



Sustainability Performance Data

Economics

Description		Unit	2025	2024	2023	Standard
Overview of Economic Performance						
Operating Income*	Target	IDR billion	174,905,701	163,299,965	144,196,848	[GRI 2-6] [OJK B.1.A. B.1.B. B.1.C. C.3.A. F.2]
	Realization	IDR billion	164,962,881	164,331,290	146,266,161	
Net Profit**	Target	IDR billion	57,033,978	55,182,160	44,267,871	
	Realization	IDR billion	56,293,950	55,782,742	55,060,057	
Total Assets	Total Aset	IDR billion	2,708,005,454	2,358,450,957	2,125,491,985	
	Realization	IDR billion	2,829,948,026	2,427,223,262	2,174,219,449	
Total Liabilities	Target	IDR billion	2,406,647,210	2,077,897,395	1,878,497,522	
	Realization	IDR billion	2,536,197,000	2,143,426,000	1,913,367,000	
Bank Loans/Financing***	Target	IDR billion	1,873,661,725	1,566,975,656	1,340,695,591	
	Realization	IDR billion	1,894,984,896	1,670,546,994	1,398,071,233	
Third Party Fund****	Target	IDR billion	1,973,813,361	1,718,291,200	1,562,493,526	
	Realization	IDR billion	2,105,764,151	1,698,896,916	1,576,949,619	
Operating Expenses*****	Target	IDR billion	59,812,076	55,182,160	44,267,671	
	Realization	IDR billion	58,202,431	60,053,557	48,256,541	

Notes:

*Interest income, Sharia income, premium income (for 2024), and insurance income – net (for 2025)

** Excluding profit for the year attributable to non-controlling interests

*** Including consumer financing receivables and lease financing

**** Including temporary syirkah funds

***** Interest expenses, sharia expenses (for 2025), and claim expenses (for 2024)

Description		Unit	2025	2024	2023	Standard
Economic Performance (Consolidated)						
Interest income		IDR million	139,649,437	129,638,641	113,747,621	[GRI 201-1] [OJK B.1.A. B.1.B. B.1.C. F.2]
Sharia income		IDR million	24,763,029	21,597,386	18,796,849	
Premium income		IDR million	-	13,095,263	13,721,691	
Insurance Income - Net		IDR million	550,415	-	-	
Gains on sale of securities and government bonds		IDR million	463,146	150,297	125,295	
Profit from sale of fixed assets		IDR million	2,277	2,835	8,624	
Income from fees and other commissions		IDR million	27,553,414	23,447,520	20,148,410	

Description	Unit	2025	2024	2023	Standard
Income from fair value through profit or loss - net	IDR million	6,343,482	4,483,298	3,473,796	
Other income	IDR million	14,105,539	14,240,197	16,900,640	
Economic value generated	IDR million	213,430,739	206,655,437	186,922,926	
Other operating expenses*)	IDR million	(31,566,977)	(36,062,794)	(23,833,452)	
Employee salaries and benefits	IDR million	(26,635,454)	(23,990,763)	(24,423,089)	
Payments to providers of capital	IDR million	(61,808,691)	(60,053,557)	(48,256,541)	[GRI 201-1] [OJK B.1.A. B.1.B. B.1.C. F.2]
Dividend payments to shareholders**)	IDR million	(43,510,539)	(33,036,034)	(24,702,382)	
Payments to government (taxes, levies, etc.) ***)	IDR million	(15,071,430)	(15,238,365)	(14,633,011)	
Procurement of goods and services	IDR million	(7,700,818)	(8,380,230)	(6,086,960)	
Community expenditures	IDR million	(251,100)	(250,030)	(174,600)	
Economic value distributed	IDR million	(171,473,579)	(177,011,773)	(142,110,035)	
Economic value retained	IDR million	41,957,160	29,643,664	44,812,891	

Notes:

*) Interest income, sharia income, and premium income

**) Interest expenses, sharia expenses, and net premiums

***) Excluding current year profit attributable to non-controlling interests

Description	Unit	2025	2024	2023	Standard
Performance Ratios****					
Minimum Capital Adequacy Ratio (CAR)	%	19.36	20.10	21.48	
Non-performing productive assets and non-productive assets to total productive and non-productive assets	%	0.69	0.68	0.68	
Non-performing productive assets to total productive assets	%	0.67	0.67	0.68	
Allowance for Impairment Losses (AIL) on financial assets to productive assets	%	1.95	2.32	2.87	
Gross Non-Performing Loan (NPL)	%	0.96	0.97	1.02	[GRI 2-6] [OJK B.1.A. C.3.A. F.2]
Net Non-Performing Loan (NPL)	%	0.40	0.33	0.29	
Return on Assets (ROA)	%	3.19	3.59	4.03	
Return on Equity (ROE)	%	23.15	24.19	27.31	
Net Interest Margin (NIM)	%	4.59	4.93	5.25	
Efficiency Ratio (BOPO)	%	60.23	56.46	51.88	
Loan to Deposit Ratio (LDR)	%	88.92	98.04	86.75	
Liquidity Coverage Ratio (LCR)					
a. Individual LCR	%	137.40	139.21	176.24	
b. Consolidated LCR	%	140.19	140.64	169.58	

Notes:

**** Bank only



Description	Unit	2025	2024	2023	Standard
Banking Access					
Branch Offices	Unit	2,153	2,054	2,104	[GRI 2-6]
Overseas Offices	Unit	7	7	7	[OJK C.3.d]
ATMs	Unit	12,998	12,892	12,906	[GRI G4 FS14]

Description	Unit	2025	2024	2023	Standard
Digital Banking					
E-Channel List					
Livin' by Mandiri Apps	Number of Users	Million	24.7	14.9	13.2
	Number of Users	Billion	4.7	3.9	2.2
	Nominal Transaction	IDR trillion	4,447	4,025	3,261
ATM	Number of Users	Billion	1.00	1.04	1.04
	Nominal Transaction	IDR trillion	699.4	772.0	774.9
Prepaid Card	Number of Active Cards	Million	10	8.7	15.7
EDC	Number of Merchants	Thousand	314.0	198.0	201.3
	Number of Users	Million	499.9	328.1	262.9
	Nominal Transaction	IDR trillion	233.6	148.5	136.4
Smart Branch	Number of Branches	Unit	244	241	249

Description	Unit	2025	2024	2023	Standard
Types and Number of Products that Meet the Sustainable Business Activity Criteria					
Types of Products that Meet the Sustainable Business Activity Criteria	Type	Type of Sustainable Financing: - Green Portfolio - Social Portfolio	Type of Sustainable Financing: - Green Portfolio - Social Portfolio	Type of Sustainable Financing: - Green Portfolio - Social Portfolio	[GRI 2-6] [OJK B.1.A. B.1.D. C.4, F.3, F.26, F.27]
		Sustainable Products: - Green Loan - Sustainability Linked Loan - Corporate-in-Transition Financing - Green Mortgage	Sustainable Products: - Green Loan - Sustainability Linked Loan - Corporate-in-Transition Financing - Green Mortgage	Sustainable Products: - Green Loan - Sustainability Linked Loan - Corporate-in-Transition Financing - Green Mortgage	
		Sustainable Funding: - Sustainability Bond - Green Bond - ESG Repo	Sustainable Funding: - Sustainability Bond - Green Bond - ESG Repo	Sustainable Funding: - Sustainability Bond - Green Bond - ESG Repo	

Description	Unit	2025	2024	2023	Standard
Number of Products that Meet the Sustainable Business Activity Criteria					
a. Sustainable Funding	Unit	5	3	3	
1. Deposits (DPK)	Unit	0	0	0	
2. Securities	Unit	4	2	2	
3. Others	Unit	1	1	1	
b. Sustainable Financing	Unit	1	3	3	
1. Loans / Financing	Unit	1	3	3	
2. Securities	Unit	0	0	0	
3. Others	Unit	0	0	0	



