

94,305,902 34,136,896 262,516,972

11,093,351

984,680,624

15,068,662

39,107,640

(11,136)

9,542,511

(17,211,140)

10,937,343

22,250,878 9,467,556 40,067,611 47,675,487 1,074,879 65,253

35,796,392

18,941,550

36,028,874 (2,377,903)

2,333,333

23,002,445

19.96% 18.41% 1.

0.96%

3.82%

1.53%

0.29%

25.78%

5.30%

1.47%

4.72%

0.33%

23.03%

5.06%

1,317,900,386

6,312,523

932,639,051

15,068,650

43,883,587

(17,834)

(54,267,417)

(16,185,489)

2,089,953

24,228,547

33,711,642

(4,333,333)

18,941,550

2,333,333

37,692,426

211,242,589 1,570,332,063

COMPLIANCE

a. Percentage violation of Legal Lending Limit ii. Third parties b. Percentage of excess of Legal Lending Limit

i. Related parties

ii. Third parties

i. Daily

ii. Average

3. Net Open Position-

1,359,089,474

(1,714,720)

9,270,638

# **Consolidated Financial Statements**

PT Bank Mandiri (Persero) Tbk. & Its Subsidiaries





**Statements of Financial Position** As of 30 June 2023 and 31 December 2022

ASSETS
1. Cash
2. Placements with Bank Indonesia
3. Placements with other banks
4. Spot and derivative receivables/forward
5. Securities\*)
6. Securities sold under agreement to repurchase (Repo)
7. Securities purchased under agreement to resell (Reverse Repo)
8. Accretance precivables

8. Acceptance receivables
9. Loans
10. Consumer financing receivables

Nothers financials assets
 Allowance for impairment on financial assets -/-

b. Loans and sharia financing \*\*)

15. Intangible assets
Accumulated amortisation for intangible
assets -/

16. Premises and equipment \*\*\*)
Accumulated depreciation for premises and
equipment -/
17. Non earning assets
a. Abandoned properties - net
b. Repossessed assets - net
c. Suspense account - net
d. Interoffice assets

18. Lease financing

19. Other assets

19. Other assets
TOTAL ASSETS
LIABILITIES AND EQUITY
LIABILITIES
1. Demand deposits \*\*\*\*)
2. Saving deposits \*\*\*\*)
4. Electronic money
5. Fund from Bank Indonesia
6. Fund from Bank Indonesia
6. Fund from Bank Indonesia
7. Spot and derivative liabilities/forwa
8. Securities sold under repurchase agreements liabilities
10. Securities issued
11. Fund borrowings
12. Margin deposits received
13. Interoffice liabilities
14. Liability to unit-link holders
15. Other liabilities
16. Minority interest

16. Minority interest
TOTAL LIABILITIES

TOTAL LIABILITIES
EQUITY

17. Share capital
a. Authorised capital
b. Unpaid-in capital/c. Treasury stock-/18. Additional paid-in capital
a. Agio

Additional paid-in capital
 a. Agio
 b. Disagio -/ c. Funds for paid-up capital
 d. Others

 Other comprehensive income
 a. Gain
 b. Losses -/ 20. Reserve
 a. General reserve

a. General reserve
b. Appropriated reserve
21. Retained earning
a. Previous years \*\*\*\*\*)
b. Current year

c. Paid dividend -/TOTAL EQUITY ATTRIBUTABLE TO OWNER

TOTAL EQUITY
TOTAL LIABILITIES DAN EQUITY

**Statements of Financial Ratios** As of 30 June 2023 and 2022

Capital Adequacy Ratio (CAR)

Non-performing earning assets and non-performing non-earning assets to total earning assets and non-earning assets.

Non-performing earning assets to the capital to the ca

Non-performing earning assets to total earning assets

Allowance for impairment on financial assets to earning assets

Return on Equity (ROE)

Operating Expenses to Operating Income Cost to Income Ratio (CIR) 12. Loan to Deposit Ratio (LDR)

5. Gross NPL

Net NPL

PERFORMANCE RATIOS

Sharia financing Investment in shares

a. Securities

c. Others

15. Intangible assets

19. Other assets
TOTAL ASSETS

(In Millions of Rupiah)

11,705,989

11,781,581

23,757,727

45,339,316

(39,268)

(65,362,179)

(1,761,117)

11,712,040

(21,429,332)

9,403

2,089,953

5.872.560

24,325,475

(4,333,333)

17,643,264

2,342,132

140,299,355 41,170,637 (16,816,893)

0.00%

0.00%

5.85%

4.10%

5.54%

7.69%

16,950,374

9,528,060

27,749,559

2,820,742

(42,013)

(62,902,475)

(2,546,064)

12,210,168

(22,939,650)

10,937,343

5,520,446

22,452,251 9,528,060 50,053,521 71,255,832 1,074,880 65,253 29,491,904 58,205,273

(4,333,333)

17,643,264

2,342,132

9,403

Statements of Income and Other Comprehensive Income For the Periods Ended 30 June 2023 and 2022

(In Millions of Rupiah)

