STATEMENTS OF FINANCIAL POSITION
PT BANK MANDIRI (PERSERO) Tbk.
As of 30 September 2022 and 31 December 2021

(In Millions of Rupiah)

NO.	DESCRIPTION	INDIVIDUAL		CONSOLIDATED	
		30 September 2022	31 December 2021 (Audited)	30 September 2022	31 December 2021 (Audited)
	ASSETS				
1.	Cash	17.784.139	18.829.300	22.557.805	23.948.485
2.	Placements with Bank Indonesia	91.766.126	116.306.974	112.815.250	138.296.267
3.	Placements with other banks	41.784.634	30.968.466	44.626.476	33.954.077
4.	Spot and derivative receivables/forward	2.189.056	1.673.544	2.205.824	1.673.815
5.	Securities*)	269.872.850	265.127.156	372.644.516	379.541.406
	d. Loans and receivables	-	-	-	-
6.	Securities sold under repurchase agreements (Repo)	33.165.697	6.202.221	33.270.178	6.326.209
7.	Securities purchased under resale agreements (Reverse Repo)	7.624.156	22.136.689	11.824.940	27.317.000
8.	Acceptances receivables	8.645.163	10.231.835	8.711.678	10.273.444
9.	Loans	907.790.606	828.113.863	1.138.941.125	1.026.224.827
10.	Consumer financing receivables	-	-	22.851.286	19.108.322
11.	Sharia financing	-	-	-	-
12.	Investment in share	10.584.748	10.477.783	2.558.850	2.446.988
13.	Others financials assets	41.882.839	37.990.768	43.268.264	39.099.546
14.	Allowance for impairment on financial assets -/-				
	a. Securities	(20.624)	(60.684)	(39.396)	(81.350)
	b. Loans**)	(59.528.046)	(60.488.261)	(69.569.463)	(69.193.662)
	c. Others	(1.747.438)	(1.684.502)	(1.795.398)	(1.735.881)
15.	Intangible assets	8.768.772	8.439.235	11.024.649	10.634.761
	Accumulated amortisation for intangible assets -/-	(5.292.069)	(4.701.232)	(6.258.372)	(5.523.002)
16.	Premises and equipment***)	60.047.081	58.232.269	71.007.236	67.503.267
	Accumulated depreciation for premises and equipment -/-	(15.500.980)	(13.894.875)	(20.488.956)	(18.358.475)
17.	Non earning assets				
	a. Abandoned properties	-	-	-	-
	b. Repossessed assets - net	238.820	238.820	1.108.960	1.120.089
	c. Suspense account	1.950.487	613.617	1.950.487	613.617
	d. Inter office assets	-	-	-	-
18.	Lease Financing	-	-	5.725.763	4.823.773
19.	Other assets	20.994.482	20.802.585	30.394.796	27.597.605
	TOTAL ASSETS	**1.443.000.499**	**1.355.555.571**	**1.839.336.498**	**1.725.611.128**

STATEMENTS OF FINANCIAL POSITION

PT BANK MANDIRI (PERSERO) Tbk.

As of 30 September 2022 and 31 December 2021

NO	DESCRIPTION	INDIVIDUAL		CONSOLIDATED (Audited)	
		30 September 2022	31 December 2021 (Audited)	30 September 2022	31 December 2021 (Audited)
	LIABILITIES AND EQUITY				
	LIABILITIES				
1.	Demand deposits ****)	376.436.585	378.436.403	416.012.302	413.072.630
2.	Savings deposits ****)	416.651.972	380.876.425	533.153.156	486.852.911
3.	Time deposits ****)	289.019.403	266.984.444	412.132.427	391.250.578
4.	Electronic money	1.668.311	1.556.416	1.668.311	1.556.416
5.	Fund from Bank Indonesia	-	-	-	-
6.	Fund from other banks ****)	13.736.082	12.307.313	15.412.653	13.810.595
7.	Spot and derivative liabilities/forward	2.488.694	1.024.951	2.488.694	1.024.951
8.	Securities sold under repurchase agreements (*Repo*)	31.272.058	5.343.570	31.366.869	5.427.998
9.	Acceptances liabilities	8.645.163	10.231.835	8.711.678	10.273.444
10.	Securities issued	35.836.389	35.305.054	44.498.589	45.573.377
11.	Fund borrowings	39.413.621	40.702.962	58.957.202	51.536.546
	a. Loans capital	624.822	670.515	-	-
	b. Others fund borrowings	2.694	38.617	-	-
12.	Margin deposits received	676.873	670.515	676.873	670.515
13.	Inter office liabilities	92.441	38.617	92.441	38.617
14.	Liability to Unit Link Holders	-	-	30.070.086	30.657.570
15.	Other liabilities	31.923.509	32.332.520	52.708.194	51.753.698
16.	Minority interest	-	-	19.290.989	17.424.670
	TOTAL LIABILITIES	**1.247.861.101**	**1.165.811.025**	**1.627.240.464**	**1.520.924.516**
	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 -/-	-	(8.850)	-	(8.850)
18.	Additional Paid-in Capital				
	a. Agio	18.941.550	18.799.505	17.643.264	17.501.219
	b. Disagio -/-	-	-	-	-
	c. Funds for paid-up capital	-	-	-	-
	d. Others	-	-	-	-
19.	Other comprehensive income				
	a. Gain	31.222.265	32.774.094	32.278.145	33.680.333
	b. Losses -/-	(5.187.977)	(293.023)	(5.915.869)	(740.691)
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 *****)	124.472.820	109.334.221	140.254.601	122.497.998
	b. Current year	28.507.633	25.410.151	30.652.786	28.028.155
	c. Paid Dividend -/-	(16.816.893)	(10.271.552)	(16.816.893)	(10.271.552)
	TOTAL EQUITY ATTRIBUTABLE TO OWNER	**195.139.398**	**189.744.546**	**212.096.034**	**204.686.612**
	TOTAL EQUITY	**195.139.398**	**189.744.546**	**212.096.034**	**204.686.612**
	TOTAL LIABILITIES AND EQUITY	**1.443.000.499**	**1.355.555.571**	**1.839.336.498**	**1.725.611.128**

