ANALISIS PERKEMBANGAN DAN KONTRIBUSI PRODUK PEMBIAYAAN BERKELANJUTAN (SUSTAINABLE FINANCING) PADA PT BANK MANDIRI (PERSERO) TBK PERIODE 2023-2025

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ABSTRAK

PT Bank Mandiri (Persero) Tbk telah mengembangkan berbagai produk pembiayaan berkelanjutan sebagai bagian dari implementasi *sustainable finance* dan penerapan prinsip *environmental, social, and governance* (ESG), yaitu *Green Loan, Sustainability-Linked Loan, Corporate in Transition Financing,* dan *Green Mortgage*. Namun, perkembangan dan kontribusi masing-masing produk selama periode 2023-2025 menunjukkan perbedaan, bahkan *Corporate in Transition Financing* tidak diungkapkan secara konsisten dalam *Sustainability Report* tahun 2024 dan 2025 sehingga implementasinya belum dapat dianalisis secara menyeluruh. Penulisan ini bertujuan menganalisis implementasi keempat produk pembiayaan berkelanjutan tersebut pada PT Bank Mandiri (Persero) Tbk periode 2023-2025. Penulisan menggunakan data sekunder yang diperoleh dari *Sustainability Report* Bank Mandiri tahun 2023-2025 dengan teknik pengumpulan data melalui studi pustaka dan dokumentasi. Analisis dilakukan secara deskriptif kuantitatif menggunakan metode *year-over-year* (YoY) *growth* dan analisis persentase kontribusi. Hasil penelitian menunjukkan bahwa *Green Loan, Sustainability-Linked Loan,* dan *Green Mortgage* mengalami perkembangan positif, sedangkan *Sustainability-Linked Loan* menjadi produk dengan pertumbuhan dan kontribusi terbesar pada tahun 2025. Sementara itu, *Corporate in Transition Financing* belum dapat dianalisis secara menyeluruh karena keterbatasan pengungkapan data.

Kata Kunci: *Sustainable Finance*, ESG, *Green Loan, Sustainability Linked Loan*, *Green Mortgage*.

ANALYSIS OF THE DEVELOPMENT AND CONTRIBUTION OF SUSTAINABLE FINANCING PRODUCTS (SUSTAINABLE FINANCING) AT PT BANK MANDIRI (PERSERO) TBK FOR THE PERIOD 2023-2025

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ABSTRACT

PT Bank Mandiri (Persero) Tbk has developed various sustainable financing products as part of its sustainable finance implementation and the application of environmental, social, and governance (ESG) principles, namely Green Loan, Sustainability-Linked Loan, Corporate in Transition Financing, and Green Mortgage. However, the growth and contribution of each product during the 2023-2025 period varied, and Corporate in Transition Financing was not consistently disclosed in the 2024 and 2025 Sustainability Reports, preventing a comprehensive analysis of its implementation. This study aims to analyze the implementation of these four sustainable financing products at PT Bank Mandiri (Persero) Tbk during the 2023-2025 period. This study employed secondary data obtained from PT Bank Mandiri (Persero) Tbk's Sustainability Reports for 2023–2025. Data were collected through literature review and documentation techniques. The data were analyzed using a quantitative descriptive approach with the year-over-year (YoY) growth method and percentage contribution analysis. The results indicate that Green Loan, Sustainability-Linked Loan, and Green Mortgage experienced positive growth, while Sustainability-Linked Loan recorded the highest growth and contribution in 2025. Meanwhile, Corporate in Transition Financing could not be comprehensively analyzed due to limited data disclosure.

Keywords: Sustainable Finance, ESG, Green Loan, Sustainability-Linked Loan, Green Mortgage.