Description	Unit	2025	2024	2023	Standard
Nominal Value of Products and/or Services Meeting the Criteria for Sustainable Business Activities					
a. Funding	IDR billion	28,341	17,876	17,318	
1. Deposits (DPK)	IDR billion	0	0	0	
2. Issued Securities	IDR billion	20,003	9,829	9,619	
3. Others	IDR billion	8,338	8,047	7,699	[GRI 2-6] [OJK B.1.A. C.4, F.3]
b. Financing	IDR billion	1,668	2,020	4,151	
1. Loans / Financing	IDR billion	1,668	2,020	4,151	
2. Securities Held	IDR billion	0	0	0	
3. Others	IDR billion	0	0	0	

Description	Unit	2025	2024	2023	Standard
Total Productive Assets for Sustainable Business Activities					
a. Total Loans/Financing for Sustainable Business Activities	Target	IDR billion	294,250		
	Realization	IDR billion	315,841	292,507	264,080
b. Total Non-Loans/Financing for Sustainable Business Activities	Realization	IDR billion	1,180,137	1,018,272	821,707
Percentage of Total Loans/Financing for Sustainable Business Activities to Total Bank Loans/Financing					
		%	21.11	22,32	24,30

Description	Unit	2025	2024	2023	Standard
Sustainable Business Activity Financing Portfolio					
Categories of Sustainable Business Activities					
Renewable Energy	IDR billion	12,876	11,773	9,727	
Energy Efficiency	IDR billion	-	-	-	
Pollution Prevention and Control	IDR billion	-	-	-	
Sustainable Management of Natural Resources and Land Use	IDR billion	115,662	111,432	102,413	
Conservation of Terrestrial and Aquatic Biodiversity	IDR billion	-	-	-	[OJK B.1.D. B.1.E. F.3, F.26, F.27] [GRI G4 FS8]
Clean Transportation	IDR billion	10,299	7,545	3,926	
Water and Wastewater Treatment	IDR billion	5,789	1,176	1,171	
Climate Change Adaptation	IDR billion	-	-	-	
Eco-Efficient Products that Reduce Resource Use and Pollution	IDR billion	15,047	10,621	5,354	
Green Buildings Meeting Standards/Certifications	IDR billion	6,539	6,268	6,612	
Other Environmentally Friendly Business Activities	IDR billion	9,557	9,644	8,776	

Description	Unit	2025	2024	2023	Standard
Micro, Small, and Medium Enterprises (MSMEs) Activities	IDR billion	140,072	133,548	126,101	[OJK B.1.D. B.1.E. F.3, F.26, F.27] [GRI G4 FS7]
Total KKUB Portfolio	IDR billion	315,841	292,507	264,080	
a. Green Portfolio	IDR trillion	166	149	129	
b. Social Portfolio	IDR trillion	150	144	135	
% Share of Sustainable Financing	%	21.11	22,31	24,32	

Description	Unit	2025	2024	2023	Standard
Micro, Small, and Medium Enterprises (MSMEs) Activities					
Palm Oil Plantations and CPO	IDR billion	24,995	23,296	21,651	[GRI 2-6] [OJK B.1.A. B.1.D. C.4, F.2 F.3] [FN-CB-240a.1.] [FN-CB-240a.2.] [GRI G4 FS7]
Retail Trade in Food, Beverages, and Tobacco	IDR billion	20,276	18,671	16,881	
Hotels, Restaurants, and Accommodations	IDR billion	12,009	11,054	9,971	
Retail Trade in Household Equipment	IDR billion	9,659	9,224	8,630	
Agriculture	IDR billion	5,786	5,520	5,722	
Non-Financial Business Services	IDR billion	4,046	3,780	5,208	
Social Services and Institutions	IDR billion	6,716	5,740	4,911	
Land Transportation Services	IDR billion	5,030	4,406	3,846	
Livestock and Animal Feed	IDR billion	4,377	3,989	3,756	
Retail Trade in Textiles and Textile Products	IDR billion	2,918	4,098	3,364	
Others	IDR billion	44,260	43,770	41,548	
Total	IDR billion	140,072	133,548	125,488	

Description	Unit	2025	2024	2023	Standard
Percentage of Total Sustainable Business Activity Portfolio to Total Portfolio (%)					
a. Sustainable Funding					
1. Deposits (DPK)	%	0.00	0.00	0.00	
2. Issued Securities	%	47.07	36.13	23.47	
b. Financing					
1. Loans / Financing	%	21.11	22.32	24.32	
2. Securities Held	%	0.00	0.00	0.00	

Description	Unit	2025	2024	2023	Standard
Sustainable Financing Products					
Green Loan	IDR trillion	3.8	3.78	3.50	[GRI 2-6] [OJK B.1.D. C.4, F.3, F.26, F.27]
Social Loan	IDR trillion	0.25	0.25	-	
Corporate-in-Transition Financing	IDR trillion	-	-	0.74	
Green Mortgage (KPR Hijau)	IDR trillion	0.71	0.58	-	
Sustainability-Linked Loan	IDR trillion	4.11	3.02	0.65	



Description	Unit	2025	2024	2023	Standard
Sustainable Funding					
Sustainability Bond	USD million	300	300	300	[GRI 2-6] [OJK B.1,A. B.1,D. C.4, F.3, F.26, F.27]
Sustainability Bond (Rupiah)	IDR billion	5	-	-	
Green Bond (Phase I)	IDR billion	5	5	5	
Green Bond (Phase II)	IDR billion	5	-	-	
ESG Repo	USD million	500	500	500	

Description	Unit	2025	2024	2023	Standard
Sustainable Investments					
Green Sukuk	IDR billion	4,483	3,116	3,047	[GRI 2-6] [OJK B.1,A. B.1,D. C.4, F.2, F.3, F.26, F.27]
Green Bond	IDR billion	88	292	180	
ESG-Based Mutual Funds	IDR billion	N/A	3,540	17	
Electric Vehicle Financing	IDR billion	1,282	910	393	
Solar Panel Financing	IDR billion	N/A	N/A	0,61	

Description	Unit	2025	2024	2023	Standard
Local Engagement					
Number of Local Suppliers	Suppliers	1,076	1,036	986	[GRI 204-1] [OJK B.1,e]
Proportion of Local Suppliers	%	98.18	98.39	98.38	
Value of Local Purchases	IDR trillion	7.70	8.22	5.45	
Percentage of Local Purchases	%	99.49	98.05	99.29	

Description		Unit	2025	2024	2023	Standard
Number of Customers with ISPO and/or RSPO Certification						
Corporate	Certified	Debtors	23	56	66	[GRI G4 FS10]
	In Progress	Debtors	24	7	11	
Commercial	Certified	Debtors	176	155	241	
	In Progress	Debtors	83	111	60	
Total	Certified	Debtors	199	211	307	
	In Progress	Debtors	107	118	71	

Description		Unit	2025	2024	2023	Standard
Outstanding Loan Balance of Customers with ISPO and/or RSPO Certification						
Corporate	Certified	IDR million	21,095	54,645	48,141	[GRI G4 FS11]
	In Progress	IDR million	1,496	874	8,820	
Commercial	Certified	IDR million	46,869	35,021	49,168	
	In Progress	IDR million	5,621	19,646	4,461	
Total	Certified	IDR million	67,964	89,666	97,309	
	In Progress	IDR million	7,118	20,520	13,281	

Description	Unit	2025	2024	Standard
Loan Portfolio by Sector				
Commercial – Others	%	0.2	20.80	[GRI G4 FS6]
Retail – Others	%	24.5	20.20	
Manufacturing	%	12.2	10.20	
Hotels, Restaurants, and Entertainment	%	11.1	9.00	
Agriculture	%	9.6	8.30	
Commercial and Professional Services	%	9.1	6.80	
Logistics and Mining	%	9.0	6.10	
Real Estate	%	6.2	5.60	
Transportation	%	7.8	5.40	
Services	%	6.6	4.60	
Others	%	3.8	2.90	

Environment

Description	Unit	2025	2024	2023	Baseline (2019)	Standard
Direct Energy Consumption						
Energy Consumption (Electricity)	GJ	849,889	863,024	1,040,756	1,140,603	[GRI 302-1, 302-2] [OJK F.6] [IDX E-03]
	kWh	236,080,206	239,728,902	289,099,056	316,834,209	
Energy Consumption (Fuels)	GJ	763,822	642,865	599,749	906,514	
	Liter	22,268,134	18,741,519	18,174,242	27,470,129	
Total Energy Consumption	GJ	1,613,711	1,505,889	1,640,505	2,047,117	

Notes:

- *Electricity consumption is calculated by dividing the total electricity cost (IDR) by the tariff per kWh, then converting the result into gigajoules (GJ) using The Greenhouse Gas Protocol Initiative (2004).
- Fuel consumption (Pertamax) is calculated by dividing the total purchase cost (IDR) by the price per liter, then converting the result into GJ.

