39,705,735 67,859,449 40,002,900

16,205,580 7,032,946 22,692,92

42,056,020 32,749,79

10,783,364 14,462,941 10,880,060 14,793,88 1,240,837,941 1,085,787,427 1,541,981,352 1,359,832,19

35,662,501 39,554,508

(1,624,303) (1,593,551) 10,314,331 14,434,796

(19,780,184) (18,194,545) (26,440,791) (24,337,324

5,367,879 2,443,641 5,381,710 2,443,64

(8,433,494) 86,304,200

9,403

5,797,695

10,759,790 37,139,829 107,647,533

1,350,58

(10,489) (10,684) (51,696) (38,183,942) (42,323,522) (50,356,735) (1,537,615) (1,624,303)

69,604,803

36,498

16,322,586 2,119,306

36,097,856

14,462,941 40,853,536

1,350,583

37,289,102

- - 29,218,127 26,642,17 1,561,889,223 1,450,442,175 2,051,871,181 1,913,366,66

(33,036,034) (24,702,382) (33,036,034) (24,702,382 246,529,886 238,408,210 272,119,367 260,852,78

Statements of Financial Position

(In Millions of Rupiah)

ASSETS
1. Cash
2. Placements with Bank Indonesia
3. Placements with other banks
4. Spot and derivative receivables/forv
5. Securities ")
6. Securities o'l under agreement to repurchase (Repo)

8. Acceptance receivables9. Loans

13. Others financials assets

c. Others 15. Intangible assets

10. Consumer financing receivables11. Sharia financing

14. Allowance for impairment on financia

b. Loans and sharia financing **

16. Premises and equipment ***

Accumulated depreciation for pre and equipment -/
17. Non earning assets
a. Abandoned properties - net
b. Repossessed assets - net
c. Suspense account - net

18. Lease financing
19. Other assets

TOTAL ASSETS
LIABILITIES AND EQUITY
LIABILITIES
1. Demand deposits ****)
2. Saving deposits ****)
3. Time deposits ****)
4. Electronic money
5. Fund from Bank Indonesia
6. Fund from other banks ****
7. Spot and derivative liabilities/forward
8. Securities sold under agreement to

Spot and derivative liabilities/forward
 Securities sold under agreement to repurchase liabilities
 Securities sissued
 Securities sissued
 In Fund borrowings
 Margin deposits received
 Interoffice liabilities
 Liability to unit-link policyholders
 Other liabilities
 Minority interest

15. Other liabilities
16. Minority interest
TOTAL LIABILITIES
EQUITY
17. Share capital
a. Authorised capital
b. Unpaid-in capital-/c. Treasury stock -/18. Additional paid-in capital
a. Anio

