39,938,517

545,896 13,276,032 1,113,886,426

14,999,664 36,068,206

(1,568,232

10.366.426

(6,661,840)

69,944,864

(18,709,778)

2,543,189

29,345,043 **1,666,450,668**

507,036,303

472,147,699

253,338,382

1,858,472

37.620.876

41,714,575

1,061,475

40,766,220

1,449,837,089

Consolidated Financial Statements

PT Bank Mandiri (Persero) Tbk. & Its Subsidiaries



189,039,591 240,719,061 168,321,434 212,611,980 189,039,591 240,719,061 168,321,434 212,611,980 11,666,667 11,666,667 11,666,667 202,687,721 226,181,752 184,370,690 203,584,095 205,952,207 229,686,657 187,568,727 207,286,995 34,844,753 35,073,492 34,553,157 34,781,896

300,737 300,737 427,511 27,511 34,487,954 34,716,693 34,487,954 34,716,693 51,916,701 171,107,454 194,613,165 153,015,570 172,505,099 18,941,550 17,643,264 18,941,550 17,643,264 2,333,333 2,342,132 138,706,815 161,934,390 120,645,971 139,959,532 11,125,756 12,702,178 11,094,716 12,560,171

37.692

(401.824)

(141,281)

(266,967) (1,130,603)

(27,715,923) (22,263,552)

(9,220,749)

(3,509,341)

(14,985,833)

12,395,189 15,225,314 10,756,410 13,252,028

12.199.955 14.840.080 10.602.584 12.914.869

201,434,780 255,944,375 179,077,844 225,864,008

31 March 2024

18.72% 18.35%

1.18%

2.50% 2.50%

0.00% 0.00%

8,404,287 (2,773,006)

(1,928,478)

46,521,524

1,952,128

1,174,354

(2,508,439)

(11,248,650)

(4,308,261)

8,001,715

(1,092,779)

(31,621,262)

14,537,459

(33,154)

(301,219)

(1,360,718)

(9,081,970)

20,125,69 2,092,935

2,992,95

(325,295)

(373,326)

13,423,327

2,241,318

(693,522)

7,173,478

(331,102

(441,487)

228,316

(9,941,665)

213,070,357

26,919,539

47,171,364

87,424,841

213,070,357 184,855,201

2,037,435

(49,898,373)

2.50% 2.50%

CONSOLIDATED

18.72% 18.35%

1.17%

19.52%

9.84%

(In Millions of Rupiah)

1.19%

20.30%

0.00%

7,618,249

(2,578,646)

(6,841,437)

(1,320,724)

42,414,665

373,099

1,029,971

(2,449,055)

(9,406,219)

(3,778,239)

5,979,805

(552,308)

1,478,116

(1,144,897)

(6,246,729)

6,455,883

184,987

(41,474)

(872,560)

(2,746,049)

(42,393,647)

3,289,047

(376,389)

(293,137)

6,290,388

6,546,468

(816,509)

539,689

(179,434)

(432,157)

392,682

1,301,245

(2,075,000)

(4,554,347)

1,080,738

2,427,560 (87,277,695) (2,756,648) 274,889,544

26,636,233

90,810,242

40,182,502

27,226,224

1,890,494

13,872

(45,898,270)

17.84%

1.17%

19.01% 19.90%

2.50%

0.00%

2.50%

9.33% 10.15%

PERCENTAGE OF BUFFER MANDATORY FULFILLED BY BANK

153,826

19,624,769

(482,091

(6,131,212)

(11,430,624

56,062

56,062

(463,061) (143,479)

(2,116,388) (1,918,716 (515,037) (1,442,909

(515,037) (1,442,909)

(25,484,797) (20,106,784)

(6,827,891)

(14,952,320)

195,234

Capital Adequacy
Ratio (%)
CET 1 FOR
9.70%
BUFFER (%)

untercyclica Buffer (%)

1.19%

22,977,625

(8,844,827

(482,091

(5,528,486)

(In Millions of Runiah)

Statements of Calculation of Capital Adequacy Ratio for Commercial Bank

As of 31 March 2024 and 2023

I CORE CAPITAL (TIER 1)

1. Common Equity Tier 1 (CET 1)

1.1 Paid-in Capital

1.2 Disclosed Reserves

1.2.1 Additional Factor

1.2.1.1.1 Excess differences arising from translation of financial statements

1.2.1.1.2 Potential gain from the increase in the fair value of financial assets measured at fair value through other comprehensive income