*) Including Securities owned by Subsidiary which classified "At Cost" in accordance with SFAS 110 "Accounting for Sukuk" which has effective since January 1, 2012.

**) Including Allowance for Impairment for consumer financing receivables and lease financing.

***) Including leased assets

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

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

STATEMENTS OF INCOME AND OTHER COMPREHENSIVE

PT BANK MANDIRI (PERSERO) Tbk.

For the Period Ended 30 September 2022 and 2021

(In Millions of Rupiah)

NO.	DESCRIPTION	INDIVIDUAL		CONSOLIDATED	
		30 September 2022	30 September 2021	30 September 2022	30 September 2021 (Restated)
	OPERATING INCOME AND EXPENSES				
A.	**Interest and Sharia Income, Interest and Sharia Expenses, and Premium Income and Claim Expenses**				
1.	**Interest and Sharia Income**	**59.512.418**	**52.825.594**	**81.258.804**	**72.268.775**
2.	**Interest and Sharia Expenses**	**12.109.656**	**13.420.395**	**17.274.042**	**18.952.456**
	Net Interest Income and Sharia Income (Expenses)	**47.402.762**	**39.405.199**	**63.984.762**	**53.316.319**
3.	**Premium Income**	**-**	**-**	**10.905.130**	**9.800.802**
4.	**Claim Expense**	**-**	**-**	**8.906.356**	**8.472.329**
	Net Premium Income (Claim Expenses)	**-**	**-**	**1.998.774**	**1.328.473**
	Net Interest and Sharia Income (Expenses), and Net Premium Income (Claim Expenses)	**47.402.762**	**39.405.199**	**65.983.536**	**54.644.792**
B.	**Other Operating Income and Expenses**				
1.	Gain (loss) from increase (decrease) in fair value of financial assets	1.877.451	1.540.609	1.862.610	1.707.610
2.	Gain (loss) from decrease (increase) in fair value of financial liabilities	-	-	-	-
3.	Gain (Loss) from sale of financial assets	910.380	3.623.330	1.065.293	3.686.509
4.	Gain (Loss) from spot and derivative transaction/forward (realised)	94.006	437.241	132.316	472.894
5.	Gain (Loss) from investment in shares under equity method	-	-	-	-
6.	Gain (Loss) from foreign currencies translation	-	-	-	-
7.	Dividend Income	1.016.502	596.580	-	-
8.	Comissions/provisions/fees and administrative	10.462.598	9.319.808	13.184.641	11.629.849
9.	Other income	5.556.379	3.506.064	8.523.021	6.393.787
10.	Impairment for financial assets	7.932.434	12.285.743	11.561.073	15.985.406
11.	Losses related to operational risk	28.355	22.426	68.870	22.426
12.	Salaries and employee benefits	11.482.384	10.998.008	17.654.774	16.181.373
13.	Promotion expenses	812.709	670.717	1.196.629	855.621
14.	Other expenses	11.792.148	12.045.820	18.099.184	18.097.378
	Other Operating Income (Expenses)	**(12.130.714)**	**(16.999.082)**	**(23.812.649)**	**(27.251.555)**
	PROFIT (LOSS) FROM OPERATIONS	**35.272.048**	**22.406.117**	**42.170.887**	**27.393.237**
	NON OPERATING INCOME AND EXPENSES				
1.	Gain (Loss) from sale of premises and equipment	277	2.018	444	1.868
2.	Other non operating income (expenses)	11.162	27.328	21.746	15.403
	PROFIT (LOSS) FROM NON OPERATING	**11.439**	**29.346**	**22.190**	**17.271**
	PROFIT (LOSS) CURRENT PERIOD BEFORE TAX	**35.283.487**	**22.435.463**	**42.193.077**	**27.410.508**
	Income tax expenses				
	a. Estimated current tax	(6.683.921)	(5.464.775)	(8.557.256)	(6.955.352)
	b. Deferred tax income (expenses)	(91.933)	460.648	(170.907)	598.390
	PROFIT (LOSS) CURRENT PERIOD	**28.507.633**	**17.431.336**	**33.464.914**	**21.053.546**
	PROFIT (LOSS) MINORITY INTEREST	**-**	**-**	**2.812.128**	**1.824.471**
	OTHER COMPREHENSIVE INCOME				
1.	**Unreclassified to profit loss**				
	a. Premises and equipment revaluation increment	-	(26.549)	-	(26.549)
	b. Remeasurement from actuarial benefit program	-	(16.686)	156.537	1.199
	c. Others	-	-	-	-
2.	**Reclassified to profit loss**				
	a. Gain (loss) from adjustments arising from translation of financial statement	(33.121)	55.204	32.710	54.419
	b. Gain (loss) from changes of financial assets on available for sale	(6.413.662)	(2.262.309)	(6.839.748)	(2.278.313)
	c. Others	-	29.584	(6.011)	28.488
	Other comprehensive income current period after income tax - net	**(6.446.783)**	**(2.220.756)**	**(6.656.512)**	**(2.220.756)**
	TOTAL OTHER COMPREHENSIVE INCOME CURRENT PERIOD	**22.060.850**	**15.210.580**	**26.808.402**	**18.832.790**
	Profit (loss) current period attributable to :				
	PARENT COMPANY	28.507.633	17.431.336	30.652.786	19.229.075
	NON CONTROLLING INTEREST	-	-	2.812.128	1.824.471
	TOTAL PROFIT (LOSS) CURRENT PERIOD	**28.507.633**	**17.431.336**	**33.464.914**	**21.053.546**
	Total comprehensive profit (loss) current period attributable to :				
	PARENT COMPANY	22.060.850	15.210.580	24.075.420	17.022.559
	NON CONTROLLING INTEREST	-	-	2.732.982	1.810.231
	TOTAL COMPREHENSIVE PROFIT (LOSS) CURRENT PERIOD	**22.060.850**	**15.210.580**	**26.808.402**	**18.832.790**
	TRANSFER PROFIT (LOSS) TO HEAD OFFICE	-	-	-	-
	DIVIDEND	-	-	-	-
	EARNINGS PER SHARE	**-**	**-**	**657,06**	**412,36**

