Go To English Page

Nomor Surat	CRL.CSC/CMA.1124/2026
Nama Perusahaan	PT Bank Mandiri (Persero) Tbk
Kode Emiten	BMRI
Lampiran	5
Perihal	Penyampaian Laporan Tahunan & Keberlanjutan dan ESG

Perseroan Menyampaikan Laporan Tahunan & Keberlanjutan dan ESG tahun 2025 dengan periode tahun buku dari 01 Januari 2025 sampai dengan 31 Desember 2025 dalam bahasa Indonesia dan Inggris

Apakah Perseroan akan/telah melakukan panggilan Rapat Umum Pemegang Saham Tahunan? (Ya)

Perseroan melakukan panggilan Rapat Umum Pemegang Saham Tahunan pada tanggal 07 April 2026

Informasi sebagaimana dimaksud di atas telah dimuat pada Situs Web Perseroan di alamat link www.bankmandiri.co.id pada tanggal 31 Maret 2026

Apakah Perseroan tercatat di Bursa lain? (Tidak)

A. Kinerja Lingkungan (Environmental Performance)

Perseroan menyampaikan Keberlanjutan dan ESG Tahunan :

E-01 Laporan Emisi Gas Rumah Kaca (GRK)	
Laporan Emisi GRK Konsolidasi?	Tidak
Batasan Organisasi	Operasional/Finansial
Adakah anak perusahaan yang tidak diikutsertakan dalam laporan ini?	Ya
Mohon Jelaskan: Laporan hanya mencakup Bank Mandiri saja	

Name	Total Emisi (tCO2e)
Kategori 1: Emisi GRK langsung dan pembuangan	
Emisi langsung dari pembakaran stasioner	0
Emisi langsung dari pembakaran bergerak	52.816
Emisi langsung dari proses pengolahan	0
Emisi fugitive langsung	0
Emisi langsung dari Land Use, Land Use Change and Forestry (LULUCF)	0
Total Emisi Langsung (Scope 1)	52.816

Kategori 2: Emisi GRK tidak langsung dari energi yang diimpor/dibeli	
Emisi tidak langsung dari konsumsi Listrik yang diimpor/dibeli	190.920
Emisi tidak langsung dari konsumsi jaringan energi yang diimpor/dibeli (diluar listrik)	0
Total Emisi Tidak Langsung (Scope 2)	190.920
Kategori 3: Emisi GRK tidak langsung dari transportasi	
Transportasi dan distribusi hulu	0
Perjalanan dinas	4.440
Transportasi dari klien dan pengunjung	0
Transportasi dan distribusi hilir	0
Perjalanan Karyawan	0
Kategori 4: Emisi GRK tidak langsung dari produk yang digunakan oleh perusahaan	
Kegiatan yang berhubungan dengan energi yang tidak termasuk dalam emisi langsung dan emisi energi tidak langsung	0
Pembelian Barang dan Jasa	431
Capital equipment/goods	0
Limbah yang dihasilkan dalam kegiatan operasional	0
Aset Sewaan hulu	0
Kategori 5: Emisi GRK tidak langsung yang terkait dengan penggunaan produk dari perusahaan	
Investasi	20.322.582
Penggunaan produk yang dijual	0
Perawatan akhir masa pakai produk yang dijual	0
Waralaba hilir	0
Aset Sewaan Hilir	0
Pengolahan produk yang dijual	0

Kategori 6: Emisi GRK tidak langsung dari sumber lainnya	
Emisi atau pembuangan tidak langsung lainnya	0
Total Emisi Tidak Langsung (Scope 3)	20.327.453
Total Emisi GRK (Scope 1 and 2)	243.736
Total Emisi GRK (Scope 1, 2 and 3)	20.571.189
Offsets/Credits	16.033
Pembelian Renewable Energy Certificate (REC) (kWh)	0

E-02	**Intensitas Emisi GRK**	Total emisi dari Scope 1 dan 2 per unit pendapatan Perusahaan Tercatat	157
E-03	**Konsumsi Energi listrik**	Jumlah total energi yang dikonsumsi secara langsung (kWh or J)	763.822.000
		Jumlah total energi yang dikonsumsi secara tidak langsung (kWh or J))	849.889.000
		Total konsumsi energi (kWh or J)	1.613.711.000
E-04	**Konsumsi Air**	Total konsumsi air (m3)	713.451
E-05	**Limbah yang dihasilkan**	Total limbah yang dihasilkan (ton)	115.027

E-06 Komitmen Perusahaan untuk mencapai target Net Zero Emission	
Apakah Perusahaan memiliki komitmen pencapaian target net zero?	Ya
Tahun berapa Perusahaan menargetkan pencapaian Net Zero emission yang dipublikasi?	2030
Mohon berikan deskripsi ringkas penjelasan dan tautan ke dokumentasi yang menjelaskan komitmen pencapaian target Net zero emission Perusahaan.	
Indonesia: NZE operasional (scope 1 dan 2) di 2030 dan NZE pada pembiayaan (scope 3) di 2060 atau lebih cepat	

E-07 Komitmen Perusahaan untuk mengurangi Emisi Gas Rumah Kaca (Emission Reduction)	
Apakah Perusahaan memiliki komitmen mengurangi emisi?	Ya
Target pengurangan emisi GRK	26 %
	200.000 (tCO2e)
Tahun target untuk penurunan emisi GRK?	2030

Apakah perusahaan memiliki manajemen yang mengawasi pengendalian iklim?

Ya

Langkah-langkah yang sudah dilakukan dan penurunan emisi yang telah dicapai dibandingkan tahun sebelumnya.