Description	Unit	2025	2024	2023	Baseline (2019)	Standard
Energy Intensity						
Energy Consumption Intensity	GJ/ Employees	21.55	20.03	21.68	25.99	[GRI 302-3] [OJK F.6]



Description	Unit	2025	2024	2023	Baseline (2019)	Standard
Reduction in Energy Consumption (Bank Only)						
Total Energy Consumption Reduction from 2019 Baseline	GJ	-433,406	-541,228	-406,612	2,047,117	[GRI 302-4, 302-5] [OJK F.7]

Description	Unit	2025	2024	2023	Baseline (2019)	Standard
Greenhouse Gas (GHG) Emissions from the Company (Bank Only)						
Direct GHG Emissions (Scope 1)	ton CO ₂ e	52,816	46,741	43,077	75,640	[GRI 305-1, 305-5] [IDX E-01]
Indirect GHG Emissions (Scope 2)	ton CO ₂ e	190,920	192,853	252,636	283,113	[GRI 305-2, 305-5]
Total GHG Emissions	ton CO₂e	243,736	239,594	295,713	358,753	[OJK F.11] [FN-CB-410b.1]
GHG Emissions Coverage	%	100	100	100		

Description	Unit	2025	2024	2023	Baseline (2019)	Standard
Percentage of Greenhouse Gas Emissions from the Company (Bank Only)						
Direct GHG Emissions (Scope 1)	%	21.67	19.51	14.57	21.08	[GRI 305-1, 305-5]
Indirect GHG Emissions (Scope 2)	%	78.33	80.49	85.43	78.92	[GRI 305-2, 305-5]
Total GHG Emissions	%	100.00	100.00	100.00	100.00	FN-CB-410B.3,

Description	Unit	2025	2024	2023	Baseline (2019)	Standard
Emission Intensity per Employee (Bank Only)						
Scope 1 & 2 GHG Emissions Intensity	tCO ₂ e/ Employees	3.3	3.2	3.9*	4.6*	[GRI 305-4] [OJK F.11] [IDX E-02]

Notes:

*there is restatement of emission intensity calculation

Description	Unit	2025	2024	2023	Baseline	Standard
Other Indirect Emissions (Scope 3)						
Category 1: Purchased goods and services	ton CO ₂ e	431	N/A	N/A	N/A	[GRI 305-3] [FN-CB-410b.1]
Category 6: Business travel	ton CO ₂ e	4,440	N/A	N/A	N/A	
Total	ton CO₂e	4,871	N/A	N/A	N/A	

Description	Unit	2025	2024	2023	Baseline	Standard
Financed Emissions by Asset Class						
Loan Asset						
Commercial Real Estate	Million tCO ₂ e	0.1	0.2	0.3		[FN-CB-410b.2] [GRI 305-3]
Project Finance*	Million tCO ₂ e	0.7	0.5	0.6		
Business Loans**	Million tCO ₂ e	14.0	12.3	10.7		
Sovereign Loans	Million tCO ₂ e	2.4	1.8	1.1		
Mortgages	Million tCO ₂ e	0.5	0.4	0.4		
Motor Vehicle Loans	Million tCO ₂ e	0.3	0.4	0.4		
Total Loan Asset	Million tCO₂e	18.0	15.6	13.5		
Other Asset						
Sovereign Bonds	Million tCO ₂ e	2.2	3.7	4.5		[GRI 305-3]
Corporate Bonds	Million tCO ₂ e	0.1	0.1	0.1		
Total Other Asset	Million tCO₂e	2.3	3.8	4.6		
Total Financed Emissions	Million tCO₂e	20.3	19.4	18.1		

Description	Unit	2025	2024	2023	Baseline	Standard
Scope 3 Emissions Intensity (Financed Emissions)	tCO ₂ e /IDR billion	23.12	26.40	31.83		[GRI 305-4]
Financed Emissions Portfolio Coverage	%	60.9	56.1	44.4		

Notes:

*Project Finance includes power generation projects

** Business Loans are based on emissions data reported by debtors

Description	Unit	2025	2024	2023	Baseline	Standard
Absolute Emissions by Sector						
Oil & Gas	Million tCO ₂ e	3.14	1.22	1.38		[GRI 305-3] [FN-CB-410b.2]
Power Generation	Million tCO ₂ e	2.27	2.23	2.38		
Coal	Million tCO ₂ e	1.04	0.63	0.55		
FMCG	Million tCO ₂ e	1.03	1.02	0.44		
Chemicals & Petrochemicals	Million tCO ₂ e	0.92	0.89	0.49		
Agriculture	Million tCO ₂ e	0.87	0.92	0.60		
Iron & Steel	Million tCO ₂ e	0.77	1.00	1.59		
Non-ferrous Mining	Million tCO ₂ e	0.60	0.53	N/A		
Livestock	Million tCO ₂ e	0.60	1.52	1.01		
Construction	Million tCO ₂ e	0.42	0.37	0.33		



Description	Unit	2025	2024	2023	Baseline	Standard
Emission Intensity by Sector						
Cement	tCO ₂ e/IDR billion	375.3	385.6	310.3		[GRI 305-4] [OJK F.11]
Livestock	tCO ₂ e/IDR billion	224.3	381.9	320.6		
Oil & Gas	tCO ₂ e/IDR billion	148.4	80.0	185.2		
Power Generation	tCO ₂ e/IDR billion	88.7	99.0	152.5		
Iron & Steel	tCO ₂ e/IDR billion	75.2	94.4	124.9		
Chemicals & Petrochemicals	tCO ₂ e/IDR billion	65.9	83.9	35.5		
Healthcare	tCO ₂ e/IDR billion	52.7	4.8	18.2		
Shipping	tCO ₂ e/IDR billion	45.5	42.2	42.2		
Pulp & Paper	tCO ₂ e/IDR billion	35.4	97.9	33.9		
Agriculture	tCO ₂ e/IDR billion	31.0	26.6	22.8		

Description	Unit	2025	2024	2023	Baseline	Standard
Total GHG Emissions						
Direct GHG Emissions (Scope 1)	ton CO ₂ e	52,816	46,741	43,077	75,64	[GRI 305-1, 305-2, 305-3, 305-5] [OJK F.11] [FN-CB-410b.1]
Indirect GHG Emissions (Scope 2)	ton CO ₂ e	190,920	192,853	252,636	283,113	
Other Indirect GHG Emissions (Scope 3)	ton CO ₂ e	20,327,453	19,352,365	18,074,287		
- Financed Emissions	ton CO ₂ e	20,322,582	19,352,365	18,074,287		
- Non-Financed Emissions	ton CO ₂ e	4,871	0	0		
Emissions Reduction	ton CO ₂ e	-	-	-		
Total GHG Emissions	ton CO ₂ e	20,571,189	19,591,959	18,370,000	362,863	

Description	Unit	2025	2024	2023	Baseline	Standard
Water Withdrawal and Usage (Bank Only)						
Water Usage from Third Parties	m ³	651,084	574,376	560,911	410,316	[GRI 303-3, 303-5] [OJK F.8] [IDX E-04]
Recycled Water Usage	m ³	62,367	88,788	141,106	104,372	
Total Water Usage	m³	713,451	663,164	702,017	514,688	
% of Recycled Water Use	%	9	13	20	20	

Notes:

*Project Finance includes power generation projects.