NO	DESCRIPTION	INDIV	IDUAL	CONSO	LIDATED
NO	DESCRIPTION	30 June 2023	30 June 2022	30 June 2023	30 June 2022
	OPERATING INCOME AND EXPENSES				
Α	Interest and Sharia Income, Interest and Sharia I				
1. 2.	Interest and Sharia Income Interest and Sharia Expenses	47,222,473 12,188,588	38,683,531 7,766,608	64,190,738 16,883,801	52,934,276 11,101,545
۷.	Net Interest Income and Sharia Income	12,100,300	7,700,008	10,003,001	11,101,343
	(Expenses)	35,033,885	30,916,923	47,306,937	41,832,731
3.	Premium Income	-	-	6,699,241	7,639,607
4.	Claim Expenses	-	-	5,753,661 945,580	6,264,759 1,374,848
	Net Premium Income (Claim Expenses) Net Interest and Sharia Income (Expenses) and	-	-	945,560	1,374,040
	Net Premium Income (Claim Expenses)	35,033,885	30,916,923	48,252,517	43,207,579
<b>B</b>	Other Operating Income and Expenses				
1.	Gain (loss) from increase (decrease) in fair value of financial assets	674,699	1,401,067	891,441	1,363,804
2.	Gain (loss) from decrease (increase) in fair value		1,101,001		.,,
3.	of financial liabilities				
3. 4.	Gain (loss) from sale of financial assets	636,586	786,363	832,567	839,047
4.	Gain (loss) from spot and derivative transaction/ forward (realised)	(81,143)	76,649	(22,991)	100,878
5.	Gain (loss) from investment in shares under equity				
6.	method	-	-	-	
7.	Gain (loss) from foreign currencies translation Dividend income	564,549	384,794	-	
8.	Comissions/provisions/fees and administrative	7,554,833	6,824,324	9,420,597	8,333,64
9.	Other income	4,968,742	3,376,386	7,301,647	5,515,34
10.	Impairment for financial assets	4,901,147	5,054,352	7,557,161	7,402,95
11.	Losses related to operational risk	(1,685)	18,468	8,857	18,46
12.	Salaries and employee benefits	7,806,018	7,746,505	11,750,610	11,749,36
13.	Promotion expenses	257,183	315,710	614,193	547,94
14.	Other expenses	8,136,047	7,595,205	12,327,064	11,914,05
	Other Operating Income (Expenses) - net	(6,780,444)	(7,880,657)	(13,834,624)	(15,480,054
	PROFIT (LOSS) FROM OPERATIONS  NON OPERATING INCOME AND EXPENSES	28,253,441	23,036,266	34,417,893	27,727,52
1.	Gain (loss) from sale of premises and equipment	1,231	276	5,269	28
2.	Other non operating income (expenses)	30,944	6,754	16,154	29,81
	PROFIT (LOSS) FROM NON OPERATING	32,175	7,030	21,423	30,10
	PROFIT (LOSS) CURRENT PERIOD BEFORE TAX	28,285,616	23,043,296	34,439,316	27,757,62
	Income tax expenses				
	a. Estimated current tax	(4,804,058)	(4,334,048)	(6,286,257)	(5,484,094
	b. Deferred tax income (expenses)	(479,113)	(171,416)	(449,458)	(229,223
	PROFIT (LOSS) CURRENT PERIOD PROFIT (LOSS) MINORITY INTEREST	23,002,445	18,537,832	27,703,601 2,471,714	22,044,308 1,835,098
	OTHER COMPREHENSIVE INCOME			2,471,714	1,033,03
1.	Items that will not be reclassified to profit or loss				
	a. Gain from premises and equipment revaluation	-	-	-	
	b. Gain (loss) from remeasurement of defined				
	benefit program	-	-	(53,553)	(1,721
2.	c. Others Items that will be reclassified to profit or loss	-	-	-	
۷.	a. Gain (loss) from translation of financial				
	statements in foreign currencies	(5,891)	(23,429)	(49,100)	19,37
	b. Gain (loss) from changes in the fair value of				
	financial assets measured at fair value assets through other comprehensive income	704,176	(5,488,479)	1,008,257	(5,806,365
	c. Others	-	-	6,296	(4,600
	Other comprehensive income current period	600 305	(5.544.000)	011 000	(5.702.244
	after income tax TOTAL OTHER COMPREHENSIVE INCOME	698,285	(5,511,908)	911,900	(5,793,314
	CURRENT PERIOD	23,700,730	13,025,924	28,615,501	16,250,99
	Profit (loss) current period attributable to :				
	PARENT ENTITY	23,002,445	18,537,832	25,231,887	20,209,210
	NON CONTROLLING INTEREST			2,471,714	1,835,098
	TOTAL PROFIT (LOSS) CURRENT PERIOD  Total comprehensive profit (loss) current	23,002,445	18,537,832	27,703,601	22,044,30
	period attributable to :				
	PARENT ENTITY	23,700,730	13,025,924	26,024,275	14,533,79
	NON CONTROLLING INTEREST			2,591,226	1,717,20
	TOTAL COMPREHENSIVE PROFIT (LOSS) CURRENT PERIOD	23,700,730	13,025,924	28,615,501	16,250,994
	TRANSFER PROFIT (LOSS) TO HEAD OFFICE		. 5,525,524		. 0,200,33
	DIVIDEND	_	_		

Statements of Commitments and Contingencies

EARNINGS PER SHARE (in Rupiah)

(In Millions of Rupiah)

