

**Perbandingan Target dan Kinerja Produksi, Portofolio, Target Pembiayaan, atau Investasi,
Pendapatan dan Laba Rugi**

Comparison of Production Target and Performance, Portfolio, Financing Target, or Investment,
Income and Profit and Loss

[OJK F.2]

Uraian	2022	2021	2020	Description
RINGKASAN NERACA (RP JUTA)				BALANCE SUMMARY (RP MILLION)
Total aset	1.992.544.687	1.725.611.128	1.541.964.567	Total assets
Aset produktif	1.778.598.799	1.565.304.069	1.420.045.203	Productive assets
Kredit/pembiayaan bank	1.172.599.882	1.026.224.827	942.067.687	Credit/bank financing
Dana pihak ketiga	1.490.844.592	1.291.176.119	1.144.639.741	Third-party funds
Pendapatan operasional *)	126.762.391	112.607.027	108.506.587	Operating income *)
Beban operasional **)	(36.391.339)	(37.756.600)	(44.472.067)	Operating expenses **)
Laba bersih ***)	41.170.637	28.028.155	16.799.515	Net profit ***)
RASIO KINERJA ****)				PERFORMANCE RATIO ****)
Rasio Kecukupan Modal Minimum (KPMM)	19,46%	19,60%	19,90%	Minimum Capital Adequacy Ratio (CAR)
Aset produktif bermasalah dan aset non-produktif bermasalah terhadap total aset produktif dan aset non produktif	1,09%	1,63%	1,91%	Non-performing earning assets and non-productive non-earning assets to total productive assets and non-earning assets
Aset produktif bermasalah terhadap total aset produktif	1,09%	1,60%	2,36%	Non-performing productive assets to total productive assets
Cadangan Kerugian Penurunan Nilai (CKPN) aset keuangan terhadap aset produktif	3,91%	5,04%	5,36%	Allowance for Impairment Losses for financial assets against earning assets
NPL gross	1,88%	2,81%	3,29%	NPL gross
NPL net	0,26%	0,41%	0,43%	NPL net
Return on Asset (ROA)	3,30%	2,53%	1,64%	Return on Asset (ROA)
Return on Equity (ROE)	22,62%	16,24%	9,36%	Return on Equity (ROE)
Net Interest Margin (NIM)	5,16%	4,73%	4,48%	Net Interest Margin (NIM)
Rasio Efisiensi (BOPO)	57,35%	67,26%	80,03%	Efficiency Ratio (BOPO)
Loan to Deposit Ratio (LDR)	77,61%	80,04%	82,95%	Loan to Deposit Ratio (LDR)
Nilai Liquidity Coverage Ratio (LCR)				Liquidity Coverage Ratio (LCR) Value
a. LCR secara individu	191,02%	200,56%	217,53%	a. LCR individually
b. LCR secara konsolidasi	186,79%	197,69%	207,84%	b. LCR on a consolidated basis

*) Pendapatan bunga, pendapatan syariah, dan pendapatan premi

***) Beban bunga, beban syariah, dan beban klaim

****) Tidak termasuk laba tahun berjalan ke kepentingan nonpengendali

*****) Perseroan saja

*) Interest income, sharia income, and premium income

***) Interest expense, sharia expense, and claim expense

****) Excluding current year earnings to non-controlling interest

*****) Company only



Uraian	2022	Target 2022	2021	Target 2021	2020	Target 2020	Description
RINGKASAN NERACA (Rp Miliar)				BALANCE SUMMARY (Rp Billion)			
Total Aset	1.992.545	1.445.420	1.725.611	1.298.991	1.541.965	1.174.928	Total assets
Total Kredit	1.172.600	895.120	1.026.225	809.800	942.068	816.181	Total Credit
Laba Bersih*)	41.171	32.744	28.028	19.473	16.800	10.728	Net Profit*)
RASIO KINERJA (%)				PERFORMANCE RATIO (%)			
Rasio Kecukupan Modal Minimum (KPMM) / CAR	19,46%	18,32%	19,60%	19,39%	19,90%	17,32%	Minimum Capital Adequacy Ratio (CAR)
NPL gross	1,88%	2,67%	2,81%	3,44%	3,29%	3,57%	NPL gross
NPL net	0,26%	0,32%	0,41%	0,47%	0,43%	0,74%	NPL net
Return on Asset (ROA)	3,30%	2,72%	2,53%	1,84%	1,64%	1,16%	Return on Asset (ROA)
Return on Equity (ROE) - Avg Tier I	22,62%	18,92%	16,24%	11,27%	9,36%	7,01%	Return on Equity (ROE) - Avg Tier I
Rasio Efisiensi (BOPO)	57,35%	63,79%	67,26%	75,87%	80,03%	85,23%	Efficiency Ratio (BOPO)
Loan to Deposit Ratio (LDR)	77,61%	80,80%	80,04%	82,77%	82,95%	95,84%	Loan to Deposit Ratio (LDR)

*) Angka konsolidasi
*) Consolidation number

Perbandingan Target dan Kinerja Portofolio, Target Pembiayaan, atau Investasi Pada Instrumen Keuangan atau Proyek yang Sejalan dengan Penerapan Keuangan Berkelanjutan