1.2.1.3 Surplus of fixed assets revaluation

1.2.1.2 Other disclosed reserves

1.2.1.2.1 Agio

1.2.1.2.2 General reserves

1.2.1.2.3 Previous years profit

1.2.1.2.4 Current year profit

1.2.1.2.5 Funds for paid-in capital

1.2.1.2.6 Others

1.2.2.1 Other comprehensive income

1.2.2.1.1 Negative differences arising from translation of financial statements

1.2.2.1 Potential losses from the decrease in the fair value of financial assets measured at fair value through other comprehensive income

1.2.2.1 Deduction Factor comprehensive income

1.2.2.2 Other disclosed reserves
1.2.2.1 Disaglo
1.2.2.2 Previous years loss
1.2.2.3 Current year loss
1.2.2.4 Negative differences in allowance for possible losses and allowance for impairment on earning assets:

earning assets

1.2.2.2.7 Others Non controlling interest Deduction Factor of CET 1

Intangible assets

Securitisation exposure Other deduction of CET 1

Deduction factor of AT 1

II SUPPLEMENTAL CAPITAL (TIER 2)

Goodwill

1.4.7.4 Exposures in Sub based on shari 2. Additional Tier 1 (AT 1)

RISK WEIGHTED ASSETS Credit Risk - Weighted

Market Risk - Weighted Assets Operational Risk -Weighted Assets Total Risk Weighted

From AT 1 (%)

From Tier 2 (%)

1.2.2.2.5 Negative differences in adjustment amounts of financial instruments based on valuation results in trading book and adjusment amounts based on financial accounting standards

1.2.2.2.6 Required allowance for non earning assets

Investments in shares calculated as deduction Shortfall of capital in insurance subsidiaries

1.4.7.1 Placement or funds in instrument net z do unter bains.

4.7.2 Cross-ownership in another entity acquired by the transfer due to law, grants, or grants will

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 sharia principles (if available)

Instrument which comply with AT 1 requirements

Placement of funds in instrument AT 1 and/or Tier 2 to other banks
 Cross-ownership in another entity acquired by the transfer due to law, grants, or grants will

Capital instrument in the form of stock or others which comply with Tier 2 requirements

Agio/disagio
 General provision on earning assets (max. 1.25% credit risk-weighted assets)

weighted assets)

4. Deduction supplemental capital

4.1 Sinking Fund

4.2 Placement of funds in Tier 2 instrument to other banks

4.3 Cross-ownership in another entity acquired by the transfer due to law, grants, or grants will

31 March 2024

9.68% 9.75%

CAPITAL ALLOCATION FOR CAR BASED ON RISK PROFILE

Statements of Cash Flows

Receipts from sharia income

Payments of interest expenses

Other operating income - others

Other operating expenses - others

Salaries and employee benefits expenses General and administrative expenses

Non-operating (expenses)/income - net

Other receivables - trade transactions

Sharia receivables/financing

Prepaid taxes

Other assets

Prepaid expenses

Saving deposits

Obligation due im-Liability to unit-link policyholders

Other taxes payable

terbank call money

Net investment in lease financing

Placements with Bank Indonesia and other banks

Securities purchased under agreement to resell

Recovery of written - off financial assets

Sharia Banking - Temporary Syirkah Funds

CASH FLOWS FROM INVESTING ACTIVITIES

Proceeds from sale of fixed assets

Acquisitions of intangible assets Acquisitions of right of use assets

Increase in Subsidiaries' investmen

Payments of debt securities issued

Current accounts with Bank Indonesia

of acquisition

Total Cash and Cash Equivalents

Payments of fund borrowing

Net Cash Provided by Investing Activities

CASH FLOWS FROM FINANCING ACTIVITIES

Payments of subordinated loans and marketable securities Increase in securities sold under agreements to repurchase liabilities

t Cash (Used in)/Provided by Financing Activities
t Decrease in Cash and Cash Equivalents

Acquisitions of fixed assets

Marketable securities measured at fair value through profit or loss

Payments of sharia expenses

Payment of insurance claims expenses

1.17%

For the Periods Ended 31 March 2024 and 2023

Receipts from provision, commission and premium income

CASH FLOWS FROM OPERATING ACTIVITIES

975,996,387 1,187,206,434 848,206,719 1,033,189,505 CET 1 Ratio (%)

21,215,993 22,814,279 10,329,826 11,056,238 Tier 1 Ratio (%)