As of 30 September 2024 and 31 December 2023

Consolidated Financial Statements

PT Bank Mandiri (Persero) Tbk. & Its Subsidiaries

Statements of Income and Other Comprehensive Income

		INDIVI	DUAL	CONSOLIDATED		
10	DESCRIPTION	30 September	30 September 2023	30 September	30 September 2023	
		2024	2023	2024	2023	
	PERATING INCOME AND EXPENSES terest and Sharia Income, Interest and Sharia	Evnences an	d Dromium In	come and Cla	im Evnanca	
		82.163.916		110,636,512	98.008.135	
	terest and Sharia Income	,,			,,	
	terest and Sharia Expenses et Interest Income and Sharia Income	26,434,355	18,895,041	36,033,401	26,144,840	
140	(Expenses)	55,729,561	53,398,807	74,603,111	71,863,295	
. Pr	emium Income	-	-	8,112,628	10,465,530	
l. Cl	aim Expenses	-	-	6,810,652	8,878,497	
	et Premium Income (Claim Expenses)	-	-	1,301,976	1,587,033	
Ne	et Interest and Sharia Income (Expenses) and Net Premium Income (Claim Expenses)	55,729,561	53,398,807	75,905,087	73,450,328	
3 01	ther Operating Income and Expenses	33,723,301	33,330,007	15/205/007	75,150,520	
	ain (loss) from increase (decrease) in fair value of					
, ,	financial assets ain (loss) from decrease (increase) in fair value of	1,360,576	1,197,309	1,772,002	1,359,329	
0	financial liabilities		-			
	ain (loss) from sale of financial assets	1,203,223	807,669	1,735,997	1,075,308	
. G	ain (loss) from spot and derivative transaction/	(22.552)	45.400	22.652	125 50	
. c	forward (realised) ain (loss) from investment in shares under equity	(32,552)	65,423	23,653	125,591	
	method					
	ain (loss) from foreign currencies translation	-	-	-		
	ividend income	1,463,638	1,083,443			
	omissions/provisions/fees and administrative	13,008,256	11,543,251	16,875,948	14,546,162	
	ther income npairment for financial assets	6,469,816 5,884,790	6,755,084 5,307,480	10,442,332 9,451,986	10,325,738 9,072,764	
	osses related to operational risk	14,442	3,614	27,538	17,856	
	alaries and employee benefits	11,588,081	11,577,210	18,150,763	17,739,747	
	romotion expenses	862,759	859,323	1,585,192	1,466,097	
	ther expenses	12,976,852	12,965,720	20,213,558	19,384,460	
	ther Operating Income (Expenses)	(7,853,967)		(18,579,105)		
	ROFIT (LOSS) FROM OPERATIONS ON OPERATING INCOME AND EXPENSES	47,875,594	44,137,639	57,325,982	53,201,532	
	ain (loss) from sale of premises and equipment	996	1,697	1,952	5,740	
	ther non operating income (expenses)	82.600	37,842	16,617	4,520	
	ROFIT (LOSS) FROM NON OPERATING	83,596	39,539	18,569	10,260	
	ROFIT (LOSS) CURRENT PERIOD BEFORE TAX	47,959,190	44,177,178	57,344,551	53,211,792	
In	come tax expenses					
	Estimated current tax	(7,055,329)	(7,236,844)	(9,148,477)	(9,463,516)	
	Deferred tax income (expenses)	(1,897,349)	(1,003,691)	(2,112,820)	(977,275)	
	ROFIT (LOSS) CURRENT PERIOD ROFIT (LOSS) MINORITY INTEREST	39,006,512	35,936,643	46,083,254 4,065,900	42,771,001 3,707,458	
	THER COMPREHENSIVE INCOME			4,005,900	3,707,430	
	ems that will not be reclassified to profit or loss					
	·					
. Ite	Gain on fixed assets revaluation			116,525		
a.			-	116,525		
a.	Gain on fixed assets revaluation Gain (loss) from remeasurement of defined benefits program		-	116,525 112,036	(43,476)	
a. b.	Gain (loss) from remeasurement of defined benefits program Others	:			(43,476)	
a. b. c.	Gain (loss) from remeasurement of defined benefits program Others ems that will be reclassified to profit or loss	:	-		(43,476	
a. b. c.	Gain (loss) from remeasurement of defined benefits program Others Gain (loss) from translation of financial			112,036		
a. b. c. 2. Ite a.	Gain (loss) from remeasurement of defined benefits program Others Gain (loss) from translation of financial statements in foreign currencies	- - - 12,375	- - - 469		(43,476)	
a. b. c. 2. Ite a.	Gain (loss) from remeasurement of defined benefits program Others Gems that will be reclassified to profit or loss Gain (loss) from translation of financial statements in foreign currencies Gain (loss) from changes in the fair value of financial assets measured at fair value			112,036 - (3,563)	(12,289)	
a. b. c. 2. Ite a. b.	Gain (loss) from remeasurement of defined benefits program Others Gain (loss) from translation of financial statements in foreign currencies Gain (loss) from changes in the fair value of financial assets measured at fair value through other comprehensive income	- 12,375 1,418,819	- - 469 (683,210)	(3,563) 1,785,704	(12,289)	
a. b. c. e. lte a. b. b. c. c. c.	Gain (loss) from remeasurement of defined benefits program Others sms that will be reclassified to profit or loss Gain (loss) from translation of financial statements in foreign currencies Gain (loss) from changes in the fair value of financial assets measured at fair value through other comprehensive income Others			112,036 - (3,563)	(12,289)	
