



Non-Financial Support for Communities

In advancing inclusive prosperity, Bank Mandiri recognizes that the challenges faced by underserved communities are multidimensional and cannot be addressed solely through the expansion of financial access. Accordingly, Bank Mandiri provides non-financial support to communities, including underserved groups, through various initiatives focused on strengthening individual and community capacity.

These initiatives encompass skills development programs, educational support, community-based small business development, and the provision of supporting facilities and infrastructure. This approach is designed to expand economic opportunities, promote economic and social self-reliance, and foster more resilient and inclusive communities.

Community Empowerment through the CSR Program

[GRI 203-1, 203-2, 413-1, 413-2] [OJK F.23] [IDX S-12]

Bank Mandiri places sustainable social and economic development as a key priority through the implementation of its Corporate Social Responsibility (CSR) programs. Guided by the principles of ISO 26000, this program is implemented with a strong emphasis on ethics, transparency, and positive contributions to society and the environment. The program is managed by the Corporate Social Responsibility Department under the Corporate Secretary Group, with the SEVP Corporate Relations serving as the responsible executive under the supervision of the President Director. [GRI 3-3]

Bank Mandiri's CSR programs are designed to deliver meaningful positive impacts on community welfare, particularly by creating opportunities for communities to develop independent economic activities. To ensure optimal outcomes, Bank Mandiri conducts comprehensive assessments based on social mapping results, Sustainable Development Goals (SDGs) achievements, and support for national programs such as Astacita, with all CSR activities (100%) involving the community. All programs are also subject to regular evaluation through monthly internal

meetings of the Corporate Social Responsibility Department to ensure their effectiveness. [GRI 413-1]

This approach is further strengthened through the adoption of the Creating Shared Value (CSV) concept in accordance with the Minister of SOEs Regulation No. PER-1/MBU/03/2023, ensuring that program benefits are optimized and broadly realized by stakeholders. With this structured governance mechanism in place, there were no community complaints related to the implementation of the CSR programs throughout the reporting year.

Bank Mandiri recognizes that banking activities may also entail potential social risks, including social dynamics around service locations and the risk of community dependence on credit products. Therefore, Bank Mandiri consistently strengthens financial literacy, applies prudent risk assessments, and coordinates with local stakeholders to ensure that its operations continuously deliver sustainable benefits to society. [GRI 413-2] [OJK B.3]



Objectives

1. To foster harmonious relationships between the Bank and the community.
2. To support the growth of independent, resilient, and competitive micro, small, and medium enterprises (MSMEs) through professional management practices.
3. To develop MSME capacity-building models that emphasize inclusiveness, self-reliance, professionalism, and ethical standards.
4. To preserve environmental sustainability and enhance community quality of life, including in the areas of education, health, and social welfare.



Implementation Basis

1. Law No; 7 of 1992 on Banking, as amended by Government Regulation in Lieu of Law No. 2 of 2022 on Job Creation.
2. Law No; 19 of 2003 on State-Owned Enterprises, as last amended by Government Regulation in Lieu of Law No; 2 of 2022 on Job Creation.
3. Law No; 40 of 2007 on Limited Liability Companies, as last amended by Government Regulation in Lieu of Law No. 2 of 2022 on Job Creation.
4. Financial Services Authority Regulation No. 51/POJK.03/2017 on the Implementation of Sustainable Finance for Financial Services Institutions, Issuers, and Public Companies; Government Regulation No. 47 of 2012 on the Social and Environmental Responsibility of Limited Liability Companies.
5. Regulation of the Minister of State-Owned Enterprises of the Republic of Indonesia No. PER-1/MBU/03/2023 dated 24 March 2023 on Special Assignments and Social and Environmental Responsibility Programs of State-Owned Enterprises.



Principles

Referring to Regulation PER-1/MBU/03/2023 on Special Assignments and the CSR Program of State-Owned Enterprises, there are four principles for the systematic and integrated implementation of CSR programs, as follows:

1. **Integrated**, meaning the program is based on risk analysis and business processes that are interconnected with stakeholders;
2. **Targeted**, meaning the program has a clear direction to achieve the Bank's objectives;
3. **Impact-Measured**, meaning the program delivers contributions and benefits that create change or added value for stakeholders and the Bank; and
4. **Accountability-Oriented**, meaning the program is accountable and can be properly justified, thereby minimizing the potential for misuse and irregularities.