**Business Loans are based on emissions data reported by debtors.

Description	Unit	2025	2024	2023	Baseline	Standard
Waste Management by Licensed Third Parties						
Hazardous Waste*	kg	525	196	1,520		[GRI 303-4, 306-3] [OJK B.2, F.13, F.14, F.15] [IDX E-05]
Domestic Waste**	kg	203,045	151,858	N/A		
Total Waste Disposed	ton	204	152	111		
Liquid Waste***	m ³	88,74	81,400	100,200		
Liquid Waste Treated through Reverse Osmosis****	m ³	25,845	32,134	31,610		

Description	Unit	2025	2024	2023	Baseline (2019)	Standard
Waste Generation by Management Method						
Managed by third party	kg	203,045	151,858	N/A		[GRI 306-4, 306-5]

Notes:

*Scope: Plaza Mandiri

** Scope: Menara Mandiri, Sentra Mandiri, Plaza Mandiri

*** Scope: Plaza Mandiri

**** Scope: Plaza Mandiri

Description	Unit	2025	2024	2023	Baseline (2019)	Standard
Paper Usage						
Printing Paper	Rim	146,819.2	128,299.6	110,057.3		[OJK F.5]
Printing Paper	kg	366,284.7	300,076.8	240,249.5		

Notes:

There is a restatement of paper usage data due to adjustments in the calculation methodology. The conversion of paper quantity to weight was based on an assumed specification of A4 paper – 70 gsm.

Description	Unit	2025	2024	2023	Baseline	Standard
Environmental Costs [OJK F.4]						
Solar Panel Installation	IDR	-	1,400,000,000	-		[OJK F.4]
Upgrading and Repairing RO Water Recycling Systems	IDR	-	-	-		[OJK F.4]
CSR Activities in Nature and Environmental Conservation	IDR	58,200,000,000	52,510,000,000	22,500,000,000		[OJK F.4, F.25]
LED Installation	IDR	-	-	2,250,000,000		[OJK F.4]
RVM Program	IDR	198,000,000	198,000,000	N/A		[OJK F.4]



Description	Unit	2025	2024	2023	Baseline	Standard
Energy Reduction Initiatives						
Green Building Certified Offices	Unit	3	3	1		[GRI 302-4, 305-5] [OJK F.7, F.12]
Smart Branches	Unit	244	241	241		
Solar Panels	Unit	870	870	727		
Operational Vehicles Using Electric Vehicles	Unit	521	404	136		

Social

Employment

Description		Unit	2025	2024	2023	Standard	
Number of Board of Commissioners and Directors							
Board of Commissioners	Male	People	6	9	9	[GRI 405-1]	
	Female	People	1	1	2		
Board of Directors	Male	People	10	10	9		
	Female	People	2	2	3		
Number of Employees by Nationality							
Indonesia	Male	People	18,444	18,504	18,565	[GRI 2-7]	
	Female	People	20,288	20,369	20,374		
India	Male	People	0	1	1		
	Female	People	0	0	0		
Total	Male	People	18,444	18,505	18,566		
	Female	People	20,288	20,369	20,374		
Number of Employees by Age Group							
< 30 years	Male	People	5,256	4,404	4,390	[GRI 2-7, 405-1] [C.3,b]	
	Female	People	6,714	5,581	5,729		
30 – 50 years	Male	People	11,829	12,610	12,479		
	Female	People	12,687	13,881	13,715		
> 50 years	Male	People	1,359	1,491	1,697	[GRI 2-7, 405-1] [C.3,b]	
	Female	People	887	907	930		
Total	Male	People	18,444	18,505	18,566		
	Female	People	20,288	20,369	20,374		

Description		Unit	2025	2024	2023	Standard
Number of Employees by Employment Status						
Permanent Employees	Male	People	16,459	16,616	16,601	[GRI 2-7, 2-8, 405-1] [C.3,b] [IDX S-04]
	Female	People	17,170	17,590	17,762	
Contract Employees	Male	People	1,799	1,713	1,721	
	Female	People	2,926	2,636	2,416	
Trainees	Male	People	186	176	244	
	Female	People	192	143	196	
Total Organic Employees (Permanent, Contract, and Trainees)	Male	People	18,444	18,505	18,566	
	Female	People	20,288	20,369	20,374	
Outsourced Workers	Male	People	25,613	25,834	26,428	
	Female	People	6,971	7,235	25,975	
Kriya	Male	People	810	827	787	
	Female	People	2,782	2,545	2,107	
Total	Male	People	44,867	45,166	45,781	
	Female	People	30,041	30,149	48,366	
Number of Employees by Education Level						
Doctoral Degree (PhD)	Male	People	7	12	11	[GRI 2-7, 2-8, 405-1] [C.3,b]
	Female	People	2	1	2	
Master’s Degree	Male	People	1,214	1,189	1,194	
	Female	People	776	770	730	
Bachelor’s Degree and Equivalent	Male	People	16,253	16,188	16,038	
	Female	People	18,605	18,506	18,342	
Diploma	Male	People	437	512	588	
	Female	People	814	973	1,130	
Senior High School	Male	People	530	599	725	
	Female	People	91	119	170	
Junior High School	Male	People	3	5	10	
	Female	People	0	0	0	
Elementary School	Male	People	0	0	0	
	Female	People	0	0	0	
Total	Male	People	18,444	18,505	18,566	
	Female	People	20,288	20,369	20,374	



Description		Unit	2025	2024	2023	Standard
Number of Employees by Work Location						
Region I/Sumatra 1	Male	People	921	989	1,057	[GRI 2-7, 2-8, 405-1] [C.3,b]
	Female	People	1,184	1,232	1,298	
Region II/Sumatra 2	Male	People	1,160	1,197	1,248	
	Female	People	1,346	1,369	1,391	
Region III/Jakarta 1	Male	People	795	847	871	
	Female	People	1,435	1,542	1,621	
Region IV/Jakarta 2	Male	People	698	742	787	
	Female	People	1,496	1,596	1,647	
Region V/Jakarta 3	Male	People	685	741	793	
	Female	People	1,298	1,364	1,385	
Region VI/Java 1	Male	People	928	1,004	1,072	
	Female	People	1,174	1,238	1,266	
Region VII/Java 2	Male	People	1,068	1,176	1,283	
	Female	People	1,361	1,421	1,486	
Region VIII/Java 3	Male	People	1,072	1,179	1,281	
	Female	People	1,652	1,737	1,780	
Region IX/Kalimantan	Male	People	738	818	882	
	Female	People	915	978	1,027	
Region X/Sulawesi and Maluku	Male	People	829	918	991	
	Female	People	1,078	1,125	1,164	
Region XI/Bali and Nusa Tenggara	Male	People	497	538	575	[GRI 2-7, 2-8, 405-1] [C.3,b]
	Female	People	634	637	637	
Region XII/Papua	Male	People	243	284	313	
	Female	People	373	391	431	
Overseas Offices	Male	People	27	27	27	
	Female	People	5	5	5	
Subsidiaries	Male	People	62	60	69	
	Female	People	17	19	16	
Head Office	Male	People	8,721	7,985	7,317	
	Female	People	6,320	5,715	5,220	
Total	Male	People	18,444	18,505	18,566	
	Female	People	20,288	20,369	20,374	

Description		Unit	2025	2024	2023	Standard
Number of Employees by Organizational Management Level						
Top Management	Male	People	112	117	113	[GRI 2-7, 2-8, 405-1] [C.3,b]
	Female	People	38	38	33	
Middle Management	Male	People	718	721	714	
	Female	People	287	285	263	
Junior Management	Male	People	9,872	9,413	9,000	
	Female	People	8,616	8,287	7,935	
Non Management	Male	People	7,742	8,254	8,739	
	Female	People	11,347	11,759	12,143	
Total	Male	People	18,444	18,505	18,566	
	Female	People	20,288	20,369	20,374	
Number of Employees by Age Group and Organizational Management Level						
Board of Commissioners						
18-24	Male	People	0	0	0	[GRI 2-7, 405-1] [C.3.b] [IDX S-01, S02]
	Female	People	0	0	0	
25-34	Male	People	0	0	0	
	Female	People	0	0	0	
35-44	Male	People	0	2	1	
	Female	People	0	0	0	
45-54	Male	People	0	0	0	
	Female	People	0	0	1	
>54	Male	People	6	9	10	
	Female	People	1	1	1	
Board of Directors						
18-24	Male	People	0	0	0	
	Female	People	0	0	0	
25-34	Male	People	0	0	0	
	Female	People	0	0	0	
35-44	Male	People	2	0	0	
	Female	People	0	0	0	
45-54	Male	People	1	4	3	
	Female	People	2	2	2	
>54	Male	People	7	6	6	
	Female	People	0	0	1	