a. b. c. e. lte a. b. b. c. c. c.	Gain (loss) from remeasurement of defined benefits program Others Gain (loss) from translation of financial statements in foreign currencies Gain (loss) from changes in the fair value of financial assets measured at fair value through other comprehensive income			112,036 - (3,563) 1,785,704 (15,743)	(12,289)	
a. b. c. lte a. b. b. c. Ot	Gain (loss) from remeasurement of defined benefits program Others ms that will be reclassified to profit or loss Gain (loss) from translation of financial statements in foreign currencies Gain (loss) from changes in the fair value of financial assets measured at fair value through other comprehensive income Others ther comprehensive income current period after income tax	1,418,819 - 1,431,194	(683,210) - (682,741)	112,036 (3,563) 1,785,704 (15,743) 1,994,959	(12,289) (653,022) 4,692 (704,095)	
a. b. c. c. b. c. Ot	Gain (loss) from remeasurement of defined benefits program Others Gain (loss) from translation of financial statements in foreign currencies Gain (loss) from changes in the fair value of financial assets measured at fair value through other comprehensive income Others ther comprehensive income current period after income tax DTAL COMPREHENSIVE INCOME CURRENT PERIOD	1,418,819	(683,210) - (682,741)	112,036 (3,563) 1,785,704 (15,743) 1,994,959	(12,289) (653,022) 4,692	
b. Ite a. b. c. Pr	Gain (loss) from remeasurement of defined benefits program Others sems that will be reclassified to profit or loss Gain (loss) from translation of financial statements in foreign currencies Gain (loss) from changes in the fair value of financial assets measured at fair value through other comprehensive income Others there comprehensive income current period after income tax DTAL COMPREHENSIVE INCOME CURRENT PERIOD ofit (loss) current period attributable to:	1,418,819 1,431,194 40,437,706	(683,210) - (682,741) 35,253,902	112,036 - (3,563) 1,785,704 (15,743) 1,994,959 48,078,213	(12,289) (653,022) 4,692 (704,095)	
b. Ite a. b. c. lte a. b. c. or TC	Gain (loss) from remeasurement of defined benefits program Others Gain (loss) from translation of financial statements in foreign currencies Gain (loss) from changes in the fair value of financial assets measured at fair value through other comprehensive income Others ther comprehensive income current period after income tax DTAL COMPREHENSIVE INCOME CURRENT PERIOD	1,418,819 - 1,431,194	(683,210) - (682,741)	112,036 (3,563) 1,785,704 (15,743) 1,994,959	(12,289) (653,022) 4,692 (704,095)	
b. Ite a. b. c. c. b. c. b. c. TC Pr	Gain (loss) from remeasurement of defined benefits program Others sms that will be reclassified to profit or loss Gain (loss) from translation of financial statements in foreign currencies Gain (loss) from changes in the fair value of financial assets measured at fair value through other comprehensive income Others ther comprehensive income current period after income tax DTAL COMPREHENSIVE INCOME CURRENT PERIOD offt (loss) current period attributable to: RENT ENTITY	1,418,819 1,431,194 40,437,706	(683,210) - (682,741) 35,253,902	112,036 (3,563) 1,785,704 (15,743) 1,994,959 48,078,213	(12,289) (653,022) 4,692 (704,095) 42,066,906	
b. Ite a. b. c. c. ot TC Pr PA	Gain (loss) from remeasurement of defined benefits program Others sms that will be reclassified to profit or loss Gain (loss) from translation of financial statements in foreign currencies Gain (loss) from changes in the fair value of financial assets measured at fair value through other comprehensive income Others OTAL COMPREHENSIVE INCOME CURRENT PERIOD OTH (loss) current period attributable to: URENT ENTITY DN-CONTROLLING INTEREST DTAL PROFIT (LOSS) CURRENT PERIOD tal comprehensive income current period attributable to: OTAL PROFIT (LOSS) CURRENT PERIOD TAL COMPREHENSIVE INCOME CURRENT PERIOD	1,418,819 1,431,194 40,437,706 39,006,512 39,006,512 butable to:	(683,210) (682,741) 35,253,902 35,936,643	112,036 (3,563) 1,785,704 (15,743) 1,994,959 48,078,213 42,017,354 4,065,900 46,083,254	(12,289) (653,022) 4,692 (704,095) 42,066,906 39,063,543 3,707,458 42,771,001	
b. Ite a. b. c. lt. Ite a. b. c. TC Pr PA NC TC TO PA	Gain (loss) from remeasurement of defined benefits program Others sms that will be reclassified to profit or loss Gain (loss) from translation of financial statements in foreign currencies Gain (loss) from changes in the fair value of financial assets measured at fair value through other comprehensive income Others there comprehensive income current period after income tax DTAL COMPREHENSIVE INCOME CURRENT PERIOD Offit (loss) current period attributable to: IRENT ENTITY DN-CONTROLLING INTEREST DTAL PROFIT (LOSS) CURRENT PERIOD	1,418,819 1,431,194 40,437,706 39,006,512 39,006,512	(683,210) - (682,741) 35,253,902 35,936,643	112,036 (3,563) 1,785,704 (15,743) 1,994,959 48,078,213 42,017,354 4,065,900	(12,289) (653,022) 4,692 (704,095) 42,066,906 39,063,543 3,707,458	