STATEMENTS OF COMMITMENTS AND CONTIGENCIES
PT BANK MANDIRI (PERSERO) Tbk.
As of 30 September 2022 and 31 December 2021

(In Millions of Rupiah)

NO	DESCRIPTION	INDIVIDUAL		CONSOLIDATED	
		30 September 2022	31 December 2021 (Audited)	30 September 2022	31 December 2021 (Audited)
I.	**COMMITMENT RECEIVABLES**				
	1. Unused fund borrowings/financing facilities	-	-	-	-
	2. Outstanding purchase position on spot and derivative/forward	197.322.162	181.383.986	197.438.372	181.441.620
	3. Others	-	-	-	-
II.	**COMMITMENT PAYABLES**				
	1. Unused loan/financing facilities granted to customer				
	i. Committed	49.268.691	60.544.482	49.205.712	60.453.722
	ii. Uncommitted	134.079.465	131.976.914	134.589.989	132.857.462
	2. Outstanding irrevocable letters of credit	23.840.640	19.240.810	24.181.079	19.304.989
	3. Outstanding sales position on spot and derivative/rorward	202.643.040	181.633.870	204.789.814	184.110.491
	4. Others	-	-	-	-
III.	**CONTINGENT RECEIVABLES**				
	1. Guarantees received	24.783.382	27.355.058	25.015.221	27.557.087
	2. Others	34.320	32.729	34.320	32.729
IV.	**CONTINGENT PAYABLES**				
	1. Guarantees issued	105.392.424	118.429.020	108.048.839	120.089.449
	2. Others	1.784.583	1.561.169	1.784.583	1.561.169

MANAGEMENT OF THE BANK		SHAREHOLDER	
Board of Commissioners			
- President Commissioner/Independent	: Muhamad Chatib Basri		
- Deputy President Commissioner/Independent	: Andrinof A. Chaniago	Republic of Indonesia : 52.00%	
- Independent Commissioner	: Boedi Armanto	**Non Ultimate Shareholder through Capital Market (≥ 5%)**	**: Nil**
- Independent Commissioner	: Loeke Larasati Agoestina	**Non Ultimate Shareholder through non Capital Market (≥ 5%)**	**:**
- Independent Commissioner	: Muliadi Rahardja	Indonesia Investment Authority : 8,00%	
- Commissioner	: Rionald Silaban		
- Commissioner	: Arif Budimanta		
- Commissioner	: Faried Utomo		
- Commissioner	: Nawal Nely		
- Commissioner	: Muhammad Yusuf Ateh		
Board of Directors			
- President Director	: Darmawan Junaidi	Jakarta, 26 October 2022	
- Deputy President Director	: Alexandra Askandar	S. E & O	
- Director of Risk Management	: Ahmad Siddik Badruddin	Board of Directors	
- Director of Complience and HR	: Agus Dwi Handaya	PT Bank Mandiri (Persero) Tbk.	
- Director of Treasury and International Banking	: Panji Irawan		
- 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		
		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. (the "Bank") and its Subsidiaries as of 30 September 2022 for the nine months period then ended, prepared by the Bank's Management in accordance with the Indonesian Financial Accounting Standards. The consolidated financial statements of PT Bank Mandiri (Persero) Tbk. and its Subsidiaries as of 31 December 2021 and for the year then ended, prepared by the Bank's Management in accordance with the Indonesian Financial Accounting Standards which have been audited by KAP Tanudiredja, 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 27 January 2022.