Description:

Top Management: BOD-1

Middle Management: BOD-2

Junior Management: BOD-3



Description		Unit	2025	2024	2023	Standard
Top Management						
18-24	Male	People	0	0	0	[GRI 2-7, 405-1] [C.3,b] [IDX S-02]
	Female	People	0	0	0	
25-34	Male	People	0	0	0	
	Female	People	0	1	1	
35-44	Male	People	29	28	25	
	Female	People	15	9	11	
45-54	Male	People	51	69	67	
	Female	People	14	23	19	
>54	Male	People	32	20	21	
	Female	People	9	5	2	
Middle Management						
18-24	Male	People	0	0	0	[GRI 2-7, 405-1] [C.3,b] [IDX S-02]
	Female	People	0	0	0	
25-34	Male	People	50	45	32	
	Female	People	32	27	21	
35-44	Male	People	343	332	318	
	Female	People	139	131	107	
45-54	Male	People	291	311	313	
	Female	People	109	113	120	
>54	Male	People	34	33	51	
	Female	People	7	14	15	
Junior Management						
18-24	Male	People	673	667	503	[GRI 2-7, 405-1] [C.3,b] [IDX S-02]
	Female	People	579	580	441	
25-34	Male	People	3,741	3,694	3,754	
	Female	People	3,119	3,106	3,214	
35-44	Male	People	3,760	3,434	3,102	
	Female	People	3,427	3,247	3,001	
45-54	Male	People	1,520	1,498	1,505	
	Female	People	1,386	1,282	1,195	
>54	Male	People	178	120	136	
	Female	People	105	72	84	

Description		Unit	2025	2024	2023	Standard
Non Management						
18-24	Male	People	658	578	613	GRI 2-7, 405-1] [C.3.b] [IDX S-02]
	Female	People	1,338	1,134	1,087	
25-34	Male	People	4,016	4,745	5,424	
	Female	People	6,740	7,558	8,258	
35-44	Male	People	2,499	2,234	1,829	
	Female	People	2,810	2,545	2,206	
45-54	Male	People	462	595	717	
	Female	People	411	462	520	
>54	Male	People	107	102	156	
	Female	People	48	60	72	

Percentage of Diversity in The Highest Governance Bodies and Employees

Description	Unit	2025	2024	2023	Standard
Percentage of the Board of Commissioners and Board of Directors by Gender					
Male	%	84.21	86.36	87.26	[GRI 405-1]
Female	%	15.79	13.64	21.74	
Percentage of the Board of Commissioners and Board of Directors by Age Group					
< 30 years	%	0			[GRI 405-1]
30-50 years	%	21.05			
> 50 years	%	78.95			
Percentage of the Board of Commissioners and Board of Directors by Nationality					
Indonesia	%	100.00			[GRI 405-1]
Percentage of Employees by Gender					
Male	%	47.62	47.60	47.68	[GRI 405-1]
Female	%	52.38	52.40	52.32	
Percentage of Employees by Position Level					
Top Management	%	0.39	0.40	0.37	[GRI 405-1]
Middle Management	%	2.59	2.59	2.51	
Junior Management	%	47.73	45.53	43.49	
Non Management	%	49.28	51.48	53.63	
Percentage of Employees by Age Group					
< 30 years	%	30.90	25.69	25.69	[GRI 405-1]
30-50 years	%	63.30	68.15	68.15	
> 50 years	%	5.80	6.17	6.17	
Percentage of Employees by Nationality					
Indonesia	%	100.00			



Description	Unit	2025	2024	2023	Standard
Percentage of Employees by Education Level					
Doctoral Degree (PhD)	%	0.02	0.03	0.03	[GRI 405-1]
Master’s Degree	%	5.14	5.04	4.94	
Bachelor’s Degree and Equivalent	%	90.00	89.25	88.29	
Diploma	%	3.23	3.82	4.41	
Senior High School	%	1.60	1.85	2.30	
Junior High School	%	0.01	0.01	0.03	
Percentage of Female Employees					
Female employees across all management levels (including junior, middleE. and top management)	%	45.78	46.65		[GRI 405-1]
Female employees at junior management level	%	46.60	46.82		
Female employees at top management level	%	25.33	24.52		
Female employees in revenue-generating functions	%	48.28	50.00		
Female employees in STEM-related positions (Science. Technology, EngineerinG. and Mathematics)	%	45.52	45.65		

Description:

Top Management: BOD-1

Middle Management: BOD-2

Junior Management: BOD-3

Employees with Disabilities

Description	Unit	2025	2024	2023	Standard
Number of Employees with Disabilities					
Organic	People	14	15	15	[GRI 405-1]
Skilled Workers	People	14	4	9	
Outsourced Workers	People	8	72	8	
Total	People	36	91	32	
Number and Percentage of Employees with Disabilities by Gender					
Male	People	27	74	23	[GRI 405-1]
	%	81.91	81.32	71.87	
Female	People	9	17	9	
	%	18.08	18.68	28.12	
Total	People	36	91	32	
	%	100.00	100.00	100.00	
Types of Disabilities					
Hearing Impairment	People	4	4	3	[GRI 405-1]
Physical Disability	People	32	18	29	
Visual Impairment	People	0	7	0	
Speech Impairment	People	0	1	0	
Other Disabilities	People	0	61	0	
Total	People	36	91	32	

Description	Unit	2025	2024	2023	Standard
Types of Jobs					
Call Center	People	25	15	19	[GRI 405-1]
Back Office	People	10	31	9	
Front Office	People	0	23	2	
Fields	People	0	20	0	
IT	People	1	2	2	
Total	People	36	91	32	

Remuneration

Description		Unit	2025	2024	2023	Standard
Average Salary by Position and Gender						
Top Management	Male	IDR/month	89,552,507	89,168,843		[GRI 405-2]
	Female	IDR/month	91,806,910	104,022,441		
Middle Management	Male	IDR/month	43,497,978	44,923,940		
	Female	IDR/month	42,608,536	44,496,587		
Junior Management	Male	IDR/month	16,689,733	16,788,693		
	Female	IDR/month	16,268,848	16,266,629		
Non Management	Male	IDR/month	6,799,893	6,799,640		
	Female	IDR/month	6,687,750	6,753,421		
Ratio of Average Female Employee to Male Employee Salary by Position						
Top Management		Ratio	1.03	1.17		[GRI 405-2]
Middle Management		Ratio	0.98	0.99		
Junior Management		Ratio	0.97	0.97		
Non Management		Ratio	0.98	0.99		
Average Gender Pay Gap by Position						
Top Management		%	3.00	16.70		[GRI 405-2]
Middle Management		%	2.00	1.00		
Junior Management		%	3.00	3.10		
Non Management		%	2.00	0.70		
Median Gender Pay Gap by Position						
Top Management		%	3.20	13.90		[GRI 405-2]
Middle Management		%	3.20	0.60		
Junior Management		%	0.90	3.60		
Non Management		%	1.50	1.50		

Description:

Top Management: BOD-1

Middle Management: BOD-2

Junior Management: BOD-3



Pay Indicators

Description		Unit	2025	2024	2023	Standard
Average Salary + Other Incentives (Allowances)						
Top Management	Male	IDR	108,872,385	90,289,259		[GRI 405-2]
	Female	IDR	105,931,049	104,773,551		
Middle Management	Male	IDR	50,189,974	44,923,940		
	Female	IDR	49,163,696	44,496,587		
Junior Management	Male	IDR	19,257,384	16,788,693		
	Female	IDR	18,771,747	16,266,629		
Non Management	Male	IDR	7,846,031	6,799,640		
	Female	IDR	7,716,635	6,753,421		

Description:

Top Management: BOD-1

Middle Management: BOD-2

Junior Management: BOD-3

Human Capital Return on Investment

Description	Unit	2025	2024	2023	Standard
Human Capital Return on Investment					
a. Total Revenue	IDR	115,298			[GRI 405-2]
b. Total Operating Expenses	IDR	47,492			
c. Total Employee-Related Expenses	IDR	17,503			
HCROI Result (a-(b-c))/c	Value	4.87			
Total Number of Employees	People	38,732			

Annual Total Compensation

Description	Unit	2025	2024	2023	Standard
Annual Total Compensation Ratio					
Ratio of annual total compensation of the highest-paid individual to the median annual total compensation of all employees (excluding the highest-paid individual)	Ratio	31.54	34.06		[GRI 2-21]
Percentage increase in the annual total compensation ratio of the highest-paid individual compared to the median annual total compensation of all employees (excluding the highest-paid individual)	%	-7	15.62		

Employee Recruitment

Description		Unit	2025	2024	2023	Standard
Number of New Hires by Age Group and Gender						
< 30 years	Male	People	1,099	671	1,109	[GRI 401-1]
	Female	People	1,523	649	1,494	
30 – 50 years	Male	People	67	615	117	
	Female	People	22	499	47	
> 50 years	Male	People	5	3	16	
	Female	People	1	0	2	
Total	Male	People	1,171	1,289	1,242	
	Female	People	1,546	1,148	1,543	
Number of New Hires by Work Location						
Region I/Sumatra 1	Male	People	48	60	48	{GRI 401-1}
	Female	People	98	46	114	
Region II/Sumatra 2	Male	People	85	82	123	
	Female	People	129	61	112	
Region III/Jakarta 1	Male	People	62	48	23	
	Female	People	91	66	61	
Region IV/Jakarta 2	Male	People	55	41	27	
	Female	People	104	85	97	
Region V/Jakarta 3	Male	People	37	38	28	
	Female	People	83	70	55	
Region VI/Java 1	Male	People	44	53	77	
	Female	People	82	59	112	
Region VII/Java 2	Male	People	57	56	92	
	Female	People	115	40	158	
Region VIII/Java 3	Male	People	49	57	78	
	Female	People	103	54	179	
Region IX/Kalimantan	Male	People	36	47	30	
	Female	People	54	39	55	
Region X/Sulawesi and Maluku	Male	People	34	73	66	
	Female	People	83	53	111	
Region XI/Bali and Nusa Tenggara	Male	People	27	37	46	
	Female	People	50	43	51	
Region XII/Papua	Male	People	11	13	14	
	Female	People	29	20	22	
Overseas Offices	Male	People	0	0	0	
	Female	People	0	0	0	
Head Office	Male	People	626	684	590	
	Female	People	525	512	416	
Total	Male	People	1,171	1,289	1,242	
	Female	People	1,546	1,148	1,543	



Description		Unit	2025	2024	2023	Standard	
Number of New Hires by Management Level							
Top Management	Male	People	4	1	10	[GRI 401-1] [IDX S-01]	
	Female	People	1	0	3		
Middle Management	Male	People	0	0	9		
	Female	People	0	0	1		
Junior Management	Male	People	478	910	490		
	Female	People	368	676	337		
Non Management	Male	People	689	378	733		
	Female	People	1,177	472	1,202		
Total	Male	People	1,171	1,289	1,242		
	Female	People	1,546	1,148	1,543		
Number of New Hires by Nationality							
Indonesia	Male	People	1,171	1,289	1,242		
	Female	People	1,546	1,148	1,542		
India	Male	People	0	0	0		
	Female	People	0	0	1		
Total	Male	People	1,171	1,289	1,242		
	Female	People	1,546	1,148	1,543		
Employee Recruitment Costs							
Average recruitment cost per employee		IDR	4,041,356	4,378,859	4,378,859		
Internal Recruitment							
Internal Recruitment		%	37.10	42.00	52.00	[GRI 401-1]	
New Recruitment		%	62.90	58.00	48.00		

Description:

- Top Management: BOD-1
- Middle Management: BOD-2
- Junior Management: BOD-3

Employee Turnover

Description		Unit	2025	2024	2023	Standard
Number of Employee Turnover by Age Group						
< 30 years	Male	People	205	176	181	[GRI 401-1]
	Female	People	339	276	265	
30 – 50 years	Male	People	691	429	387	
	Female	People	1,103	740	629	
> 50 years	Male	People	344	491	429	
	Female	People	186	242	157	
Total	Male	People	1,240	1,096	997	
	Female	People	1,628	1,258	1,051	

Description		Unit	2025	2024	2023	Standard
Number of Employee Turnover by Work Location						
Region I/Sumatra 1	Male	People	65	55	50	{GRI 401-1}
	Female	People	92	94	89	
Region II/Sumatra 2	Male	People	72	54	43	
	Female	People	107	78	63	
Region III/Jakarta 1	Male	People	67	65	75	
	Female	People	150	129	88	
Region IV/Jakarta 2	Male	People	62	56	60	
	Female	People	138	117	103	
Region V/Jakarta 3	Male	People	64	63	55	
	Female	People	129	89	92	
Region VI/Java 1	Male	People	55	51	58	
	Female	People	94	75	69	
Region VII/Java 2	Male	People	91	72	56	
	Female	People	134	102	73	
Region VIII/Java 3	Male	People	82	82	57	
	Female	People	116	96	73	
Region IX/Kalimantan	Male	People	63	38	36	
	Female	People	94	78	64	
Region X/Sulawesi and Maluku	Male	People	50	51	47	
	Female	People	92	77	59	
Region XI/Bali and Nusa Tenggara	Male	People	32	28	31	
	Female	People	37	29	23	
Region XII/Papua	Male	People	30	11	13	
	Female	People	41	32	28	
Overseas Offices	Male	People	1	0	0	
	Female	People	0	0	0	
Subsidiaries	Male	People	3	1	4	
	Female	People	0	1	2	
Head Office	Male	People	503	469	412	
	Female	People	404	261	225	
Total	Male	People	1,240	1,096	997	
	Female	People	1,628	1,258	1,051	
Number of Employee Turnover by Management Level						
Top Management	Male	People	25	21	14	{GRI 401-1} [IDX S-01]
	Female	People	9	3	3	
Middle Management	Male	People	77	64	55	
	Female	People	38	25	17	
Junior Management	Male	People	435	426	388	
	Female	People	381	314	262	
Non Management	Male	People	703	585	540	
	Female	People	1,200	916	769	
Total	Male	People	1,240	1,096	997	
	Female	People	1,628	1,258	1,051	



Description	Unit	2025	2024	2023	Standard
Number of Employee Turnover by Nationality					
Indonesia	Male	People	1,240	1,096	997
	Female	People	1,628	1,258	1,051
Total	Male	People	1,240	1,096	997
	Female	People	1,628	1,258	1,051

[GRI 401-1]

Description:

- Top Management: BOD-1
- Middle Management: BOD-2
- Junior Management: BOD-3

Employee Turnover Rate

Description	Unit	2025	2024	2023	Standard
Voluntary Employee Turnover Rate					
Total voluntary turnover rate	%	3.53	2.63	2.68	
Voluntary turnover rate by gender	Male	%	1.40	1.05	1.07
	Female	%	2.12	1.59	1.62
Voluntary turnover rate by age group	<30 years	%	0.84	0.82	0.92
	30-50 years	%	2.55	1.64	1.67
	>50 years	%	0.15	0.18	0.09
Voluntary turnover rate by management level	Top Management	%	0.05	0.01	0.09
	Middle Management	%	0.17	0.05	0.09
	Junior management	%	1.25	0.96	0.09
	Non Management	%	2.06	1.62	0.09
Voluntary turnover rate by nationality	Indonesia	%	3.53	2.63	2.68
Employee Turnover Rate					
Total turnover rate	%	7.40	6.06	5.26	
Turnover rate by gender	Male	%	3.20	2.82	2.56
	Female	%	4.20	3.24	2.70
Turnover rate by age group	<30 years	%	1.40	1.16	1.15
	30-50 years	%	4.63	3.01	2.61
	>50 years	%	1.37	1.89	1.50
Turnover rate by management level	Top Management	%	0.09	0.06	0.04
	Middle Management	%	0.30	0.23	0.18
	Junior management	%	2.11	1.90	1.67
	Non Management	%	4.91	3.86	3.36
Turnover rate by nationality	Indonesia	%	7.40	6.06	5.26

