

| No. | Component (English) | Komponen (Bahasa Indonesia) | Jumlah (Dalam Juta Rupiah) / Amount (in Million Rupiah) | No. Ref. yang berasal dari Laporan Posisi Keuangan Konsolidasi / Ref. from Consolidated Financial Position | Keterangan / Notes |
|---|---|---|---|--|--------------------|
| Common Equity Tier 1 capital: Instruments and Reserves | | Modal Inti Utama (Common Equity Tier 1)/CET 1: Instrumen dan Tambahan Modal Disetor | | | |
| 1 | Directly issued qualifying common share (and equivalent for non-joint stock companies) capital plus related stock surplus | Saham biasa (termasuk stock surplus) | 29.309.931 | g + h + i + j | |
| 2 | Retained earnings | Laba ditahan | 174.636.568 | o + p + q | |
| 3 | Accumulated other comprehensive income (and other reserves) | Akumulasi penghasilan komprehensif lain (dan cadangan lain) | 35.344.630 | k + l + m + n | |
| 4 | Directly issued capital subject to phase out from CET1 (only applicable to non-joint stock companies) | Modal yang termasuk phase out dari CET1 | | | not applicable |
| 5 | Common share capital issued by subsidiaries and held by third parties (amount allowed in group CET1) | Kepentingan Non Pengendali yang dapat diperhitungkan | 22.977.625 | r | |
| 6 | Common Equity Tier 1 capital before regulatory adjustments | CET1 sebelum regulatory adjustment | 262.268.754 | | |
| Common Equity Tier 1 capital: regulatory adjustments | | CET1: Faktor Pengurang (regulatory adjustment) | | | |
| 7 | Prudential valuation adjustments | Selisih kurang jumlah penyesuaian nilai wajar dari instrumen keuangan dalam <i>trading book</i> | | | |
| 8 | Goodwill (net of related tax liability) | <i>Goodwill</i> | - 482.091 | b | |
| 9 | Other intangibles other than mortgage-servicing rights (net of related tax liability) | Aset tidak berwujud lainnya (selain <i>Mortgage-Servicing Rights</i>) | - 5.251.380 | c + d | |
| 10 | Deferred tax assets that rely on future profitability excluding those arising from temporary differences (net of related tax liability) | Aset pajak tangguhan yang berasal dari laba di masa mendatang | | | not applicable |
| 11 | Cash-flow hedge reserve | <i>Cash-flow hedge reserve</i> | | | not applicable |
| 12 | Shortfall of provisions to expected losses | Kekurangan provisi terhadap ekspektasi kerugian | | | not applicable |
| 13 | Securitisation gain on sale (as set out in paragraph 562 of Basel II framework) | Keuntungan penjualan aset dalam transaksi sekuritisasi | - | | |
| 14 | Gains and losses due to changes in own credit risk on fair valued liabilities | Peningkatan/penurunan nilai wajar atas kewajiban keuangan (DVA) | - | | |
| 15 | Defined-benefit pension fund net assets | Aset pensiun manfaat pasti | | | not applicable |
| 16 | Investments in own shares (if not already netted off paid-in capital on reported balance sheet) | Investasi pada saham sendiri (jika belum di net dalam modal di neraca) | | | not applicable |
| 17 | Reciprocal cross-holdings in common equity | Kepemilikan silang pada instrumen CET 1 pada entitas lain | - | | |
| 18 | Investments in the capital of banking, financial and insurance entities that are outside the scope of regulatory consolidation, net of eligible short positions, where the bank does not own more than 10% of the issued share capital (amount above 10% threshold) | Investasi pada modal bank, entitas keuangan dan asuransi diluar cakupan konsolidasi secara ketentuan, net posisi <i>short</i> yang diperkenankan, dimana Bank tidak memiliki lebih dari 10% modal saham yang diterbitkan (jumlah di atas batasan 10%) | | | not applicable |
| 19 | Significant investments in the common stock of banking, financial and insurance entities that are outside the scope of regulatory consolidation, net of eligible short positions (amount above 10% threshold) | Investasi signifikan pada saham biasa bank, entitas keuangan dan asuransi di luar cakupan konsolidasi secara ketentuan, net posisi <i>short</i> yang diperkenankan (jumlah di atas batasan 10%) | | | not applicable |