62.675.961 75.849.894 58.720.278 68.332.364 Tier 2 Ratio (%)

1.17%

1,059,888,341 1,285,870,607 917,256,823 1,112,578,107

8.57%

1.18%

DESCRIPTION

Receipts from the sale of government bonds measured at fair value through profit or loss

Income from financial assets measured at fair value through profit of loss classification - net

Cash Flows from Operating Activities Before Changes in Operating Assets and Liabilities Decrease/(Increase) in Operating Assets:

/(Decrease) in Operating Liabilities and Temporary Syirkah Funds:

Demand deposits - restricted investment and mudharabah musytarakah demand deposits Saving deposits - restricted investment and mudharabah saving deposits - unrestricted investment.

Decrease in marketable securities - other than measured at fair value through profit or loss

Decrease in government bonds - other than measured at fair value through profit or loss

Current accounts with other banks Liquid short-term investments with maturity period of three months or less from the date

Acquisitions of government bonds measured at fair value through profit or loss

Placement of funds in instrument Tier 2 to other banks

Statements of Financial Position

Placements with other banks
Spot and derivative receivables/forward
Securities *)
Securities sold under agreement to repurchase
(Repo)

Securities purchased under agreement to resell (Reverse Repo)
 Acceptance receivables

Loans
 Consumer financing receivables
 Sharia financing
 Investment in shares
 Others financial assets
 Alsowance for impairment on financial assets -/

Accumulated amortisation for intangible

Premises and equipment ***)
 Accumulated depreciation for premises and equipment -/-

equipment -/18. Non earning assets
a. Abandoned properties - net
b. Repossessed assets - net
c. Suspense account - net
d. Interoffice assets

LIABILITIES AND EQUITY LIABILITIES

Flectronic money
Fund from Bank Indonesia
Fund from other banks ****)
Spot and derivative liabilities/forward
Securities sold under agreement to repliabilities (Repo)

Interoffice liabilities Liability to unit-link policyholders Other liabilities

Saving deposits ****)
Time deposits ****)

Acceptance liabilities Liabilities held for sale

Authorised capital
 Unpaid-in capital-/-

a. Agiob. Disagio -/-c. Funds for paid-in capitald. Others

EQUITY Share capital

b. Losses -/-

a. General reserve

b. Appropriated reserve Retained earning a. Previous years *****)

b. Loans and sharia financing **)

16. Intangible assets

19. Lease financing

20. Other assets
TOTAL ASSETS

ASSETS

Cash Placements with Bank Ind

40,

(7,9 82,7

46,2 **2,163,7**

606,8 402,9

39,705,735

16,205,580 14,462,941 1,085,787,427

(10.684)

(42,323,522)

(1,624,303)

10.314.331

(6,505,920)

69,604,803

(18,194,545)

2,443,641

25,642,025 **1,688,850,385**

255,902,641

1,868,790

36.097.856

40,853,536

57,931,877

1,350,583

37,289,102

1,450,442,175

(4,333,333)

36,062,108

(2,338,297)

2,333,333

145,348,353

2,333,333

194,970,424

(In M	illions of Rupiah)	Stat For th
	LIDATED	
		NO
2024	31 December 2023 (Audited)	
919,539	26,431,740	Α
589,600	165,227,484	1.
224,346	53,872,085	2.
020,823	1,997,826	
741,891	363,162,174	
407,536	40,002,906	3.
,	, ,	4.
155,469	22,692,928	
354,037	14,793,888	
927,895	1,359,832,195	
052,844	32,749,796	В
-	-	1.
872,301	1,861,487	
891,069	37,473,559	2.
207,997	-	2.
		3.
52,172)	(149,665)	4.
18,433)	(53,881,833)	4.
51,375)	(1,684,760)	5.
007,512	13,669,071	5.
(60 667)	(7.704.472)	6.
68,667)	(7,794,473)	
759,092	82,315,031	7.
77,528)	(24,337,324)	8.
,,	(= 1,001,0=1,7	9.
9,403	9,403	10.
-	-	11.
543,189	2,443,641	12.
40,251	36,498	13.
506,078	5,489,242	14.
222,546	38,006,550	14.
85,243	2,174,219,449	
102.126	504712021	
103,136	584,713,021	1.
831,732	586,991,559	2.
956,225	405,245,039	
858,472 131,252	1,868,790 11,900,055	
464,857		
795,781	18,464,180 2,119,306	
/93,/61	2,119,300	
026,842	36,330,064	
354,037	14,793,888	
811,851	-	
016,537	50,554,401	
740,722	83,661,943	1.
061,475	1,350,583	
-	-	
869,407	29,194,702	
976,408	59,536,956	
099,732	26,642,178	2.
98,466	1,913,366,665	
000,000	16,000,000	
33,333)	(4,333,333)	
33,333)	(4,333,333)	
643,264	17,643,264	
5/2.04		
_		
-	-	
893.646	36.861.679	

