

STATEMENTS OF FINANCIAL POSITION
PT BANK MANDIRI (PERSERO) Tbk.
As of 30 September 2024 and 31 December 2023

(In Millions of Rupiah)

NO	DESCRIPTION	INDIVIDUAL		CONSOLIDATED	
		30 September 2024	31 December 2023 (Audited)	30 September 2024	31 December 2023 (Audited)
ASSETS					
1.	Cash	18,996,908	20,866,568	24,344,090	26,431,740
2.	Placements with Bank Indonesia	94,101,087	129,212,653	127,011,371	165,227,484
3.	Placements with other banks	55,346,976	48,623,958	59,690,811	53,872,085
4.	Spot and derivative receivables/forward	5,557,761	1,968,893	5,565,915	1,997,826
5.	Securities*)	216,183,558	241,972,173	326,141,905	363,162,174
6.	Securities sold under agreement to repurchase (Repo)	67,714,744	39,705,735	67,859,449	40,002,906
7.	Securities purchased under agreement to resale (Reverse Repo)	2,182,544	16,205,580	7,032,946	22,692,928
8.	Acceptance receivables	10,783,364	14,462,941	10,880,060	14,793,888
9.	Loans	1,240,837,941	1,085,787,427	1,541,981,352	1,359,832,195
10.	Consumer financing receivables	-	-	42,056,020	32,749,796
11.	Sharia financing	-	-	-	-
12.	Investment in shares	14,029,562	14,999,632	2,418,662	1,861,487
13.	Others financials assets	37,688,836	35,662,501	39,554,508	37,473,559
14.	Allowance for impairment on financial assets -/-				
	a. Securities	(10,489)	(10,684)	(51,696)	(149,665)
	b. Loans and sharia financing**)	(38,183,942)	(42,323,522)	(50,356,735)	(53,881,833)
	c. Others	(1,537,615)	(1,624,303)	(1,593,551)	(1,684,760)
15.	Intangible assets	10,849,789	10,314,331	14,434,796	13,669,071
	Accumulated amortisation for intangible assets -/-	(7,016,534)	(6,505,920)	(8,433,494)	(7,794,473)
16.	Premises and equipment***)	71,396,266	69,604,803	86,304,200	82,315,031
	Accumulated depreciation for premises and equipment -/-	(19,780,184)	(18,194,545)	(26,440,791)	(24,337,324)
17.	Non earning assets				
	a. Abandoned properties - net	-	-	9,403	9,403
	b. Repossessed assets - net	-	-	-	-
	c. Suspense account - net	5,367,879	2,443,641	5,381,710	2,443,641
	d. Interoffice assets	-	36,498	-	36,498
18.	Lease Financing	-	-	5,797,695	5,489,242
19.	Other assets	23,910,658	25,642,025	44,401,922	38,006,550
TOTAL ASSETS		1,808,419,109	1,688,850,385	2,323,990,548	2,174,219,449

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NO	DESCRIPTION	INDIVIDUAL		CONSOLIDATED	
		30 September 2024	31 December 2023 (Audited)	30 September 2024	31 December 2023 (Audited)
LIABILITIES AND EQUITY					
LIABILITIES					
1.	Demand deposits *****)	542,653,381	532,532,581	596,387,535	584,713,021
2.	Saving deposits *****)	494,978,094	453,710,376	634,981,444	586,991,559
3.	Time deposits *****)	286,356,878	255,902,641	436,127,962	405,245,039
4.	Electronic money	1,938,030	1,868,790	1,938,030	1,868,790
5.	Fund from Bank Indonesia	-	-	10,303,528	11,900,055
6.	Fund from other banks *****)	22,905,297	16,322,586	24,552,487	18,464,180
7.	Spot and derivative liabilities/forward	5,685,161	2,119,306	5,804,541	2,119,306
8.	Securities sold under repurchase agreements liabilities (Repo)	63,008,318	36,097,856	63,102,584	36,330,064
9.	Acceptance liabilities	10,783,364	14,462,941	10,759,790	14,793,888
10.	Securities issued	26,046,439	40,853,536	37,139,829	50,554,401
11.	Fund borrowings	71,403,990	57,931,877	107,647,533	83,661,943
12.	Margin deposits received	998,556	1,350,583	998,556	1,350,583
13.	Interoffice liabilities	81,089	-	81,089	-
14.	Liability to Unit-Link Holders	-	-	28,624,339	29,194,702
15.	Other liabilities	35,050,626	37,289,102	64,203,807	59,536,956
16.	Minority interest	-	-	29,218,127	26,642,178
	TOTAL LIABILITIES	1,561,889,223	1,450,442,175	2,051,871,181	1,913,366,665
EQUITY					
17.	Share capital				
	a. Authorised capital	16,000,000	16,000,000	16,000,000	16,000,000
	b. Unpaid-in capital/-	(4,333,333)	(4,333,333)	(4,333,333)	(4,333,333)
	c. Treasury stock -/-	-	-	-	-
18.	Additional Paid-in Capital				
	a. Agio	19,661,550	18,941,550	18,095,274	17,643,264
	b. Disagio -/-	-	-	-	-
	c. Funds for paid-up capital	-	-	-	-
	d. Others	-	-	-	-
19.	Other comprehensive income				
	a. Gain	36,062,108	36,062,108	37,258,751	36,861,679
	b. Losses -/-	(907,103)	(2,338,297)	(1,186,406)	(2,622,583)
20.	Reserve				
	a. General reserve	2,333,333	2,333,333	2,333,333	2,333,333
	b. Appropriated reserve	-	-	-	-
21.	Retained Earning				
	a. Previous years *****)	171,742,853	145,348,353	194,970,428	164,612,749
	b. Current year	39,006,512	51,096,878	42,017,354	55,060,057
	c. Paid Dividend -/-	(33,036,034)	(24,702,382)	(33,036,034)	(24,702,382)
	TOTAL EQUITY ATTRIBUTABLE TO OWNER	246,529,886	238,408,210	272,119,367	260,852,784
	TOTAL EQUITY	246,529,886	238,408,210	272,119,367	260,852,784
TOTAL LIABILITIES AND EQUITY		1,808,419,109	1,688,850,385	2,323,990,548	2,174,219,449