Penjelasan:

Indonesia: NZE operasional (scope 1 dan 2) di 2030 dan NZE pada pembiayaan (scope 3) di 2060 atau lebih cepat

B. Kinerja Sosial (Social Performance)

S-01 Kesetaraan Gender

Level Jabatan	Laki-Laki		Perempuan	
	Jumlah pegawai	Persentasi pegawai	Jumlah pegawai	Persentasi pegawai
Entry-level	17.614	45.46 %	19.963	51.53 %
Mid-level	718	1.85 %	287	0.74 %
Senior-level	112	0.29 %	38	0.74 %
Executive-level	10	0.03 %	2	45.46 %
Total Pegawai	18.454	47.63 %	20.290	47.63 %

S-02 Jumlah level pegawai yang dimiliki oleh laki-laki dan perempuan berdasarkan kelompok umur

Rentang Usia (tahun)	Level Jabatan								Jumlah Pegawai
	Entry-level		Mid-level		Senior-level		Executive-level		
	Laki-Laki	Perempuan	Laki-Laki	Perempuan	Laki-Laki	Perempuan	Laki-Laki	Perempuan	
18-25	1.331	1.917	0	0	0	0	0	0	3.248
25-35	7.757	9.859	50	32	0	0	0	0	17.698
35-45	6.259	6.237	343	139	29	15	2	0	13.024
45-55	1.982	1.797	291	109	51	14	1	2	4.247
>55	285	153	34	7	32	9	7	0	527

S-03 Tingkat Pergantian Pegawai

	Jumlah Pegawai (dalam tahun pelaporan)	Percentage Pegawai (dalam tahun pelaporan)
Jumlah Pegawai resign/Pemutusan Hubungan Kerja	2.868 Pegawai	7,4 %
Jumlah Pegawai Baru/pengganti	2.717 Pegawai	7,01 %

S-04 Jumlah Pegawai Sementara

	Jumlah Pegawai (dalam tahun pelaporan)	Percentage Pegawai (dalam tahun pelaporan)
Jumlah Pegawai perusahaan yang dipegang oleh kontraktor dan/atau konsultan	5.103 Pegawai	13,17 %

S-05 Pelatihan dan Pengembangan Pegawai

Rata-rata jam pelatihan per pegawai dalam tahun Pelaporan	Jumlah pegawai yang ikut serta dalam program pelatihan	Persentase jumlah pegawai yang ikut serta dalam pelatihan (%)
87,58 jam/pegawai	40.374	104,21 %

S-06 Jumlah Kecelakaan Kerja

Frekuensi kecelakaan kerja dari total pegawai	Persentase kecelakaan kerja serius yang berakibat cedera serius dan fatal dari total pegawai (%)
0	0 %

S-07 Jumlah Kejadian Pelanggaran Hak Asasi Manusia

Jumlah pelanggaran hak asasi manusia dalam tahun Pelaporan	0

Kebijakan Perusahaan terkait Pekerja	
S-08 Perusahaan memiliki kebijakan terkait pelecehan seksual dan/atau non-diskriminasi?	Ya
https://www.bankmandiri.co.id/documents/20143/420931186/Overview_Respectful+Workplace+Policy+%28RWP%29_Bank+Mandiri.pdf/3acba1a0-d2a6-ea6a-fc1c-00204422a088?t=1743050101886	
S-09 Perusahaan memiliki kebijakan mengenai hak asasi manusia?	Ya
https://www.bankmandiri.co.id/documents/20143/420931186/Overview_Respectful+Workplace+Policy+%28RWP%29_Bank+Mandiri.pdf/3acba1a0-d2a6-ea6a-fc1c-00204422a088?t=1743050101886	
S-10 Perusahaan memiliki kebijakan mengenai pekerja anak dan/atau pekerja paksa?	Ya
https://www.bankmandiri.co.id/documents/20143/420931186/Overview_Respectful+Workplace+Policy+%28RWP%29_Bank+Mandiri.pdf/3acba1a0-d2a6-ea6a-fc1c-00204422a088?t=1743050101886	
S-11 Perusahaan memiliki kebijakan perusahaan mengenai kesehatan dan keselamatan kerja serta lingkungan kerja yang aman dan layak diberikan kepada seluruh karyawan?	Ya
https://www.bankmandiri.co.id/documents/20143/420931186/EN_Overview+OHS+Policy+%281%29.pdf/299fe10c-c8d2-9802-65a6-a82886d130a3?t=1744189366495	

Corporate Social Responsibility (CSR)

S-12 Perusahaan memiliki aktivitas CSR, investasi atau sumbangan terhadap komunitas atau organisasi nirlaba terdaftar?	Ya
Inklusi keuangan adalah prioritas strategis utama, yang diwujudkan melalui berbagai produk dan layanan yang dirancang sebagai solusi yang ditujukan bagi segmen masyarakat yang belum terlayani (unbanked) dan kurang terlayani (underserved), sehingga mempermudah akses terhadap layanan keuangan dan menciptakan inklusi bagi seluruh lapisan masyarakat. Hal ini selaras dengan komitmen Bank Mandiri pada pilar Sustainability Beyond Banking, dengan komitmen Catalyzing Multiple Growth for Social to Achieve SDGs. Bank Mandiri menetapkan kelompok sasaran yang menjadi prioritas, yang difokuskan pada individu dan kelompok yang selama ini kurang terlayani oleh lembaga keuangan, sebagai berikut: 1. Masyarakat berpenghasilan rendah atau tidak tetap;	

2. Masyarakat yang mengalami kesulitan akses layanan perbankan;
3. Penyandang disabilitas;
4. Buruh yang tidak memiliki dokumen identitas legal;
5. Wilayah dengan keterbatasan jaringan keuangan formal akibat kendala geografis, populasi yang menyebar, maupun rendahnya
literasi keuangan;
6. Kelompok marjinal dan/atau rentan, seperti perempuan dan anak-anak;
7. Pelaku usaha mikro yang memiliki kesulitan akses permodalan atau perbankan.