(2,622,583)

2,333,333

164,612,749

c. Paid dividend -/TOTAL EQUITY ATTRIBUTABLE TO OWNER TOTAL EQUITY TOTAL LIABILITIES DAN EQUITY ce includes allowance for impairment for consumer financing nce includes temporary syirkah funds from Subsidiary. s of Rp162,874,901 had been eliminated against additional paid-in capital/agio through q

36,062,108

(2,222,650)

2,333,333

171,742,849

As of 31 March 2024 and 2023											
NO	RATIOS	31 March 2024	31 March 2023	NO	RATIOS	31 March 2024	31 March 2023				
	PERFORMANCE RATIOS				COMPLIANCE						
1.	Capital Adequacy Ratio (CAR) Non-performing earning assets and non-performing non-earning assets to total earning assets and non-earning assets	19.01%	19.52%	1.	Legal Lending Limit i. Related parties ii. Third parties	0.00% 0.00%	0.00% 0.00%				
3.	Non-performing earning assets to total earning assets	0.68%	1.04%		 b. Percentage of excess of Legal Lending Limit i. Related parties 	0.00%	0.00%				
4.	Allowance for impairment on financial assets to earning assets	2.77%	4.05%	2.	ii. Third parties Reserve requirement	0.00%	0.00%				
5.	Gross NPL	1.02%	1.70%		a. Primary reserve						
6.	Net NPL	0.33%	0.26%		requirement Rupiah	7.01%	7.43%				
7.	Return on Asset (ROA)	3.31%	3.59%		i. Daily	0.00%	0.00%				
8.	Return on Equity (ROE)	21.52%	24.56%		ii. Average	7.01%	7.43%				
9.	Net Interest Margin (NIM)	4.89%	5.11%		b. Reserve requirement						
10.	Operating Expenses to Operating Income	58.38%	54.83%		foreign currencies i. Daily	4.10% 2.00%	4.10% 2.00%				
11.	Cost to Income Ratio (CIR)	34.31%	33.46%		ii. Average	2.10%	2.10%				
12.	Loan to Deposit Ratio (LDR)	89.66%	84.90%	3.	Net Open Position-overall	3.00%	1.58%				

Statements of Assets' Quality and Other Information

Value of bank's assets pledged as collateral:

Include restructured loans due to Covid-19. Repossessed assets are presented net after the allowance for impairment of assets.

a. To Bank Indonesia

b. To others

RELATED PARTIES 1. Placements with other banks 1,157,161 1,157,161 a. Rupiah 234,896 ii. Foreign currencies b. Non UMKM 7,939,078 1,090 7,940,168 4,757,120 4,762,629 i. Rupiah
ii. Foreign currencies
c. Restructured loans*)
i. Rupiah
ii. Foreign currencies 7,148,173 4,312,794 449,835 449,835 10. Commitments and contingencies a. Rupiah 347,918 64,222 412,140 438,807 438,876 II THIRD PARTIES 76,683,172 76,683,172 51,730,392 51,730,392 b. Foreign currencies 171,366 171,366 97,435 22,420 183,322,370 213,708.161 a, Rupiah 183,299,950 213,708,161 20,779,321 b. Foreign currencies 12,784,327 12,784,327 6.213.907 6,213,907 545,896 545,896 160,043 160,043 b. Foreign curre 60,747 Acceptance receivables
Loans and financing
a. Micro, Small and Med 13,273,368 13,273,368 11,657,977 1,339 118,669,564 4,522,327 526,977 924,618 470,464 125,113,950 112,087,496 4,432,035 429,520 625,077 513,845 118,087,973 i. Rupiah 118,204,133 4,522,327 526,977 924,618 470,464 **124,648,519** 111,792,874 4,432,035 429,520 625,077 513,845 117,793,351 ii. Foreign currencies 465,431 294,622 294,622 b. Non UMKM
i. Rupiah
ii. Foreign currencies **2026,475,806 45,008,755 1,911,596 2,479,623 4,956,528 980,823,208 751,094,038 39,168,488 689,106,303 35,057,194 1,911,596 2,006,930 3,366,758 731,448,781 551,334,259 24,123,045 2237,369,503 9,951,561** - **472,693 1,589,770 249,383,527 199,759,779 15,045,443** 515,933 2,365,399 217,691,968 c. Restructured loans *) 35,163,787 36,162,179 1,131,808 686,296 4,076,803 77,220,873 49,258,478 31,208,107 662,217 4,274,331 7,620,014 93,023,147 i. Rupiah 26,877,721 26,216,878 1,131,808 686,296 2,492,927 **57,405,630** 44,167,110 17,379,241 656,803 3,769,613 5,254,790 **71,227,557** 1,583,876 19,815,243 5,091,368 13,828,866 34,125 34,125 -1,247,419 25,983,322 33,441,237 685,928 5,414 504,718 2,365,224 **21,795,590**- - 34,150 **34,15**0 Other receivables - 1,187,638 **35,330,877** 10. Commitments and contingencies a. Rupiah 229,005,883 1,212,292 1,652 1,054 50,289 230,271,170 212,433,753 1,561,282 2,232 59,829 200,781 **214,257,877 128,046,234** 126,424,783 7,179,629