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.9/SEOJK.03/2020 dated 30 June 2020 regarding the Transparency and Published Financial Statements of Coventional 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 FSA Regulation No. 14/PJOK.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 Assets' Quality and Other Information Report 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) In relation with the Transaction for the Establishment of BSI which effective on 1 February 2021, Statements of Income and Other Comprehensive, and Statements of Cash Flows and for the period ended 30 September 2021 have been restated as if the business combination had occurred since the beginning of the period when the entities were under common control in accordance with the application of PSAK 38 (Revised 2012) "Entity Business Combination Under Common Control".

5) Certain accounts in above Statements of Financial Position as of 31 December 2021 have been reclassified to conform with the presentation of Financial Information as of 30 September 2022 and for the period then ended in accordance with the Circular Letter of Financial Services Authority No. 9/SEOJK.03/2020 dated 30 June 2020 regarding the Transparency and Publication of Conventional Bank's Report.

6) Exchange rate of 1 US Dollar as at 30 September 2022, 31 December 2021 and 30 September 2021 were Rp15,227.50, Rp14,252.50 and Rp14.312,50, respectively.

STATEMENTS OF ASSETS' QUALITY AND OTHER INFORMATION

For the Period Ended 30 September 2022 and 2021

(In Millions of Rupiah)

	DESCRIPTION	INDIVIDUAL											
		30 September 2022						30 September 2021					
		Current	Special Mention	Sub Standard	Doubtful	Loss	**Total**	Current	Special Mention	Sub Standard	Doubtful	Loss	**Total**
	RELATED PARTIES												
1.	Placements with other banks												
	a. Rupiah	22	-	-	-	-	**22**	22	-	-	-	-	**22**
	b. Foreign currencies	958.593	-	-	-	-	**958.593**	896.962	-	-	-	-	**896.962**
2.	Spot and derivative receivables/forward												
	a. Rupiah	-	-	-	-	-	**-**	-	-	-	-	-	**-**
	b. Foreign currencies	-	-	-	-	-	**-**	-	-	-	-	-	**-**
3.	Securities												
	a. Rupiah	15.231	-	-	-	-	**15.231**	17.529	1.233	-	-	-	**18.762**
	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	4.115	-	-	-	-	**4.115**	1.260	-	-	-	-	**1.260**
		-	-	-	-	-	**-**	-	-	-	-	-	**-**
7,	Other Receivable - Trade Transaction												**-**
	a. Rupiah	-	-	-	-	-	**-**	-	-	-	-	-	**-**
	b. Foreign currencies	-	-	-	-	-	**-**	-	-	-	-	-	**-**
													-
7.	Loans and financing provided												**-**
	a. Micro, small and medium loans (UMKM)	-	**-**	**-**	**-**	-	**-**	**500**	**-**	**-**	**-**	**-**	**500**
	i. Rupiah	-	-	-	-	-	**-**	**500**	-	-	-	-	**500**
	ii. Foreign currencies	-	-	-	-	-	**-**	-	-	-	-	-	**-**
	b. Non UMKM	3.886.821	**2.430**	**-**	**2.055**	-	**3.891.306**	**3.127.226**	**6.845**	**-**	**-**	**-**	**3.134.071**
	i. Rupiah	3.429.996	2.430	-	2.055	-	**3.434.481**	3.127.226	6.845	-	-	-	**3.134.071**
	ii. Foreign currencies	456.825	-	-	-	-	**456.825**	-	-	-	-	-	**-**
	c. Restructured loans*)	-	**-**	**-**	**-**	-	**-**	**-**	**-**	**-**	**-**	**-**	**-**
	i. Rupiah	-	-	-	-	-	**-**	-	-	-	-	-	**-**
	ii. Foreign currencies	-	-	-	-	-	**-**	-	-	-	-	-	**-**
8.	Investments in shares	10.042.232	-	414.227	94.191	-	10.550.650	8.323.990	-	483.227	25.191	-	**8.832.408**
9.	Other receivables	-	-	-	-	-	-	484	-	-	-	-	**484**
10.	Commitments and contingencies												
	a. Rupiah	435.732	130	-	-	-	**435.862**	667.685	403	-	-	-	**668.088**
	b. Foreign currencies	-	-	-	-	-	**-**	-	-	-	-	-	**-**

STATEMENTS OF ASSETS' QUALITY AND OTHER INFORMATION

For the Period Ended 30 September 2022 and 2021

(In Millions of Rupiah)

