME Segment

Financing is provided to downstream supply chains of wholesale customers through streamlined application processes aligned with established Risk Acceptance Criteria (RAC). The financing process is conducted digitally via Mandiri Value Chain, covering both trade payables and trade receivables. In 2025, Bank Mandiri disbursed Account Receivable Financing amounting to IDR20.4 trillion and Distributor Financing amounting to IDR1.3 trillion.

Micro Segment

Mandiri Value Chain provides a dedicated platform for ordering 3 kg Liquefied Petroleum Gas (LPG), designed to streamline and simplify order administration for LPG distribution bases.

In addition, the Micro Business Advance Loan (KUM Talangan) is available with a fully digital application process. KUM Talangan was extended to 16 LPG bases, with total financing amounting to IDR53 million.