Selengkapnya terkait CSR dalam di akses pada https://www.bankmandiri.co.id/web/csr/csr

C. Kinerja Tata Kelola (Governance Performance)

G-01 Keberagaman Manajemen dan Independensi (Board Diversity and Independence)

Tipe Manajemen Perusahaan	Jumlah	Laki-laki	Perempuan	Pihak Independen
Komisaris	0	6	1	3
Direksi	0	10	2	12

G-02 Total kehadiran direksi dan komisaris ke rapat dewan

	Jumlah rapat dewan (di tahun pelaporan)	Rata-rata persentase kehadiran direksi/komisaris dalam rapat dewan
Jumlah kehadiran direksi ke rapat dewan	12	98 %
Jumlah kehadiran komisaris ke rapat dewan	12	98 %

Kebijakan mengenai manajemen lainnya

G-03 Perusahaan memiliki kebijakan mengenai pemisahan Chairman of The Board dan CEO?	Ya

Struktur tata kelola Bank Mandiri didasarkan pada sistem dua tingkat (two-tier system), yang menetapkan pembagian tugas yang jelas untuk optimalisasi kinerja dan akuntabilitas. Dewan Komisaris bertugas sebagai badan pengawas tertinggi yang bertanggung jawab untuk memastikan kepatuhan menyeluruh terhadap peraturan, memberikan arahan strategis kepada Direksi, dan menjaga kepentingan pemegang saham, termasuk menjamin bahwa prinsip tata kelola perusahaan yang baik (GCG) dan Lingkungan, Sosial, dan Tata Kelola (LST), serta menjamin bahwa prinsip-prinsip ini diterapkan secara komprehensif di seluruh tingkatan dan kegiatan Bank (bankwide).

G-04 Perusahaan memiliki kebijakan penilaian dewan direksi dan komisaris	Ya

Penilaian kinerja Dewan Komisaris dilakukan secara kolegial melalui penilaian diri (self-assessment) dan dilaporkan kepada pemegang saham dalam RUPS Tahunan melalui laporan pelaksanaan tugas. Selanjutnya, RUPS memiliki kewenangan untuk memberikan pelunasan dan pembebasan tanggung jawab penuh kepada Dewan Komisaris dan Direksi atas seluruh fungsi pengurusan dan pengawasan yang telah dijalankan selama tahun buku yang bersangkutan.

Prosedur Self-Assessment Kinerja Dewan Komisaris:
Menerapkan aspek-aspek pengawasan - melalui penilaian metode self-assesment - melaporkan hasil penilaian kinerja dalam RUPS - Pertanggungjawaban diterima/ditolak dalam RUPS

Penilaian kinerja Direksi dilakukan secara individu maupun kolegial berdasarkan pencapaian indikator kinerja utama (Key Performance Indicators/KPI), yang dinilai oleh pemegang saham dalam RUPS. KPI

tersebut mencakup aspek LST yang berfokus pada kinerja keberlanjutan Perseroan dan penerapan keuangan berkelanjutan.

G-05 Perusahaan memiliki kebijakan pelatihan dewan direksi dan komisaris	Ya

Bank Mandiri berkomitmen untuk memastikan Dewan Komisaris, Direksi, komite, dan unit terkait memiliki pengetahuan, keterampilan, dan sarana yang memadai guna melaksanakan tugas pengelolaan topik keuangan berkelanjutan dan LST secara efektif. Untuk mendukung hal ini, Perseroan secara aktif menyediakan program pelatihan dan pendidikan yang relevan dengan LST.

Inisiatif pengembangan kapasitas LST ini dikelompokkan dalam tiga kategori utama yaitu peningkatan kesadaran LST untuk seluruh pegawai, termasuk Dewan Komisaris dan Direksi; pengembangan kepakaran LST di sektor-sektor prioritas, terutama pegawai unit bisnis (Corporate Banking, Commercial, dan Small and Medium Enterprise) & Risk; dan pengembangan kapasitas individu melalui sertifikasi LST.

G-06 Kriteria khusus yang digunakan untuk pemilihan dewan direksi dan komisaris	Ya

Bank Mandiri menerapkan pendekatan berbasis merit yang terstruktur (structured merit-based) dalam mengidentifikasi talenta berpotensi tinggi dengan mempertimbangkan kinerja, potensi, dan kompetensi, serta keselarasan dengan kebutuhan strategis Perseroan untuk kebutuhan suksesi kepemimpinan dan manajemen di masa depan.

Sumber bakal calon Dewan Komisaris/Dewan Komisaris BUMN berasal dari:
a. Mantan Direksi BUMN.
b. Dewan Komisaris/Dewan Pengawas BUMN.
c. Pejabat Struktural dan Pejabat Fungsional Pemerintah.
d. Sumber lain.

G-07 Perusahaan memiliki kebijakan mengenai kode etik dan/atau anti-korupsi?	Ya

Bank Mandiri mewajibkan Dewan Komisaris, Direksi, dan seluruh pegawai, baik tetap maupun kontrak, menerapkan Kode
Etik. Kode etik ini menjelaskan prinsip-prinsip dasar perilaku pribadi dan profesional yang dilakukan oleh Jajaran Bank
Mandiri. Melalui penerapan ini, Kode Etik berfungsi sebagai pedoman yang mengatur operasional Bank agar senantiasa
mempertimbangkan dan memperhitungkan risiko lingkungan dan sosial.

