



# GRI Content Index

<b>Statement of Use</b>	PT Bank Mandiri (Persero) Tbk has reported the information cited in this GRI content index for the period 1 January until 31 December 2025 in accordance to the GRI Standards.
<b>GRI 1 Used</b>	GRI 1: Foundation 2021

Material Aspects and General Disclosures	GRI Standard	Disclosure	Page	OMISSION		
				Requirement Omitted	Reason	Explanation
<b>General Disclosures</b>	GRI 2: General Disclosures 2021	2-1	Organizational details	30		
		2-2	Entities included in the organization's sustainability reporting	39		
		2-3	Reporting period, frequency and contact point	39-40		
		2-4	Restatement of information	39		
		2-5	External assurance	40		
		2-6	Activities, value chain, and other business relationship	35-37, 39, 402-408		
		2-7	Employees	313, 414-419		
		2-8	Workers who are not employees	313, 415-417		
		2-9	Governance structure and composition	45-49, 70-72, 433		
		2-10	Nomination and selection of the highest governance body	59-61		
		2-11	Chair of the highest governance body	45		
		2-12	Role of the highest governance body in overseeing the management of impacts	66-69, 70-79		
		2-13	Delegation of responsibility for managing impacts	70-79		

Material Aspects and General Disclosures	GRI Standard	Disclosure	Page	OMISSION		
				Requirement Omitted	Reason	Explanation
		2-14 Role of the highest governance body in sustainability reporting	28-29, 40, 71-72, 119			
		2-15 Conflict of interest	54, 65, 80			
		2-16 Communication of critical concerns	66-68, 73-74			
		2-17 Collective knowledge of the highest governance body	57-58			
		2-18 Evaluation of the performance of the highest governance body	51-53			
		2-19 Remuneration policies	59-64			
		2-20 Process to determine remuneration	59-64			
		2-21 Annual total compensation ratio	64, 422			
		2-22 Statement on sustainable development strategy	18-27, 80, 108-109, 169-172			
		2-23 Policy commitments	32-33, 80-88			
		2-24 Embedding policy commitments	44, 69, 70-79, 80-88, 232, 274			
		2-25 Process to remediate negative impacts	89-91, 393			
		2-26 Mechanisms for seeking advice and raising concerns	89-91, 434			
		2-27 Compliance with laws and regulations	92-103, 430			
		2-28 Membership associations	38			
		2-29 Approach to stakeholder engagement	115-117			
		2-30 Collective bargaining agreements	309			
Material Topics	GRI 3: Material Topics 2021	3-1 Process to determine material topics	115-117, 118-122			
		3-2 List of material topics	118-122			



Material Aspects and General Disclosures	GRI Standard	Disclosure	Page	OMISSION		
				Requirement Omitted	Reason	Explanation
<b>Economic Performance</b>	GRI 3: Material Topics 2021	3-3	Management of material topics			101, 324
	GRI 201: Economic Performance 2016	201-1	Direct economic value generated and distributed			402-403
		201-2	Financial implications, as well as other risks and opportunities arising from climate change			136-161
		201-3	Defined benefit plan obligations and other retirement plans			324
		201-4	Financial assistance received from government			101
<b>Market Presence</b>	GRI 3: Material Topics 2021	3-3	Management of material topics			315
	GRI 202: Market Presence 2016	202-1	Ratios of standard entry level wage by gender compared to local minimum wage			315
		202-2	Proportion of senior management hired from the local community			309
<b>Indirect Economic Impacts</b>	GRI 3: Material Topics 2021	3-3	Management of material topics			382
	GRI 203: Indirect Economic Impacts 2016	203-1	Infrastructure investments and services supported			382-393
		203-2	Significant indirect economic impacts			382-393
<b>Procurement Practices</b>	GRI 3: Material Topics 2021	3-3	Management of material topics			105
	GRI 204: Procurement Practices 2016	204-1	Proportion of spending on local suppliers			105, 408
<b>Anti-corruption</b>	GRI 3: Material Topics 2021	3-3	Management of material topics			92-95
	GRI 205: Anti-corruption 2016	205-1	Operations assessed for risks related to corruption			93
		205-2	Communication and training about anti-corruption policies and procedures			90, 95, 105, 434-435
		205-3	Confirmed incidents of corruption and actions taken			88