*) Consolidated balance includes Securities owned by Subsidiary which classified "At Cost" in accordance with SFAS 410 "Accounting for Sukuk" which has effective since January 1, 2012.

**) Consolidated balance includes Allowance for Impairment for consumer financing receivables and lease financing.

***) Including right of use assets

*****) Consolidated balance includes temporary syirkah funds from a Subsidiary.

*****) Accumulated losses of Rp162,874,901 had been eliminated against additional paid-in capital/agio through quasi-reorganisation on April 30, 2003.

STATEMENTS OF INCOME AND OTHER COMPREHENSIVE INCOME

PT BANK MANDIRI (PERSERO) Tbk.
For the Periods Ended 30 September 2024 and 2023

(In Millions of Rupiah)

NO.	DESCRIPTION	INDIVIDUAL		CONSOLIDATED	
		30 September 2024	30 September 2023	30 September 2024	30 September 2023
OPERATING INCOME AND EXPENSES					
A. Interest and Sharia Income, Interest and Sharia Expenses, and Premium Income and Claim Expenses					
1.	Interest and Sharia Income	82,163,916	72,293,848	110,636,512	98,008,135
2.	Interest and Sharia Expenses	26,434,355	18,895,041	36,033,401	26,144,840
	Net Interest Income and Sharia Income (Expenses)	55,729,561	53,398,807	74,603,111	71,863,295
3.	Premium Income	-	-	8,112,628	10,465,530
4.	Claim Expense	-	-	6,810,652	8,878,497
	Net Premium Income (Claim Expenses)	-	-	1,301,976	1,587,033
	Net Interest and Sharia Income (Expenses) and Net Premium Income (Claim Expenses)	55,729,561	53,398,807	75,905,087	73,450,328
B. Other Operating Income and Expenses					
1.	Gain (loss) from increase (decrease) in fair value of financial assets	1,360,576	1,197,309	1,772,002	1,359,329
2.	Gain (loss) from decrease (increase) in fair value of financial liabilities	-	-	-	-
3.	Gain (Loss) from sale of financial assets	1,203,223	807,669	1,735,997	1,075,308
4.	Gain (Loss) from spot and derivative transaction/forward (realised)	(32,552)	65,423	23,653	125,591
5.	Gain (Loss) from investment in shares under equity method	-	-	-	-
6.	Gain (Loss) from foreign currencies translation	-	-	-	-
7.	Dividend Income	1,463,638	1,083,443	-	-
8.	Commissions/provisions/fees and administrative	13,008,256	11,543,251	16,875,948	14,546,162
9.	Other income	6,469,816	6,755,084	10,442,332	10,325,738
10.	Impairment for financial assets	5,884,790	5,307,480	9,451,986	9,072,764
11.	Losses related to operational risk	14,442	3,614	27,538	17,856
12.	Salaries and employee benefits	11,588,081	11,577,210	18,150,763	17,739,747
13.	Promotion expenses	862,759	859,323	1,585,192	1,466,097
14.	Other expenses	12,976,852	12,965,720	20,213,558	19,384,460
	Other Operating Income (Expenses)	(7,853,967)	(9,261,168)	(18,579,105)	(20,248,796)
	PROFIT (LOSS) FROM OPERATIONS	47,875,594	44,137,639	57,325,982	53,201,532
NON OPERATING INCOME AND EXPENSES					
1.	Gain (Loss) from sale of premises and equipment	996	1,697	1,952	5,740
2.	Other non operating income (expenses)	82,600	37,842	16,617	4,520
	PROFIT (LOSS) FROM NON OPERATING	83,596	39,539	18,569	10,260
	PROFIT (LOSS) CURRENT PERIOD BEFORE TAX	47,959,190	44,177,178	57,344,551	53,211,792
	Income tax expenses				
a.	Estimated current tax	(7,055,329)	(7,236,844)	(9,148,477)	(9,463,516)
b.	Deferred tax income (expenses)	(1,897,349)	(1,003,691)	(2,112,820)	(977,275)
	PROFIT (LOSS) CURRENT PERIOD	39,006,512	35,936,643	46,083,254	42,771,001
	PROFIT (LOSS) MINORITY INTEREST	-	-	4,065,900	3,707,458
OTHER COMPREHENSIVE INCOME					
1.	Item that will not be reclassified to profit loss				
a.	Gain on fixed assets revaluation	-	-	116,525	-
b.	Gain (Loss) from remeasurement of actuarial benefit program	-	-	112,036	(43,476)
c.	Others	-	-	-	-
2.	Item that will be reclassified to profit loss				
a.	Gain (loss) from adjustments arising from translation of financial statement	12,375	469	(3,563)	(12,289)
b.	Gain (loss) from changes of financial assets measured at fair value on available for sale	1,418,819	(683,210)	1,785,704	(653,022)
c.	Others	-	-	(15,743)	4,692
	Other comprehensive income current period after income tax - net	1,431,194	(682,741)	1,994,959	(704,095)
	TOTAL OTHER COMPREHENSIVE INCOME CURRENT PERIOD	40,437,706	35,253,902	48,078,213	42,066,906
	Profit (loss) current period attributable to :				
	PARENT ENTITY	39,006,512	35,936,643	42,017,354	39,063,543
	NON CONTROLLING INTEREST	-	-	4,065,900	3,707,458
	TOTAL PROFIT (LOSS) CURRENT YEAR	39,006,512	35,936,643	46,083,254	42,771,001
	Total comprehensive income current period attributable to :				
	PARENT ENTITY	40,437,706	35,253,902	43,757,853	38,373,494
	NON CONTROLLING INTEREST	-	-	4,320,360	3,693,412
	TOTAL COMPREHENSIVE INCOME CURRENT PERIOD	40,437,706	35,253,902	48,078,213	42,066,906
	TRANSFER PROFIT (LOSS) TO HEAD OFFICE	-	-	-	-
	DIVIDEND	-	-	-	-
	EARNINGS PER SHARE (in Rupiah)	417.93	385.04	450.19	418.54