Bank Mandiri CSR Pillars [OJK F.25]

The implementation of CSR is guided by four main pillars, namely social, legal and governance, economic, and environmental.



Social

To fulfill fundamental human rights in a fair and equitable manner, ensuring quality standards that enhance the well-being of society as a whole.



Law and Governance

To ensure legal certainty and effective, transparent, accountable, and participatory governance in order to foster security stability and uphold a state governed by the rule of law.



Economic

Quality economic growth driven by sustainable employment and business opportunities, innovation, inclusive industries, adequate infrastructure, and clean energy, supported by strategic partnerships.

[GRI 203-2]



Environment

Sustainable management of natural resources and the environment as the foundation supporting all forms of life.

Type of Activity	Achievement (Number of Programs)	2025	
		Target	Realization
Social Pillar	553	IDR131.5 Billion	IDR138.4 Billion
Economic Pillar	258	IDR52.5 Billion	IDR53.2 Billion
Environmental Pillar	346	IDR62 Billion	IDR58.2 Billion
Legal and Governance Pillar	17	IDR4 Billion	IDR1.3 Billion
Total	1,174	IDR250.0 Billion	IDR251.1 Billion



In 2025, Bank Mandiri disbursed **CSR funds totaling IDR251.1 billion**, representing an increase of **0.4%** compared to the previous year, which recorded IDR250.0 billion. This increase reflects Bank Mandiri's commitment to strengthening the achievement of its sustainability objectives through various programs that deliver tangible impacts on communities and the environment.

CSR Program Achievements

Bank Mandiri's commitment to implementing CSR programs has been recognized by various stakeholders. The awards received throughout 2025 reflect Bank Mandiri's strong

dedication to delivering initiatives that generate tangible and meaningful impacts for communities.

No	Date	Awarding Institution		Awarder
		Award Title	Category	
1.	April 29, 2025	7 th CSR Brand Equity Awards 2025	Winner of the 7 th CSR Brand Equity Awards 2025 in the Banking Category	The Iconomics Media
2.	April 11, 2025	CSR for Sustainable Business Growth and Asta Cita Government Programs	1. Platinum Trophy 2. Top CSR Awards 2025 #STAR 5 3. Top Leader on CSR Commitment 2025	Top CSR Awards 2025
3.	August 1, 2025	Public Expose 2025	Award for Collaboration in Health Service Programs and Disaster Response	Mandiri Amal Insani
4.	September 30, 2025	CSR Awards 2025	Impact Leaders Awards	Investortrust.id
5.	October 15, 2025	Solidarity for a Stunting-Free Generation	High Commitment and Tangible Contribution in Supporting the Foster Parents Movement for Stunting Prevention (GENTING)	Ministry of Population and Family Development / BKKBN
6.	October 23, 2025	Anugerah Liputan 6	Inspirational CSR Innovation Award: Driving Innovative Social Impact	Liputan 6
7.	November 5, 2025	Future Initiative Forum 2025	Inclusive Economy & Empowerment Awards	Human Initiative
8.	December 10, 2025	Foster Parents for Stunting Prevention (GENTING)	Gold Status in the Foster Parents Movement for Stunting Prevention (GENTING) Program	Ministry of Population and Family Development / BKKBN
9.	December 10, 2025	MSME Bazaar for Indonesia	Best Education Award	PaDi UMKM

Implementation of CSR Programs [OJK F.25]

The implementation of CSR programs is focused on three main priorities: education, environment, and the development of Micro and Small Enterprises (MSEs). These priorities serve as the foundation for designing various initiatives aimed at delivering direct benefits to communities across different regions.