	DESCRIPTION	INDIVIDUAL											
		30 September 2022						30 September 2021					
		Current	Special Mention	Sub Standard	Doubtful	Loss	**Total**	Current	Special Mention	Sub Standard	Doubtful	Loss	**Total**
	THIRD PARTIES												
1.	Placements with other banks												
	a. Rupiah	27.854.185	-	-	-	-	**27.854.185**	25.248.985	-	-	-	-	**25.248.985**
	b. Foreign currencies	50.122.638	-	-	-	-	**50.122.638**	69.610.833	-	-	-	-	**69.610.833**
2.	Spot and derivative receivables/forward												
	a. Rupiah	2.063.108	-	-	-	-	**2.063.108**	1.526.891	-	-	-	-	**1.526.891**
	b. Foreign currencies	125.948	-	-	-	-	**125.948**	58.393	-	-	-	-	**58.393**
3.	Securities												
	a. Rupiah	211.010.886	-	-	-	-	**211.010.886**	200.974.587	47.416	-	-	-	**201.022.003**
	b. Foreign currencies	58.846.733	-	-	-	-	**58.846.733**	59.462.393	-	-	-	-	**59.462.393**
4.	Securities sold with agreement to repurchase (Repo)												
	a. Rupiah	25.504.663	-	-	-	-	**25.504.663**	202.134	-	-	-	-	**202.134**
	b. Foreign currencies	7.661.034	-	-	-	-	**7.661.034**	2.379.872	-	-	-	-	**2.379.872**
5.	Securities purchased with agreement to resell (reverse repo)												
	a. Rupiah	7.397.180	-	-	-	-	**7.397.180**	7.117.193	-	-	-	-	**7.117.193**
	b. Foreign currencies	226.976	-	-	-	-	**226.976**	-	-	-	-	-	**-**
6.	Acceptances receivables	8.522.789	116.116	2.143	-	-	**8.641.048**	7.880.108	302.588	662	656	-	**8.184.014**
7.	Loans and financing provided												
	a. Micro, small and medium loans (UMKM)	**108.553.909**	**3.797.782**	**364.477**	**1.007.555**	**302.405**	**114.026.128**	**96.046.161**	**2.914.571**	**193.693**	**732.286**	**254.912**	**100.141.623**
	i. Rupiah	108.431.039	3.797.782	364.477	1.007.555	302.405	**113.903.258**	95.984.739	2.914.571	193.693	732.286	254.912	**100.080.201**
	ii. Foreign currencies	122.870	-	-	-	-	**122.870**	61.422	-	-	-	-	**61.422**
	b. Non UMKM	**733.388.738**	**37.799.589**	**1.031.104**	**5.413.181**	**12.240.560**	**789.873.172**	**645.330.671**	**36.854.298**	**1.870.906**	**4.518.419**	**17.013.357**	**705.587.651**
	i. Rupiah	531.556.773	25.998.924	1.031.104	4.533.368	8.279.050	**571.399.219**	494.609.260	28.537.054	1.834.362	3.962.091	12.813.164	**541.755.931**
	ii. Foreign currencies	201.831.965	11.800.665	-	879.813	3.961.510	**218.473.953**	150.721.411	8.317.244	36.544	556.328	4.200.193	**163.831.720**
	c. Restructured loans*)	**64.438.570**	**33.870.550**	**833.167**	**5.596.628**	**10.911.725**	**115.650.640**	**99.543.454**	**33.580.200**	**1.573.936**	**4.633.731**	**14.871.303**	**154.202.624**
	i. Rupiah	55.147.103	22.550.453	833.167	4.716.815	6.950.294	**90.197.832**	88.586.871	25.314.884	1.537.392	4.077.403	10.671.185	**130.187.735**
	ii. Foreign currencies	9.291.467	11.320.097	-	879.813	3.961.431	**25.452.808**	10.956.583	8.265.316	36.544	556.328	4.200.118	**24.014.889**
8.	Investments in shares	-	-	-	-	34.098	**34.098**	-	-	32.067	-	2.095	**34.162**
9.	Other receivables	31.422.026	635.271	15.522	-	1.203.825	**33.276.644**	26.162.583	966.992	16.897	-	1.140.259	**28.286.731**
10.	Commitments and contingencies												
	a. Rupiah	191.452.219	1.794.206	33.652	36.903	174.374	**193.491.354**	200.082.709	2.863.234	43.396	33.656	172.878	**203.195.873**
	b. Foreign currencies	113.561.829	5.068.780	7.748	2.670	12.977	**118.654.004**	131.569.923	3.918.509	8.169	-	11.657	**135.508.258**
	OTHER INFORMATION												
1.	Value of bank's assets pledge as collateral :												
	a. To Bank Indonesia						**-**						**-**
	b. To others						**-**						**-**
2.	Repossessed assets**)						**238.820**						**238.820**

*) Include restructured loans due to Covid-19

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

As of 30 September 2022 and 30 September 2021
(in Millions of Rupiah)

No.	DESCRIPTION	30 September 2022							30 September 2021						
		Allowance for Impairment				Calculate Allowance for Possible Losses on Earning Assets			Allowance for Impairment				Calculate Allowance for Possible Losses on Earning Assets		
		Stage 1*)	Stage 2	Stage 3	Total Allowance for	General	Specific	Total Allowance for Possible	Stage 1	Stage 2	Stage 3	Total Allowance for	General	Specific	Total Allowance for Possible
1.	Placements with other banks	10.622	-	-	10.622	417.846	-	417.846	8.743	-	-	8.743	345.461	-	345.461
2.	Spot and derivative receivables/forward	-	-	-	-	21.787	-	21.787	-	-	-	-	15.853	-	15.853
3.	Securities*)	31.129	-	-	31.129	387.628	-	387.628	24.995	9.418	-	34.413	249.922	2.433	252.355
4.	Securities sold with agreement to repurchase (Re	-	-	-	-	7.263	-	7.263	-	-	-	-	10.572	-	10.572
5.	Securities purchased with agreement to resell (Reverse Repo)	-	-	-	-	50.443	-	50.443	-	-	-	-	-	-	-
6.	Acceptances receivables	26.256	125.059	2.143	153.458	85.269	6.128	91.397	15.760	84.835	1.154	101.749	78.814	15.556	94.370
7,	Other Receivable - Trade Transaction		-	-	-	-	-	-		-	-	-	-	-	-
7.	Loans and financing provided*)	11.666.089	26.574.218	21.298.301	59.538.608	8.458.295	18.043.688	26.501.983	11.279.578	28.149.233	21.402.168	60.830.979	7.445.046	22.192.098	29.637.144
8.	Investments in shares	30	-	79.834	79.864	30	143.327	143.357	30	-	27.148	27.178	30	91.985	92.015
9.	Other receivables	79.611	204.535	1.219.348	1.503.494	314.220	1.237.918	1.552.138	62.699	143.561	1.157.155	1.363.415	261.631	1.191.143	1.452.774
10.	Commitments and contingencies	427.590	1.164.820	197.766	1.790.176	1.726.468	487.984	2.214.452	818.206	2.691.903	187.571	3.697.680	1.926.118	506.462	2.432.580
	Total	12.241.327	28.068.632	22.797.392	63.107.351	11.469.249	19.919.045	31.388.294	12.210.011	31.078.950	22.775.196	66.064.157	10.333.447	23.999.677	34.333.124