[GRI 401-1]

[GRI 401-1]

Maternity Leave

Description	Unit	2025	2024	2023	Standard
Employee Maternity Leave					
Employees entitled to maternity leave	Male	People	13,063	13,463	13,743
	Female	People	12,929	13,626	14,605
Employees who took maternity leave	Male	People	512	575	621
	Female	People	835	829	1,152
Employees who returned to work after maternity leave	Male	People	512	575	621
	Female	People	835	829	1,152
Return-to-work rate after maternity leave	Male	%	100.00	100.00	100.00
	Female	%	100.00	100.00	100.00
Retention rate 12 months after returning from maternity leave	Male	%	100.00	100.00	100.00
	Female	%	100.00	100.00	100.00

[GRI
401-3]
[IDX
S-03]

Employee Engagement

Description	Unit	2025	2024	2023	Standard
Employee Engagement Survey					
Employee engagement survey index	%	90.48	89.93	89.65	
Coverage of employee engagement survey	%	89.01	80.81	75.00	

Employee Absenteeism

Description	Unit	2025	2024	2023	Standard
Employee Absenteeism Rate					
Absenteeism rate based on total working days	% of Total Scheduled Days	0.95	0.65	1.02	

Notes:

Absenteeism rate calculation includes permanent and contract employees. In 2025, Bank Mandiri set an employee absenteeism rate target of 1%, which was successfully achieved, with the actual absenteeism rate remaining below the target.



Training

Description	Unit	2025	2024	2023	Standard
Debt Collection Policy Training					
Number of training topics	Title Unit	8	30	NR	[GRI 404-2]
Number of participants	People	756	3,399	NR	[OJK F.22]
Customer Financial Protection Training					
Number of training topics	Title Unit	1	102	171	[GRI 404-2]
Number of participants	People	53,456	10,260	26,288	[OJK F.22]
Marketing Training and Product Information					
Number of training topics	Title Unit	167	70	49	[GRI 404-2]
Number of participants	People	3,485	1,013	18,152	[OJK F.22]
Data Security and Privacy Training					
Number of training topics	Title Unit	186	412	197	[GRI 404-2]
Number of participants	People	42,697	81,929	87,793	[OJK F.22]
Code of Conduct and Ethics Standards Training					
Number of training topics	Title Unit	68	273	76	[GRI 404-2]
Number of participants	People	37,325	17,301	12,730	[OJK F.22] [FS4]

Average Training Hours

Description	Unit	2025	2024	2023	Standard
Average Training Hours by Gender					
Male	Number of Training Participants	Participant	19,141	19,119	18,894
	Total Training Hours	Hour	1,798,946	2,175,159	2,674,432
	Average Training Hours	Hour	93.98	113.78	136.60
Female	Number of Training Participants	Participant	21,233	20,916	20,623
	Total Training Hours	Hour	1,737,030	2,140,788	2,664,804
	Average Training Hours	Hour	81.81	102.35	124.40
Total	Number of Training Participants	Participant	40,374	40,035	39,517
	Total Training Hours	Hour	3,535,976	4,315,947	5,339,236
	Average Training Hours	Hour	87.58	107.81	130.20

Description		Unit	2025	2024	2023	Standard
Average Training Hours by Job Level						
Board of Commissioners	Number of Training Participants	Participant	6	10	12	
	Total Training Hours	Hour	104	179	1,008	
	Average Training Hours	Hour	17.33	17.90	77.50	
Board of Directors	Number of Training Participants	Participant	8	12	12	
	Total Training Hours	Hour	196	69	146	
	Average Training Hours	Hour	24.50	6.32	12.20	
SEVP – SVP	Number of Training Participants	Participant	167	154	158	
	Total Training Hours	Hour	8,898	9,532	15,558	
	Average Training Hours	Hour	53.28	61.90	90.50	
VP - AVP	Number of Training Participants	Participant	4,199	4,120	3,965	
	Total Training Hours	Hour	553,580	533,885	807,516	
	Average Training Hours	Hour	131.84	129.58	202.60	[GRI 404-1] [OJK F.22] [IDX S-05]
SM - FAM	Number of Training Participants	Participant	14,908	13,993	13,822	
	Total Training Hours	Hour	1,829,512	1,947,625	2,553,630	
	Average Training Hours	Hour	122.72	139.19	184.20	
Operational	Number of Training Participants	Participant	18,695	19,659	19,751	
	Total Training Hours	Hour	1,059,712	1,743,310	1,839,932	
	Average Training Hours	Hour	56.68	88.68	88.50	
Non-Operational	Number of Training Participants	Participant	38	55	59	
	Total Training Hours	Hour	446	649	808	
	Average Training Hours	Hour	11.74	11.81	9.20	
Pension/ terminate	Number of Training Participants	Participant	2,353	2,032	1,738	
	Total Training Hours	Hour	83,528	80,698	120,638	
	Average Training Hours	Hour	35.50	39.71	58.00	



Products and Services

Description	Unit	2025	2024	2023	Standard
Product and Service Evaluation					
Percentage of products evaluated for safety	%	100	100	100	[OJK F.27, F.29]
Products recalled or discontinued	Unit Product	3*	0	1 (Livin' web)	

Note:

*Mandiri Tabungan Mitra Usaha, Mandiri Tabungan Tenaga Kerja Indonesia, and e-FX Mobile.

Description	Unit	2025	2024	2023	Standard
Data Security Incidents					
Number of data security breach incidents	Case	0	0	0	[GRI 2-27]
Percentage of incidents related to customer data	%	0	0	0	[GRI 418-1] [FN-CB-230a.1]
Number of affected accounts	Accounts	0	0	0	

Description	Unit	2025	2024	2023	Standard
Customer Complaints Summary					
Total customer complaints	Unit	888,126	983,547	1,082,133	
Customer complaints under resolution during the reporting year	Unit	-	-	-	
Resolved customer complaints	Unit	888,126	983,547	1,082,133	
Number of transactions*	Transaction	8,234,088,665	7,364,173,976	8,866,317,376	
Complaint Index (complaints-to-transactions ratio)	Ratio	0.00011	0.00013**	0.00012**	[OJK F.24]
Resolution Rate	%	100	100	100	
Target RAS metric (complaints per one million transactions)	Ratio	80	-	-	
Actual RAS metric (complaints per one million transactions)	Ratio	75	114	149	

Notes:

*In 2025, Bank Mandiri adjusted its methodology for calculating the number of transactions, from previously using the Defect per Million Opportunities (DPMO) method which measures the potential occurrence of transaction failures across each activity in the process, to the Defect per Million Transactions (DPMT) method which treats an entire transaction activity sequence as a single unit.

**A restatement has been made to update the total number of transactions due to adjustments in the calculation methodology.

Description	Unit	2025	2024	2023	Standard
Customer Satisfaction					
Net Promotor Score	Score	71	67	66	[OJK F.30]
Customer Satisfaction Score	Score	86.64	86.11	86.76	

Inclusive Financial Access

Description	Unit	2025	2024	2023	Standard
Mandiri Agent Performance					
Individual Mandiri Agents	Individual	11,035	110,672	130,100	
Transaction volume	IDR trillion	89.60	89.72	92.82	
Number of transactions	Million Transaction	65.10	88.01	86.83	[OJK B.1.e, F.23, F.26, F.28]
Savings accounts generated through Mandiri Agents	Million Accounts	3.5	3.2	2.9	
Number of Basic Savings Accounts	Million Accounts	38.7	34.2	35.6	

Description	Unit	2025	2024	2023	Standard
Financial Literacy and Inclusion Activities					
Number of participants	People	44,185*	35,876**	13,132	[OJK F.23, F.26, F.28] [FN-CB-240a.4]

Notes:

*Includes the Livin' Up Your Financial, Mandiri Sahabatku, GEMPITA Lestari, Bank Mandiri's Partnership with Universitas Mulawarman, Rumah BUMN, and Wirausaha Muda Mandiri (WMM) programs in 2025.