Comparison of Portfolio Targets and Performances, Financing Targets, or Investments in Financial Instruments or Projects in Accordance with the Implementation of Sustainable Finance

[OJK F.3]

Kinerja Aspek Ekonomi Terkait Berkelanjutan	2022	2021	2020	Economic Aspects Performance Related to Sustainability
Jumlah produk yang memenuhi kriteria kegiatan usaha berkelanjutan				Total products that meet the criteria for sustainable business activities
a. Penghimpunan dana (Rp miliar)	12.454	4.276	-	a. Fundraising (Rp billion)
b. Penyaluran dana (Rp miliar)	228.764	205.423	176.123	b. Fund distribution (Rp billion)
c. Total aset produktif kegiatan usaha berkelanjutan				c. Total productive assets of sustainable business activities
- Total kredit/pembiayaan kegiatan usaha berkelanjutan (Rp miliar)	228.764	205.423	176.123	- Total credit/financing of sustainable business activities (Rp billion)
- Total non-kredit/pembiayaan non-kegiatan usaha berkelanjutan (Rp miliar)	703.875	622.291	567.480	- Total non-credit/financing of non-sustainable business activities (Rp billion)
Persentase total kredit/pembiayaan kegiatan usaha berkelanjutan terhadap total kredit/pembiayaan bank (%)	24,5%	24,8%	23,1%	Percentage of total credit/financing of sustainable business activities to total bank credit/financing (%)

Kinerja Aspek Ekonomi Terkait Berkelanjutan	2022	2021	2020	Economic Aspects Performance Related to Sustainability
KINERJA KEUANGAN INKLUSIF			FINANCIAL INCLUSION PERFORMANCE	
Perkembangan Laku Pandai			Laku Pandai Development	
a. Jumlah Agen	156.191	162.416	134.518	a. Total Agents
b. Nominal produk dan/atau jasa yang disediakan oleh Agen *)	4	4	4	b. Total products and/or services provided by the Agent *)

*) Transaksi keuangan (tarik, setor, transfer), pembelian/pembayaran, *referral* pembukaan tabungan, *referral* kredit mikro
 *) Financial transactions (withdrawals, deposits, transfers), purchases/payments, savings opening referrals, microcredit referrals

Bank Mandiri terus mengupayakan pembiayaan pada perusahaan dengan manfaat lingkungan dan sosial sesuai dengan kriteria Kegiatan Usaha Berkelanjutan (KKUB) sesuai dengan Peraturan OJK No. 51/POJK.03/2017, seperti:

1. Pengelolaan sumber daya alam hayati dan penggunaan lahan yang berkelanjutan, termasuk perusahaan sektor sawit & CPO yang telah tersertifikasi ISPO/RSPO dan Kehutanan yang tersertifikasi FSC.
2. Energi terbarukan.
3. Produk yang dapat mengurangi Penggunaan Sumber Daya dan menghasilkan sedikit polusi.
4. Transportasi ramah lingkungan.
5. Pengelolaan air dan air limbah yang berkelanjutan.
6. Bangunan Berwawasan Lingkungan yang memenuhi Standar/Sertifikasi.
7. Kegiatan usaha dan/atau kegiatan lain yang berwawasan lingkungan lainnya.
8. Kegiatan UMKM dan kriteria lainnya yang masuk dalam kriteria kegiatan usaha berkelanjutan (KKUB) lainnya.

Sebagai bank pendukung pembangunan nasional, Bank Mandiri turut serta mewujudkan pembangunan yang berkeadilan sosial bagi seluruh rakyat Indonesia melalui dukungan penyaluran kredit ke sektor-sektor yang menjadi prioritas pemerintah, seperti sektor infrastruktur. Sektor infrastruktur memiliki peran yang sangat penting untuk memacu pertumbuhan ekonomi, mengentaskan kemiskinan dan meningkatkan kesejahteraan rakyat. Infrastruktur melancarkan akses terhadap ekonomi melalui kelancara transportasi, penyediaan listrik dan sarana lainnya yang mendukung

Bank Mandiri continues to pursue financing to companies with environmental and social benefits in accordance with the Criteria for Sustainable Business Activities (KKUB) in accordance with OJK Regulation No. 51/POJK.03/2017, including:

1. Environmentally sustainable management of living natural resources and land use, including ISPO/RSPO-certified palm oil & CPO sector companies and FSC-certified forestry.
2. Renewable energy.
3. Eco-efficient/circular economy adapted products, production technologies & processes.
4. Clean Transportation.
5. Sustainable water & wastewater management.
6. Green Buildings.
7. Others Environmentally Based Project.
8. Micro, Small & Medium Enterprises (MSME) Activities and other criteria included in the Criteria for Sustainable Business Activities.

As the bank supporting the national development, Bank Mandiri engages in realizing social justice development for all Indonesian people through lending to priority sectors, such as infrastructure sector. Infrastructure sector plays a significant role in spurring economic growth, alleviating poverty, and improving people's welfare. Infrastructure facilitates access to the economy through seamless transportation, provision of electricity and other facilities to support community