Education Priority	Environmental Priority	MSE Development	Other Initiatives
<ul style="list-style-type: none"> • Mandiri Scholarship • Mandiri Edukasi • Mandiri Peduli Sekolah • Educational Facilities and Infrastructure Development 	<ul style="list-style-type: none"> • Aksi Bersih Mandiri • Mandiri Sahabat Desa • Mandiri Sehat • Mandiri Air Bersih 	<ul style="list-style-type: none"> • Rumah BUMN (RB) Bank Mandiri • Mandiri Sahabatku • Wirausaha Muda Mandiri (WMM) • Mandiri Sahabat Difabel • Farmer and Fisher Entrepreneurship • Mandiri Lingkar Hijau • Mudik Bersama Mandiri 	<ul style="list-style-type: none"> • Mandiri Berbagi Kebajikan • Mandiri Tanggap Bencana • Development of Public Facilities and Infrastructure

Mandiri Bersama Mandiri Program [OJK F.25]

This program is a flagship initiative under Bank Mandiri’s CSR framework, aimed at advancing community empowerment and supporting sustainable economic growth in Indonesia. Through a collaborative and innovative approach, the program is designed to build economically self-reliant communities. The key objectives include:

- Enhancing the economic well-being of communities across Indonesia.
- Strengthening community-based economic empowerment.
- Improving financial literacy among underserved and vulnerable groups.
- Promoting sustainable community development.
- Supporting the Government’s National Economic Recovery Program (PEN).



Mandiri Sahabatku



A capacity-building initiative for Indonesian Migrant Workers (PMI), covering entrepreneurship training, financial literacy and inclusion, and business mentoring to strengthen financial independence.

In 2025, a total of **21,074** Indonesian Migrant Workers in Hong Kong, Malaysia, South Korea, Taiwan, Japan, and Indonesia participated in the program through both online and in-person training sessions.



21,074 Indonesia Migrant Workers

Hong Kong
South Korea
Japan

Malaysia
Taiwan
Indonesia



Aksi Bersih Mandiri



A program that engages Bank Mandiri employees and local communities in maintaining environmental cleanliness and sustainability. Through collective action and environmental education, including the reduction of single-use plastics, recycling initiatives, and waste management, the program fosters awareness of the importance of a clean and healthy environment.



2025 Implementation Highlights:

- Conducted at **30** strategic locations, including public areas and national event sites
- **12.7** tons of inorganic waste collected and recycled
- **1,350** volunteers involved, comprising employees and community members



Wirausaha Muda Mandiri (WMM)



In 2025, the WMM program focused on the grand finale competition as the main stage of the selection, curation, business training classes, and assessment of high-potential young entrepreneurs. This stage was attended by **20** WMM finalists.

The WMM program extends beyond the competition phase. Following the grand finale, Bank Mandiri implemented an after-competition program designed to ensure business sustainability for participants and alumni.



2025 Program Focus:

- CSR program collaboration with WMM alumni
- Provision of financing access and continuous financial literacy
- Business mentoring and business scale development
- Strengthening alumni business networks and communities
- Integration of alumni into Bank Mandiri's product and service ecosystem



Rumah BUMN (RB) Bank Mandiri



A collaborative platform among State-Owned Enterprises (SOEs) aimed at building a digital economic ecosystem through the development and empowerment of MSMEs. The program serves as a center for MSMEs education, capacity building, and digitalization to enhance business quality, competitiveness, and independence nationwide.

In 2025, as one of 25 SOEs appointed under the Rumah Kreatif BUMN (RKB) initiative, Bank Mandiri managed **23** Rumah BUMN centers across Java, Bali, Nusa Tenggara, Sumatra, Kalimantan, Sulawesi, Maluku, and Papua.

As of 2025, **17.6 thousand** MSMEs had participated in the program, with **7,928** MSMEs successfully upgrading their business scale.



Mudik Bersama Mandiri



The Mudik Bersama Mandiri Program reflects Bank Mandiri's social responsibility commitment and is implemented annually ahead of Idul Fitri. The program facilitates safe and comfortable homecoming journeys while providing social benefits for communities, by reducing transportation costs and improving travel safety, while also contributing to carbon emission reductions through the use of mass transportation, which is more efficient than private vehicles.

In 2025, the program served more than **8,000** travelers, supported by **170** buses.





Mandiri Sahabat Desa



An initiative focused on empowering rural communities, particularly in economic development, financial inclusion, and skills enhancement. The program includes support for public infrastructure development, financial literacy, MSME assistance, healthcare services, and social community activities.