18,941,550 18,095,274 17,643,2 a. Agio b. Disagio -/-c. Funds for paid-in capital d. Others b. Losses -/-20. Reserve (2,338,297) (1,186,406) 20. Reserve
a. General reserve
b. Appropriated reserve
21. Retained earning
a. Previous years *****)
b. Current year 2,333,333 2,333,333 2,333,33

998,556 81,089

35,050,626

Statements of Assets' Quality and Other Information

As of 30 September 2024 and 2023

(In Millions of Rupiah)

(In Millions of Rupiah)

							INDIVI	DUAL					
NO	DESCRIPTION			30 Septem	ber 2024					30 Septe	mber 2023		
NO	DESCRIPTION	Current	Special		Doubtful	Loss	Total						
		Current	Mention	Standard	Doubtiui	LOSS	iotai	Current	Mention	Standard	Doubtrui	LOSS	iotai
1	RELATED PARTIES												
1.	Placements with other banks												
	a. Rupiah	- 020.020		-			020.020	22	-	-	-	-	004.1
2	b. Foreign currencies Spot and derivative receivables/forward	929,028		-			929,028	984,133	-	-	-	-	984,13
۷.	a. Rupiah												
	b. Foreign currencies												
3	Securities												
٥.	a. Rupiah	68,639					68,639	26,394	_				26,39
	b. Foreign currencies	-					-	20,55	_				
4.	Securities sold with agreement to repurchase (Repo)												
	a. Rupiah			-			-	-	-	-	-	-	
	b. Foreign currencies		-		-	-			-	-	-	-	
5.	Securities purchased with agreement to resell (Reverse												
٥.	Repo)												
	a. Rupiah			-				-	-	-	-	-	
_	b. Foreign currencies Acceptances receivables	1.016		-			1016	-	-	-	-	-	
6.	Loans and financing	1,916	-	-	-	-	1,916	6,556	-	-	-	-	6,55
/.	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				5,661,34
	i. Rupiah	8,348,387	i				8,348,388		54				4,890,78
	ii. Foreign currencies	755,620					755,620		5-7				770,56
	c. Restructured loans*)	755,020	_		_	_	, 55,626	770,505	_	_	_		770,50
	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		15,034,53
9.	Other receivables	-	-	-	-	-	-	-	-		-	-	
10.	Commitments and contingencies												
	a. Rupiah	4,380,426		-			4,380,426	1,067,967	153	-	-	-	1,068,12
	b. Foreign currencies	-		-			-	-	-	-	-	-	
Ш	THIRD PARTIES												
1.	Placements with other banks												
	a. Rupiah	7,409,888	-	-	-	-	7,409,888		-	-	-	-	21,541,42
-	b. Foreign currencies	72,175,039	-	-	-	-	72,175,039	43,213,975	-	-	-	-	43,213,97
2.	Spot and derivative receivables/forward	E 461 70E					E 461 70E	2.615.961					2 615 0
	a. Rupiah	5,461,705					5,461,705 96,056		-	-	-		2,615,86 159,78
2	b. Foreign currencies Securities	96,056		-			96,036	139,780	-	-	-	-	159,76
Э.	a. Rupiah	162,116,494			_	8,591	162,125,085	197,614,152	_				197,614,15
	b. Foreign currencies	53,989,834				-	53,989,834						58,645,48
4.	Securities sold with agreement to repurchase (Repo)	33,703,031					25,252,65	50,0 15, 102					50,015,10
	a. Rupiah	55,011,608			_		55,011,608	17,992,369					17,992,36
	b. Foreign currencies	12,703,136		-			12,703,136		-	-	-	-	8,872,48
5.	Securities purchased with agreement to resell												
٥.	(Reverse Repo)												
	a. Rupiah	2,182,544		-			2,182,544	5,012,966	-	-	-	-	5,012,96
	b. Foreign currencies			-	-	-				-	-	-	
	Acceptances receivables	10,772,354	9,094	-	-	-	10,781,448	12,639,592	90,146	-	-	-	12,729,73
/.	Loans and financing	126 241 200	4 24 4 64 6	420 205	F46 030	052 442	122 202 500	115 650 206	4 600 334	F7F 240	760 220	402 520	122 070 70
	a. Micro, small and medium loans (UMKM)	126,341,208	4,214,016	429,285 429,285	546,939	852,142 852,142		115,650,296 115,275,020	4,600,321 4,600,321	575,240 575,240	760,328	493,520 493,520	122,079,70 121,704,42
	i. Rupiah ii. Foreign currencies	125,323,314 1,017,894	4,214,016	429,283	546,939	852,142	131,365,696 1,017,894	375,276	4,000,321	3/3,240	760,328	493,520	375,27
	b. Non UMKM		41,512,391	2,790,306	1,708,703	5,681,140			43 849 376	1,675,968	6,194,801	4,052,389	888,302,34
	i. Rupiah	801,585,841	32,651,015	2,790,306	1,708,703	4,272,981	843,008,846		30,534,038	1,675,968	4,760,495	1,813,695	652,359,38
	ii. Foreign currencies	246.071.962	8,861,376	2,7 50,500	1,700,703	1,408,159	256,341,497		13,315,338	1,075,500	1,434,306	2,238,694	235,942,96
	c. Restructured loans*)	33,051,020		2,155,797	441,069	4,247,331	73,166,514			1,134,441	5,300,952	3,680,962	83,308,09
	i. Rupiah	25,731,069	24,409,921	2,155,797	441,069	2,845,318	55,583,174		21,794,994	1,134,441	3,866,646	1,455,212	58,137,87
	ii. Foreign currencies	7,319,951	8,861,376	-,.55,.57		1,402,013	17,583,340	8,195,259	13,314,906	.,,	1,434,306	2,225,750	25,170,22
8.	Investments in shares	20,000	-,,			34,022	54,022	-,:-,200	-,,-00		.,,	34,117	34,11
	Other receivables	26,337,554	41,703			1,197,747	27,577,004	25,791,037	491,732		2,050	1,219,630	27,504,44
	Commitments and contingencies												
	a. Rupiah	235,877,321	1,618,291	588	39,005	6,152		217,811,367	2,228,353	277	55,047	63,257	220,158,30
	b. Foreign currencies	159,555,186	950,426	-	-		160,505,612	131,750,288	6,566,097		2,316	4,397	138,323,09
	OTHER INFORMATION												
1.	Value of bank's assets pledged as collateral:												