STATEMENTS OF COMMITMENTS AND CONTINGENCIES
PT BANK MANDIRI (PERSERO) Tbk.
As of 30 September 2024 and 31 December 2023

(In Millions of Rupiah)

NO	DESCRIPTION	INDIVIDUAL		CONSOLIDATED	
		30 September 2024	31 December 2023 (Audited)	30 September 2024	31 December 2022 (Audited)
I.	COMMITMENT RECEIVABLES				
	1. Unused fund borrowings/financing facilities	-	-	-	-
	2. Outstanding purchase position of spot and derivative/forward	405,132,101	252,306,483	408,192,247	253,078,400
	3. Others	-	-	-	-
II.	COMMITMENT PAYABLES				
	1. Unused loan/financing facilities granted to customers				
	i. Committed	55,216,131	52,804,931	55,218,482	52,498,506
	ii. Uncommitted	193,428,709	163,441,539	194,178,944	163,845,572
	2. Outstanding irrevocable letters of credit	23,453,710	20,515,997	23,645,908	20,881,972
	3. Outstanding sales position of spot and derivative/forward	404,933,201	252,397,142	410,074,758	255,254,227
	4. Others	-	-	-	-
III.	CONTINGENT RECEIVABLES				
	1. Guarantees received	37,389,205	28,992,163	37,619,712	29,226,582
	2. Others	34,311	34,338	34,311	34,338
IV.	CONTINGENT PAYABLES				
	1. Guarantees issued	130,328,845	126,521,898	132,503,352	129,359,735
	2. Others	3,852,899	3,268,517	3,852,899	3,268,517

MANAGEMENT OF THE BANK	SHAREHOLDER
Board of Commissioners - President Commissioner/Independent : Muhamad Chatib Basri - Deputy President Commissioner/Independent : Zainudin Amali - Independent Commissioner : Loeke Larasati Agoestina - Independent Commissioner : Muliadi Rahardja - Independent Commissioner : Heru Kristiyana - Commissioner : Rionald Silaban - Commissioner : Fariad Utomo - Commissioner : Arif Budimanta - Commissioner : Muhammad Yusuf Ateh - Commissioner : Tedi Bharata	Republic of Indonesia : 52.00% Non Ultimate Shareholder through Capital Market (≥ 5%) : Nil Non Ultimate Shareholder through non Capital Market (≥ 5%) : Indonesia Investment Authority : 8,00%
Board of Directors - President Director : Darmawan Junaidi - Deputy President Director : Alexandra Askandar - Director of Compliance and HR : Agus Dwi Handaya - Director of Corporate Banking : Riduan - Director of Network and Retail Banking : Aquarius Rudianto - Director of Operation : Toni Eko Boy Subari - Director of Institutional Relations : Rohan Hafas - Director of Finance and Strategy : Sigit Prastowo - Director of Information Technology : Timothy Utama - Director of Treasury and International Banking : Eka Fitria - Director of Risk Management : Danis Subyantoro - Director of Commercial Banking : Totok Priyambodo	Jakarta, 30 October 2024 S. E & O Board of Directors PT Bank Mandiri (Persero) Tbk. Darmawan Junaidi President Director Sigit Prastowo Director of Finance and Strategy

Notes :