Through this program, Bank Mandiri promotes the development of independent, prosperous, and economically resilient villages capable of contributing to sustainable national economic growth.

2025 activities Included:

- Tourism and MSME development support in Semarang Regency, including shuttle vehicles, mini theater revitalization, toilet renovations, greenhouse development, agricultural mini laboratories, waste transport vehicles, and cold storage facilities
- Infrastructure and financial literacy support for **18** villages in the Prambanan area, Yogyakarta, with a total of **630** beneficiaries. The program includes the construction of village monuments, strengthening of cooperative facilities and infrastructure, and provision of integrated farming facilities for livestock farmer groups to encourage independence and improve the economic capacity of local communities
- Empowerment of sorghum farmers in Jasinga District, Bogor Regency
- Farmer empowerment in Pamarican, Ciamis Regency, West Java
- Strengthening community-based economic activities through participation in the Merah Putih Village/Urban Cooperative Program (KDKMP)



Mandiri Bakti Kesehatan



An initiative focused on improving community health quality, particularly in areas requiring healthcare support. The program aims to foster healthier and more prosperous communities through direct healthcare services and health education.

2025 activities included:

- Healthcare services for Abdi Dalem in the Special Region of Yogyakarta
- Stunting prevalence reduction efforts in Papua, East Nusa Tenggara, Central Sulawesi, and Yogyakarta
- Healthcare services for more than **7,000** underprivileged individuals nationwide
- Provision of healthcare facilities, including **42** ambulances
- Free mass circumcision programs for over **5,000** children
- Provision of disaster response vehicles to support rapid emergency response





Mandiri Sahabat Difabel



A disability empowerment program aimed at improving quality of life through access to education, skills training, and economic support. The program reflects Bank Mandiri's commitment to equality and inclusion, ensuring equal opportunities for all individuals to grow and contribute.

In 2025, support was provided to **210** persons with disabilities through:

- Financial literacy training for disability communities.
- Skills training and educational programs to enhance employability.
- MSME development and mentoring for enterprises managed by persons with disabilities.



Mandiri Lingkar Hijau



A program focused on waste management and circular economy development to generate positive environmental and social impacts. Activities include waste collection from the food and beverage industry, research and processing of waste into economically valuable products, and sustainable waste management training for communities.

In 2025, the Mandiri Lingkar Hijau program was implemented twice in the cities of Bandung and Jakarta, involving students, artisans, the community, and alumni of Wirausaha Muda Mandiri. Throughout its implementation, the program will impact **465** beneficiaries, supported by **4** training sessions and the provision of **17** program support facilities, including transport vehicles and processing machines, to strengthen the business capacity and economic sustainability of participants.



Mandiri Air Bersih



The Mandiri Air Bersih Program aims to improve community access to clean water and proper sanitation, particularly in areas with limited water infrastructure. The program includes the development of clean water and sanitation systems, as well as education on water management and environmental hygiene.

Program Focus Areas:

- Development of clean water and sanitation systems
- Education on water management and environmental cleanliness

In 2025, the program was implemented at **34** locations across Indonesia, including Ende Regency, Southwest Sumba Regency, Kupang Regency, Lamongan Regency, and Sleman Regency.





Mandiri Peduli Sekolah



A program focused on improving the quality of educational facilities through minor renovation activities in school environments. Activities include repainting school facilities, repairing desks and chairs, establishing Mandiri Reading Corners, and improving supporting infrastructure to create a more conducive learning environment.

In 2025, the program was implemented in **27** schools, benefiting **7,118** students, with employees and community members actively involved as volunteers.



Bangkit Bersama Mandiri Program [OJK F.25]

As part of Bank Mandiri's commitment to supporting community well-being, the Bangkit Bersama Mandiri Program is designed to address a range of social, health, education, and environmental challenges. The initiative focuses not only on short-term assistance but also on building long-term community resilience. The program primarily aligns with SDG 10: Reduced Inequalities, with the following key objectives:

- Supporting disaster-affected communities through emergency response and post-disaster recovery.
- Assisting underprivileged communities in meeting their basic needs.
- Improving access to basic infrastructure such as places of worship, sanitation facilities, and other public amenities.
- Building a sustainability ecosystem that supports the social and economic well-being of communities.