Allowance for Impairment (CKPN) and Allowance for Asset Quality Assessment (PPKA) As of 30 September 2024 and 2023

						IN	IDIVIDUAL						
30 September 2024						30 September 2023							
Allowance for Impairment (CKPN)				Allowance for Asset Quality Assessment (PPKA)			Allowance for Impairment (CKPN)				Allowance for Asset Quality Assessment (PPKA)		
			Total Allowance for Impairment			Total Allowance for Asset Quality Assessment				Total Allowance for Impairment			Total Allowance for Asset Quality Assessment
15,448	-	-	15,448	553,470	-	553,470	12,650	-	-	12,650	354,771	-	354,771
-	-	-	-	55,578	-	55,578	-	-	-	-	26,843	-	26,843
13,418	-	7,229	20,647	408,433	8,591	417,024	15,969	-	-	15,969	389,720	-	389,720
-		-		7,318	-	7,318			-		7,321		7,321
-				21,825	-	21,825					310	-	310
18,827	9,880	-	28,707	107,742	455	108,197	30,949	176,974	-	207,923	126,462	4,507	130,969
9,430,981	17,907,360	10,948,994	38,287,335	11,831,030	10,430,361	22,261,391	11,264,624	24,607,417	10,843,192	46,715,233	9,538,414	10,783,643	20,322,057
30	-	45,385	45,415	135,562	108,752	244,314	30	-	79,055	79,085	145,261	143,347	288,608
43,091	207,207	1,197,747	1,448,045	263,375	1,199,832	1,463,207	38,554	931,202	1,221,878	2,191,634	257,910	1,245,242	1,503,152
374,907	556,085	79,841	1,010,833	2,082,178	62,385	2,144,563	460,577	645,166	98,332	1,204,075	1,886,754	426,191	2,312,945
9,896,702	18,680,532	12,279,196	40,856,430	15,466,511	11,810,376	27,276,887	11,823,353	26,360,759	12,242,457	50,426,569	12,733,766	12,602,930	25,336,696
	15,448 - 13,418 - - 18,827 9,430,981 30 43,091 374,907	Stage 1 Stage 2 15,448 13,418	Allowance for Impairment (CK Stage 1 Stage 2 Stage 3 15,448	Allowance for Impairment (CKPN) Stage 1 Stage 2 Stage 3 Allowance for Impairment 15,448 15,448 13,418 - 7,229 20,647 18,827 9,880 - 28,707 9,430,981 17,907,360 10,948,994 38,287,335 30 - 45,385 45,415 43,091 207,207 1,197,747 1,448,045 374,907 556,085 79,841 1,010,833	Allowance for Impairment (CKPN) Stage 1 Stage 2 Stage 3 Allowance for Impairment (The Impairment I	Allowance for Impairment (CKPN) Stage 1 Stage 2 Stage 3 Total Allowance for Impairment 15,448 15,448 553,470 - 55,578 - 13,418 - 7,229 20,647 408,433 8,591 20,647 408,433 8,591 28,707 107,742 455 9,430,981 17,907,360 10,948,994 38,287,335 11,831,030 10,430,361 30 - 45,385 45,415 135,562 108,752 43,091 207,207 1,197,747 1,448,045 263,375 1,199,832 374,907 556,085 79,841 1,010,833 2,082,178 62,385	Stage 1 Stage 2 Stage 3 Allowance for Massersment (CKPN) Allowance for Assert Quality Assessment (PPKA)	Stage 1 Stage 2 Stage 3 Allowance for Impairment (CKPN) Total Allowance for Impairment (CKPN) Allowance for Assessment (FPKA) Total Allowance for Impairment (Figure 1) Total Allowance for Impairment (Figure 2) Total Allowance for Figure 2) Total Allowance 2) Total Allowance Figure 2) Total Allowance 2) Total A	Stage 1 Stage 2 Stage 3 Total Allowance for Impairment (CKPN) General Specific Stage 1 Stage 2 Stage 2 Stage 1 Stage 2	Stage 1 Stage 2 Stage 3 Total Allowance for Impairment (CKPN) Allowance for Asset Quality Assessment (PPKA) Total Allowance for Impairment (CKPN) Allowance for Impairment (CKPKA) Total Allowance for Impairment (PKA) Total Allowance fo	Stage Stage 2 Stage 3 Total Allowance for Impairment (CKPN) Total Allowance for Impairment (CKPN) Allowance for Impairment (CKPN) Total Allowance for Impairment (CKPN) Allowance for Impairment (Stage 1 Stage 2 Stage 3 Total Allowance for Impairment (CKPN) Al	Stage 1 Stage 2 Stage 3 Allowance for Impairment (CKPN) Allowanc