		INDIV	IDUAL	CONSOLIDATED			
NO	DESCRIPTION	30 June 2023	31 December 2022 (Audited)	30 June 2023	31 December 2022 (Audited)		
ī	COMMITMENT RECEIVABLES						
1.	Unused fund borrowings/financing facilities	-	-	-	-		
2.	Outstanding purchase position of spot and derivative/forward	209,581,660	216,072,362	211,342,465	216,413,578		
3.	Others	-	-	-	-		
П	COMMITMENT PAYABLES						
1.	Unused loan/financing facilities granted to customers						
	i. Committed	56,378,516	47,765,747	56,381,392	47,580,488		
	ii. Uncommitted	168,452,338	149,441,920	169,311,211	149,954,493		
2.	Outstanding irrevocable letters of credit	19,787,241	28,135,050	19,942,072	28,317,281		
3.	Outstanding sales position of spot and derivative/ forward	211,073,688	219,886,630	214,389,068	222,031,188		
4.	Others	-	-	-	-		
Ш	CONTINGENT RECEIVABLES						
1.	Guarantees received	25,618,506	27,815,004	25,846,767	28,052,019		
2.	Others	34,295	34,355	34,295	34,355		
IV	CONTINGENT PAYABLES						
1.	Guarantees issued	116,188,160	120,128,031	118,914,408	122,836,819		
2	Others	2 724 282	2 154 222	2 724 202	2 154 222		

Statements of Assets' Quality and Other Information

(In Millions of Rupiah)

				30 Jun	- 2022		INDIN	/IDUAL		30 June 2022			
NO	DESCRIPTION			Sub						Sub			Total
		Current	Mention	Standard	Doubtful	Loss	Total	Current	Mention	Standard	Doubtful	Loss	lotal
1	RELATED PARTIES												
1.	Placements with other banks												
	a. Rupiah	22					22	22					22
2.	b. Foreign currencies	1,091,035					1,091,035	892,014		-			892,014
۷.	Spot and derivative receivables/ forward												
	a, Rupiah												
	b. Foreign currencies												
3.	Securities												
	a. Rupiah	64,459					64,459	15,759					15,759
	b. Foreign currencies									-			
4.	Securities sold with agreement to												
	repurchase (Repo)												
	a. Rupiah								-	-			
5.	b. Foreign currencies	-		-						-	-		
5.	Securities purchased with agreement to resell (Reverse Repo)												
	a. Rupiah												
	b. Foreign currencies												
6.	Acceptance receivables	256					256	1,969					1,969
7.	Loans and financing provided	250					200	.,,,,,					.,,,,,,,,
	a. Micro, Small and Medium loans												
	(UMKM)												
	i. Rupiah					-			-	-		-	
	ii. Foreign currencies			-		-			-		-	-	
	b. Non UMKM	5,383,436	1,329				5,384,765		4,431	-			4,115,847
	i. Rupiah	4,933,661 449,775	1,329			-	4,934,990	3,664,491 446.925	4,431				3,668,922 446,925
	ii. Foreign currencies	449,775					449,775	446,925		-			446,925
	c. Restructured loans*) i. Rupiah												
	i. Kupian ii. Foreign currencies									-			
8.	Investments in shares	14,526,121		414,227	94,191		15,034,539	10.042.232		414,227	94,192		10,550,651
9.	Other receivables	14,526,121		414,227	94,191		15,034,539	10,042,232		414,227	94,192		10,550,651
10.	Commitments and contingencies									-			
	a. Rupiah	395,605	1,307				396,912	421,176	261				421,437
	b. Foreign currencies	373,003	1,507				3,0,,,12	421,170	201				421,437
П	THIRD PARTIES												
1.	Placements with other banks												
	a. Rupiah	14,731,279					14,731,279	14,140,357		-		-	14,140,357
	b. Foreign currencies	53,667,215		-	-		53,667,215	36,476,729		-	-		36,476,729
2.	Spot and derivative receivables/												
	forward	4 700 073					4 700 073	1 425 140					
	a. Rupiah	1,789,073					1,789,073	1,425,140					1,425,140
3.	b. Foreign currencies Securities	137,074					137,074	109,611				-	109,611
э.	a. Rupiah	209,579,923					209,579,923	220 155 247	41,538				230,196,885
	•	52.872.590					52,872,590		41,330				
4.	b. Foreign currencies Securities sold with agreement to	32,072,390					32,672,390	30,030,439					56,630,459
	repurchase (Repo)												
	a. Rupiah	14,628,537					14,628,537	14,613,344					14,613,344
	b. Foreign currencies	9,167,927					9,167,927	6,428,315				-	6,428,315
5.	Securities purchased with agreement												
	to resell (Reverse Repo)	44.0====					44.0	1.4					
	a. Rupiah	11,093,351			-		11,093,351	1,496,326	-	-	-	-	1,496,326
	b. Foreign currencies	0.400.530	60.627	-	6.124		0.467.200	12 201 404	400.350	2 000	-		40.704.67
6. 7.	Acceptance receivables  Loans and financing provided	9,400,539	60,627		6,134		9,467,300	12,391,406	400,369	2,899			12,794,674
<i>'</i> .	a. Micro, Small and Medium loans												
	(UMKM)	113,117,487	4,731,641	624,174	869,950	331,022	119,674,274	108,665,225	4,789,049	393,591	623,081	459,255	114,930,201
	i. Rupiah	112,746,853	4,731,641	624,174	869,950		119,303,640		4,789,049	393,591	623,081	459,255	114,671,317
	ii. Foreign currencies	370,634					370,634	258,884	-		-	-	258,884
	b. Non UMKM	801,404,585					859,621,585						
	i. Rupiah		31,271,553	1,545,446		4,204,302		522,130,983			4,722,192		564,232,981
	ii. Foreign currencies	211,448,959		-	504,472	2,241,854			12,060,523	662,646		3,541,275	
	c. Restructured loans*)		36,985,215			6,067,375			36,072,446				123,796,501
	i. Rupiah		23,159,496	1,160,689		3,836,908	65,475,388		24,484,149		4,076,916	7,696,488	95,602,607
	ii. Foreign currencies	4,810,117	13,825,719	-	503,258	2,230,467	21,369,561	11,896,150	11,588,297	662,646		3,541,197	28,193,894
8.	Investments in shares	-	-		-	34,123	34,123		-		32,067	2,040	34,107
9.	Other receivables	27,742,753	266,115	18,116	-	1,187,500	29,214,484	25,844,658	1,021,686	12,195	-	1,180,900	28,059,439
10.	Commitments and contingencies	212 122 6	1.150.00	2.07	00.00	170 177	214 500 200	103.604.005	1.020.555	25.455		45	404 3
	a. Rupiah	213,132,641	1,156,614	2,871 321	99,994 7,632		214,568,292		1,826,559	35,452	8,244 2,280		184,737,764
Ш	b. Foreign currencies OTHER INFORMATION	139,675,627	6,156,771	321	7,632	/00	145,841,051	119,444,046	4,706,525	7,862	2,280	12,284	124,172,997
1.	Value of bank's assets pledged as coll	ateral:											
**	a. To Bank Indonesia												
	h Tth												