- 1) The above financial information is extracted from the interim Consolidated Financial Statements of PT Bank Mandiri (Persero) Tbk. ("Bank") and its Subsidiaries as of 30 September 2024 and for the nine months period then ended, as prepared by the Bank's Management in accordance with Indonesian Financial Accounting Standards. The Consolidated Financial Statements of PT Bank Mandiri (Persero) Tbk. ("Bank") and its Subsidiaries as of 31 December 2023 have been audited by KAP Tanudiredja, Wibisana, Rintis & Rekan (a member firm of PwC global network) with Lucy Luciana Suhenda, S.E., Ak., CPA, as partner in charge, an independent auditor, in accordance with Standards on Auditing established by the Indonesian Institute of Certified Public Accountants with an unmodified audit opinion, as stated in the report dated 31 January 2024.
- 2) The above published financial statements are presented to comply with the Financial Services Authority Regulation (FSAR) No. 37/POJK.03/2019 dated 19 December 2019 regarding the Transparency and Published Financial Statements of the Bank and Circular Letter of Financial Services Authority (CLFSA) No. 9/SEOJK.03/2020 dated 30 June 2020 regarding the Transparency and Published Financial Statements of Conventional Bank's Report and Circular Letter of Financial Services Authority No. S-2/PB.11/2020 dated 20 January 2020 regarding Changes to Published Financial Statements and also in accordance with the FSAR Regulation No. 14/POJK.04/2022 dated 22 August 2022 regarding Submission of Periodic Financial Statements for Issuers or Public Companies and LK No. Kep-346/BL/2011 dated 5 July 2011 regarding the Submission of Periodic Financial Statements for Issuers or Public Companies. Financial information and Statement of Cash Flows which included in the Published Financial Statements have been prepared in accordance with Bapepam and LK Regulation No. VIII.G7, Attachment to Decision of Chairman of Bapepam and LK No. Kep-347/BL/2012 dated 25 June 2012.
- 3) Related Parties in the Statement of Assets' Quality and Other Information are presented in accordance with the Bank Indonesia Regulation No. 7/3/PBI/2005 dated 20 January 2005 regarding the Amendment of Financial Services Authority Regulation No. 38/POJK.03/2019 dated 19 December 2019 regarding the Amendment of Financial Services Authority Regulation No. 32/POJK.03/2018 regarding The Legal Lending Limit and Provisions of Large Fund for Commercial Banks.
- 4) Exchange rate of 1 US Dollar as at 30 September 2024, 31 December 2023 and 30 September 2023 were Rp15,140.00, Rp15,397.00 and Rp15,455.00, respectively.

STATEMENTS OF ASSETS' QUALITY AND OTHER INFORMATION

As of 30 September 2024 and 2023
(In Millions of Rupiah)