Statements of Calculation of Capital Adequacy Ratio for Commercial Bank As of 30 September 2024 and 2023

					(III Millions of Rupturi)				
	INDIVI			LIDATED	NO COMPONENTS OF CAPITAL	30 Septem	ber 2024	30 Septemb	ber 2023
	30 September 2024	30 September 2023	30 September 2024	30 September 2023	COMPONENTS OF CAPITAL	Individual	Consolidated		Consolidated
	2024	2023	2024	2023	I CORE CAPITAL (TIER 1)	220,877,490	275,797,007	192,315,530	239,405,599
a	Evnences an	d Premium In	come and Cla	im Evnenses	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
		72,293,848			1.2 Disclosed Reserves	232,712,667	257,447,049	208,070,560	228,791,823
	26,434,355	18,895,041	36,033,401	26,144,840	1.2.1 Additional Factor 1.2.1.1 Other comprehensive income	234,802,059 35,093,845	260,035,109 35,654,754	212,420,733 34,563,236	233,742,482 34,791,975
	55,729,561	53,398,807	74,603,111	71,863,295	1.2.1.1 Other comprehensive income 1.2.1.1.1 Excess differences arising from translation of financial	33,093,643	33,034,734	34,303,230	34,791,973
			8,112,628	10,465,530	statements	37,061	309,261	50,823	50,823
		-	6,810,652	8,878,497	1.2.1.1.2 Potential gain from the increase in the fair value of				
			1,301,976	1,587,033	financial assets measured at fair value through other comprehensive income	568,830	568,830	24,459	24,459
ı					1.2.1.1.3 Surplus of fixed assets revaluation	34,487,954	34,776,663	34,487,954	34,716,693
	55,729,561	53,398,807	75,905,087	73,450,328	1.2.1.2 Other disclosed reserves	199,708,214	224,380,355	177,857,497	198,950,507
c					1.2.1.2.1 Agio	19,661,550	18,095,274	18,941,550	17,643,264
1	1,360,576	1,197,309	1,772,002	1,359,329	1.2.1.2.2 General reserves	2,333,333	2,333,333	2,333,333	2,333,333
f					1.2.1.2.3 Previous years profit 1.2.1.2.4 Current year profit	138,706,819	161,934,394	120,645,971	139,910,367 39,063,543
	-	-	-	-	1.2.1.2.4 current year profit 1.2.1.2.5 Funds for paid-in capital	39,006,512	42,017,354	35,936,643	39,063,543
	1,203,223	807,669	1,735,997	1,075,308	1.2.1.2.6 Others	_		_	
	(32,552)	65,423	23,653	125,591	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	(459,123)	(450 122)	(412 100)	(123,539)
	1 462 620	1 002 442		-	statements 1.2.2.1.2 Potential losses from the decrease in the fair value of	(459,123)	(459,123)	(412,108)	(123,539)
	1,463,638 13,008,256	1,083,443 11,543,251	16,875,948	14 546 162	financial assets measured at fair value through other	(4.052.05)	100= =00:	(2.400.100)	(2.2.5.52.)
	6,469,816	6,755,084	10,442,332	14,546,162 10,325,738	comprehensive income	(1,053,871)	(665,589)	(3,422,103)	(3,345,624)
	5,884,790	5,307,480	9,451,986	9,072,764	1.2.2.2.0 ther disclosed reserves 1.2.2.2.1 Disagio	(576,398)	(1,463,348)	(515,962)	(1,481,496)
	14,442	3,614	27,538	17,856	1.2.2.2.2 Previous years loss			-	1
	11,588,081	11,577,210	18,150,763		1.2.2.2.3 Current year loss				_
	862,759	859,323	1,585,192		1.2.2.2.4 Negative differences in allowance for possible losses and				
	12,976,852	12,965,720	20,213,558	19,384,460	allowance for impairment on earning assets	-	-	-	-
	(7,853,967)	(9,261,168)	(18,579,105)	(20,248,796)	1.2.2.2.5 Negative differences in adjustment amounts of financial				
	47,875,594	44,137,639	57,325,982	53,201,532	instruments based on valuation results in trading book and adjusment amounts based on financial accounting				
					standards	-	-	-	-
	996	1,697	1,952	5,740	1.2.2.2.6 Required allowance for non earning assets	(576,398)	(1,463,348)	(515,962)	(1,481,496)
	82,600	37,842	16,617	4,520	1.2.2.2.7 Others	-		-	
	83,596	39,539	18,569	10,260	1.3 Non Controlling Interest	(22 501 044)	24,544,533	(27 421 607)	20,945,259
	47,959,190	44,177,178	57,344,551	53,211,792	1.4 Deduction Factor of CET 1 1.4.1 Deferred tax	(23,501,844) (5,707,412)	(17,861,242) (7,681,631)	(27,421,697) (8,877,047)	(21,998,150) (11,181,145)
	(7.0EE 220)	(7 226 044)	(0.149.477)	(0.462.516)	1.4.2 Goodwill	(5,707,412)	(482,091)	(0,077,047)	(482,091)
	(7,055,329) (1,897,349)	(7,236,844) (1,003,691)	(9,148,477) (2,112,820)	(9,463,516) (977,275)	1.4.3 Intangible assets	(3,833,255)	(5,482,018)	(3,558,048)	(4,293,214)
		35,936,643		42,771,001	1.4.4 Investments in shares calculated as deduction	(13,961,177)	(4,215,502)	(14,986,602)	(6,041,700)
	-	-	4,065,900		1.4.5 Shortfall of capital in insurance subsidiaries	-	-	-	-
			1,000,000	2,1 21,122	1.4.6 Securitisation exposure	-	-	-	-
,					1.4.7 Other deduction of CET 1	-	-	-	-
			116,525		1.4.7.1 Placement of funds in Tier 2 instrument to other banks		-	-	-
			,		1.4.7.2 Cross-ownership in another entity acquired by the transfer due to law, grants, or grants will				
			112,036	(43,476)	1.4.7.3 Exposures that give rise to credit risk due the settlement risk -				
					Non Delivery Versus Payment	-		-	
					1.4.7.4 Exposures in subsidiaries that conduct business activity based on				
			(0.000)	(40.000)	sharia principles (if available) 2. Additional Tier 1 (AT 1)				
	12,375	469	(3,563)	(12,289)	2.1 Instrument which comply with AT 1 requirements				
					2.2 Agio/disagio			-	
	1,418,819	(683,210)	1,785,704	(653,022)	2.3 Deduction factor of AT 1			-	
	-	-	(15,743)	4,692	2.3.1 Placement of funds in AT 1 and/or Tier 2 instrument to other banks	-		-	
	1 424 44	(602 745)	1.001.055	(704 005)	2.3.2 Cross-ownership in another entity acquired by the transfer due to law,				
	1,431,194	(682,741)	1,994,959	(704,095)	grants, or grants will II SUPPLEMENTAL CAPITAL (TIER 2)	13,653,510	16,682,859	11,712,998	14,182,094
	40,437,706	35,253,902	48,078,213	42,066,906	Capital instrument in the form of stock or others which comply with	.5,055,510	. 0,002,033	. 1,7 12,750	,102,034
	,, . , . , . , . , . , . , . , . ,	,,	,,	,	Tier 2 requirements	172,362	342,362	210,500	256,333
	39,006,512	35,936,643	42,017,354	39,063,543	2. Agio/disagio	-		-	
			4,065,900		General provision on earning assets (max. 1.25% credit risk - weighted assets)	13,481,148	16,340,497	11,502,498	13,925,761
1	39,006,512	35,936,643	46,083,254	42,771,001	4. Deduction Supplemental Capital	13,461,146		- 11,332,438	13,523,701
ri	butable to:	35 353 003	42 757 052	20 272 404	4.1 Sinking Fund			-	
	40,437,706	35,253,902	43,757,853		4.2 Placement of funds in Tier 2 instrument to other banks	-		-	
			4,320,360	3,693,412	4.3 Cross-ownership in another entity acquired by the transfer due to law,				
	40,437,706	35,253,902	48,078,213	42,066,906	grants, or grants will TOTAL CAPITAL	234,531,000	292,479,866	204,028,528	253,587,693
					30 September 2024 30 September 2023	234,331,000	30 September 2		253,587,693 tember 2023
					Individual Consolidated Individual Consolidated			olidated Individua	
	417.93	385.04	450.19	418.54		CAR	muividuai Consc	maatea maividua	ar Consolidated
	717.93	303.04	430.19	710.34					

RISK WEIGHTED ASSETS CAR

Credit Risk
Weighted Assets 1,078,491,835 1,307,239,789 920,199,879 1,114,060,868 CET 1 Ratio (%) 62,675,961 75,849,894 58,720,278 68,332,364 Tier 2 Ratio (%) 20.08% 20.71% 20.68% 21.31% EET 1 FOR BUFFER (%) 10.39% 10.98% 10.92% 11.49% 9.69% 9.73% 9.76% 9.82% 8.58% 8.63% Buffer (%) From CET 1 (%) 8.55% 2.50% 2.50% 2.50% 2.50% Countercyclica Buffer (%) 0.00% 0.00% 0.00% 0.00%

1.17% 1.18% 1.18% 1.19% Bank(%) 2.50% 2.50% 2.50% 2.50%

Statements of Cash Flows For the Periods Ended 30 September 2024 and 2023 (In Millions of Rupiah)