tements of Income and Other Comprehensive Income ne Periods Ended 31 March 2024 and 2023 (In Millions of Rupiah)

ON	DESCRIPTION	INDIVI	DUAL	CONSOLIDATED			
	DESCRIPTION	31 March 2024	31 March 2023	31 March 2024	31 March 2023		
	OPERATING INCOME AND EXPENSES						
Α	Interest and Sharia Income, Interest and Sharia I	Expenses, and Pre	mium Income ar	nd Claim Expense	s		
1.	Interest and Sharia Income	26,207,191	23,049,201	1 35,535,295 31,391,0			
2.	Interest and Sharia Expenses	8,242,599	6,117,010	11,349,428	8,381,994		
	Net Interest Income and Sharia Income	17.064.503	16 022 101	24 405 067	22.000.02		
3.	(Expenses)	17,964,592	16,932,191	24,185,867	23,009,03		
3. 4.	Premium Income	-	-	3,315,987	3,042,65		
4.	Claim Expenses Net Premium Income (Claim Expenses)	-	-	2,773,006 542,981	2,578,64 464,01		
	Net Interest and Sharia Income (Expenses) and	-	-	542,981	464,01		
	Net Premium Income (Claim Expenses)	17,964,592	16,932,191	24,728,848	23,473,04		
В	Other Operating Income and Expenses						
1.	Gain (loss) from increase (decrease) in fair value						
2.	of financial assets	446,394	312,139	576,462	390,85		
۷.	Gain (loss) from decrease (increase) in fair value of financial liabilities	_	_	_			
3.	Gain (loss) from sale of financial assets	476,665	393,975	631,233	465,05		
4.	Gain (loss) from spot and derivative transaction/	,	,	,	, , , , , ,		
	forward (realised)	52,950	(11,673)	59,731	21,14		
5.	Gain (loss) from investment in shares under equity						
6.	method	-	-	-			
7.	Gain (loss) from foreign currencies translation Dividend income	-	-	-			
8.		4.015.392	3,696,308	5.134.965	4,703,26		
9.	Comissions/provisions/fees and administrative Other income	1,903,012	2,962,497	3,202,948	4,703,26		
10.	Impairment for financial assets	2,552,773	2,426,476	3,591,596	3,657,88		
11.	Losses related to operational risk	3,530	(2,636)	13,294	(1,475		
12.	Salaries and employee benefits	3,990,315	3,961,630	6,045,981	5,916,22		
13.	Promotion expenses	133,495	129,899	314,721	296,63		
14.	Other expenses	4,401,213	4,036,226	6,763,337	6,147,03		
	Other Operating Income (Expenses) - net	(4,186,913)	(3,198,349)	(7,123,590)	(6,231,929		
	PROFIT (LOSS) FROM OPERATIONS	13,777,679	13,733,842	17,605,258	17,241,11		
	NON OPERATING INCOME AND EXPENSES	10,111,011	10,100,012	,,	,,		
1.	Gain (loss) from sale of premises and equipment	109	924	243	95		
2.	Other non operating income (expenses)	18,820	7,424	(2,894)	13,87		
	PROFIT (LOSS) FROM NON OPERATING	18,929	8,348	(2,651)	14,82		
	PROFIT (LOSS) CURRENT PERIOD BEFORE TAX	13,796,608	13,742,190	17,602,607	17,255,94		
	Income tax expenses	,,	,	,,	,,		
	a. Estimated current tax	(1,556,707)	(2,203,571)	(2,145,310)	(2,903,417		
	b. Deferred tax income (expenses)	(1,114,145)	(443,903)	(1,335,848)	(492,021		
	PROFIT (LOSS) CURRENT PERIOD	11,125,756	11,094,716	14,121,449	13,860,50		
	PROFIT (LOSS) MINORITY INTEREST	-	-	1,419,271	1,300,33		
	OTHER COMPREHENSIVE INCOME			., ,			
1.				.,,			
•••	Items that will not be reclassified to profit or loss			7, ,			
	a. Gain from premises and equipment revaluation	-	-	-			
	a. Gain from premises and equipment revaluation b. Gain (loss) from remeasurement of defined		-		(7.44)		
	a. Gain from premises and equipment revaluation b. Gain (loss) from remeasurement of defined benefits program	-	-	- (576) -	(7,442		
2.	Gain from premises and equipment revaluation Gain (loss) from remeasurement of defined benefits program Others		-		(7,442		
2.	a. Gain from premises and equipment revaluation b. Gain (loss) from remeasurement of defined benefits program c. Others Items that will be reclassified to profit or loss a. Gain (loss) from translation of financial	:	-	- (576) -			