DESCRIPTION	INDIVIDUAL											
	30 September 2024						30 September 2023					
	Current	Special Mention	Sub Standard	Doubtful	Loss	Total	Current	Special Mention	Sub Standard	Doubtful	Loss	Total
RELATED PARTIES												
1. Placements with other banks	-	-	-	-	-	-	22	-	-	-	-	22
a. Rupiah	-	-	-	-	-	-	-	-	-	-	-	-
b. Foreign currencies	929,028	-	-	-	-	929,028	984,133	-	-	-	-	984,133
2. Spot and derivative receivables/forward	-	-	-	-	-	-	-	-	-	-	-	-
a. Rupiah	-	-	-	-	-	-	-	-	-	-	-	-
b. Foreign currencies	-	-	-	-	-	-	-	-	-	-	-	-
3. Securities	68,639	-	-	-	-	68,639	26,394	-	-	-	-	26,394
a. Rupiah	-	-	-	-	-	-	-	-	-	-	-	-
b. Foreign currencies	-	-	-	-	-	-	-	-	-	-	-	-
4. Securities sold with agreement to repurchase (Repo)	-	-	-	-	-	-	-	-	-	-	-	-
a. Rupiah	-	-	-	-	-	-	-	-	-	-	-	-
b. Foreign currencies	-	-	-	-	-	-	-	-	-	-	-	-
5. Securities purchased with agreement to resell (reverse repo)	-	-	-	-	-	-	-	-	-	-	-	-
a. Rupiah	-	-	-	-	-	-	-	-	-	-	-	-
b. Foreign currencies	-	-	-	-	-	-	-	-	-	-	-	-
6. Acceptances receivables	1,916	-	-	-	-	1,916	6,556	-	-	-	-	6,556
7. Loans and financing	-	-	-	-	-	-	-	-	-	-	-	-
a. Micro, small and medium loans (UMKM)	-	-	-	-	-	-	-	-	-	-	-	-
i. Rupiah	-	-	-	-	-	-	-	-	-	-	-	-
ii. Foreign currencies	-	-	-	-	-	-	-	-	-	-	-	-
b. Non UMKM	9,104,007	1	-	-	-	9,104,008	5,661,293	54	-	-	-	5,661,347
i. Rupiah	8,348,387	1	-	-	-	8,348,388	4,890,730	54	-	-	-	4,890,784
ii. Foreign currencies	755,620	-	-	-	-	755,620	770,563	-	-	-	-	770,563
c. Restructured loans*)	-	-	-	-	-	-	-	-	-	-	-	-
i. Rupiah	-	-	-	-	-	-	-	-	-	-	-	-
ii. Foreign currencies	-	-	-	-	-	-	-	-	-	-	-	-
8. Investments in shares	13,536,122	-	414,227	25,191	-	13,975,540	14,526,121	-	414,227	94,191	-	15,034,539
9. Other receivables	-	-	-	-	-	-	-	-	-	-	-	-
10. Commitments and contingencies	4,380,426	-	-	-	-	4,380,426	1,067,967	153	-	-	-	1,068,120
a. Rupiah	-	-	-	-	-	-	-	-	-	-	-	-
b. Foreign currencies	-	-	-	-	-	-	-	-	-	-	-	-
THIRD PARTIES												
1. Placements with other banks	7,409,888	-	-	-	-	7,409,888	21,541,422	-	-	-	-	21,541,422
a. Rupiah	72,175,039	-	-	-	-	72,175,039	43,213,975	-	-	-	-	43,213,975
b. Foreign currencies	-	-	-	-	-	-	-	-	-	-	-	-
2. Spot and derivative receivables/forward	5,461,705	-	-	-	-	5,461,705	2,615,861	-	-	-	-	2,615,861
a. Rupiah	96,056	-	-	-	-	96,056	159,780	-	-	-	-	159,780
b. Foreign currencies	-	-	-	-	-	-	-	-	-	-	-	-
3. Securities	162,116,494	-	-	-	8,591	162,125,085	197,614,152	-	-	-	-	197,614,152
a. Rupiah	53,989,834	-	-	-	-	53,989,834	58,645,482	-	-	-	-	58,645,482
b. Foreign currencies	-	-	-	-	-	-	-	-	-	-	-	-
4. Securities sold with agreement to repurchase (Repo)	55,011,608	-	-	-	-	55,011,608	17,992,369	-	-	-	-	17,992,369
a. Rupiah	12,703,136	-	-	-	-	12,703,136	8,872,480	-	-	-	-	8,872,480
b. Foreign currencies	-	-	-	-	-	-	-	-	-	-	-	-
5. Securities purchased with agreement to resell (reverse repo)	2,182,544	-	-	-	-	2,182,544	5,012,966	-	-	-	-	5,012,966
a. Rupiah	-	-	-	-	-	-	-	-	-	-	-	-
b. Foreign currencies	-	-	-	-	-	-	-	-	-	-	-	-
6. Acceptances receivables	10,772,354	9,094	-	-	-	10,781,448	12,639,592	90,146	-	-	-	12,729,738
7. Loans and financing	126,341,208	4,214,016	429,285	546,939	852,142	132,383,590	115,650,296	4,600,321	575,240	760,328	493,520	122,079,705
a. Micro, small and medium loans (UMKM)	125,323,314	4,214,016	429,285	546,939	852,142	131,365,696	115,275,020	4,600,321	575,240	760,328	493,520	121,704,429
i. Rupiah	1,017,894	-	-	-	-	1,017,894	375,276	-	-	-	-	375,276
ii. Foreign currencies	-	-	-	-	-	-	-	-	-	-	-	-
b. Non UMKM	1,047,657,803	41,512,391	2,790,306	1,708,703	5,681,140	1,099,350,343	832,529,811	43,849,376	1,675,968	6,194,801	4,052,389	888,302,345
i. Rupiah	801,585,841	32,651,015	2,790,306	1,708,703	4,272,981	843,008,846	613,575,186	30,534,038	1,675,968	4,760,495	1,813,695	652,359,382
ii. Foreign currencies	246,071,962	8,861,376	-	-	1,408,159	256,341,497	218,954,625	13,315,338	-	1,434,306	2,238,694	235,942,969
c. Restructured loans*)	33,051,020	33,271,297	2,155,797	441,069	4,247,331	73,166,514	38,081,844	35,109,900	1,134,441	5,300,952	3,680,962	83,308,099
i. Rupiah	25,731,069	24,409,921	2,155,797	441,069	2,845,318	55,583,174	29,886,585	21,794,994	1,134,441	3,866,646	1,455,212	58,137,878
ii. Foreign currencies	7,319,951	8,861,376	-	-	1,402,013	17,583,340	8,195,259	13,314,906	-	1,434,306	2,225,750	25,170,221
8. Investments in shares	20,000	-	-	-	34,022	54,022	-	-	-	-	34,117	34,117
9. Other receivables	26,337,554	41,703	-	-	1,197,747	27,577,004	25,791,037	491,732	-	2,050	1,219,630	27,504,449
10. Commitments and contingencies	235,877,321	1,618,291	588	39,005	6,152	237,541,357	217,811,367	2,228,353	277	55,047	63,257	220,158,301
a. Rupiah	159,555,186	950,426	-	-	-	160,505,612	131,750,288	6,566,097	-	2,316	4,397	138,323,098
b. Foreign currencies	-	-	-	-	-	-	-	-	-	-	-	-
OTHER INFORMATION												
1. Value of bank's assets pledged as collateral:	-	-	-	-	-	-	-	-	-	-	-	-
a. To Bank Indonesia	-	-	-	-	-	-	-	-	-	-	-	-
b. To others	-	-	-	-	-	-	-	-	-	-	-	-
2. Repossessed assets**)	-	-	-	-	-	-	-	-	-	-	-	-

*) Include restructured loans due to Covid-19

**) Repossessed assets are presented net after the allowance for impairment of assets.

STATEMENTS OF CALCULATION OF CAPITAL ADEQUACY RATIO FOR COMMERCIAL BANK
PT Bank Mandiri (Persero) Tbk
As of 30 September 2024 and 2023

(in millions of rupiah)