DESCRIPTION	CONSOLI	DATED
DESCRIPTION	30 September 2024	30 September 2023
CASH FLOWS FROM OPERATING ACTIVITIES		
Receipts from interest income	94,330,356	80,769,0
Receipts from sharia income	15,670,694	13,867,
Receipts from provision, commission and premium income	24,849,570	24,750,0
ayments of interest expenses	(29,118,161)	(21,244,5
ayments of sharia expenses	(5,851,206)	(4,291,3
ayment of insurance claims expenses	(6,810,652)	(8,878,4
eceipts from the sale of government bonds measured at fair value through profit or loss	365,966,475	148,244,0
acquisitions of government bonds measured at fair value through profit or loss	(378,041,281)	(153,971,2
ncome from financial assets measured at fair value through profit of loss classification - net	(2,338,864)	4,766,
Other operating income - others	3,817,938	3,197,
Other operating expenses - others	(7,808,714)	(7,414,1
ialaries and employee benefits expenses General and administrative expenses	(21,912,813)	(19,845,1
Non-operating (expenses)/income - net	(13,322,073) 16,617	(12,483,7 4,
Payment of corporate income tax	(9,470,993)	(10,520,6
Cash Flows from Operating Activities Before Changes in Operating Assets and Liabilities	29,976,893	36,948,
Decrease/(Increase) in Operating Assets:	25,570,055	30,740,0
Placements with Bank Indonesia and other banks	(766,807)	(4,502,3
Marketable securities measured at fair value through profit or loss	(6,065,921)	(6,397,9
Other receivables - trade transactions	(872,065)	6,633,
oans	(165,771,466)	(97,952,6
iharia receivables/financing	(27,809,413)	(25,227,8
Securities purchased under agreement to resell	15,659,982	727,
Consumer financing receivables	(10,394,964)	(6,634,5
Net investment in lease financing	(347,928)	432,
Prepaid taxes	(469,484)	569,
Prepaid expenses	(2,099,512)	(1,670,5
Other assets	(11,204,875)	(6,384,1
Recovery of written - off financial assets	6,652,946	7,153,
ncrease/(Decrease) in Operating Liabilities and Temporary Syirkah Funds:		
Conventional Banking		
Demand deposits	6,935,975	(33,657,0
aving deposits	46,134,612	11,347,
ime deposits	40,059,114	(22,386,5
nterbank call money Obligation due immediately	(970,998) 393,791	3,429, 2,910,
iability to unit-link policyholders	(570,363)	(760,4
Other taxes payable	(809,960)	(390,5
Other liabilities	11,779,383	12,317,
Sharia Banking - Temporary Syirkah Funds		
Demand deposits - restricted investment and mudharabah musytarakah demand deposits	3,242,394	(2,601,5
saving deposits - restricted investment and unrestricted investment - mudharabah	1,825,691	(58,3
Mudharabah time deposits - unrestricted investment	(591,157)	5,055,
Net Cash Used in Operating Activities	(66,084,132)	(121,097,8
CASH FLOWS FROM INVESTING ACTIVITIES		
Decrease in marketable securities - other than at fair value through profit or loss	8,742,352	5,916,
Decrease in government bonds - other than measured at fair value through profit or loss	19,532,675	29,491,
Proceeds from sale of fixed assets	18,652	239,
Acquisitions of fixed assets	(2,565,351)	(1,172,6
Acquisitions of intangible assets	(1,093,989)	(772,8
Acquisitions of right of use assets	(1,376,702)	(1,285,7
ncrease of investment in Subsidiaries	(15,072)	(1,017,0
nvestment in other entity	(20,000)	(.,017,0
Proceeds from control transfer of a Subsidiary	1,710,000	
Net Cash Provided by Investing Activities	24,932,565	31,400,0
ASH FLOWS FROM FINANCING ACTIVITIES	,,	, . 50,0
Receipts from debt securities issued	15,636,848	15,079,
Payments of debt securities issued	(29,438,729)	(9,202,0
Receipts from fund borrowings	64,573,058	47,811,
Payments of fund borrowings	(42,789,297)	(25,349,6
Receipts from subordinated loans and marketable securities		100,0
Payments of subordinated loans and marketable securities	(16,887)	(517,1
ncrease/(decrease) in securities sold under agreements to repurchase liabilities	27,629,419	(35,8
Payments of dividends	(33,036,034)	(24,702,3
Net Cash Provided by Financing Activities	2,558,378	3,184,3
Net Decrease in Cash and Cash Equivalents	(38,593,189)	(86,513,3
Effect of Exchange Rate Changes on Cash and Cash Equivalents	4,569,148	(1,250,4
Cash and Cash Equivalents at the Beginning of Period	243,801,693	274,889,
Cash and Cash Equivalents at the beginning of Period from a Subsidiary Transferred to an Entity	_43,001,093	27-7,0037.
Under Common Control	(758,716)	
Cash and Cash Equivalents at the End of Period	209,018,936	187,125,7
ash and cash equivalents at the end of period consist of :		
ash	24,344,090	23,443,
urrent accounts with Bank Indonesia	84,863,492	84,586,
Current accounts with other banks	46,638,874	34,274,
iquid short-term investments with maturity period of three months or less from the date of	53,172,480	44 021
acquisition	209 018 936	44,821,8

Statements of Financial Ratios As of 30 September 2024 and 2023

(In %)