**Statements of Spot and Derivative Transactions** 

397.37

NO	TRANSACTION	NOTIONAL AMOUNT			Derivative Receivables & Payables			
			Trading	Hedging	Receivables			
A.	Exchange Ra	te Related						
1.	Spot	3,769,997	3,769,997	-	3,830	2,229		
2.	Forward	42,558,463	42,558,463	-	147,363	170,624		
3.	Option							
	a. Written	2,874,564	2,424,789	449,775	2,464	16,807		
	b. Purchased	6,832,967	6,832,967	-	55,296	-		
4.	Future	-	-		-	-		
5.	Swap	102,388,874	91,327,059	11,061,815	580,504	357,683		
6.	Others	-	-	-	-			
в.	Interest Rate	e Related						
1.	Forward	-	-	-	-	-		
2.	Option							
	a. Written	-	-	-	-	-		
	b. Purchased	-	-	-	-			
3.	Future	-	-	-	-			
4.	Swap	41,463,682	39,116,232	2,347,450	790,501	651,064		
5.	Others	25,926,558	25,926,558	-	210,926	400,505		
c.	Others	4,038,050	4,038,050		135,263	44,159		
	TOTAL	229,853,155	215,994,115	13,859,040	1,926,147	1,643,071		
Ma	nageme	nt of The	Bank					
р.	ard of Comm	iccionore						

Management of The Bank	
Board of Commissioners	
President Commissioner/Independent	: Muhamad Chatib Basri
Deputy President Commissioner/Independent	: Andrinof A. Chaniago
Independent Commissioner	: Loeke Larasati Agoestina
Independent Commissioner	: Muliadi Rahardja
Independent Commissioner	: Heru Kristiyana*)
Independent Commissioner	: Zainudin Amali*)
Commissioner	: Rionald Silaban
Commissioner	: Arif Budimanta
Commissioner	: Faried Utomo
Commissioner	: Nawal Nely
Commissioner	: Muhammad Yusuf Ateh
December 4 Discourse	
Board of Directors	
President Director	: Darmawan Junaidi
	: Darmawan Junaidi : Alexandra Askandar
President Director	
President Director Deputy President Director	: Alexandra Askandar
President Director Deputy President Director Director of Risk Management	: Alexandra Askandar : Ahmad Siddik Badruddin
President Director Deputy President Director Director of Risk Management Director of Compliance and HR	: Alexandra Askandar : Ahmad Siddik Badruddin : Agus Dwi Handaya
President Director Deputy President Director Director of Risk Management Director of Compliance and HR Director of Commercial Banking	: Alexandra Askandar : Ahmad Siddik Badruddin : Agus Dwi Handaya : Riduan
President Director Deputy President Director Director of Risk Management Director of Compliance and HR Director of Commercial Banking Director of Network and Retail Banking	: Alexandra Askandar : Ahmad Siddik Badruddin : Agus Dwi Handaya : Riduan : Aquarius Rudianto
President Director Deputy President Director Director of Risk Management Director of Compliance and HR Director of Commercial Banking Director of Network and Retail Banking Director of Operation	: Alexandra Askandar : Ahmad Siddik Badruddin : Agus Dwi Handaya : Riduan : Aquarius Rudianto : Toni Eko Boy Subari
President Director Deputy President Director Director of Risk Management Director of Compliance and HR Director of Commercial Banking Director of Network and Retail Banking Director of Operation Director of Coperation	: Alexandra Askandar : Ahmad Siddik Badruddin : Agus Dwi Handaya : Riduan : Aquarius Rudianto : Toni Eko Boy Subari : Susana Indah Kris Indriati