COMPONENTS OF CAPITAL	30 September 2024		30 September 2023	
	Individual	Consolidated	Individual	Consolidated
Core Capital (Tier 1)	220,877,490	275,797,007	192,315,530	239,405,599
1 Common Equity Tier 1 (CET 1)	220,877,490	275,797,007	192,315,530	239,405,599
1.1 Paid-in Capital	11,666,667	11,666,667	11,666,667	11,666,667
1.2 Disclosed Reserves	232,712,667	257,447,049	208,070,560	228,791,823
1.2.1 Additional Factor	234,802,059	260,035,109	212,420,733	233,742,482
1.2.1.1 Other comprehensive income	35,093,845	35,654,754	34,563,236	34,791,975
1.2.1.1.1 Excess differences arising from translation of financial statement	37,061	309,261	50,823	50,823
1.2.1.1.2 Potential gain of the increase in the fair value of financial assets available for sale	568,830	568,830	24,459	24,459
1.2.1.1.3 Surplus of fixed assets revaluation	34,487,954	34,776,663	34,487,954	34,716,693
1.2.1.2 Other disclosed reserves	199,708,214	224,380,355	177,857,497	198,950,507
1.2.1.2.1 Agio	19,661,550	18,095,274	18,941,550	17,643,264
1.2.1.2.2 General reserves	2,333,333	2,333,333	2,333,333	2,333,333
1.2.1.2.3 Previous year profit	138,706,819	161,934,394	120,645,971	139,910,367
1.2.1.2.4 Current year profit	39,006,512	42,017,354	35,936,643	39,063,543
1.2.1.2.5 Funds for paid-in capital	-	-	-	-
1.2.1.2.6 Others	-	-	-	-
1.2.2 Deduction Factor	(2,089,392)	(2,588,060)	(4,350,173)	(4,950,659)
1.2.2.1 Other comprehensive income	(1,512,994)	(1,124,712)	(3,834,211)	(3,469,163)
1.2.2.1.1 Negative differences arising from translation of financial statement	(459,123)	(459,123)	(412,108)	(123,539)
1.2.2.1.2 Potential losses from the decrease in the fair value of financial assets available for sale	(1,053,871)	(665,589)	(3,422,103)	(3,345,624)
1.2.2.2 Other disclosed reserves	(576,398)	(1,463,348)	(515,962)	(1,481,496)
1.2.2.2.1 Disagio	-	-	-	-
1.2.2.2.2 Previous year loss	-	-	-	-
1.2.2.2.3 Current year loss	-	-	-	-
1.2.2.2.4 Negative differences in allowance for possible losses and allowance for impairment on earning assets	-	-	-	-
1.2.2.2.5 Negative differences in amounts and financial instruments in trading book and adjustment amounts based on financial accounting standards	-	-	-	-
1.2.2.2.6 Required allowance for non earning assets	(576,398)	(1,463,348)	(515,962)	(1,481,496)
1.2.2.2.7 Others	-	-	-	-
1.3 Non controlling interest	-	24,544,533	-	20,945,259
1.4 Deduction Factor of CET 1	(23,501,844)	(17,861,242)	(27,421,697)	(21,998,150)
1.4.1 Deferred tax calculation	(5,707,412)	(7,681,631)	(8,877,047)	(11,181,145)
1.4.2 Goodwill	-	(482,091)	-	(482,091)
1.4.3 Other intangible assets	(3,833,255)	(5,482,018)	(3,558,048)	(4,293,214)
1.4.4 Investments in share	(13,961,177)	(4,215,502)	(14,986,602)	(6,041,700)
1.4.5 Shortfall of capital on insurance subsidiaries	-	-	-	-
1.4.6 Securitisation exposure	-	-	-	-
1.4.7 Other deduction of CET 1	-	-	-	-
1.4.7.1 Placement of funds in instrumen AT 1 and/or Tier 2 to other banks	-	-	-	-
1.4.7.2 Cross-ownership in another entity acquired by the transition due to law, grants, or grants will	-	-	-	-
1.4.7.3 Exposures that give rise to credit risk due the settlement risk (settlement risk) - Non Delivery Versus Payment	-	-	-	-
1.4.7.4 Exposures in Subsidiaries that do business activity based on sharia principles (if available)	-	-	-	-
2 Additional Tier 1 (AT 1)	-	-	-	-
2.1 Instrument which comply with AT 1 requirements	-	-	-	-
2.2 Agio/Disagio	-	-	-	-
2.3 Deduction factor of AT 1	-	-	-	-
2.3.1 Placement of funds in instrument AT 1 and/or Tier 2 to other bank	-	-	-	-
2.3.2 Cross-ownership in another entity acquired by the transition due to law, grants, or grants will	-	-	-	-

STATEMENTS OF CALCULATION OF CAPITAL ADEQUACY RATIO FOR COMMERCIAL BANK
PT Bank Mandiri (Persero) Tbk
As of 30 September 2024 and 2023

(in millions of rupiah)