| 20 | Mortgage servicing rights (amount above 10% threshold) | Mortgage servicing rights | - | | |
| 21 | Deferred tax assets arising from temporary differences (amount above 10% threshold, net of related tax liability) | Aset pajak tangguhan yang berasal dari perbedaan temporer (jumlah di atas batasan 10%, net dari kewajiban pajak) | | | not applicable |
| 22 | Amount exceeding the 15% threshold | Jumlah melebihi batasan 15% dari: | | | not applicable |
| 23 | of which: significant investments in the common stock of financials | investasi signifikan pada saham biasa <i>financials</i> | | | not applicable |
| 24 | of which: mortgage servicing rights | <i>mortgage servicing rights</i> | | | not applicable |
| 25 | of which: deferred tax assets arising from temporary differences | pajak tangguhan dari perbedaan temporer | | | not applicable |
| 26 | National specific regulatory adjustments | Penyesuaian berdasarkan ketentuan spesifik nasional | | | |
| 26a | Difference between required and booked provisions | Selisih PPKA dan CKPN | - | | |
| 26b | Provisions for non-productive assets | PPA atas aset non produktif | - 1.442.909 | | |
| 26c | Deferred tax assets | Aset Pajak Tangguhan | - 8.844.827 | e | |
| 26d | Investment in shares | Penyertaan | - 5.528.486 | a | |
| 26e | Capital deficiency on insurance subsidiaries | Kekurangan modal pada perusahaan anak asuransi | - | | |
| 26f | Securitisation exposure | Eksposur sekuritisasi | - | | |
| 26g | Others | Lainnya | - | | |
| 27 | Regulatory adjustments applied to Common Equity Tier 1 due to insufficient Additional Tier 1 and Tier 2 to cover deductions | Penyesuaian pada CET 1 akibat AT 1 dan Tier 2 lebih kecil daripada faktor pengurangnya | - | | |

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|-----|---|--|---|--|--------------------|
| 28 | Total regulatory adjustments to Common equity Tier 1 | Jumlah pengurang (<i>regulatory adjustment</i>) terhadap CET 1 | - 21.549.693 | | |
| 29 | Common Equity Tier 1 capital (CET1) | Jumlah CET 1 setelah faktor pengurang | 240.719.061 | | |
| | Additional Tier 1 capital: instruments | Modal Inti Tambahan (AT 1): Instrumen | | | |
| 30 | Directly issued qualifying Additional Tier 1 instruments plus related stock surplus | Instrumen AT 1 yang diterbitkan oleh bank (termasuk <i>stock surplus</i>) | - | | |
| 31 | of which: classified as equity under applicable accounting standards | yang diklasifikasikan sebagai ekuitas berdasarkan standar akuntansi | - | | |
| 32 | of which: classified as liabilities under applicable accounting standards | yang diklasifikasikan sebagai liabilitas berdasarkan standar akuntansi | - | | |
| 33 | Directly issued capital instruments subject to phase out from Additional Tier 1 | Modal yang termasuk phase out dari AT1 | | | not applicable |
| 34 | Additional Tier 1 instruments (and CET1 instruments not included in row 5) issued by subsidiaries and held by third parties (amount allowed in group AT1) | Instrumen AT1 yang diterbitkan oleh Entitas Anak yang diakui dalam perhitungan KPMM secara konsolidasi | - | | |
| 35 | of which: instruments issued by subsidiaries subject to phase out | Instrumen yang diterbitkan Entitas Anak yang termasuk phase out | | | not applicable |
| 36 | Additional Tier 1 capital before regulatory adjustments | Jumlah AT 1 sebelum <i>regulatory adjustment</i> | - | | |
| | Additional Tier 1 capital: regulatory adjustments | Modal Inti Tambahan: Faktor Pengurang (<i>Regulatory Adjustment</i>) | | | |
| 37 | Investments in own Additional Tier 1 instruments | Investasi pada instrumen AT1 sendiri | | | |
| 38 | Reciprocal cross-holdings in Additional Tier 1 instruments | Kepemilikan silang pada instrumen AT 1 pada entitas lain | | | |