2.	a. Gain from premises and equipment revaluation b. Gain (loss) from remeasurement of defined benefits program c. Others Items that will be reclassified to profit or loss a. Gain (loss) from translation of financial statements in foreign currencies	- - - 27,438	- - - (2,378)				
2.	a. Gain from premises and equipment revaluation b. Gain (loss) from remeasurement of defined benefits program c. Others Items that will be reclassified to profit or loss a. Gain (loss) from translation of financial statements in foreign currencies b. Gain (loss) from changes in the fair value	- - - 27,438	(2,378)	- (576) -			
2.	a. Gain from premises and equipment revaluation b. Gain (loss) from remeasurement of defined benefits program c. Others Items that will be reclassified to profit or loss a. Gain (loss) from translation of financial statements in foreign currencies b. Gain (loss) from changes in the fair value of financial assets measured at fair value			- (576) - 58,883	(43,164		
2.	a. Gain from premises and equipment revaluation b. Gain (loss) from remeasurement of defined benefits program c. Others Items that will be reclassified to profit or loss a. Gain (loss) from translation of financial statements in foreign currencies b. Gain (loss) from changes in the fair value	- - - 27,438 88,209	(2,378) 212,699	- (576) -	(43,16 ⁴ 289,18		
2.	a. Gain from premises and equipment revaluation b. Gain (loss) from remeasurement of defined benefits program c. Others Items that will be reclassified to profit or loss a. Gain (loss) from translation of financial statements in foreign currencies b. Gain (loss) from changes in the fair value of financial assets measured at fair value through other comprehensive income c. Others Other comprehensive income current period	88,209	212,699	- (576) - 58,883 151,345 (6,147)	(43,164 289,18 5,41		
2.	a. Gain from premises and equipment revaluation b. Gain (loss) from remeasurement of defined benefits program c. Others Items that will be reclassified to profit or loss a. Gain (loss) from translation of financial statements in foreign currencies b. Gain (loss) from changes in the fair value of financial assets measured at fair value through other comprehensive income c. Others Other comprehensive income current period after income tax			- (576) - 58,883 151,345	(43,164 289,18 5,41		
2.	a. Gain from premises and equipment revaluation b. Gain (loss) from remeasurement of defined benefits program c. Others Items that will be reclassified to profit or loss a. Gain (loss) from translation of financial statements in foreign currencies b. Gain (loss) from changes in the fair value of financial assets measured at fair value through other comprehensive income c. Others Other comprehensive income current period after income tax TOTAL OTHER COMPREHENSIVE INCOME	88,209 - 115,647	212,699 - 210,321	58,883 151,345 (6,147) 203,505	(43,164 289,18 5,41 243,99		
2.	a. Gain from premises and equipment revaluation b. Gain (loss) from remeasurement of defined benefits program c. Others Items that will be reclassified to profit or loss a. Gain (loss) from translation of financial statements in foreign currencies b. Gain (loss) from changes in the fair value of financial assets measured at fair value through other comprehensive income c. Others Other comprehensive income current period after income tax	88,209	212,699	- (576) - 58,883 151,345 (6,147)	(43,164 289,18 5,41 243,99		
2.	a. Gain from premises and equipment revaluation b. Gain (loss) from remeasurement of defined benefits program c. Others Items that will be reclassified to profit or loss a. Gain (loss) from translation of financial statements in foreign currencies b. Gain (loss) from changes in the fair value of financial assets measured at fair value through other comprehensive income c. Others Other comprehensive income current period after income tax TOTAL OTHER COMPREHENSIVE INCOME CURRENT PERIOD	88,209 - 115,647	212,699 - 210,321	58,883 151,345 (6,147) 203,505	(43,164 289,18 5,41 243,99 14,104,49		