		INDIVIDUAL				INDIVIDUAL		
NO	RATIOS	30 September 2024	30 September 2023	NO	RATIOS	30 September 30 Septemb 2024 2023		
	PERFORMANCE RATIO	S			COMPLIANCE			
1.	Capital Adequacy Ratio (CAR)	20.08%	20.68%	1.	a. Percentage violation of Legal Lending			
2.	Non-performing earning assets and				Limit			
	non-performing				 Related parties 	0.00%	0.00%	
	non-earning assets to				ii. Third parties	0.00%	0.00%	
	total earning assets and non-earning assets	0.68%	0.89%		b. Percentage of excess of Legal Lending			
3.	Non-performing earning assets to				Limit			
	total earning assets	0.66%	0.88%		 Related parties 	0.00%	0.00%	
4.	Allowance for	0.0070	0.0070		ii. Third parties	0.00%	0.00%	
	impairment on financial assets to	2.39%	3.45%	2.	Reserve requirement			
5.	earning assets Gross NPI	0.97%	1.36%		a. Primary reserve			
5. 6.	Net NPI	0.33%	0.32%		requirement Rupiah	5.17%	7.89%	
7.	Return on Asset (ROA)	3.71%	3.85%		i. Daily	0.00%	0.00%	
8.	Return on Equity (ROE)	25.21%	26.34%		ii. Average	5.17%	7.89%	
9.	Net Interest Margin (NIM)	4.91%	5.35%		b. Reserve requirement foreign currencies	4.10%	4.10%	
10.	Operating Expenses to Operating Income	54.68%	52.92%		i. Daily	2.00%	2.00%	
11.	Cost to Income Ratio (CIR)	32.12%	33.94%		ii. Average	2.10%	2.10%	
12.	Loan to Deposit Ratio (LDR)	93.15%	87.64%	3.	Net Open Position- overall	0.93%	1.23%	

Statements of Spot and Derivative Transactions As of 30 September 2024

,	illions of maj									
			INDIVIDUAL							
NO	TRANSACTION	NOTIONAL AMOUNT								
			Trading	Hedging	Receivables	Payables				
A.	Exchange Rat	te 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	-	-							
В.	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 Commitments and Contingencie As of 30 September 2024 and 31 December 2023

		INDIVI	DUAL	CONSOLIDATED			
NO DESCRIPTION	30 S	eptember : 2024	31 December 2023 (Audited)	30 September 2024	31 December 2023 (Audited)		
I COMMITMENT RECEIVABLES							
Unused fund borrowings/finance Outstanding purchase position of derivative/forward	of spot and	- 5,132,101	252,306,483	408,192,247	253,078,400		
3. Others		-	-	-	-		
II COMMITMENT PAYABLES							
 Unused loan/financing facilities g customers 	ranted to						
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		
Outstanding irrevocable letters		,453,710	20,515,997	23,645,908	20,881,972		
 Outstanding sales position of s derivative/forward 	pot and 404	,933,201	252,397,142	410,074,758	255,254,227		
4. Others		-	-	-	-		
III CONTINGENT RECEIVABLES							
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							
 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 E	Bank						
President Commissioner/Inde	nendent	· M	uhamad Chati	h Rasri			
Deputy President Commission		. 141	ainudin Amali	Dusii			

Independent Commissioner : Muliadi Rahardia Independent Commissioner : Heru Kristiyana : Rionald Silaban : Faried Utomo : Arif Budimanta : Muhammad Yusuf Ateh : Tedi Bharata : Alexandra Askanda : Agus Dwi Handaya

Board of Directors President Director Deputy President Director Director of Compliance and HR Director of Corporate Banking 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 Director of Information Technolog : Timothy Utama Director of Treasury and International Banking : Eka Fitria Director of Risk Management : Danis Subyantoro Director of Commercial Banking **Shareholders Ultimate Shareholder** 52.00%

.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 Publication of Bank Reports and Circular Letter of Financial Services Authority (CLFSA) No. 9/SEOJK.03/2020 dated 30 June 2020 regarding the Transparency and Published Publication of Conventional Commercial Bank Reports and Circular Letter of Financial Services Authority No. S-2/PB 11/2020 dated 20 January 2020 regarding Changes to Format of Publication Report and also in accordance with the FSAR Regulation No. 14/POJK.04/2022 dated

Adaptif mandiri

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 as last amended by Financial Services Authority Regulation No. 38/POJK.03/2019 dated 19 December 2019 regarding the Amendment of Financial

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

Services Authority Regulation No. 32/POJK.03/2018 regarding The Legal Lending Limit and Provisions o 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. Jakarta 30 October 2024 S. E & O

Board of Directors PT Bank Mandiri (Persero) Tbk Sigit Prastowo Darmawan Junaidi Director of Finance and Strategy

> Scan to download Bank Mandiri Financial Statement https://bmri.id/quarterlyfinancials





Most Trustworth Companies 2024 Best Rank of

Time World's **Best Companies** 2024 **Best Sustainability Transparency**

Transformation of in Indonesia the Year - Indonesia

Asian Banking Alpha Southeast Asia— Treasury 8 & Finance Awards 2024 FX Awards 2024 **Best FX Banks**

for Retail

Clients

17th Annual

Non Ultimate Shareholder through Capital Market (≥ 5%)

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

Southeast Asia-**Global Transaction Best Financial Institution Award 2024** Best Digital Bank in

Financial Awards (BIFA) 2024 **Best Bank for Cash** Management and **Performance Bank**

Trade Finance in

Southeast Asia

Asian Business Review—Asian

Annual Report Awards 2024 Awards 2024 World's Best Companies of 2024

Rank 1 Public Company in Financial Sector

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Driving Economic Growth with Bank Mandiri's Solid Performance

Total Loans**

Total Third Party Fund

Rp 1,667Tn 14.86%

Net Profit

People's Business Credit Rp 32.2Tn 12.1%*

NPL Ratio (Bank Only)

CASA Ratio 73.85%

*YoY (September 2024 to September 2023) **Including consumer financing receivables and finance leases from Subsidiaries



Bank Mandiri's Green Portfolio consists of

Sustainable Agriculture

Clean Transportation

Renewable Energy Rp 10.0 Tn

Waste Water Management

Eco-Efficient Product Rp 9.4 Tn

Others Green Rp**7.1**_{Tn} **⊙**58.7%*





*YoY (September 2024 to September 2023)





*YoY (September 2024 to September 2023)

