



Description	2020	2019	2018	2017	2016
Profit (Loss) Ratio to Total Equity	8.06%	13.09%	13.91%	12.54%	9.07%
Liabilities to Total Assets Ratio	85.47%	82.77%	83.31%	83.69%	84.31%
Liabilities to Equity Ratio	588.11%	480.42%	499.08%	512.94%	537.32%
Ratio of Fee Based Income to Total Operating Income	28.14%	25.95%	30.69% ¹⁾	23.29%	21.29%
LIQUIDITY					
Macroprudential Intermediation Ratio (RIM) (formerly known as Loan to Funding Ratio (LFR))		93.93%	95.46%	87.16%	85.86%
The ratio of liquid assets to total assets	17.27%	13.97%	15.62%	21.66%	23.44%
Ratio of Total Liquid Assets to Short-Term Funding	22.38%	18.85%	25.01%	30.89%	34.60%
The ratio of total credit to MSMEs to total loans	11.79%	11.64%	11.68%	12.47%	13.55%
Total CASA (in million Rupiah)	622,685,004	552,250,444	492,199,870	498,916,800	454,332,044
COMPLIANCE					
Percentage of LLL Violations					
Related parties	0.00%	0.00%	0.00%	0.00%	0.00%
Unrelated Parties	0.00%	0.00%	0.00%	0.00%	0.00%
Percentage of Exceeding the LLL					
Related parties	0.00%	0.00%	0.00%	0.00%	0.00%
Unrelated Parties	0.00%	0.00%	0.00%	0.00%	0.00%
Primary GWM - Rupiah	3.50%	6.21%	6.92%	6.78%	6.50%
Secondary GWM - Rupiah	23.50%	13.02%	10.14%	8.91%	9.84%
Forex GWM	4.10%	8.10%	8.10%	8.10%	8.12%
GWM LFR	0.00%	0.00%	0.00%	0.00%	0.00%
Net Open Position	0.91%	1.09%	0.67%	1.59%	2.98%
OTHER RATIOS					
LLR / Gross NPL	234.90%	147.69%	146.93%	142.95%	131.29%
(Coverage Ratio) (%)	44.89%	45.68%	44.35%	45.43%	39.15%
CIR (Cost to Income Ratio) (consolidated)	496,65	830.17	785.67%	655.12	418.63

¹⁾ Reclassified

²⁾ Restated

Operational Highlights

Table of Operational Performance of Corporate Banking Segment

(in million IDR)

Product	2020	2019	2018 ^{***)}	2017 ^{**)}	2016 ¹⁾
Third Party Fund	163,651,031	146,854,572	127,649,737	127,011,830	178,317,626
• Current Account	120,560,259	100,667,400	79,923,964	83,354,774	92,357,811
• Saving	7,086,785	7,451,380	6,533,237	7,003,356	6,051,088
• Deposit	36,003,987	38,735,792	41,192,536	36,653,700	79,908,727
Total Credit	309,632,987	329,763,941	302,625,449	248,745,671	228,664,566
Total Fee Based Income	2,436,952	2,258,288	2,517,336	2,277,649	2,166,235

Note: Business segmentation was adjusted to the organizational structure in the reporting year

¹⁾ The Corporate segment was still affiliated with Institutional Banking / Institutional Relations

²⁾ The Corporate segment did not include Institutional Banking / Institutional Relations

³⁾ The Corporate Segment did not include Institutional Banking / Institutional Relations, in 2018 the Corporate Banking Segment was called the Corporate – Large Corporate Segment.



Table of Operational Performance of Commercial Banking Segment

(in million IDR)

Product	2020	2019	2018 ^(*)	2017 ^(*)	2016 ^(*)
Third Party Fund	82,758,990	75,664,398	59,775,005	68,145,567	66,353,326
• Current Account	47,216,651	41,898,718	33,262,301	37,174,479	40,435,471
• Saving	8,177,198	10,698,060	9,324,378	11,731,448	8,143,489
• Deposit	27,365,141	23,067,620	17,188,326	19,239,640	17,774,366
Total Credit	156,501,772	151,424,144	142,581,578	155,820,017	165,157,169
Total Fee Based Income	679,287	804,199	1,020,997	1,129,285	1,774,650

Note: Business segmentation was adjusted to the organizational structure in the reporting year

^(*) Commercial segment

^(**) In 2018 the Commercial Banking segment was called the Corporate – Middle Corporate Segment

Table of Operational Performance of Institutional Relationship Segment

(in million IDR)

Product	2020	2019	2018	2017 ^(**)	2016 ^(*)
Third Party Fund	94,575,184	71,774,618	64,155,368	50,676,336	-
• Current Account	42,933,853	25,459,231	20,358,667	20,964,557	-
• Saving	1,216,337	1,072,276	965,360	1,174,738	-
• Deposit	50,424,994	45,243,111	42,831,341	28,537,041	-
Total Credit	24,577,377	27,027,984	21,864,053	13,862,546	-
Total Fee Based Income	347,986	390,289	261,918	269,181	-

Note: Business segmentation was adjusted to the organizational structure in the reporting year