Di Bank Mandiri, Dewan Komisaris dan Direksi memberikan pengawasan aktif serta secara formal menyetujui kerangka etika
bisnis, termasuk Kode Etik, beserta setiap pembaruan material yang dilakukan. Proses persetujuan dan penandatanganan
oleh Dewan memastikan bahwa standar etika tertanam secara konsisten di seluruh organisasi serta selaras dengan persyaratan
regulasi dan praktik terbaik global.

Tata Kelola Perusahaan
Selanjutnya, Bank Mandiri mendukung penerapan Kode Etik dengan berbagai ketentuan internal serta pernyataan kepatuhan, seperti pakta integritas dan annual disclosures. Hal ini mengimplementasikan komitmen Bank Mandiri dalam menangani risiko utama terkait etika bisnis. Selain itu, Bank Mandiri juga menunjang implementasi ini dengan melaksanakan internalisasi Kode Etik secara rutin, yang dimulai dengan program onboarding for new at level bagi pegawai baru dengan memperkenalkan Kode Etik, etika bisnis, dan pernyataan kepatuhan.

Kode Etik Bank Mandiri mengatur tujuh topik utama yang mencakup berbagai aspek penting. Pengaturan ini memastikan praktik bisnis yang transparan dan bertanggung jawab, sekaligus mendukung praktik tata kelola keberlanjutan. Bank Mandiri telah menyediakan informasi terkait seluruh topik ini secara publik.

Topik-Topik dalam Kode Etik:
1. Benturan Kepentingan
2. Kerahasiaan Informasi
3. Penyalahgunaan Jabatan dan Gratifikasi
4. Perilaku Orang Dalam
5. Sistem Keuangan Berkelanjutan
6. Integritas Sistem Perbankan

7. Integritas dan Akurasi Data Bank

G-08 Perusahaan memiliki kebijakan mengenai perlakuan adil terhadap Pemegang Saham?	Ya

Perusahaan memiliki kebijakan mengenai perlakuan adil terhadap Pemegang Saham. Bank Mandiri menegaskan komitmennya untuk menerapkan perlakuan yang sama terhadap seluruh pemegang saham, termasuk pemegang saham mayoritas dan minoritas. Komitmen ini tercermin dalam kebijakan internal yang mengatur bahwa setiap pemegang saham memiliki hak yang sama untuk memperoleh keterbukaan informasi dari Bank Mandiri, termasuk informasi mengenai kinerja Perseroan, keuangan, dan informasi material lain yang dibutuhkan oleh seluruh pemegang saham. Selain itu, perlakuan yang setara juga tercermin dalam pelaksanaan RUPS, di mana setiap pemegang saham memiliki hak untuk mengajukan usulan mata acara RUPS kepada Perseroan. Sebagai penguatan, Bank Mandiri juga menyatakan bahwa perlindungan terhadap kepentingan seluruh pemegang saham, termasuk pemegang saham minoritas, merupakan bagian dari penerapan tata kelola perusahaan yang berkeadilan. Dalam hal ini, Bank Mandiri memastikan hak-hak pemegang saham tetap terpenuhi, antara lain hak untuk memperoleh laporan keuangan secara tepat waktu, hak suara dalam RUPS, hak untuk menyampaikan keberatan terhadap aksi korporasi, serta hak untuk menerima dividen sesuai keputusan RUPS dan ketentuan peraturan perundang-undangan.

G-09 Perusahaan memiliki kebijakan mengenai kewajiban direksi/komisaris untuk mencegah adanya konflik kepentingan?	Ya

Hal tersebut diatur dalam Code of Conduct PT Bank Mandiri (Persero) Tbk., yang berlaku secara seragam bagi seluruh anggota organisasi, termasuk Board of Directors dan Board of Commissioners. Dalam bagian Conflict of Interest, ditegaskan bahwa seluruh personel Bank wajib menghindari aktivitas yang dapat menimbulkan konflik kepentingan. Selain itu, terdapat larangan untuk memberikan atau meminta persetujuan fasilitas kredit, suku bunga khusus, atau bentuk keistimewaan lain bagi diri sendiri, keluarga, perusahaan yang memiliki keterkaitan kepentingan, maupun pihak terkait lainnya. Ketentuan ini juga melarang personel menjadi mitra Bank secara langsung maupun tidak langsung, serta menggunakan aset Bank untuk kepentingan pribadi, keluarga, atau pihak eksternal lainnya.

Sebagai penguatan, Bank Mandiri juga menegaskan bahwa implementasi dan penegakan Code of Conduct mencakup identifikasi, mitigasi, dan pengelolaan pelanggaran, termasuk potensi konflik kepentingan yang timbul dari kegiatan usaha Bank. Pelanggaran atas ketentuan tersebut dapat dilaporkan melalui mekanisme whistleblowing system Letter to CEO (WBS-LTC) dan akan dikenakan sanksi sesuai ketentuan yang berlaku.