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

STATEMENTS OF CALCULATION OF CAPITAL ADEQUACY RATIO COMMERCIAL BANK
PT Bank Mandiri (Persero) Tbk
As of 30 September 2022 and 2021

(in millions of rupiah)

	COMPONENTS OF CAPITAL	30 September 2022		30 September 2021	
		Individual	Consolidated	Individual	Consolidated
I	**Core Capital (*Tier* 1)**	**169.655.464**	**203.927.848**	**159.519.251**	**188.994.372**
	1 *Common Equity Tier 1* (CET 1)	**169.655.464**	**203.927.848**	**159.519.251**	**188.994.372**
	1.1 Paid-in Capital (net of *Treasury Stock*)	**11.666.667**	**11.666.667**	**11.657.817**	**11.657.817**
	1.2 Disclosed Reserves	**181.844.747**	**198.075.240**	**167.546.041**	**182.281.799**
	1.2.1 Additional Factor	**187.428.053**	**204.282.616**	**168.187.663**	**183.829.418**
	1.2.1.1 Other comprehensive income	**29.989.610**	**30.215.525**	**32.026.062**	**32.785.086**
	1.2.1.1.1 Excess differences arising from translation of financial statement	70.000	70.000	7.298	213.854
	1.2.1.1.2 Potential gain of the increase in the fair value of financial assets available for sale	5.713	5.713	2.104.867	2.275.176
	1.2.1.1.3 Surplus of fixed assets revaluation	29.913.897	30.139.812	29.913.897	30.296.056
	1.2.1.2 Other disclosed reserves	**157.438.443**	**174.067.091**	**136.161.601**	**151.044.332**
	1.2.1.2.1 Agio	18.941.550	17.643.264	17.334.263	17.430.756
	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	107.655.927	123.437.708	99.062.669	112.051.168
	1.2.1.2.4 Current year profit	28.507.633	30.652.786	17.431.336	19.229.075
	1.2.1.2.5 Funds for paid-in capital	-	-	-	-
	1.2.1.2.6 Others	-	-	-	-
	1.2.2 Deduction Factor	**(5.583.306)**	**(6.207.376)**	**(641.622)**	**(1.547.619)**
	1.2.2.1 Other comprehensive income	**(5.263.690)**	**(5.017.142)**	**(275.466)**	**(275.466)**
	1.2.2.1.1 Negative differences arising from translation of financial statement	(396.144)	(126.275)	(275.466)	(275.466)
	1.2.2.1.2 Potential losses from the decrease in the fair value of financial assets available for sale	(4.867.546)	(4.890.867)	-	-
	1.2.2.2 Other disclosed reserves	**(319.616)**	**(1.190.234)**	**(366.156)**	**(1.272.153)**
	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 difference in allowance for possible losses and allowance for impairment on earning assets	-	-	-	-
	1.2.2.2.5 Negative difference in adjusment amounts from fair value of financial assets in trading book	-	-	-	-
	1.2.2.2.6 Required allowance for non earning assets	(319.616)	(1.190.234)	(366.156)	(1.272.153)
	1.2.2.2.7 Others	-	-	-	-
		-	-	-	-
	1.3 Non controlling interest	**-**	**15.778.654**	**-**	**13.675.988**
	1.4 Deduction Factor of CET 1	**(23.855.950)**	**(21.592.713)**	**(19.684.607)**	**(18.621.232)**
	1.4.1 Deferred tax calculation	(9.877.332)	(11.683.915)	(7.803.005)	(9.374.068)
	1.4.2 Goodwill	-	(482.091)	-	(482.091)
	1.4.3 Other intangible assets	(3.476.703)	(3.973.980)	(3.072.127)	(3.621.919)
	1.4.4 Investments in share	(10.501.915)	(5.452.727)	(8.809.475)	(5.143.154)
	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 bank	-	-	-	-
	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	-	-	-	-
II	**Supplemental Capital (Tier 2)**	**10.122.480**	**12.564.173**	**9.462.008**	**11.881.822**
	1 Capital Instrument in the form of Stock or others which comply with Tier 2 Requirements	**213.691**	**534.524**	**321.035**	**916.868**
	2 Agio/Disagio	**-**	**-**	**-**	**-**
	3 General provisIon on earning assets (max. 1.25% credit risk - weighted assets)	**9.908.789**	**12.029.649**	**9.140.973**	**10.964.954**
	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	**179.777.944**	**216.492.021**	**168.981.259**	**200.876.194**