| 39 | Investments in the capital of banking, financial and insurance entities that are outside the scope of regulatory consolidation, net of eligible short positions, where the bank does not own more than 10% of the issued common share capital of the entity (amount above 10% threshold) | Investasi pada modal bank, entitas keuangan dan asuransi diluar cakupan konsolidasi secara ketentuan, net posisi <i>short</i> yang diperkenankan, dimana Bank tidak memiliki lebih dari 10% modal saham yang diterbitkan (jumlah di atas batasan 10%) | | | |
| 40 | Significant investments in the capital of banking, financial and insurance entities that are outside the scope of regulatory consolidation (net of eligible short positions) | Investasi signifikan pada modal bank, entitas keuangan dan asuransi di luar cakupan konsolidasi secara ketentuan (net posisi <i>short</i> yang diperkenankan) | | | not applicable |
| 41 | National specific regulatory adjustments | Penyesuaian berdasarkan ketentuan spesifik nasional | | | |
| 41a | a. Fund placements on AT1 instrument in other banks | a. Penempatan dana pada instrumen AT1 pada bank lain | - | | |
| 42 | Regulatory adjustments applied to Additional Tier 1 due to insufficient Tier 2 to cover deductions | Penyesuaian pada AT 1 akibat Tier 2 lebih kecil daripada faktor pengurangnya | - | | |
| 43 | Total regulatory adjustments to Additional Tier 1 capital | Jumlah faktor pengurang (<i>regulatory adjustment</i>) terhadap AT1 | - | | |
| 44 | Additional Tier 1 capital (AT1) | Jumlah AT 1 setelah faktor pengurang | - | | |
| 45 | Tier 1 capital (T1 = CET1 + AT1) | Jumlah Modal Inti (Tier 1) (CET1 + AT 1) | 240.719.061 | | |
| | Tier 2 capital: instruments and provisions | Modal Pelengkap (Tier 2): Instrumen dan Cadangan | | | |
| 46 | Directly issued qualifying Tier 2 instruments plus related stock surplus | Instrumen T2 yang diterbitkan oleh bank (termasuk <i>stock surplus</i>) | 385.234 | f | |
| 47 | Directly issued capital instruments subject to phase out from Tier 2 | Modal yang termasuk <i>phase out</i> dari Tier 2 | | | not applicable |
| 48 | Tier 2 instruments (and CET1 and AT1 instruments not included in rows 5 or 34) issued by subsidiaries and held by third parties (amount allowed in group Tier 2) | Instrumen Tier2 yang diterbitkan oleh Entitas Anak yang diakui dalam perhitungan KPMM secara konsolidasi | - | | |
| 49 | of which: instruments issued by subsidiaries subject to phase out | Modal yang diterbitkan Entitas Anak yang termasuk <i>phase out</i> | | | not applicable |
| 50 | Provisions | Cadangan umum PPKA atas aset produktif yang wajib dihitung dengan jumlah paling tinggi sebesar 1,25% dari ATMR untuk Risiko Kredit | 14.840.080 | | |
| 51 | Tier 2 capital before regulatory adjustments | Jumlah Modal Pelengkap (Tier 2) sebelum faktor pengurang | 15.225.314 | | |
| | Tier 2 capital: regulatory adjustments | Modal Pelengkap (Tier 2): Faktor Pengurang (<i>Regulatory Adjustment</i>) | | | |
| 52 | Investments in own Tier 2 instruments | Investasi pada instrumen Tier 2 sendiri | | | not applicable |
| 53 | Reciprocal cross-holdings in Tier 2 instruments and other TLAC liabilities | Kepemilikan silang pada instrumen Tier 2 pada entitas lain | - | | |
| 54 | Investments in the other TLAC liabilities of banking, financial and insurance entities that are outside the scope of regulatory consolidation and where the bank does not own more than 10% of the issued common share capital of the entity: amount previously designated for the 5% threshold but that no longer meets the conditions (for G-SIBs only) | Investasi pada kewajiban TLAC modal bank, entitas keuangan dan asuransi diluar cakupan konsolidasi secara ketentuan, net posisi <i>short</i> yang diperkenankan, dimana Bank tidak memiliki lebih dari 10% modal saham yang diterbitkan; nilai sebelumnya ditetapkan dengan <i>threshold</i> 5% namun tidak lagi memenuhi kriteria (untuk bank sistemik) | | | not applicable |