# Shareholders

Non Ultimate Shareholder through Capital Market ( $\geq 5\%$ ) Non Ultimate Shareholder through non Capital Market (≥ 5%)

### Awards

Forbes Global 2000 World's Best Bank 2023 Bank Mandiri as Rank 1 for SOE Bank **LinkedIn Top Companies 2023**Top Companies 2023: The Best Workplace Finance Asia Award 2023 Best Domestic Bank in Indon

Bisnis Indonesia Award (BIA) 2023 Best SOE Bank

CNBC Indonesia Green Business Ratings 2023 Best Green Business in Financial Sector

red loan due to Covid-19. ts are presented net after the allowance for impairment of assets. so for Impairment and Asset Quality Assessment

	of 30 June 2023 and 2022	sinent													
		30 June 2023							30 June 2022						
				or Impairment (CKPN)  Allowance for A  Assessment		ance for Assessessment ( <i>P</i>					KPN) Allowance for Asse Assessment (P)				
NO	DESCRIPTION	Stage 1			Total Allowance for Impairment			Total Allowance for Asset Quality Assessment				Total Allowance for Impairment			Total Allowance for Asset Quality Assessment
1.	Placements with other banks	10,817	-	-	10,817	341,369	-	341,369	9,290	_	-	9,290	296,890	-	296,890
2.	Spot and derivative receivables/forward	-	-	-	-	19,130	-	19,130	-	-	-	-	15,197	-	15,197
3.	Securities*)	15,790	-	-	15,790	356,851	-	356,851	36,381	13,440	-	49,821	353,981	2,077	356,058
4.	Securities sold with agreement to repurchase (Repo)	-	-	-	-	7,193	-	7,193	-	-	-	-	24,650	-	24,650
5.	Securities purchased with agreement to resell (Reverse Repo)	-	-	-	-	31,693	-	31,693	-	-	-	-	4,540	-	4,540
6.	Acceptance receivables	34,882	125,521	4,721	165,124	94,008	6,098	100,106	21,661	193,211	2,899	217,771	123,934	20,453	144,387
7.	Loans and financing provided*)	11,666,016	27,211,366	12,300,023	51,177,405	9,199,055	12,592,791	21,791,846	11,523,230	25,776,937	22,512,445	59,812,612	8,259,813	18,562,945	26,822,758
8.	Investments in shares	30	-	79,047	79,077	145,261	143,352	288,613	30	-	64,356	64,386	30	127,304	127,334
9.	Other receivables	72,484	963,172	1,205,616	2,241,272	277,427	1,203,523	1,480,950	55,846	156,740	1,193,095	1,405,681	258,447	1,233,813	1,492,260
10.	Commitments and contingencies	506,076	631,677	248,749	1,386,502	1,869,359	487,034	2,356,393	517,492	1,256,253	190,476	1,964,221	1,719,408	488,453	2,207,861
	TOTAL	12,306,095	28,931,736	13,838,156	55,075,987	12,341,346	14,432,798	26,774,144	12,163,930	27,396,581	23,963,271	63,523,782	11,056,890	20,435,045	31,491,935

\*) Stage 1 allowance for impairment includes allowance for impairment for financial assets that are measured at fair value through other comprehensive income which is booked in equity.

AL		Other op
Derivative Ro		Salaries a
Paya &	eceivables ibles	General a
eceivables		Non-ope
cecirables	rayables	Payment
		Cash Flor
3,830	2,229	Decrease
147,363	170,624	Placemer
		Marketab
2,464	16,807	Other rec
55,296		Loans
-		Sharia fin
580,504	357,683	Securities
500,501	331,003	Consume
		Net inves
		Prepaid t
-		Prepaid e
		Other ass
-	-	Proceeds
-	-	Increase/
-	-	Conventi
790,501	651,064	Demand
210,926	400,505	Saving de
135,263	44,159	Time dep
1,926,147		Interbank
1,520,147	1,043,071	Obligatio
		Liability t
		Other tax
		Other lial

Board of Commissioners	
resident Commissioner/Independent	: Muhamad Chatib Basri
Deputy President Commissioner/Independent	: Andrinof A. Chaniago
ndependent Commissioner	: Loeke Larasati Agoestina
ndependent Commissioner	: Muliadi Rahardja
ndependent Commissioner	: Heru Kristiyana*)
ndependent Commissioner	: Zainudin Amali*)
Commissioner	: Rionald Silaban
Commissioner	: Arif Budimanta
Commissioner	: Faried Utomo
Commissioner	: Nawal Nely
Commissioner	: Muhammad Yusuf Ateh
Board of Directors	
resident Director	: Darmawan Junaidi
Deputy President Director	: Alexandra Askandar
Director of Risk Management	: Ahmad Siddik Badruddin
Director of Compliance and HR	: Agus Dwi Handaya
Director of Commercial Banking	: Riduan
Director of Network and Retail Banking	: Aquarius Rudianto
Director of Operation	: Toni Eko Boy Subari
Director of Corporate Banking	: Susana Indah Kris Indriati
Director of Institutional Relationship	: Rohan Hafas
Director of Finance and Strategy	: Sigit Prastowo
Director of Information Technology	: Timothy Utama
Director of Treasury and International Banking	: Eka Fitria**)

and regulations.