STATEMENTS OF CALCULATION OF CAPITAL ADEQUACY RATIO COMMERCIAL BANK
PT Bank Mandiri (Persero) Tbk
As of 30 September 2022 and 2021

(in millions of rupiah)

	30 September 2022		30 September 2021			30 September 2022		30 September 2021	
	Individual	Consolidated	Individual	Consolidated		Individual	Consolidated	Individual	Consolidated
RISK WEIGHTED ASSETS					**KPMM Ratio**				
CREDIT RISK - WEIGHTED ASSETS	792.703.100	962.371.890	731.277.826	877.196.305	**CET 1 Ratio (%)**	18,23%	17,83%	18,31%	18,19%
MARKET RISK - WEIGHTED ASSETS	4.020.987	4.753.254	9.205.360	9.555.275	**Tier 1 Ratio (%)**	18,23%	17,83%	18,31%	18,19%
OPERATIONAL RISK - WEIGHTED ASSETS	133.826.964	176.859.897	130.682.428	151.994.521	**Tier 2 Ratio (%)**	1,09%	1,10%	1,09%	1,14%
TOTAL RISK WEIGHTED ASSETS	930.551.051	1.143.985.041	871.165.614	1.038.746.101	**Capital Adequacy Ratio (%)**	19,32%	18,93%	19,40%	19,34%
CAR BASED ON RISK PROFILE (%)	9,86%	9,90%	9,75%	9,79%	**CET 1 FOR *BUFFER* (%)**	9,46%	9,03%	9,65%	9,55%
CAPITAL ALLOCATION FOR CAR BASED ON RISK PROFILE					**PERCENTAGE OF BUFFER MANDATORY FILLED BY BANK(%)**				
From CET 1 (%)	8,77%	8,80%	8,66%	8,65%	**Capital conservation buffer (%)**	2,50%	2,50%	0,00%*)	0,00%*)
From AT 1 (%)	0,00%	0,00%	0,00%	0,00%	**Countercyclical Buffer (%)**	0,00%	0,00%	0,00%	0,00%
From Tier 2 (%)	1,09%	1,10%	1,09%	1,14%	**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.**

CALCULATION OF FINANCIAL RATIOS

For the Period Ended 30 September 2022 and 2021

(In %)

No.	RATIOS	30 September 2022	30 September 2021
PERFORMANCE RATIOS			
1.	Capital Adequacy Ratio (CAR)	19,32%	19,40%
2.	Non-performing earning assets and non-performing non-earning assets		
	to total earning assets and non-earning assets	1,36%	1,72%
3.	Non-performing earning assets to total earning assets	1,35%	1,70%
4.	Allowance for impairment on financial assets to		
	earning assets	4,54%	5,10%
5.	Gross NPL	2,26%	3,06%
6.	Net NPL	0,31%	0,43%
7.	Return on Asset (ROA)	3,40%	2,42%
8.	Return on Equity (ROE)	23,28%	15,08%
9.	Net Interest Margin (NIM)	5,12%	4,67%
10.	Operating Expenses to Operating Income	55,59%	68,82%
11.	*Cost to Income Ratio (CIR)*	35,82%	40,63%
12.	Loan to Deposit Ratio (LDR)	83,18%	83,29%
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	8,23%	3,58%
	- Daily	0,00%	0,50%
	- Average	8,23%	3,08%
	b. Reserve requirement Foreign currencies	4,10%	4,22%
	- Daily	2,00%	2,00%
	- Average	2,10%	2,22%
3.	Net Open Position - Overall	7,59%	6,00%

STATEMENTS OF SPOT AND DERIVATIVE TRANSACTIONS

As of 30 September 2022
(In Millions of Rupiah)

No.	TRANSACTION	INDIVIDUAL				
		Notional Amount	Type		Derivative Receivables & Payables	
			Trading	Hedging	Receivables	Payables
A.	**Exchange Rate Related**					
1	Spot	19.771.895	19.770.997	898	61.100	79.164
2	Forward	34.681.345	34.681.345	-	151.972	307.782
3	Option					
	a. Written	2.761.613	1.847.963	913.650	2.420	37.187
	b. Purchased	1.705.098	1.705.098	-	83.163	-
4	Future	-	-	-	-	-
5	Swap	76.894.813	69.488.778	7.406.035	480.831	547.684
6	Others	-	-	-	-	-
B.	**Interest Rate Related**					
1	Forward	-	-	-	-	-
2	Option					
	a. Written	-	-	-	-	-
	b. Purchased	-	-	-	-	-
3	Future	-	-	-	-	-
4	Swap	61.598.731	56.564.379	5.034.352	1.116.469	909.701
5	Others	28.406.866	28.406.866	-	225.745	607.176
C.	**Others**	140.000	140.000	-	67.356	-
	TOTAL	**225.960.361**	**212.605.426**	**13.354.935**	**2.189.056**	**2.488.694**

STATEMENTS OF CASH FLOWS
For the Period Ended 30 September 2022 and 2021
(In millions of Rupiah)