| 55 | Significant investments in the capital and other TLAC liabilities of banking, financial and insurance entities that are outside the scope of regulatory consolidation (net of eligible short positions) | Investasi signifikan pada modal atau instrumen TLAC bank, entitas keuangan dan asuransi di luar cakupan konsolidasi secara ketentuan (net posisi <i>short</i> yang diperkenankan) | | | not applicable |

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|-----|---|--|---|--|--------------------|
| 56 | National specific regulatory adjustments | Penyesuaian berdasarkan ketentuan spesifik nasional | | | |
| 56a | a. Sinking fund | a. <i>Sinking fund</i> | - | | |
| 56b | b. Fund placements on other banks' Tier 2 instruments | b. Penempatan dana pada instrumen Tier 2 Bank lain | - | | |
| 57 | Total regulatory adjustments to Tier 2 capital | Jumlah faktor pengurang (regulatory adjustment) Modal Pelengkap | - | | |
| 58 | Tier 2 capital (T2) | Jumlah Modal Pelengkap (Tier 2) setelah regulatory adjustment | 15.225.314 | | |
| 59 | Total capital (TC = T1 + T2) | Total Modal (Modal Inti + Modal Pelengkap) | 255.944.375 | | |
| 60 | Total risk weighted assets | Total Aset Tertimbang Menurut Risiko (ATMR) | 1.285.870.607 | | |
| | Capital ratios and buffers | Rasio Kecukupan Pemenuhan Modal Minimum (KPMM) dan Tambahan Modal (Capital Buffer) | | | |
| 61 | Common Equity Tier 1 (as a percentage of risk weighted assets) | Rasio Modal Inti Utama (CET1) – persentase terhadap ATMR | 18,72% | | |
| 62 | Tier 1 (as a percentage of risk weighted assets) | Rasio Modal Inti (Tier 1) – persentase terhadap ATMR | 18,72% | | |
| 63 | Total capital (as a percentage of risk weighted assets) | Rasio Total Modal – persentase terhadap ATMR | 19,90% | | |
| 64 | Institution specific buffer requirement (minimum CET1 requirement plus capital conservation buffer plus countercyclical buffer requirements plus G-SIB buffer requirement, expressed as a percentage of risk weighted assets) | Tambahan modal (buffer) – persentase terhadap AMTR | 5,00% | | |
| 65 | of which: capital conservation buffer requirement | <i>Capital Conservation Buffer</i> | 2,50% | | |
| 66 | of which: bank specific countercyclical buffer requirement | <i>Countercyclical Buffer</i> | 0,00% | | |
| 67 | of which: G-SIB buffer requirement | <i>Capital Surcharge</i> untuk Bank Sistemik | 2,50% | | |
| 68 | Common Equity Tier 1 available to meet buffers (as a percentage of risk weighted assets) | Modal Inti Utama (CET 1) yang tersedia untuk memenuhi Tambahan Modal (Buffer) – persentase terhadap ATMR | 10,15% | | |
| | National minima (if different from Basel 3) | Notional minima (Jika berbeda dari Basel 3) | | | |
| 69 | National Common Equity Tier 1 minimum ratio (if different from Basel 3 minimum) | Rasio terendah CET 1 nasional (jika berbeda dengan Basel 3) | | | not applicable |
| 70 | National Tier 1 minimum ratio (if different from Basel 3 minimum) | Rasio terendah Tier 1 nasional (jika berbeda dengan Basel 3) | | | not applicable |
| 71 | National total capital minimum ratio (if different from Basel 3 minimum) | Rasio terendah total modal nasional (jika berbeda dengan Basel 3) | | | not applicable |
| | Amounts below the thresholds for deduction (before risk weighting) | Jumlah di Bawah Batasan Pengurang (sebelum ATMR) | | | |
| 72 | Non-significant investments in the capital and other TLAC liabilities of other financial entities | Investasi non-signifikan pada modal atau kewajiban TLAC lainnya pada entitas keuangan lain | | | not applicable |
| 73 | Significant investments in the common stock of financials | Investasi signifikan pada saham biasa entitas keuangan | | | not applicable |
| 74 | Mortgage servicing rights (net of related tax liability) | <i>Mortgage servicing rights</i> (net dari kewajiban pajak) | | | not applicable |
| 75 | Deferred tax assets arising from temporary differences (net of related tax liability) | Aset pajak tangguhan yang berasal dari perbedaan temporer (net dari kewajiban pajak) | | | not applicable |
| | Applicable caps on the inclusion of provisions in Tier 2 | Cap yang digunakan untuk provisi pada Tier 2 | | | |