Material Aspects and General Disclosures	GRI Standard	Disclosure	Page	OMISSION		
				Requirement Omitted	Reason	Explanation
<b>Tax</b>	GRI 3: Material Topics 2021	3-3	Management of material topics			101-102
	GRI 207: Pajak 2019	207-1	Approach to tax			101-102
		207-2	Tax governance, control, and risk management			101-102
		207-3	Stakeholder engagement and management of concerns related to tax			102
		207-4	Country-by-country reporting			101-102
<b>Energy</b>	GRI 3: Material Topics 2021	3-3	Management of material topics			340
	GRI 302: Energy 2016	302-1	Energy consumption within the organization			340, 409
		302-2	Energy consumption outside of the organization			340, 409
		302-3	Energy intensity			340, 409
		302-4	Reduction of energy consumption			340-341, 410, 414
		302-5	Reductions in energy requirements of products and services			340, 410
<b>Air and Efluen</b>	GRI 3: Material Topics 2021	3-3	Management of material topics			344-345
	GRI 303: Water and Effluents 2018	303-1	Interactions with water as a shared resource			344-345
		303-2	Management of water discharge-related impacts			344-345
		303-3	Water withdrawal			344-345, 412
		303-4	Water discharged			344-345, 413
		303-5	Water consumption			344-345, 412
<b>Emissions</b>	GRI 3: Material Topics 2021	3-3	Management of material topics			337-338
	GRI 305: Emissions 2016	305-1	Direct (Scope 1) GHG emissions			163, 337-338, 410, 412
		305-2	Energy indirect (Scope 2) GHG emissions			163, 337-338, 410, 412
		305-3	Other indirect (Scope 3) GHG emissions			164-165, 337-338, 410-412



Material Aspects and General Disclosures	GRI Standard	Disclosure	Page	OMISSION		
				Requirement Omitted	Reason	Explanation
		305-4 GHG emissions intensity	337-338, 410, 412			
		305-5 Reduction of GHG emissions	331,337-338, 340-341, 410, 412, 414			
		305-6 Emissions of ozone-depleting substances (ODS)	337-338	Emissions of ozone-depleting substances (ODS)	Not applicable	Bank Mandiri's operations do not significantly involve the use of such substances, making them irrelevant to the Bank's business activities.
		305-7 Nitrogen oxides (NOx), sulfur oxides (SOx) and other significant air emissions	337-338	Nitrogen oxides (NOx), sulfur oxides (SOx) and other significant air emissions	Not applicable	Bank Mandiri's operations do not significantly involve the use of such substances, making them irrelevant to the Bank's business activities.
<b>Waste</b>	GRI 3: Material Topics 2021	3-3 Management of material topics	343			
	GRI 306: Waste 2020	306-1 Waste generation and significant waste-related impacts	343			
		306-2 Management of significant waste-related impacts	336, 343			
		306-3 Waste generated	343, 413			
		306-4 Waste directed from disposal	343, 413			
		306-5 Waste directed to disposal	343, 413			