DESCRIPTION	CONSOLIDATED	
	30 September 2022	30 September 2021 (Restated)
CASH FLOWS FROM OPERATING ACTIVITIES		
Receipts from interest income	65.721.928	58.018.132
Receipts from sharia income	11.621.081	10.646.054
Receipts from fees, commissions, and premiums	23.710.107	21.222.096
Payment of insurance claims expense	(8.906.356)	(8.472.329)
Payments of interest expense	(14.080.913)	(17.913.489)
Payments of sharia expense	(2.888.719)	(3.291.086)
Receipts from the sale of Government Bonds - Fair value through profit or loss	247.817.538	152.413.923
Acquisition of Government Bonds - Fair value through profit or loss	(249.902.348)	(150.635.291)
Foreign exchange gain - net	-	-
Trading Income - net	3.497.641	4.495.677
Other operating income - others	2.942.909	2.759.344
Other operating expenses - others	(8.069.626)	(3.515.298)
Salaries and employee benefits	(18.091.173)	(14.554.484)
General and administrative expenses	(11.563.461)	(11.418.943)
Non-operating income/(expense) - net	21.746	15.404
Payment of corporate income tax	(9.028.385)	(5.483.925)
Cash Flow From Operating Activities Before Changes in Operating Assets and Liabilities	**32.801.969**	**34.285.785**
(Increase) in Operating Assets:		
Placements with Bank Indonesia and other banks	1.682.437	(1.609.580)
Marketable securities - Fair value through profit or loss	7.978.302	(12.003.986)
Other receivables - trade transactions	(3.092.038)	2.299.051
Loans	(94.312.882)	(62.836.072)
Sharia financing	(30.300.712)	(5.970.622)
Securities purchased under resale agreements	15.492.060	43.644.895
Consumer financing receivable	(4.302.770)	88.275
Net investment in lease financing	(901.990)	(724.306)
Prepaid taxes	862.510	85.869
Prepaid expense	(1.133.168)	(573.373)
Other assets	(2.689.515)	(5.754.815)
Proceeds from collection of financial assets already written - off	5.914.051	3.848.972
Increase in Operating liabilities and Temporary Syirkah Funds:		
Conventional Banking		
Demand deposits	(2.349.843)	62.653.915
Saving deposits	42.450.169	28.912.355
Time deposits	23.590.603	(37.290.852)
Interbank call money	1.497.240	2.770.954
Obligation due immediately	(1.059.623)	758.566
Liability to unit - linked policyholders	(587.484)	248.038
Other taxes payable	67.271	(458.471)
Other liabilities	9.540.482	10.725.478
Sharia Banking - Temporary Syirkah Funds		
Demand deposits - restricted investment and demand deposit - mudharabah musytarakah - musyarakah	5.169.280	4.078.052
Saving deposits - restricted investment and mudharabah saving deposit - unrestricted investment	3.842.221	2.589.944
Mudharabah time deposits - unrestricted investment	(2.475.429)	11.308.512
Net Cash Provided by Operating Activities	**7.683.141**	**81.076.584**
CASH FLOWS FROM INVESTING ACTIVITIES		
Decrease/(Increase) in marketable securities - other than at fair value through profit or loss	12.462.734	(16.267.551)
Increase in Government Bonds - other than at fair value through profit or loss	(44.363.479)	(88.228.228)
Proceeds from sale of fixed assets	7.013	2.365
Acquisitions of fixed assets	(2.116.871)	(831.381)
Receipt of intangible assets	(457.917)	(473.416)
Acquisitions of right of used assets	(1.596.874)	(540.104)
(Increase) of investment in Subsidiaries	(1.057.671)	(538.413)
Net cash used for investing activities	**(37.123.065)**	**(106.876.728)**
CASH FLOWS FROM FINANCING ACTIVITIES		
Issuance of marketable securities	1.225.667	7.631.630
Payments of marketable securities issued	(3.882.040)	(1.780.403)
Receipts of fund borrowing	15.258.186	15.486.633
Payments of fund borrowing	(9.883.125)	(20.782.595)
Payments of Subordinated Loans and bonds	(12.900)	(16.109)
Increase in securities sold under repurchase agreements	25.744.544	1.029.576
Payments of dividends	(16.816.893)	(10.271.552)
Net cash Provided by/(Used for) Financing Activities	**11.633.439**	**(8.702.820)**
NET (DECREASE) IN CASH AND CASH EQUIVALENTS	**(17.806.485)**	**(34.502.964)**
EFFECT OF EXCHANGE RATE CHANGES ON CASH AND CASH EQUIVALENTS	**3.047.667**	**1.164.833**
CASH AND CASH EQUIVALENTS AT BEGINNING OF PERIOD	**193.631.712**	**199.921.727**
CASH AND CASH EQUIVALENTS AT END OF PERIOD	**178.872.894**	**166.583.596**
Cash and cash equivalents at end of period consist of :		
Cash	22.557.805	20.600.044
Current accounts with Bank Indonesia	69.962.171	42.177.922
Current accounts with other banks	30.884.413	27.589.662
Short-term investments are liquid with maturity period of three months or less since the date of acquisition	55.468.505	76.215.968
Total cash and cash equivalents	**178.872.894**	**166.583.596**