D. Lain-lain

Keselarasan Laporan Keberlanjutan/Tahunan dengan Metrik ESG

Kinerja	Kode	Nama Metrik	Halaman di Laporan Keberlanjutan/Tahunan
Lingkungan	E-01	Laporan Emisi Gas Rumah Kaca	337-338-410-412
	E-02	Intensitas Emisi Gas Rumah Kaca	337-338-410-412
	E-03	Konsumsi Energi Listrik	339-409
	E-04	Konsumsi Air	344-345-412
	E-05	Limbah yang Dihasilkan	343-345-413
	E-06	Komitmen Perusahaan untuk Mencapai Target Net Zero Emission	336-341-414
	E-07	Komitmen Perusahaan untuk mengurangi Emisi Gas Rumah Kaca	336-341-414
Sosial	S-01	Kesetaraan Gender	414-419
	S-02	Pegawai Berdasarkan Gender dan Kelompok Umur	414-419
	S-03	Tingkat Pergantian Pegawai	424-426
	S-04	Jumlah Pegawai Sementara	415
	S-05	Pelatihan dan Pengembangan Pegawai	428-429
	S-06	Jumlah Kecelakaan Kerja	329
	S-07	Kejadian Pelanggaran Hak Asasi Manusia	434
	S-08	Kebijakan Pelecehan Seksual dan/atau Non-diskriminasi	307
	S-09	Kebijakan Mengenai Hak Asasi Manusia	307
	S-10	Kebijakan Pekerja Anak dan/atau Pekerja Paksa	307
	S-11	Kebijakan Mengenai Kesehatan dan Keselamatan Kerja serta Lingkungan Kerja yang Aman dan Layak diberikan Kepada Seluruh Karyawan	329
	S-12	Pencegahan Konflik Kepentingan	169-172-382-399-432

Tata-kelola	G-01	Keberagaman Manajemen dan Independensi	54-56
	G-02	Total Kehadiran Direksi dan Komisaris ke Rapat Dewan	50
	G-03	Kebijakan Pemisahan Chairman of the Board dan CEO	44
	G-04	Kebijakan Penilaian Dewan Direksi dan Komisaris	51-52
	G-05	Kebijakan Pelatihan Dewan Direksi dan Komisaris	57-58
	G-06	Kriteria Khusus Pemilihan Dewan	60
	G-07	Kode Etik dan/atau Anti-Korupsi	80-88
	G-08	Kebijakan Perlakuan Adil terhadap Pemegang Saham	487
	G-09	Pencegahan Konflik Kepentingan	732-737

Standar Internasional yang Diacu dan Verifikasi Pihak Ketiga

Keselarasan dengan kerangka pelaporan keberlanjutan

[X] Ya [ ] Tidak

- [X] GRI
- [X] TCFD
- [ ] CDP
- [X] IFRS S1
- [X] IFRS S2
- [X] SASB
- [X] Others, please specify

SUSBA Environtment, Social and Governance (WWF)

Assurance dan validasi pihak ketiga

[X] Ya

Nama pihak ketiga	Lingkup pekerjaan
PT Sucofindo	1. Menilai kesesuaian laporan dengan standar AA1000AP (2018); dan 2.

Demikian untuk diketahui.

Hormat Kami,

PT Bank Mandiri (Persero) Tbk

Adhika Vista

Corporate Secretary

PT Bank Mandiri (Persero) Tbk

Menara Mandiri 1, Jl. Jend. Sudirman Kav. 54-55, Jakarta 12190

Telepon : 5265045; 5265095 (Hunting), Fax : 5274477; 5275577, www.bankmandiri.

Nama Pengirim	Adhika Vista
Jabatan	Corporate Secretary
Tanggal dan Waktu	31-03-2026 22:52
Lampiran	1. SURAT-CMA-1124.pdf
	2. SR Mandiri 2025 Indo - Lowres final.pdf
	3. SR Mandiri 2025 English - Lowres final.pdf
	4. Laporan Tahunan 2025.pdf
	5. Annual Report 2025.pdf

Dokumen ini merupakan dokumen resmi PT Bank Mandiri (Persero) Tbk yang tidak memerlukan tanda tangan karena dihasilkan secara elektronik oleh sistem pelaporan elektronik. PT Bank Mandiri (Persero) Tbk bertanggung jawab penuh atas informasi yang tertera didalam dokumen ini.

Letter / Announcement No.	CRL.CSC/CMA.1124/2026
Issuer Name	PT Bank Mandiri (Persero) Tbk
Issuer Code	BMRI
Attachment	5
Subject	Submission of Annual And Sustainability Report

The Company hereby submit Annual And Sustainability Report Report 2025 for the period of 01 Januari 2025 to 31 Desember 2025 in Indonesia dan Inggris

Will the Company be/has summons for the Annual General Meeting of Shareholders? (Yes)

The Company made invitations to the Annual General Meeting of Shareholders on 07 April 2026

The information referred above has been published on the Company's website www.bankmandiri.co.id at 31 Maret 2026

Is the Company listed on another Stock Exchange? (No)

A. Environmental Performance

The Company submits its Annual Sustainability and ESG Report:

E-01 Greenhouse Gas (GHG) Emission Report	
Consolidated GHG Emission Report?	No
Organizational Boundaries	Operasional/Finansial
Any subsidiaries that are not included in the report?	Yes
Please Explain: Laporan hanya mencakup Bank Mandiri saja	

Name	Total emission (tCO2e)
Category 1: Direct GHG emissions and removals	
Direct emissions from stationary combustion	0
Direct emissions from mobile combustion	52.816
Direct emissions from processes	0
Direct fugitive emissions	0
Direct emissions from Land Use, Land Use Change and Forestry (LULUCF)	0
Total Direct Emissions (Scope 1)	52.816
Category 2: Indirect GHG emissions from imported energy	