Material Aspects and General Disclosures	GRI Standard	Disclosure	Page	OMISSION		
				Requirement Omitted	Reason	Explanation
<b>Employment</b>	GRI 3: Material Topics 2021	3-3	Management of material topics			320
	GRI 401: Employment 2016	401-1	New employee hires and employee turnover			329, 423-426
		401-2	Benefits provided to full-time employees that are not provided to temporary or part-time employees			318-321
		401-3	Parental leave			325-326, 427
<b>Training and Education</b>	GRI 3: Material Topics 2021	3-3	Management of material topics			287-289, 303, 317
	GRI 404: Training and Education 2016	404-1	Average hours of training per year per employee			303, 428-429
		404-2	Programs for upgrading employee skills and transition assistance programs			83, 90-91, 100, 114, 179, 223-224, 231-232, 270, 274, 288-303, 308, 324, 334, 428
		404-3	Percentage of employees receiving regular performance and career development reviews			317
<b>Diversity and Equal Opportunity</b>	GRI 3: Material Topics 2021	3-3	Management of material topics			54-55, 304-308, 315
	GRI 405: Diversity and Equal Opportunity 2016	405-1	Diversity of governance bodies and employees			54-55, 414-421, 433
		405-2	Ratio of basic salary and remuneration of women to men			315, 421-422
<b>Non Discrimination</b>	GRI 3: Material Topics 2021	3-3	Management of material topics			306-308
	GRI 406: Non Discrimination 2016	406-1	Incidents of discrimination and corrective actions taken			306-308



Material Aspects and General Disclosures	GRI Standard	Disclosure	Page	OMISSION			
				Requirement Omitted	Reason	Explanation	
<b>Local Community</b>	GRI 3: Material Topics 2021	3-3	Management of material topics				
	GRI 413: Local Communities 2016	413-1	Operations with local community engagement, impact assessments, and development programs				
		413-2	Operations with significant actual and potential negative impacts on local communities				
<b>Marketing and Labeling</b>	GRI 3: Material Topics 2021	3-3	Management of material topics				
	GRI 417: Marketing and Labeling 2016	417-1	Requirements for product and service information and labeling				
		417-2	Incidents of non-compliance concerning product and service information and labeling	226	Incidents of non-compliance concerning product and service information and labeling	Confidentiality constraints	Consideration of confidentiality and information sensitivity aspects.
		417-3	Incidents of non-compliance concerning marketing communications	226	Incidents of non-compliance concerning marketing communications	Confidentiality constraints	Consideration of confidentiality and information sensitivity aspects.
<b>Customer Privacy</b>	GRI 3: Material Topics 2021	3-3	Management of material topics				
	GRI 418: Customer Privacy 2016	418-1	Substantiated complaints concerning breaches of customer privacy and losses of customer data				

## GRI G4 Financial Sector Index

	Disclosure	Page
FS1	Policies with specific environmental and social components applied to business lines	77-79, 105, 110-111, 178-179, 186-194, 309
FS2	Procedures for assessing and screening environmental and social risks in business lines	181-195, 197-199
FS3	Processes for monitoring client implementation and compliance with environmental and social requirements included in agreements or transactions	186-194, 200-201
FS4	Processes for improving staff competency to implement environmental and social policies and procedures as applied to lines of business	79, 109, 114, 179, 303
FS5	Interactions with clients/investments/business partners regarding environmental and social risks and opportunities	105, 115-117
FS6	Portfolio percentage for business lines by specific area size (eg micro/SME/large) and by sector	204, 207, 406
FS7	The monetary value of products and services designed to provide specific social benefits for each line of business broken down by purpose or objective	202, 206-207, 407
FS8	The monetary value of products and services designed to provide specific environmental benefits for each line of business broken down by purpose or objective	202-204, 406
FS9	Scope and frequency of audits to assess implementation of environmental and social policies and risk assessment procedures	85-86, 93, 105, 238, 275-278, 330
FS10	Percentage and number of companies held in the portfolio of institutions with which the reporting organization interacts on environmental or social issues	197-200, 206, 408
FS11	Percentage of assets that are subject to positive and negative environmental social issues	408
FS12	A voting policy on where environmental or social issues are shared where the reporting organization has the right to vote to share or receive suggestions on voting	72-73
FS13	Access points in low-populated or economically disadvantaged areas by type	352-353, 365-368, 374-376, 394-399
FS14	Initiatives to improve access to financial services for disadvantaged people	351, 356, 404
FS15	Policies for the fair design and sale of financial products and services	222-238
FS16	Initiatives to improve financial literacy by type or beneficiary	394-399