"I The appointment of member of the Board of Directors is effective after obtaining approval from the Financial Considers Authority based on Fit and Proper Test and in accordance with the applicable laws and regulations.

# **The Banker's Top 30 Asean Banks 2023** Rank 2 in Indonesia

Asia Banking & Finance Awards

of the Year
Majalah SWA Indonesia Customer
Service Quality Survey 2023
Mandiri Agent as The Best Agent in Laku
Pandal Program - Excellent
Infobank 12th Digital Brand Awards 2023
The Best Mobile Banking Conventional
Bank (KBMI 4)

## Statements of Calculation of Capital Adequacy Ratio for Commercial Bank

						30 June	2023		0 June	2022
NO		COMPONE	NTS OF CAPI	TAL	i	Individual		Individu		
	ODE CADITAL (T	UED 4)								
	ORE CAPITAL (T  Common Equit		1)			180,543,177 180,543,177	226,410,700 226,410,700	160,862 160,862		194,049,928 <b>194,049,928</b>
	1.1 Paid-in C	apital (net of	f Treasury Sto	ck)		11,666,667	11,666,667	11,666	,667	11,666,667
		Reserves				196,453,575	216,449,834			188,585,406
	1.2.1 Addition					200,071,313	220,553,568 35,376,753			194,112,435 30,488,918
	1.2.1.1 Other o		ences arising f	rom translatio	on of	35,148,014	33,370,733	29,994	,040	30,400,910
		financial s	tatements			30,616	30,616	79	9,960	326,798
	1.2.1.1.2	2 Potential ga	in of the incre	ase in the fai	r value of					
		other con	assets measur nprehensive ir	ed at fair vait icome	ie through	629,444	629,444		989	22,308
		3 Surplus of fix	xed assets reva			34,487,954	34,716,693	29,913		30,139,812
	1.2.1.2 Other d		rves			164,923,299	185,176,815			163,623,517
	1.2.1.2.1					18,941,550 2,333,333	17,643,264			17,643,264
		2 General rese 3 Previous yea				120,645,971	2,342,132 139,959,532	2,333 107,655		2,333,333 123,437,710
		4 Current year				23,002,445	25,231,887	18,537		20,209,210
		5 Funds for pa				-	-		-	
		6 Others				-	- (		-	/= === ana)
	1.2.2 Deduction 1.2.2.1 Other c		o incomo			(3,617,738)	(4,103,734)	(4,673,		(5,527,029)
			fferences arisir	ng from trans	lation of	(3,037,963)	(2,561,460)	(4,334,	051)	(4,309,462)
		financial	statements	19 1101111 (1011)	ilution of	(398,261)	(140,141)	(396	,412)	(396,412)
	1.2.2.1.2	2 Potential lo	sses from the	decrease in th	ne fair					
			inancial assets other compreh			(2,639,702)	(2,421,319)	(3,937	620)	(3,913,050)
	1.2.2.2 Other d			iensive incon	ie	(579,775)	(1,542,274)	(339,		(1,217,567)
	1.2.2.2.1	l Disagio				-	-	(001)	,	(,,,,,,,
		2 Previous yea				-	-		-	
		3 Current year				-	-		-	
	1.2.2.2.4		fferences in all d allowance fo							
		earning a	assets	, impairmen	. 011	-	-		-	
	1.2.2.2.5	5 Negative di	fferences in ar	nounts and f	financial					
			nts in trading based on financ						_	
	1.2.2.2.6		owance for no			(579,775)	(1,542,274)	(339	,342)	(1,217,567)
	1.2.2.2.7					-	-		-	
		rolling intere					20,208,473		-	15,049,283
		n Factor of C	ET 1			(27,577,065)	(21,914,274)			(21,251,428)
	1.4.1 Deferred					(9,040,842)	(11,293,990) (482,091)	(9,557	,848)	(11,395,316)
		ole assets				(3,549,608)	(4,255,054)	(3,531	,949)	(4,042,653)
			s calculated as	deduction		(14,986,615)	(5,883,139)	(10,504		(5,331,368)
			insurance sub	sidiaries		-	-		-	
		sation exposu				-	-		-	
		eduction of C		T 1 and/arT	lor 2 to	-	-		-	
		banks	in instrumen A	AT T and/or I	ier z to	_			_	
	1.4.7.2 Cross-o	wnership in a	nother entity a	cquired by th	ne transi-					
			ints, or grants			-	-		-	
	1.4.7.3 Exposur	res that give ri Non Delivery	ise to credit ris Versus Paymer	k due the sett	tlement				_	
	1.4.7.4 Exposu				vity based					
	on sh	aria principle	es (if available	)	,	-			-	
2	<ol> <li>Additional Tier</li> <li>2.1 Instrume</li> </ol>		umbronish AT 1							
	2.1 Instrume 2.2 Agio/Disa		nply with AT 1	requiremen	its					
		n factor of A	T 1			-			-	
			n instrument A	AT 1 and/or Ti	ier 2 to					
		banks	mathar antitu	continued by all	o tronsi	-	-		-	
	2.3.2 Cross-or	lue to law, gra	nother entity a ints, or grants i	vill	ie transi-				-	
II S	UPPLEMENTAL					11,332,204	13,798,572	10,068	457	12,471,352
	. Capital Instrum			r others whi	ch comply	11,332,204	13,790,372	10,000	,437	12,47 1,332
	with Tier 2 re	equirements				128,905	243,488	243	,543	633,126
	. Agio/Disagio			. 1 350/	dia siale	-			-	
3	<ol> <li>General provision weighted as</li> </ol>		ig assets (ma	K. 1.25% Cred	ait risk -	11,203,299	13,555,084	9,824	.914	11,838,226
4	. Deduction sup		pital							
	4.1 Sinking Fu					-			-	
	4.2 Placemen other ba		instrument A	1 and/or Tie	er 2 to					
			ther entity acc	uired by the	transition					
		aw, grants, or		,,		-	-		-	
Т	OTAL CAPITAL					191,875,381	240,209,272			206,521,280
			1e 2023		ie 2022		30 June			une 2022
		Individual	Consolidated	Individual	Consolidated		Individual Co	nsolidated	ndividua	al Consolidated
	WEIGHTED ASSET	rs				CAR				
	t Risk - Weighted	004 343 045	1 004 404 400	705 003 445	047 050 055	CET 1 D-11- (61)	10 700/	10 510	17.22	v 43.400
Asset	ts et Risk - Weighted	896,263,910	1,084,406,688	785,993,109	947,058,043	CET 1 Ratio (%)	18.78%	19.51%	17.33	% 17.13%
Asset		6,488,268	7,639,119	8,653,144	9,236,963	Tier 1 Ratio (%)	18.78%	19.51%	17.33	% 17.13%
Opera	ational Risk -				474 644 6	The British Co.		4.000		
	jhted Assets Risk Weighted	58,720,278	68,332,364	133,826,964	176,860,816	Tier 2 Ratio (%)	1.18%	1.19%	1.08	% 1.10%
Asse		961,472,456	1,160,378,171	928,473,217	1,133,155,822	Capital Adequae Ratio (%)	19.96%	20.70%	18.41	% 18.23%
CAR B	BASED ON RISK					CET 1 FOR				
	OFILE (%)	9.68%	9.70%	9.83%	9.89%	BUFFER (%)	10.28%	11.00%	8.58	
CAPI	TAL ALLOCATION FO	OR CAR BASED	ON RISK PROF	ILE			F BUFFER MAN	DATORY FU	LFILLED	BY BANK
From 0	CET 1 (%)	8.50%	8.51%	8.75%	8.79%	Capital Conservat Buffer (%)	ion 2.50%	2.50%	2.50	% 2.50%
		0.5070	5.5 . 70	0	0 570	Countercyclical				
From A	AT 1 (%)					Buffer (%)	0.00%	0.00%	0.00	% 0.00%
From T	(ier 2 (%)	1.18%	1.19%	1.08%	1.10%	Capital Surcharge Systemic Bank (	%) 2.50%	2.50%	2.50	% 2.50%