2.	a. Gain from premises and equipment revaluation b. Gain (loss) from remeasurement of defined benefits program c. Others Items that will be reclassified to profit or loss a. Gain (loss) from translation of financial statements in foreign currencies b. Gain (loss) from changes in the fair value of financial assets measured at fair value through other comprehensive income c. Others Other comprehensive income current period after income tax TOTAL OTHER COMPREHENSIVE INCOME CURRENT PERIOD Profit (loss) current period attributable to:	88,209 - 115,647 11,241,403	212,699 - 210,321 11,305,037	58,883 151,345 (6,147) 203,505	(43,164 289,18 5,41 243,99 14,104,49 12,560,17		
2.	a. Gain from premises and equipment revaluation b. Gain (loss) from remeasurement of defined benefits program c. Others Items that will be reclassified to profit or loss a. Gain (loss) from translation of financial statements in foreign currencies b. Gain (loss) from changes in the fair value of financial assets measured at fair value through other comprehensive income c. Others Other comprehensive income current period after income tax TOTAL OTHER COMPREHENSIVE INCOME CURRENT PERIOD PORTIT (loss) current period attributable to: PARENT ENITTY	88,209 - 115,647 11,241,403	212,699 - 210,321 11,305,037	58,883 151,345 (6,147) 203,505 14,324,954	(43,164 289,18 5,41 243,99 14,104,49 12,560,17 1,300,33		
2.	a. Gain from premises and equipment revaluation b. Gain (loss) from remeasurement of defined benefits program c. Others Items that will be reclassified to profit or loss a. Gain (loss) from translation of financial statements in foreign currencies b. Gain (loss) from changes in the fair value of financial assets measured at fair value through other comprehensive income c. Others Other comprehensive income current period after income tax TOTAL OTHER COMPREHENSIVE INCOME CURRENT PERIOD Profit (loss) current period attributable to: PARENT ENTITY NON-CONTROLLING INTEREST TOTAL PROFIT (LOSS) CURRENT PERIOD Total comprehensive profit (loss) current	88,209 - 115,647 11,241,403 11,125,756	212,699 - 210,321 11,305,037 11,094,716	58,883 151,345 (6,147) 203,505 14,324,954 12,702,178 1,419,271	(43,164) 289,18 5,41 243,99 14,104,49 12,560,17 1,300,33		
2.	a. Gain from premises and equipment revaluation b. Gain (loss) from remeasurement of defined benefits program c. Others Items that will be reclassified to profit or loss a. Gain (loss) from translation of financial statements in foreign currencies b. Gain (loss) from changes in the fair value of financial assets measured at fair value through other comprehensive income c. Others Other comprehensive income current period after income tax TOTAL OTHER COMPREHENSIVE INCOME CURRENT PERIOD Profit (loss) current period attributable to: PARENT ENTITY NON-CONTROLLING INTEREST TOTAL PROFIT (LOSS) CURRENT PERIOD Total comprehensive profit (loss) current period attributable to:	88,209 - 115,647 11,241,403 11,125,756	212,699 - 210,321 11,305,037 11,094,716	58,883 151,345 (6,147) 203,505 14,324,954 12,702,178 1,419,271 14,121,449	(43,164 289,18 5,41 243,99 14,104,49 12,560,17 1,300,33 13,860,50		