Indirect emissions from imported/purchased electricity consumption	190.920
Indirect emissions from imported/purchased network energy consumption (excluding electricity)	0
Total Indirect Emissions (Scope 2)	190.920
Category 3: Indirect GHG emissions from transportation	
Upstream transport and distribution	0
Business travels	4.440
Transportation of clients and visitors	0
Downstream transportation and distribution	0
Employee commuting	0
Category 4: Indirect GHG emissions from products used by Organization	
Energy related activities not included in direct emissions and energy indirect emissions	0
Purchased goods and services	431
Capital equipment/goods	0
Waste generated in operations	0
Upstream leased assets	0
Category 5: Indirect GHG Emissions associated with the use of products from the Organization	
Investments	20.322.582
Use of sold products	0
End of life treatment of sold products	0
Downstream franchises	0
Downstream leased assets	0
Processing of sold products	0
Category 6: Indirect GHG emissions from other sources	

Other indirect emissions or removals	0
Total GHG Emissions (Scope 1 and 2)	20.327.453
Total GHG Emissions (Scope 1 and 2)	243.736
Total GHG Emissions (Scope 1, 2 and 3)	20.571.189
Offsets/Credits	16.033
REC Purchases (kWh)	0

E-02	**GHG Emissions Intensity**	Total scope 1 and 2 emissions produced per revenue of listed compant (tCO2e/Rp)	157
E-03	**Electricity Consumption**	Total amount of energy directly consumed (kWh or J)	763.822.000
		Total amount of energy indirectly consumed (kWh or J)	849.889.000
		Total energy consumption (kWh or J)	1.613.711.000
E-04	**Water Consumption**	Total water consumed (m3)	713.451
E-05	**Waste Generation**	Total waste generated (ton)	115.027

E-06 Company commitment to Net Zero Emission Target	
Does the Company have a net zero emission target commitment?	Yes
What year is the Company's net zero emission published target?	2030
Please provide a brief description and a link to documentation explaining the Company's commitment in achieving net zero emission target.	
NZE operations (scope 1 and 2) in 2030 and NZE financing (scope 3) in 2060 or sooner	

E-07 Company Commitment to GHG Emission Reduction Target	
Does the Company commit to reducing GHG emission?	Ya
What is the Company's GHG emission reduction target?	26 %
	200.000 (tCO2e)
Targeted year in achieving GHG reduction target?	2030

Does the Listed Company has measures on monitoring in enacting climate policy?

Yes

Steps that have been taken and emission reductions that have been achieved compared to the previous year

In achieving emissions reductions in line with the operational NZE target, in 2025, Bank Mandiri targeted a 26% reduction in operational carbon emissions compared to the baseline, with actual reductions reaching 32% through the implementation of energy efficiency measures, optimization of renewable energy utilization, and various other efficiency initiatives that support its commitment to achieving carbon neutral in operations by 2030. In addition, to reduce releases and waste, Bank Mandiri strengthens its waste management practices through collaboration with third parties in recycling activities and the provision of Waste Stations.

B. Kinerja Sosial (Social Performance)

S-01 Gender Diversity

Job positions	Men		Women	
	Number of employees	Percentage of employees	Number of employees	Percentage of employees
Entry-level	17.614	45.46 %	19.963	51.53 %
Mid-level	718	1.85 %	287	0.74 %
Senior-level	112	0.29 %	38	0.74 %
Executive-level	10	0.03 %	2	45.46 %
Total Pegawai	18.454	47.63 %	20.290	47.63 %

S-02 Employees Level by Gender and Age Group

Age group (years)	Job levels								Number of employees
	Entry-level		Mid-level		Senior-level		Executive-level		
	Men	Women	Men	Women	Men	Women	Men	Women	
18-25	1.331	1.917	0	0	0	0	0	0	3.248
25-35	7.757	9.859	50	32	0	0	0	0	17.698
35-45	6.259	6.237	343	109	29	15	2	0	13.024
45-55	1.982	1.797	291	109	51	14	1	2	4.247
>55	285	153	34	7	32	9	7	0	527

S-03 Employees Turnover

	Number of employees (in reporting year)	Percentage (in reporting year)
Number of employees resigned	2.868 Employees	7,4 %
Number of newly appointed Employees	2.717 Employees	7,01 %

S-04 Temporary Worker

	Number of employees (in reporting year)	Percentage (in reporting year)
Total company headcount held by contractors and/or consultants	5.103 Employees	13,17 %

S-05 Employee Training and Development

Average training hour per employee (in reporting year)	Total employee attending company training program	Percentage of employee attending company training program (%)
87,58 hours/employee	40.374	104,21 %

S-06 Injury Rate

Frequency of work-related accidents of total Employees (in reporting year)	Percentage of serious work-related accidents resulting in serious and fatal injuries from total employees (%)
0	0 %

S-07 Incidents Regarding Human Rights Abuse

Number of incidents regarding human rights abuse (in reporting year)	0

Company Policy Regarding Employees	
S-08 Does the company has a policy regarding sexual harassment and/or non-discrimination?	Yes
https://www.bankmandiri.co.id/documents/20143/420931186/Overview_Respectful+Workplace+Policy+%28RWP%29_Bank+Mandiri.pdf/3acba1a0-d2a6-ea6a-fc1c-00204422a088?t=1743050101886	
S-09 Does the company has a policy regarding human rights?	Yes
https://www.bankmandiri.co.id/documents/20143/420931186/Overview_Respectful+Workplace+Policy+%28RWP%29_Bank+Mandiri.pdf/3acba1a0-d2a6-ea6a-fc1c-00204422a088?t=1743050101886	
S-10 Does the company have a policy regarding child labor and/or forced labor?	Yes
https://www.bankmandiri.co.id/documents/20143/420931186/Overview_Respectful+Workplace+Policy+%28RWP%29_Bank+Mandiri.pdf/3acba1a0-d2a6-ea6a-fc1c-00204422a088?t=1743050101886	
S-11 Does the company have a company policy regarding occupational health and safety as well as a safe working environment for all employees?	Yes
https://www.bankmandiri.co.id/documents/20143/420931186/EN_Overview+OHS+Policy+%281%29.pdf/299fe10c-c8d2-9802-65a6-a82886d130a3?t=1744189366495	