From AT 1 (%)	-	-			Countercyclical Buffer (%)	0.00%	0.00%	0.00%	0.00%	
From Tier 2 (%)	1.18%	1.19%	1.08%	1.10%	Capital Surcharge for Systemic Bank (%)	2.50%	2.50%	2.50%	2.50%	
110111111111111111111111111111111111111	111070	111770	110070	111070	Jysteinie buim (15)	213070	215070	215070	215070	
Statements o	f Cach Flow	_								
For the Periods En		_	4 2022				(In Mil	lions of	Pupiah)	
ror the remods En	idea 30 Julie 20	723 all	u 2022				(111 14111	iioris oi	Kupiaii)	
		SECOND	TION				CONSO	LIDATED		
		DESCRIP	TION			30	) June 2023	30 Jun	e 2022	
CASH FLOWS FROM	A OPERATING ACT	IVITIE	s							
Receipts from interes							53,325,378	43,2	209,757	
Receipts from sharia							8,900,943		190,329	
Receipts from fees, co		emiums					15,923,646		744,947	
Payments of insurance Payments of interest							(5,753,661) 14,015,838)		64,759) 94,675)	
Payments of sharia ex							(2,754,774)		16,519)	
Receipts from the sale	e of government bo				loss		00,645,768		501,041	
Acquisitions of gover						(10	03,280,055)		44,735)	
Income from financia Other operating inco		at rair v	aiue through pi	Ont or io	is - net		3,333,661 2,250,840		365,662 253,259	
Other operating expe							(5,184,795)		76,598)	
Salaries and employe							14,571,054)		03,195)	
General and administ Non-operating incon							(7,493,234) 16,154	(7,1	72,091) 29,819	
Payment of corporate							(7,178,288)	(6,2	99,174)	
Cash Flows from Ope		efore Cl	hanges in Oper	ating Ass	ets and Liabilitie		24,164,691		23,068	
Decrease/(Increase)	in Operating Asset	ts:								
Placements with Ban Marketable securities							(466,529) 2,955,784		470,492 335,911	
Other receivables - tr		pront	01 1033				4,651,842		162,691	
Loans							59,492,456)	(72,0	93,159)	
Sharia financing	loor day as						15,464,212)		30,572)	
Securities purchased Consumer financing		to resell					(5,244,385) (4,391,633)		399,746 94,039)	
Net investment in lea							302,818		08,374)	
Prepaid taxes	_						(104,333)		902,196	
Prepaid expenses							(1,103,123)		23,879)	
Other assets Proceeds from collect	ction of financial a	scate a	ready written-	off		(	10,616,440) 5,072,606		34,448) 475,034	
Increase/(Decrease)					ınds:		3,072,000	3,	47 5,054	
<b>Conventional Bankir</b>	ng									
Demand deposits						(4	43,273,003)		19,131)	
Saving deposits Time deposits						(*	3,005,879 15,550,897)		232,012 419,745	
Interbank call money	/						1,537,110	1,328,382		
Obligation due imme							863,578		917,019	
Liability to unit-link p	oolicyholders						(218,323)	(754,735)		
Other taxes payable Other liabilities							(484,265) 11,688,867	22,309 10,734,680		
Sharia Banking - Ten	nporary Syirkah Fu	ınds					11,000,007			
Demand deposits - re						ah	(1,870,676)	3,2	248,455	
Saving deposits - res investment	stricted investment	and m	udharabah sav	ng depo	sit - unrestricted		(2,852,501)	2,797,862		
Mudharabah time de	posits - unrestricte	d invest	tment				635,994		973,878	
Net Cash (Used for)			ctivities			(10	6,253,607)	1,3	85,143	
CASH FLOWS FROM			f-1				42 225 004		24.4.550	
Decrease in marketal Decrease/(increase)						h	13,235,891	4,:	314,659	
profit or loss	, government be	J.1143 - C	man mea	sarcu dl	.a.r value tilloug		15,647,478	(42,5	21,912)	
Proceeds from sale of							5,441		7,614	
Acquisitions of fixed Proceeds from sale of							(460,567) (475,756)		74,082) 47,124)	
Acquisitions of lease							(812,035)		29,855)	
Increase of investme	ent in Subsidiaries						(872,766)	(1,0	55,947)	
Net Cash Provided b			ctivities			2	26,267,686	(41,40	06,647)	
Receipts from market							6 700 224	1.	115 050	
Payments of market							6,700,334 (2,075,000)		415,850 72,836)	
Receipts from fund b							34,028,143		128,373	
Payments of fund bo						(1	11,558,078)	(7,0	85,146)	
Receipts from subord							100,000 (11,979)		(7,989)	
Payments of subordi (Decrease)/increase				nents lial	oilities		(1,364,234)	14.4	(7,989) 424,574	
Payments of dividen	ıds						24,702,382)		16,893)	
Net Cash Provided b			ctivities				1,116,804		14,067)	
Decrease in Cash an Effect of Exchange F			d Cash Equival	onts			8,869,117) 3,214,722)		35,571) 46,601	
Cash and Cash Equi				ents			74,889,544		31,712	
Cash and Cash Equi							2,805,705		42,742	
Cash and cash equiva										
Cash							27,681,721		505,848	
Current accounts wit							89,917,101		735,705	
Current accounts wit Liquid short-term inv		urity pe	riod of three m	onths or	less since the date		27,364,451	21,	716,129	
of acquisition		.anty pe	ca or unce II	J.1015 01	.cos since the dati		47,842,432		985,060	
Total Cash and Cash	Equivalents					19	2.805.705	153.9	42 742	