^(*) The Corporate segment was still affiliated with Institutional Banking / Institutional Relations

^(**) In 2017 the Institutional Relations Segment was called the Government & Institutional Segment

Table of Operational Performance of Retail Banking Segment

(in million IDR)

Product	2020	2019	2018	2017 ^(*)	2016 ^(*)
Third Party Fund	558,884,289	507,383,373	480,511,134	476,371,887	435,276,455
• Current Account	68,831,715	60,358,283	55,389,473	51,006,025	45,497,602
• Saving	322,109,076	296,554,444	283,926,092	283,736,956	259,483,049
• Deposit	167,943,498	150,470,646	141,195,569	141,628,906	130,295,804
Total Credit	262,713,556	275,953,020	246,570,935	223,098,142	196,193,756
Total Fee Based Income	9,377,457	10,181,349	9,160,485	8,311,567	8,572,218

Note: Business segmentation was adjusted to the organizational structure in the reporting year

^(*) Retail Segment (still included Micro, Business, Consumer and Individual Segments)

Table of Operational Performance of Treasury Segment and International Banking

(in million IDR)

Product	2020	2019	2018	2017 ^(*)	2016 ^(*)
Third Party Fund	9,086,812	13,428,583	7,395,290	7,571,909	8,002,438
• Current Account	4,443,589	8,013,581	2,477,319	2,748,140	2,268,645
• Saving	109,541	77,073	39,079	22,325	94,889



Product	2020	2019	2018	2017 ^{*)}	2016 ^{*)}
• Deposit	4,533,682	5,337,929	4,878,892	4,801,444	5,638,904
Total Credit	8,620,596	6,820,070	3,998,638	1,173,623	1,064,421
Total Fee Based Income	5,002,745	4,344,102	4,275,471	3,728,182	3,873,837

Note: Business segmentation was adjusted to the organizational structure in the reporting year

*) Still part of the Treasury and Markets Segment

Information on Stock Price

Table of Share Price, Volume and Capitalization of Bank Mandiri 2016-2020

Year	Price Per Share (IDR)				Total Outstanding Shares (share)	Transaction Volume (share)	Market Capitalization (IDR Trillion)
	Opening (IDR)	Highest (IDR)	Lowest (IDR)	Closing			
2020							
Quarter I	4,650	4,820	4,450	4,680	46,666,666,666	3,913,769,100	218.40
Quarter II	5,025	5,050	4,950	4,950	46,666,666,666	4,949,912,800	231.00
Quarter III	5,100	5,150	4,860	4,960	46,666,666,666	3,127,719,800	231.47
Quarter IV	6,525	6,525	6,325	6,325	46,666,666,666	3,545,255,800	295.17
2019							
Quarter I	7,400	8,050	6,650	7,450	46,666,666,666	3,037,818,600	347.67
Quarter II	7,500	8,125	6,975	8,025	46,666,666,666	2,667,258,100	374.50
Quarter III	8,050	8,175	6,825	6,975	46,666,666,666	2,600,509,300	325.50
Quarter IV	6,900	7,825	6,275	7,675	46,666,666,666	2,656,448,300	358.17
2018							
Quarter I	7,975	9,050	7,675	7,675	46,666,666,666	2,391,994,300	358.17
Quarter II	7,575	8,075	6,500	6,850	46,666,666,666	2,471,927,000	319.67
Quarter III	6,975	7,350	6,300	6,725	46,666,666,666	2,181,434,200	313.83
Quarter IV	6,600	7,700	6,200	7,375	46,666,666,666	2,387,837,400	344.17
2017							
Quarter I	11,300	11,900	10,900	11,700	23,333,333,333	2,210,511,800	273.00
Quarter II	11,750	12,900	11,400	12,750	23,333,333,333	2,044,842,000	297.50
Quarter III	6,750	6,825 ^{*)}	6,475 ^{*)}	6,725 ^{*)}	46,666,666,666 ^{*)}	2,135,509,000	313.83
Quarter IV	6,725	8,000	6,600 ^{*)}	8,000 ^{*)}	46,666,666,666 ^{*)}	2,611,076,700	373.33
2016							
Quarter I	9,200	10,350	9,100	10,300	23,333,333,333	1,575,788,096	240.33
Quarter II	10,225	10,357	8,700	9,525	23,333,333,333	1,369,132,900	222.25
Quarter III	9,500	11,800	9,400	11,200	23,333,333,333	1,683,095,896	261.33
Quarter IV	11,325	11,575	10,100	11,575	23,333,333,333	1,268,503,900	270.08
2015							
Quarter I	10,775	12,475	10,700	12,475	23,333,333,333	1,281,646,000	291.08
Quarter II	12,475	12,275	9,425	10,050	23,333,333,333	1,644,480,096	234.50
Quarter III	10,125	10,400	7,525	7,925	23,333,333,333	1,584,873,000	184.92
Quarter IV	8,000	9,650	7,675	9,250	23,333,333,333	1,296,309,704	215.83

*1 Bank Mandiri took corporate action by carrying out a stock split which became effective as of September 13, 2017