| 76 | Provisions eligible for inclusion in Tier 2 in respect of exposures subject to standardised approach (prior to application of cap) | Provisi yang dapat diakui sebagai Tier 2 sesuai dengan eksposur berdasarkan pendekatan standar (sebelum dikenakan cap) | | | not applicable |
| 77 | Cap on inclusion of provisions in Tier 2 under standardised approach | Cap atas provisi yang diakui sebagai Tier 2 berdasarkan pendekatan standar | | | not applicable |
| 78 | Provisions eligible for inclusion in Tier 2 in respect of exposures subject to internal ratings-based approach (prior to application of cap) | Provisi yang dapat diakui sebagai Tier 2 sesuai dengan eksposur berdasarkan pendekatan IRB (sebelum dikenakan cap) | | | not applicable |
| 79 | Cap for inclusion of provisions in Tier 2 under internal ratings-based approach | Cap atas provisi yang diakui sebagai Tier 2 berdasarkan pendekatan IRB | | | not applicable |
| | Capital instruments subject to phase-out arrangements (only applicable between 1 Jan 2018 and 1 Jan 2022) | Instrumen Modal yang termasuk phase out (hanya berlaku antara 1 Jan 2018 s.d 1 Jan 2022) | | | |
| 80 | Current cap on CET1 instruments subject to phase out arrangements | Cap pada CET 1 yang termasuk phase out | | | not applicable |
| 81 | Amount excluded from CET1 due to cap (excess over cap after redemptions and maturities) | Jumlah yang dikuculkan dari CET1 karena adanya cap (kelebihan di atas cap setelah penebusan dan jatuh tempo) | | | not applicable |
| 82 | Current cap on AT1 instruments subject to phase out arrangements | Cap pada AT1 yang termasuk <i>phase out</i> | | | not applicable |
| 83 | Amount excluded from AT1 due to cap (excess over cap after redemptions and maturities) | Jumlah yang dikuculkan dari AT1 karena adanya cap (kelebihan di atas cap setelah penebusan dan jatuh tempo) | | | not applicable |
| 84 | Current cap on T2 instruments subject to phase out arrangements | Cap pada Tier2 yang termasuk <i>phase out</i> | | | not applicable |
| 85 | Amount excluded from T2 due to cap (excess over cap after redemptions and maturities) | Jumlah yang dikuculkan dari Tier2 karena adanya cap (kelebihan di atas cap setelah penebusan dan jatuh tempo) | | | not applicable |

| No. | Disclosure of Details of Capital Instrument Feature | |
|-----|--|---|
| | Question | Answer |
| 1 | Issuer | PT Bank Mandiri (Persero) Tbk |
| 2 | Identification Number | ISIN Code : IDH000074301 Short Code : BMRISB02XXMF |
| 3 | Underlying Law | Indonesian Law |
| 3a | Tools that enabled the required action on chapter 13 of the Term Sheet (For the legitimate the other legitimate TLAC instruments that ruled by the foreign laws) | N/A |
| | Instrument Treatment based on Capital Adequacy Ratio Regulation | |
| 4 | During transition period | N/A |
| 5 | After transition period | T2 |
| 6 | Modal yang termasuk phase out dari CET1 | Consolidated and Individual |
| 7 | Instrument Type | Subordinated Medium Term Notes |
| 8 | Amount in Capital Adequacy Ratio | 84.462 |
| 9 | Par value from instrument | 100.000 |
| 10 | Classification based on financial accounting standard | Liability - Amortised Cost |
| 11 | Issuing date | June 23, 2023 |
| 12 | Without maturity (perpetual) or with maturity | With maturity |
| 13 | Maturity date | June 23, 2028 |
| | | |
| 14 | Execution of call option with approval from Otoritas Jasa Keuangan | No |
| 15 | Date of call option, withdrawal amount and other requirement call option (if any) | - |
| 16 | Subsequent call option | - |
| | Coupon/dividend | |
| 17 | Dividend/coupon with Fixed rate or floating | Fixed |
| 18 | Coupon rate or other index of reference | 6.95% |
| 19 | Any Dividend stopper | No |
| 20 | Fully discretionary, partial or mandatory | Fully discretionary |
| 21 | Any Step up feature or other incentive | No |
| 22 | Noncumulative or cumulative | Cumulative |
| 23 | Convertible or non-convertible | Non-convertible |
| 24 | if convertible, mention the trigger point | - |