NOTES

1. The above financial information is extracted from the interim Consolidated Financial Statements of PT Bank Mandiri (Persero I. In ea bove hnancial information is extracted from the interim Consolidated Hinancial Statements of P1 Bank Mandini (Persser) Tbk. ("Bank") and its Subsidiaries as of 30 June 2023 and for the six months period then ended, a speared by the Bank's Management in accordance with Indonesian Financial Accounting Standards. The Consolidated Financial Statements of P1 Bank Mandini (Persser) Tbk. ("Bank") and its Subsidiaries as of 31 December 2022 have been audited by KAP TanudriefQia, Wibisana, Rintis & Rekan (a member firm of PwC global network) with Lucy Luciana Suhenda, SE, 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 2023.

Accountants with an unmodified audit opinion, as stated in the report dated 31 January 2023.

2. The above Published Financial Statements are presented to comply with the Financial Services Authority Regulation (FSA). 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 No. 59/SEO/K03/2020 dated 30 June 2020 regarding the Transparency and Published Financial Statements of Conventional Bank's Report and Circular Letter of Financial Services Authority No. 5-2/PB.11/2020 dated 20 Juneary 2020 regarding Changes to Published Financial Statements and also in accordance with the FSA 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 Published Financial Statements for Saversor Public Companies August 1972 (Cash Flows which included in Published Financial Statements for Bapepam and LK No. Kep-346/BL/2011 dated 5 July 2011 regarding the Submission of Periodic Financial Statement for Cash Flows which included in Published Financial Statements for Bapepam and LK No. Kep-347/BL/2012 dated 25 July 2012. Issuers or Public Companies. Financial Information and Statement of Ca Statements have been prepared in accordance with Bapepam and LK Chairman of Bapepam and LK No. Kep-347/BL/2012 dated 25 June 2012.

3. Related Parties in the Statements 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.

Exchange rate of 1 US Dollar as at 30 June 2023, 31 December 2022 and 30 June 2022 were Rp14,992.50, Rp15,567.50 and Rp14,897.50, respectively.





