



F INANCIAL REVIEW

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AUDITED FINANCIAL STATEMENTS

The discussion and analysis of the financial performance refers to the financial statements of PT Bank Mandiri Tbk as of 31 December 2022 and 2021 consisting of consolidated statements of financial position, consolidated statements of profit or loss and other comprehensive income, consolidated equity changes, and consolidated statements of cash flows for the year ended that date, in accordance with the Financial Accounting Standards in Indonesia

Public Accounting Firm (KAP) Tanudiredja, Wibisana, Rintis & Rekan (A member firm of the global network PricewaterhouseCoopers Global) has audited the financial statements carried out by auditor Lucy Luciana Suhenda, S.E. Ak.

CPA with a Public Accountant Practice License No. AP.0229. In the public accountant's opinion, Bank Mandiri consolidated financial statements present fairly, in all material respects, the Group's consolidated financial position

as of 31 December 2022, as well as its consolidated financial performance and consolidated cash flows for the year ended on that date, in accordance with the Financial Accounting Standards in Indonesia.