| 25 | if convertible, fully or partial | - |
| 26 | if convertible, how the conversion rate | - |
| 27 | if convertible, mandatory or optional | - |
| 28 | if convertible, mention the type of conversion instrument | - |
| 29 | if convertible, mention the issuer of instrument it converts into | - |
| 30 | Write-down feature | Yes |
| 31 | If write-down, mention the trigger | Common Equity Tier 1/CET 1 lower or equal to 5.125% from Entity Risk Weighted Asset in Group and Stand Alone. |
| 32 | If write down, fully or partial | Write Down can be done proportionally, partially or fully with OJK approval. |
| 33 | If write down, permanent or temporary | Permanent |
| 34 | If temporary write down, explain the write-up mechanism | N/A |
| 34a | Subordinated type | Subordinated Securities Issued |
| 35 | Instrument hierarchy at the time of liquidation | Preference Creditor > Senior Debt Holders > Subordinated MTN Holders |
| 36 | Transition for non-compliant feature | - |
| 37 | If yes, explain the non-complaint feature | - |

| No. | Disclosure of Details of Capital Instrument Feature | |
|-----|--|---|
| | Question | Answer |
| 1 | Issuer | PT Bank Mandiri (Persero) Tbk |
| 2 | Identification Number | ISIN Code : ID1000095003 Short Code : BMRI |
| 3 | Underlying Law | Indonesian Law |
| 3a | Tools that enabled the required action on chapter 13 of the Term Sheet (For the legitimate the other legitimate TLAC instruments that ruled by the foreign laws) | N/A |
| | Instrument Treatment based on Capital Adequacy Ratio Regulation | |
| 4 | During transition period | N/A |
| 5 | After transition period | CET1 |
| 6 | Modal yang termasuk phase out dari CET1 | Consolidated and Individual |
| 7 | Instrument Type | Common Shares |
| 8 | Amount in Capital Adequacy Ratio | 11.666.667 |
| 9 | Par value from instrument | 11.666.667 |
| 10 | Classification based on financial accounting standard | Equity |
| 11 | Issuing date | February 14, 2011 |
| 12 | Without maturity (perpetual) or with maturity | Perpetual |
| 13 | Maturity date | No maturity date |
| | | |
| 14 | Excecution of call option with approval from Otoritas Jasa Keuangan | No |
| 15 | Date of call option, withdrawal amount and other requirement call option (if any) | - |
| 16 | Subsequent call option | - |
| | Coupon/dividend | |
| 17 | Dividend/coupon with Fixed rate or floating | Floating |
| 18 | Coupon rate or other index of reference | Determined by General Meeting of Shareholders |
| 19 | Any Dividend stopper | Yes |
| 20 | Fully discretionary, partial or mandatory | Mandatory |
| 21 | Any Step up feature or other incentive | - |
| 22 | Noncumulative or cumulative | - |
| 23 | Convertible or non-convertible | - |
| 24 | if convertible, mention the trigger point | - |
| 25 | if convertible, fully or partial | - |
| 26 | if convertible, how the conversion rate | - |
| 27 | if convertible, mandatory or optional | - |
| 28 | if convertible, mention the type of conversion instrument | - |
| 29 | if convertible, mention the issuer of instrument it converts into | - |
| 30 | Write-down feature | No |
| 31 | If write-down, mention the trigger | - |
| 32 | If write down, fully or partial | - |
| 33 | If write down, permanent or temporary | - |
| 34 | If temporary write down, explain the write-up mechanism | - |
| 34a | Subordinated type | - |
| 35 | Instrument hierarchy at the time of liquidation | - |
| 36 | Transition for non-compliant feature | - |
| 37 | If yes, explain the non-complaint feature | - |

| No. | Disclosure of Details of Capital Instrument Feature | |
|-----|--|--|
| | Question | Answer |
| 1 | Issuer | PT Bank Syariah Indonesia |
| 2 | Identification Number | ISIN Code : IDJ000029202 Short Code : SMBRIS02SB |
| 3 | Underlying Law | Indonesian Law |
| 3a | Tools that enabled the required action on chapter 13 of the Term Sheet (For the legitimate the other legitimate TLAC instruments that ruled by the foreign laws) | N/A |