**Includes the Livin' Up Your Financial, Mandiri Sahabatku, Wirausaha Muda Mandiri (WMM), and Integrated Rice Processing Center (SPBT) programs in 2024.

Description	Unit	2025	2024	2023	Standard
Corporate Social Responsibility Costs					
Mandiri Sahabatku	IDR million	3.5	0.2	1.4	
Wirausaha Muda Mandiri (WMM)	IDR billion	6.0	6.0	1.5	
Rumah BUMN	IDR billion	2.0	4.2	2.0	[GRI 203-1, 413-1] [OJK F.25]
Mudik Bareng BUMN	IDR billion	8.2	11.3	4.7	
Aksi Bersih Mandiri*	IDR billion	18.7	6.4	-	
Mandiri Air*	IDR billion	6.2	2.3	-	

Notes:

* New programs introduced in 2024

Description	Unit	2025	2024	2023	Standard
KUR and KUM Performance					
KUM	IDR trillion	30.8	26.9	20.5	[GRI 413-1] [OJK F.25, F.26, F.28] [FN-CB-240a.1.]
KUR	IDR trillion	68.5	63.9	62.3	



Description		Unit	2025	2024	2023	Standard
Bank Mandiri CSR Targets and Realization						
Social Pillar	Number of Programs Achieved	Program	553	492	426	
	Target	IDR billion	131.5	112.0	47.5	
	Realization	IDR billion	138.4	112.0	74.0	
Economic Pillar	Number of Programs Achieved	Program	258	343	280	
	Target	IDR billion	52.5	82.5	68.8	
	Realization	IDR billion	53.2	82.5	70.4	
Environmental Pillar	Number of Programs Achieved	Program	346	348	232	[GRI 203-1, 413-1] [OJK F.2, F.3, F.25]
	Target	IDR billion	62	52.5	22.5	
	Realization	IDR billion	58.2	52.5	23.3	
Legal and Governance Pillar	Number of Programs Achieved	Program	17	12	23	
	Target	IDR billion	4	3.0	11.2	
	Realization	IDR billion	1.3	3.0	6.9	
Total	Number of Programs Achieved	Program	1,174	1,195	961	
	Target	IDR billion	250.0	250.0	150.0	
	Realization	IDR billion	251.1	250.0	174.6	
CRS Program Budget Allocation						
Charitable Donations		%	55.1	44.8	42.3	
Community Investments		%	44.4	54.0	53.6	[OJK F.25]
Commercial Initiatives		%	0.5	1.2	4.0	
Total		%	100.0	100.0	100.0	
CSR Contribution						
Cash Contributions*		IDR	0	0	0	
In-Kind Contributions (donations of products or services, projects/ collaborations, etc.)**		IDR trillion	251.1	250.0	174.7	[OJK F.25]
Management Overhead (consulting and research costs)		IDR trillion	1.8	6.6	9.6	

Notes:

* Bank Mandiri does not provide direct cash assistance to communities. All CSR contributions are delivered through community development and strategic infrastructure programs.

** Total funds realized from CSR programs

Description	Unit	2025	2024	2023	Standard
Social Performance Highlights					
Government-subsidized Loan (KUR)	IDR trillion	68.5	63.9	62.3	
CSR program beneficiaries	Million People	7.2	6.5	5.9	[OJK B.3]
Proportion of female employees	People	20,288	20,369	20,374	
Proportion of female managers	%	45.78	48.91	48.70	
Summary of ESG capacity building	Jam	75,100	72,600	11,622	

Governance

Board of Commissioners and Directors

Description	Unit	2025	2024	2023	Standard
Diversity of the Board of Commissioners and Directors					
Female Commissioners	%	14.00	10.00	18.00	[GRI 2-9, 405-1]
Female Directors	%	17.00	17.00	25.00	
Independence of the Board of Commissioners					
Independent Commissioners	%	49.00	50.00	55.00	[GRI 2-9]

Corporate Governance Perception Index

Description	Unit	2025	2024	2023	Standard
CGPI Assessment Results					
Governance Structure	Score	25.77	26.65	31.53	
Governance Process	Score	34.85	36.24	31.24	
Governance Outcome	Score	34.74	32.22	32.45	
Total Score	Score	95.36 (Most Trusted)	95.30 (Most Trusted)	95.22 (Most Trusted)	

WBS–LTC Table

Description	Unit	2025	2024	2023	Standard
Reporting Channels					
Letter	Report	2	4	9	[GRI 2-26]
Email	Report	103	52	42	
Website	Report	79	79	55	
SMS / WhatsApp	Report	227	122	60	



Description	Unit	2025	2024	2023	Standard
Report Classification					
Fraud	Report	47	38	46	[GRI 2-26]
Non-Fraud	Report	364	219	121	
Number of Reports Followed Up	Report	411	257	167	[GRI 2-26]
Number of Reports Resolved	Report	411	257	167	

Whistleblowing Reports

Description	Unit	2025	2024	Standard	
Types of Breaches					
Conflict of Interest	Case	2	7		
Discrimination or Harassment	Case	0	0		
Customer Information Security Breaches	Case	0	0		
Corruption and Bribery	Case	0	0		
Anti-Money Laundering Violations	Case	0	0		
Others*	Case	7	6		
Total	Case	9	13		

* Forgery of Signatures, Fictitious Loans, Manipulation of Credit Documents/Data

Anti-Corruption and Anti-Fraud Communication and Training

Description	Unit	2025	2024	2023	Standard
Employees Communicated by the Organization on Anti-Corruption and Anti-Fraud Policies					
Head Office	People	16,016	13,811	12,389	[GRI 205-2]
	%	38.54	35.53	32.43	
Sumatra (Regions 1, 2)	People	4,949	4,787	4,779	
	%	11.91	12.31	12.51	
Jakarta (Regions 3, 4, 5)	People	7,015	6,832	7,309	
	%	16.88	17.57	19.13	
Java (Regions 6, 7, 8)	People	7,825	7,755	7,770	
	%	18.83	19.95	20.34	
Kalimantan (Region 9)	People	1,810	1,796	1,929	
	%	4.36	4.62	5.05	
Sulawesi & Maluku (Region 10)	People	2,050	2,043	2,086	
	%	4.93	5.26	5.46	
Bali & Nusa Tenggara (Region 11)	People	1,200	1,175	1,158	
	%	2.89	3.02	3.03	
Papua (Region 12)	People	687	675	756	
	%	1.65	1.74	1.98	
Total	People	41,552	38,874	38,198	
	%	100.00	100.00	100.00	

Description	Unit	2025	2024	2023	Standard
Employees Who Have Participated in Anti-Corruption and Anti-Fraud Training					
Head Office	People	14,872	1,812	3,588	[GRI 205-2]
	%	38.76	42.08	32.29	
Sumatra (Regions 1, 2)	People	4,570	343	1,064	
	%	11.91	7.97	9.58	
Jakarta (Regions 3, 4, 5)	People	6,382	533	2,389	
	%	16.63	12.38	21.50	
Java (Regions 6, 7, 8)	People	7,288	541	2,057	
	%	18.99	12.56	18.51	
Kalimantan (Region 9)	People	1,686	590	953	
	%	4.39	13.70	8.58	
Sulawesi & Maluku (Region 10)	People	1,879	223	468	
	%	4.90	5.18	4.21	
Bali & Nusa Tenggara (Region 11)	People	1,075	212	408	
	%	2.80	4.92	3.67	
Papua (Region 12)	People	616	52	184	
	%	1.61	1.21	1.66	
Total	People	38,368	4,306	11,111	
	%	100.00	100.00	100.00	
Suppliers Receiving Anti-Corruption Communication					
Service Providers	People	1,118	415	659	[GRI 205-2]
	%	62.74	58.29	42.41	
Goods Suppliers	People	664	297	895	
	%	37.26	41.71	57.59	
Total	People	1,782	712	1,554	
	%	100.00	100.00	100.00	