Corporate Social Responsibility (CSR)

S-12 Does the company have CSR activities, investments or donations to the community or registered non-profit organizations?	Yes
Financial inclusion is a key strategic priority, realized through various products and services designed as solutions aimed at unbanked and underserved segments of society, thereby facilitating access to financial services and creating inclusion for all levels of society. This aligns with Bank Mandiri's commitment to the Sustainability Beyond Banking pillar, with its commitment to Catalyzing Multiple Growth for Social to Achieve the SDGs. Bank Mandiri has established priority target groups, focused on individuals and groups that have been underserved by financial institutions, as follows: 1. Low-income or irregular income communities; 2. Communities experiencing difficulty accessing banking services;	

3. People with disabilities;
4. Workers without legal identity documents;
5. Regions with limited formal financial networks due to geographic constraints, dispersed populations, or low financial literacy;
6. Marginalized and/or vulnerable groups, such as women and children;
7. Micro-entrepreneurs who have difficulty accessing capital or banking.

For more information on CSR, visit https://www.bankmandiri.co.id/web/csr/csr

C. Governance Performance

G-01 Board Diversity and Independence

Type of Company Board	Number of seats on Company	Seats Occupied by Men	Seats Occupied by Women	Seats Occupied by Independent Party
Commissioners	0	6	1	3
Directors	0	10	2	12

G-02 Board Meeting Attendance

	Number of board meetings (in reporting year)	Percentage of board meeting attendances (in reporting year)
Director Attendance to Board Meetings	12	98 %
Comissioner Attendance to Board Meetings	12	98 %

Other governmental-related policy

G-03 Does the company has a policy regarding separation of the Chairman of the Board and CEO?	Yes

Bank Mandiris governance structure is based on a two-tier system, which establishes a clear division of roles to optimize performance and accountability. The Board of Commissioners serves as the highest supervisory body, responsible for ensuring full compliance with applicable regulations, providing strategic direction to the Board of Directors, and safeguarding the interests of shareholders. This includes ensuring the implementation of Good Corporate Governance (GCG) principles as well as Environmental, Social, and Governance (ESG) principles, and ensuring that they are applied comprehensively across all levels and activities of the Bank (bank-wide).

G-04 Does the company has a policy regarding board appraisal?	Yes

The performance of the Board of Commissioners is assessed collegially through a self-assessment process and reported to shareholders at the Annual GMS. Subsequently, the GMS holds the authority to grant full release and discharge of liability to the Board of Commissioners and Directors for all management and supervisory functions carried out during the relevant financial year.

Self-Assessment Procedure for the Performance of the Board of Commissioners:
Apply key supervisory aspects - Through a self-assessment methodology - Report the results of the Board of Commissioners performance assessment to the GMS - Accountability is accepted or rejected by the GMS

The performance of the Board of Directors is assessed both individually and collegially based on the achievement of Key Performance Indicators (KPIs), evaluated by shareholders at the GMS. These KPIs include ESG aspects, with a particular focus on the Companys sustainability performance and the implementation of sustainable finance

G-05 Does the company has a policy regarding board training and development?	Yes

Bank Mandiri ensures that the Board of Commissioners, the Board of Directors, committees, and relevant units possess adequate knowledge, skills, and resources to effectively carry out their responsibilities in managing sustainable finance and ESG topics, actively providing training and educational programs relevant to ESG. These ESG capacity-building initiatives are grouped into three main categories, namely enhancing ESG awareness for all employees, including members of the Board of Commissioners and the Board of Directors; developing ESG expertise in priority sectors, particularly for employees in business units (Corporate Banking, Commercial Banking, and Small and Medium Enterprises) and Risk units; and strengthening individual capacity through ESG-related certifications

G-06 Does the company has a criteria regarding board appointment and re-election?	Yes

Bank Mandiri applies a structured merit-based approach in identifying high-potential talent by taking into account performance, potential, and competence, as well as alignment with the Companys strategic needs to support future leadership and management succession.

The sources of prospective candidates for the Board of Commissioners/Board of Commissioners of SOEs are derived from:
a. Former members of the Board of Directors of
S C F S
b. Members of the Board of Commissioners/Supervisory Boards of SOEs.
c. Government structural and functional officials.
d. Other sources.

G-07 Does the company has a policy regarding ethics and/or anti-corruption?	Yes

Bank Mandiri requires the Board of Commissioners, the Board of Directors, and all employees, both permanent and contract based, to comply with the Code of Conduct. This outlines the fundamental principles of personal and professional behavior applicable across all levels of Bank Mandiri.

Through its implementation, the Code of Conduct serves as a guideline governing the Banks operations, ensuring that environmental and social risks are taken into account.

At Bank Mandiri, the Board provides active oversight and formally approves the business ethics framework, including the Code of Conduct, as well as any subsequent material updates. The Boards approval and sign-off process ensures that ethical standards are consistently embedded across the organization and aligned with regulatory requirements and global best practices.