| | Instrument Treatment based on Capital Adequacy Ratio Regulation | |
| 4 | During transition period | N/A |
| 5 | After transition period | T2 |
| 6 | Modal yang termasuk phase out dari CET1 | Consolidated |
| 7 | Instrument Type | Subordinated Sukuk Mudharabah |
| 8 | Amount in Capital Adequacy Ratio | 190.000 |
| 9 | Par value from instrument | 200.000 |
| 10 | Classification based on financial accounting standard | Liability - Amortised Cost |
| 11 | Issuing date | December 15, 2023 |
| 12 | Without maturity (perpetual) or with maturity | With maturity |
| 13 | Maturity date | December 15, 2028 |
| 14 | Execution of call option with approval from Otoritas Jasa Keuangan | No |
| 15 | Date of call option with approval from Bank Supervisor (Regulator) | - |
| 16 | Subsequent call option | - |
| | Coupon/dividend | |
| 17 | Dividend/coupon with Fixed rate or floating | Floating |
| 18 | Coupon rate or other index of reference | 7,90% |
| 19 | Any Dividend stopper | No |
| 20 | Fully discretionary, partial or mandatory | Fully discretionary |
| 21 | Any Step up feature or other incentive | No |
| 22 | Noncumulative or cumulative | Cumulative |
| 23 | Convertible or non-convertible | Non-convertible |
| 24 | if convertible, mention the trigger point | - |
| 25 | if convertible, fully or partial | - |
| 26 | if convertible, how the conversion rate | - |
| 27 | if convertible, mandatory or optional | - |
| 28 | if convertible, mention the type of conversion instrument | - |
| 29 | if convertible, mention the issuer of instrument it converts into | - |
| 30 | Write-down feature | Yes |
| 31 | If write-down, mention the trigger | (1) Common Equity Tier 1/CET 1 lower or equal to 5.125% from Entity Risk Weighted Asset in Group and Stand Alone (2) there is a plan from the competent authority to invest in the Issuer which is considered to have the potential to be disrupted; and (3) there is an order from the Financial Services Authority to write down. |
| 32 | If write down, fully or partial | Write Down can be done proportionally, partially, or the entire payment of unpaid Subordinated Mudharabah Sukuk Yield to Subordinated Mudharabah Sukuk Holders with OJK approval. |
| 33 | If write down, permanent or temporary | Permanent |
| 34 | If temporary write down, explain the write-up mechanism | N/A |
| 34a | Subordinated type | Subordinated Securities Issued |
| 35 | Instrument hierarchy at the time of liquidation | Preference Creditor > Senior Debt Holders > Subordinated Sukuk Mudharabah Holders |
| 36 | Transition for non-compliant feature | - |
| 37 | If yes, explain the non-complaint feature | - |

STATEMENTS OF FINANCIAL POSITION
PT BANK MANDIRI (PERSERO) Tbk.
As of March 31, 2024

(in million rupiah)

| NO. | DESCRIPTION | Consolidated Financial Position based on Publish Report | Consolidated Financial Position with Consolidated Coverage based on Prudential Principles | Reference |
|---|---|---|---|-----------|
| | | March 31, 2024 | March 31, 2024 | |
| ASSETS | | | | |
| 1. | Cash | 26.919.539 | 26.865.106 | |
| 2. | Placements with Bank Indonesia | 124.689.600 | 124.689.600 | |
| 3. | Placements with other banks | 63.224.346 | 61.063.059 | |
| 4. | Spot and derivative receivables/forward | 3.020.823 | 3.020.823 | |
| 5. | Securities | 347.741.891 | 311.002.982 | |
| 6. | Securities sold under agreement to repurchase (repo) | 40.407.536 | 40.407.536 | |
| 7. | Securities purchased under agreement to resell (reverse repo) | 8.155.469 | 8.155.469 | |
| 8. | Acceptance receivables | 13.354.037 | 13.354.037 | |
| 9. | Loans | 1.393.927.895 | 1.393.927.895 | |
| 10. | Consumer financing receivables | 36.052.844 | 36.052.844 | |
| 11. | Sharia financing | - | - | |
| 12. | Investments in shares | 1.872.301 | 5.565.607 | |
| | Investment in shares as deduction factor in CET 1 | - | 5.528.486 | a |
| 13. | Others financials assets | 37.891.069 | 37.859.479 | |
| 14. | Assets held for sale | 3.207.997 | - | |