COMPONENTS OF CAPITAL					30 September 2024		30 September 2023		
					Individual	Consolidated	Individual	Consolidated	
II Supplemental Capital (Tier 2)					13,653,510	16,682,859	11,712,998	14,182,094	
1 Capital Instrument in the form of Stock or others which comply with Tier 2 Requirements					172,362	342,362	210,500	256,333	
2 Agio/Disagio					-	-	-	-	
3 General provision on earning assets (max. 1.25% credit risk - weighted assets)					13,481,148	16,340,497	11,502,498	13,925,761	
4 Deduction supplemental capital					-	-	-	-	
4.1 Sinking Fund					-	-	-	-	
4.2 Placement of funds in instrument AT 1 and/or Tier 2 to other bank					-	-	-	-	
4.3 Cross-ownership in another entity acquired by the transition due to law, grants, or grants will					-	-	-	-	
TOTAL CORE AND SUPPLEMENTAL CAPITAL					234,531,000	292,479,866	204,028,528	253,587,693	
	30 September 2024		30 September 2023			30 September 2024		30 September 2023	
	Individual	Consolidated	Individual	Consolidated		Individual	Consolidated	Individual	Consolidated
RISK WEIGHTED ASSETS					KPMM Ratio				
CREDIT RISK - WEIGHTED ASSETS	1,078,491,835	1,307,239,789	920,199,879	1,114,060,868	CET 1 Ratio (%)	18.91%	19.53%	19.50%	20.12%
MARKET RISK - WEIGHTED ASSETS	26,993,427	29,292,020	7,532,883	7,566,397	Tier 1 Ratio (%)	18.91%	19.53%	19.50%	20.12%
OPERATIONAL RISK - WEIGHTED ASSETS	62,675,961	75,849,894	58,720,278	68,332,364	Tier 2 Ratio (%)	1.17%	1.18%	1.18%	1.19%
TOTAL RISK WEIGHTED ASSETS	1,168,161,223	1,412,381,703	986,453,040	1,189,959,629	Capital Adequacy Ratio (%)	20.08%	20.71%	20.68%	21.31%
CAR BASED ON RISK PROFILE (%)	9.69%	9.73%	9.76%	9.82%	CET 1 FOR BUFFER (%)	10.39%	10.98%	10.92%	11.49%
CAPITAL ALLOCATION FOR CAR BASED ON RISK PROFILE					PERCENTAGE OF BUFFER MANDATORY FILLED BY BANK(%)				
From CET 1 (%)	8.52%	8.55%	8.58%	8.63%	Capital conservation buffer (%)	2.50%	2.50%	2.500%	2.500%
From AT 1 (%)	-	-	-	-	Countercyclical Buffer (%)	0.00%	0.00%	0.00%	0.00%
From Tier 2 (%)	1.17%	1.18%	1.18%	1.19%	Capital Surcharge for Systemic Bank (%)	2.50%	2.50%	2.50%	2.50%

* In accordance with OJK Regulation No. 48/POJK.03/2020 on the 1st December 2020 regarding "Changes in Otoritas Jasa Keuangan Regulation No. 11/POJK.03/2020 on National Economic Stimulus as Countercyclical Policy Due to the Effect of Coronavirus Disease 2019", the requirement to fulfill the Capital Conservation Buffer in the capital component of 2,5% of the Risk Weighted Assets for banks in BOOK category 3 and 4 is negated until 31st March 2022.

STATEMENTS OF FINANCIAL RATIOS

As of 30 September 2024 and 2023

(In %)

No.	RATIOS	30 September 2024	30 September 2023
PERFORMANCE RATIOS			
1.	Capital Adequacy Ratio (CAR)	20.08%	20.68%
2.	Non-performing earning assets and non-performing non-earning assets to total earning assets and non-earning assets	0.68%	0.89%
3.	Non-performing earning assets to total earning assets	0.66%	0.88%
4.	Allowance for impairment on financial assets to earning assets	2.39%	3.45%
5.	Gross NPL	0.97%	1.36%
6.	Net NPL	0.33%	0.32%
7.	Return on Asset (ROA)	3.71%	3.85%
8.	Return on Equity (ROE)	25.21%	26.34%
9.	Net Interest Margin (NIM)	4.91%	5.35%
10.	Operating Expenses to Operating Income	54.68%	52.92%
11.	<i>Cost to Income Ratio (CIR)</i>	32.12%	33.94%
12.	Loan to Deposit Ratio (LDR)	93.15%	87.64%
COMPLIANCE			
1.	a. Percentage violation of Legal Lending Limit		
	i. Related parties	0.00%	0.00%
	ii. Third parties	0.00%	0.00%
	b. Percentage of excess of the Legal Lending Limit		
	i. Related parties	0.00%	0.00%
	ii. Third parties	0.00%	0.00%
2.	Reserve requirement		
	a. Primary reserve requirement Rupiah	5.17%	7.89%
	- Daily	0.00%	0.00%
	- Average	5.17%	7.89%
	b. Reserve requirement foreign currencies	4.10%	4.10%
	- Daily	2.00%	2.00%
	- Average	2.10%	2.10%
3.	Net Open Position - Overall	0.93%	1.23%

STATEMENTS OF SPOT AND DERIVATIVE TRANSACTIONS

As of 30 September 2024
(In Millions of Rupiah)

No.	TRANSACTION	INDIVIDUAL				
		Notional Amount	Type		Derivative Receivables & Payables	
			Trading	Hedging	Receivables	Payables
A. Exchange Rate Related						
1	Spot	22,032,837	22,032,837	-	38,933	40,436
2	Forward	81,179,635	81,179,635	-	1,391,264	1,340,376
3	Option					
	a. Written	24,683,843	24,532,443	151,400	20,086	623,512
	b. Purchased	23,867,798	23,867,798	-	640,225	44,599
4	Future	-	-	-	-	-
5	Swap	193,508,537	176,014,625	17,493,912	2,672,782	2,924,707
6	Others	-	-	-	-	-
B. Interest Rate Related						
1	Forward	-	-	-	-	-
2	Option					
	a. Written	-	-	-	-	-
	b. Purchased	-	-	-	-	-
3	Future	-	-	-	-	-
4	Swap	46,143,976	44,195,489	1,948,487	400,829	370,112
5	Others	28,833,755	28,833,755	-	388,596	317,019
C.	Others	6,570,000	6,570,000	-	5,046	24,400
	TOTAL	426,820,381	407,226,582	19,593,799	5,557,761	5,685,161

STATEMENTS OF CASH FLOWS
For the Periods Ended 30 September 2024 and 2023
(In millions of Rupiah)