Bank Mandiri supports the implementation of the Code of Conduct through various internal policies and compliance statements, such as integrity pacts and annual disclosures. These measures reflect a commitment to addressing key risks related to business ethics.

In addition, this commitment is supported by routinely conducting internalization of the Code of Conduct, beginning with an onboarding program for new employees, which introduces the Code of Conduct, business ethics, and the compliance statement. (GRI 2-23)

The Bank Mandiri Code of Conduct governs seven main topics covering a range of critical aspects, ensuring transparent and responsible business while supporting sustainable governance practices. Bank Mandiri has made information related to all of these topics publicly available.

Topics in the Code of Ethics:
1. Conflict of Interest

2. Confidentiality of Information
3. Abuse of Position and Gratification
4. Insider Behavior
5. Sustainable Finance System
6. Integrity of the Banking System
7. Integrity and Accuracy of Bank Data

G-08 Does the company has a policy regarding equitable treatment of shareholders?	Yes

The Company has a policy on fair treatment of Shareholders. Bank Mandiri affirms its commitment to ensuring equal treatment for all shareholders, including both majority and minority shareholders. This commitment is reflected in internal policies stipulating that each shareholder has equal rights to access information disclosed by Bank Mandiri, including information on the Companys performance, financial condition, and other material information required by all shareholders. In addition, equal treatment is also reflected in the implementation of the General Meeting of Shareholders (GMS), where each shareholder has the right to propose agenda items for the GMS to the Company. As a further safeguard, Bank Mandiri also states that the protection of the interests of all shareholders, including minority shareholders, forms part of its implementation of fair corporate governance. In this regard, Bank Mandiri ensures that shareholders rights are upheld, including the right to obtain financial statements in a timely manner, voting rights at the GMS, the right to raise objections to corporate actions, as well as the right to receive dividends in accordance with GMS resolutions and prevailing laws and regulations.

G-09 Does the company have a policy regarding the obligations of directors/commissioners to prevent conflicts of interest?	Yes

This is governed under the Code of Conduct of PT Bank Mandiri (Persero) Tbk., which applies consistently to all members of the organization, including the Board of Directors and the Board of Commissioners. In the Conflict of Interest section, it is stipulated that all Bank personnel are required to avoid any activities that may give rise to a conflict of interest. In addition, personnel are prohibited from granting or seeking approval for credit facilities, special interest rates, or any other form of privilege for themselves, their family members, companies in which they have an interest, or other related parties. This provision also prohibits personnel from becoming Bank partners, whether directly or indirectly, as well as from using Bank assets for personal benefit, for their families, or for other external parties.

D. Other

Alignment of Sustainability/Annual Reports with ESG Metrics

Kinerja	Kode	Metric Name	Pages in the Sustainability/Annual Report
Environment	E-01	Greenhouse Gas Emission Report	337-338-410-412
	E-02	Greenhouse Gas Emission Intensity	337-338-410-412
	E-03	Electricity Consumption	339-409
	E-04	Water Consumption	344-345-412
	E-05	Waste Generated	343-345-413
	E-06	Company Commitment to Achieving Net Zero Emission Target	336-341-414
	E-07	Company Commitment to Reduce Emission	336-341-414
Social	S-01	Gender Equality	414-419
	S-02	Employees by Gender and Age Group	414-419
	S-03	Employee Turnover Rate	424-426
	S-04	Number of Temporary Officers	415
	S-05	Employee Training and Development	428-429
	S-06	Number of Work Accidents	329
	S-07	Human Rights Violation Incidents	434
	S-08	Sexual Harassment and/or Non-Discrimination Policy	307
	S-09	Policy on Human Rights	307
	S-10	Child Labor and/or Forced Labor Policy	307
	S-11	Occupational Health and Safety Policy and Safe and Secure Work Environment are provided to all employees.	329
	S-12	Corporate Social Responsibility	169-172-382-399-432

Governance	G-01	Management Diversity and Independence	54-56
	G-02	Total Attendance of Directors and Commissioners to Board Meetings	50
	G-03	Chairman of the Board and CEO Separation Policy	44
	G-04	Board of Directors and Commissioners Assessment Policy	51-52
	G-05	Board of Directors and Commissioners Training Policy	57-58
	G-06	Special Criteria for Election of the Board	60
	G-07	Code of Ethics and/or Anti-Corruption	80-88
	G-08	Fair Treatment Policy for Shareholders	487
	G-09	Conflict of Interest Prevention Policy	732-737

Referenced International Standards and Third Party Verification

Alignment with sustainability reporting framework

[X] Yes [ ] No

- [X] GRI
- [X] TCFD
- [ ] CDP
- [X] IFRS S1
- [X] IFRS S2
- [X] SASB
- [X] Others, please specify

SUSBA Environtment, Social and Governance (WWF)

Third-party assurance and/or validation

[X] Yes

Name of third-party service provider	Scope of Work
PT Sucofindo	1. Menilai kesesuaian laporan dengan standar AA1000AP (2018); dan 2.

Thus to be informed accordingly.

Respectfully,

PT Bank Mandiri (Persero) Tbk

Adhika Vista

Corporate Secretary

PT Bank Mandiri (Persero) Tbk

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Sender Name	Adhika Vista
Function	Corporate Secretary
Date and Time	31-03-2026 22:52
Attachment	1. SURAT-CMA-1124.pdf
	2. SR Mandiri 2025 Indo - Lowres final.pdf
	3. SR Mandiri 2025 English - Lowres final.pdf
	4. Laporan Tahunan 2025.pdf
	5. Annual Report 2025.pdf

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