| 15. | Allowance for impairment on financial assets -/- | | | |
| | a. Securities | (152.172) | (152.172) | |
| | b. Loans | (53.018.433) | (53.018.433) | |
| | c. Others | (1.651.375) | (1.651.375) | |
| 16. | Intangible assets | 14.007.512 | 13.686.813 | |
| | Goodwill | - | 482.091 | b |
| | Other Intangible assets | - | 13.204.722 | c |
| | Accumulated amortisation for intangible assets -/- | (7.968.667) | (7.953.342) | d |
| 17. | Premises and equipment | 82.759.092 | 82.503.465 | |
| | Accumulated depreciation for premises and equipment -/- | (24.977.528) | (24.756.899) | |
| 18. | Non earning assets | | | |
| | a. Abandoned properties - net | 9.403 | 9.403 | |
| | b. Repossessed assets - net | - | - | |
| | c. Suspense account - net | 2.543.189 | 2.543.189 | |
| | d. Inter office assets | 40.251 | 40.251 | |
| 19. | Lease financing | 5.506.078 | 5.506.078 | |
| 20. | Other assets | 46.222.546 | 35.097.609 | |
| 21. | Deferred tax assets | - | 8.844.827 | e |
| TOTAL ASSETS | | 2.163.785.243 | 2.122.663.851 | |
| LIABILITIES AND EQUITY | | | | |
| LIABILITIES | | | | |
| 1. | Demand deposits | 562.103.136 | 562.385.504 | |
| 2. | Saving deposits | 606.831.732 | 606.831.732 | |
| 3. | Time deposits | 402.956.225 | 403.579.353 | |
| 4. | Electronic money | 1.858.472 | 1.858.472 | |
| 5. | Fund from Bank Indonesia | 11.131.252 | 11.131.252 | |
| 6. | Fund from other banks | 24.464.857 | 24.464.857 | |
| 7. | Spot and derivative liabilities/forward | 2.795.781 | 2.795.781 | |
| 8. | Securities sold under repurchase agreements liabilities (repo) | 38.026.842 | 38.026.842 | |
| 9. | Acceptance liabilities | 13.354.037 | 13.354.037 | |
| 10. | Liabilities held for sale | 1.811.851 | - | |
| 11. | Securities issued | 51.016.537 | 51.072.537 | |
| | Instrument that fulfill requirement in Tier 2 | - | 274.462 | f |
| | Instrument that not fulfill requirement in Tier 2 | - | 50.798.075 | |
| 12. | Fund borrowings | 84.740.722 | 84.740.722 | |
| | Instrument that fulfill requirement in Tier 2 | - | 110.772 | f |
| | Instrument that not fulfill requirement in Tier 2 | - | 84.629.950 | |
| 13. | Margin deposits received | 1.061.475 | 1.061.475 | |
| 14. | Inter office liabilities | - | - | |
| 15. | Liability to unit link holders | 28.869.407 | - | |
| 16. | Other liabilities | 63.976.408 | 54.780.329 | |
| 17. | Minority interest | 28.099.732 | 25.801.429 | |
| TOTAL LIABILITIES | | 1.923.098.466 | 1.881.884.322 | |
| EQUITY | | | | |
| 18. | Share capital | | | |
| | a. Authorised capital | 16.000.000 | 16.000.000 | g |
| | b. Unpaid-in capital -/- | (4.333.333) | 4.333.333 | h |
| | c. Treasury stock -/- | - | - | i |
| | Fulfill requirement as CET 1 | - | - | |
| | Fulfill requirement as AT1 | - | - | |
| 19. | Additional Paid-in Capital | | | |
| | a. Agio | 17.643.264 | 17.643.264 | j |
| | b. Disagio -/- | - | - | |
| | c. Funds for paid-up capital | - | - | |
| | d. Others | - | - | |
| 20. | Other comprehensive income | 34.406.945 | 34.499.697 | |
| | a. Gain | 36.893.646 | 36.965.593 | |
| | b. Losses -/- | (2.486.701) | (2.465.896) | |
| | Potential gain (losses) of the increase (decrease) in the fair value of financial assets available for sale | - | (1.617.979) | k |
| | Excess (negative) differences arising from translation of financial statement | - | (87.417) | l |
| | Surplus of fixed assets revaluation | - | 34.716.693 | m |
| 21. | Reserve | | | |
| | a. General reserve | 2.333.333 | 2.333.333 | n |
| | b. Appropriated reserve | - | - | |
| 22. | Retained earning | | | |
| | a. Previous years | 194.970.424 | 194.970.424 | o |
| | b. Current year | 12.702.178 | 12.702.178 | p |
| | c. Paid dividend -/- | (33.036.034) | (33.036.034) | q |
| TOTAL EQUITY ATTRIBUTABLE TO OWNER | | 240.686.777 | 240.779.529 | |
| | Non controlling interest that fulfill requirement in CET 1 | - | 22.977.625 | r |
| TOTAL EQUITY | | 240.686.777 | 240.779.529 | |
| TOTAL LIABILITIES AND EQUITY | | 2.163.785.243 | 2.122.663.851 | |