DESCRIPTION	CONSOLIDATED	
	30 September 2024	30 September 2023
CASH FLOWS FROM OPERATING ACTIVITIES		
Receipts from interest income	94,330,356	80,769,057
Receipts from sharia income	15,670,694	13,867,126
Receipts from fees, commissions, and premiums	24,849,570	24,750,027
Payment of insurance claims expenses	(6,810,652)	(8,878,497)
Payments of interest expenses	(29,118,161)	(21,244,528)
Payments of sharia expense	(5,851,206)	(4,291,345)
Receipts from the sale of government bonds - Fair value through profit or loss	365,966,475	148,244,012
Acquisition of government bonds - Fair value through profit or loss	(378,041,281)	(153,971,284)
Receipts from financial asset measured at FVTPL - net	(2,338,864)	4,766,307
Other operating income - others	3,817,938	3,197,219
Other operating expenses - others	(7,808,714)	(7,414,186)
Salaries and employee benefits	(21,912,813)	(19,845,115)
General and administrative expenses	(13,322,073)	(12,483,793)
Non-operating income/(expense) - net	16,617	4,520
Payment of corporate income tax	(9,470,993)	(10,520,645)
Cash Flow From Operating Activities Before Changes in Operating Assets and Liabilities	29,976,893	36,948,875
Decrease/(Increase) in Operating Assets:		
Placements with Bank Indonesia and other banks	(766,807)	(4,502,384)
Marketable securities - Fair value through profit or loss	(6,065,921)	(6,397,959)
Other receivables - trade transactions	(872,065)	6,633,028
Loans	(165,771,466)	(97,952,606)
Sharia financing	(27,809,413)	(25,227,895)
Securities purchased under agreement to resell	15,659,982	727,591
Consumer financing receivables	(10,394,964)	(6,634,516)
Net investment in lease financing	(347,928)	432,326
Prepaid taxes	(469,484)	569,819
Prepaid expenses	(2,099,512)	(1,670,540)
Other assets	(11,204,875)	(6,384,115)
Proceeds from collection of financial assets already written - off	6,652,946	7,153,868
Increase in Operating Liabilities and Temporary Syirkah Funds:		
Conventional Banking		
Demand deposits	6,935,975	(33,657,067)
Saving deposits	46,134,612	11,347,959
Time deposits	40,059,114	(22,386,523)
Interbank call money	(970,998)	3,429,439
Obligation due immediately	393,791	2,910,149
Liability to unit - linked policyholders	(570,363)	(760,480)
Other taxes payable	(809,960)	(390,581)
Other liabilities	11,779,383	12,317,776
Sharia Banking - Temporary Syirkah Funds		
Demand deposits - restricted investment and demand deposit - mudharabah musytarakah	3,242,394	(2,601,590)
Saving deposits - restricted investment and unrestricted investment - mudharabah	1,825,691	(58,350)
Mudharabah time deposits - unrestricted investment	(591,157)	5,055,959
Net Cash Used in Operating Activities	(66,084,132)	(121,097,817)

STATEMENTS OF CASH FLOWS
For the Periods Ended 30 September 2024 and 2023
(In millions of Rupiah)

DESCRIPTION	CONSOLIDATED	
	30 September 2024	30 September 2023
CASH FLOWS FROM INVESTING ACTIVITIES		
Decrease in marketable securities - other than at fair value through profit or loss	8,742,352	5,916,987
Decrease in government bonds - other than measured at fair value through profit or loss	19,532,675	29,491,466
Proceeds from sale of fixed assets	18,652	239,846
Acquisitions of fixed assets	(2,565,351)	(1,172,607)
Acquisitions of intangible assets	(1,093,989)	(772,854)
Acquisitions of right of use assets	(1,376,702)	(1,285,717)
Increase of investment in Subsidiaries	(15,072)	(1,017,048)
Investment in other entity	(20,000)	-
Proceeds from control transfer of subsidiary	1,710,000	-
Net Cash Provided by Investing Activities	24,932,565	31,400,073
CASH FLOWS FROM FINANCING ACTIVITIES		
Receipts from marketable securities issued	15,636,848	15,079,460
Payments of marketable securities issued	(29,438,729)	(9,202,000)
Receipts from fund borrowings	64,573,058	47,811,975
Payments of fund borrowings	(42,789,297)	(25,349,652)
Receipts from subordinated loans and marketable securities	-	100,000
Payments of subordinated loans and marketable securities	(16,887)	(517,151)
Increase/(Decrease) in securities sold under repurchase agreements liabilities	27,629,419	(35,893)
Payments of dividends	(33,036,034)	(24,702,382)
Net Cash (Used for)/Provided by Financing Activities	2,558,378	3,184,357
DECREASE IN CASH AND CASH EQUIVALENTS	(38,593,189)	(86,513,387)
EFFECT OF EXCHANGE RATE CHANGES ON CASH AND CASH EQUIVALENTS	4,569,148	(1,250,429)
CASH AND CASH EQUIVALENTS AT THE BEGINNING OF PERIOD	243,801,693	274,889,544
Cash and Cash Equivalents At Beginning of Period from a Subsidiary Transferred to an Entity Under Common Control	(758,716)	-
CASH AND CASH EQUIVALENTS AT THE END OF PERIOD	209,018,936	187,125,728
Cash and cash equivalents at the end of year consist of :		
Cash	24,344,090	23,443,305
Current accounts with Bank Indonesia	84,863,492	84,586,356
Current accounts with other banks	46,638,874	34,274,184
Liquid short-term investments with maturity period of three months or less since the date of acquisition	53,172,480	44,821,883
Total cash and cash equivalents	209,018,936	187,125,728