Development of Public Facilities and Infrastructure [GRI 213-1]

The Facilities and Infrastructure Development Assistance Program represents Bank Mandiri's social responsibility commitment to supporting infrastructure development across various regions in Indonesia, particularly in areas with limited access. Through this program, Bank Mandiri contributes to the provision of public facilities that enhance community quality of life and promote sustainable social and economic development. In 2025, the construction of these facilities was carried out in more than 400 locations across various regions of Indonesia.

Facilities developed in 2025 included:

- Houses of worship, including mosques, churches, and temples.
- Rural roads and bridges to improve community accessibility.
- Sanitation facilities and clean water infrastructure in various regions.
- Other public facilities, including the renovation of uninhabitable housing.



Disaster Response

A disaster response initiative focused on addressing natural disasters through collaboration with various stakeholders. The program aims to accelerate the handling of disaster impacts on affected communities by providing essential assistance and supporting post-disaster recovery efforts. In its implementation, Bank Mandiri works closely with the National Disaster Management Agency (BNPB), the Ministry of State-Owned Enterprises, and local governments to ensure that assistance is delivered promptly, accurately, and with optimal positive impact.



Location

- Earthquake in Buol Regency
- Floods in Kudus Regency
- Floods in Pekalongan City
- Floods in Tangerang
- Floods and landslides in Sukabumi Regency
- Floods in Ternate City
- Fire in Kemayoran
- Mount Ruang eruption
- Floods in North Luwu Regency
- Floods in Gresik Regency
- Floods in Makassar
- Floods in Jakarta
- Floods in Bogor
- Floods in Depok
- Mount Lewotobi eruption
- Disaster in Purwakarta
- Landslide in Cilacap
- Floods in Sukabumi
- Floods and landslides in West Sumatra, North Sumatra, and Aceh
- As well as other disaster response assistance activities

The total assistance provided amounted to more than **300,000** aid packages containing food, medicines, and other basic necessities, the construction of temporary shelters for affected residents, and the deployment of Mandiri Disaster Response Volunteers.

Mandiri Berbagi Kebajikan

A social initiative by Bank Mandiri aimed at supporting communities in need, particularly during significant moments such as Ramadan, Idul Adha, and other religious holidays. This program reflects Bank Mandiri's commitment to improving social welfare and alleviating the burden on communities in areas requiring support. Through this initiative, Bank Mandiri seeks to strengthen the spirit of sharing and social solidarity.



2025 distribution includes:

- **57,600** Ramadan packages distributed to orphans, underprivileged communities, and the elderly across Indonesia. Rural roads and bridges to improve community accessibility.
- **50,000** social aid packages provided through the Mandiri Affordable Market Program, sold at affordable prices to pre-prosperous families.
- **5,000** cans of ready-to-eat meat distributed to communities in Morowali Regency, Nunukan Regency, Konawe Regency, Bintan Regency, and Seluma Regency.



Evaluation of CSR Programs

Bank Mandiri conducts regular monitoring and evaluation to ensure the effectiveness of its CSR programs and to continuously enhance their implementation going forward. To monitor local conditions and emerging issues, Bank Mandiri maintains ongoing communication through regular meetings and other communication channels with government authorities, relevant

institutions, and community leaders. In addition, Bank Mandiri applies the Social Return on Investment (SROI) methodology as part of its evaluation process to assess the impact generated by CSR programs. The resulting SROI scores reflect the economic value of the social impacts delivered through CSR initiatives. [GRI 2-25, 3-3, 413-2] [OJK F.25]

Program Name	SROI Value
Urban Livin: Sekolah Kejar Paket Mampang	7.59
Mandiri Lingkar Hijau Bandung	5.09
Mandiri Sahabat Desa: Empowerment of Fishermen in Langkat Region	2.31
Mandiri Sehat: Stunting Prevention in Gunung Kidul	2.14

Notes:

In 2025, all assessed programs achieved an SROI value greater than 1, demonstrating that every social investment delivered social benefits exceeding the amount invested.