2.	a. Gain from premises and equipment revaluation b. Gain (loss) from remeasurement of defined benefits program c. Others Items that will be reclassified to profit or loss a. Gain (loss) from translation of financial statements in foreign currencies b. Gain (loss) from changes in the fair value of financial assets measured at fair value through other comprehensive income c. Others Other comprehensive income current period after income tax TOTAL OTHER COMPREHENSIVE INCOME CURRENT PERIOD PROFIT (loss) current period attributable to: PARENT ENTITY NON-CONTROLLING INTEREST TOTAL PROFIT (LOSS) CURRENT PERIOD TOTAL PROFIT (LOSS) CURRENT PERIOD TOTAL OTAL CONTROLLING INTEREST TOTAL PROFIT (LOSS) CURRENT PERIOD TOTAL OTAL CONTROLLING INTEREST PROFIT (LOSS) CURRENT PERIOD TOTAL PROFIT (LOSS) CURRENT PERIOD TOTAL PROFIT (LOSS) PREMET PERIOD TOTAL PROFIT (LOSS) PREMET PERIOD	88,209 - 115,647 11,241,403 11,125,756	212,699 - 210,321 11,305,037 11,094,716	- (576) - 58,883 151,345 (6,147) 203,505 14,324,954 12,702,178 1,419,271 14,121,449	(43,164 289,18 5,41 243,99 14,104,49 12,560,17 1,300,33 13,860,50		
2.	a. Gain from premises and equipment revaluation b. Gain (loss) from remeasurement of defined benefits program c. Others Items that will be reclassified to profit or loss a. Gain (loss) from translation of financial statements in foreign currencies b. Gain (loss) from changes in the fair value of financial assets measured at fair value through other comprehensive income c. Others Other comprehensive income current period after income tax TOTAL OTHER COMPREHENSIVE INCOME CURRENT PERIOD Profit (loss) current period attributable to: PARENT ENTITY NON-CONTROLLING INTEREST TOTAL PROFIT (LOSS) CURRENT PERIOD Total comprehensive profit (loss) current period attributable to: PARENT ENTITY	88,209 - 115,647 11,241,403 11,125,756	212,699 - 210,321 11,305,037 11,094,716	58,883 151,345 (6,147) 203,505 14,324,954 12,702,178 1,419,271 14,121,449	(43,164 289,18 5,41 243,99 14,104,49 12,560,17 1,300,33 13,860,50		
2.	a. Gain from premises and equipment revaluation b. Gain (loss) from remeasurement of defined benefits program c. Others Items that will be reclassified to profit or loss a. Gain (loss) from translation of financial statements in foreign currencies b. Gain (loss) from changes in the fair value of financial assets measured at fair value through other comprehensive income c. Others Other comprehensive income current period affer income tax TOTAL OTHER COMPREHENSIVE INCOME CURRENT PERIOD PROFIT (loss) current period attributable to: PARENT ENTITY NON-CONTROLLING INTEREST TOTAL PROFIT (LOSS) CURRENT PERIOD Total comprehensive profit (loss) current period attributable to: PARENT ENTITY NON-CONTROLLING INTEREST TOTAL CONTROLLING INTEREST TOTAL CONTROLLING INTEREST	88,209 - 115,647 11,241,403 11,125,756 11,125,756	212,699 - 210,321 11,305,037 11,094,716 11,094,716	. (576) . 58,883 . 151,345 . (6,147) . 203,505 . 14,324,954 . 12,702,178 . 1,419,271 . 14,121,449 . 12,870,027 . 1,454,927	(43,164 289,18 5,41 243,99 14,104,49 12,560,17 1,300,33 13,860,50		
2.	a. Gain from premises and equipment revaluation b. Gain (loss) from remeasurement of defined benefits program c. Others Items that will be reclassified to profit or loss a. Gain (loss) from translation of financial statements in foreign currencies b. Gain (loss) from changes in the fair value of financial assets measured at fair value of financial assets measured at fair value through other comprehensive income c. Others Other comprehensive income current period after income tax TOTAL OTHER COMPREHENSIVE INCOME CURRENT PERIOD Profit (loss) current period attributable to: PARENT ENTITY NON-CONTROLLING INTEREST TOTAL PROFIT (LOSS) CURRENT PERIOD Total comprehensive profit (loss) current period attributable to: PARENT ENTITY NON-CONTROLLING INTEREST TOTAL COMPREHENSIVE PROFIT (LOSS) CURRENT PERIOD	88,209 - 115,647 11,241,403 11,125,756	212,699 - 210,321 11,305,037 11,094,716	- (576) - 58,883 151,345 (6,147) 203,505 14,324,954 12,702,178 1,419,271 14,121,449	(43,164 289,18 5,41 243,99 14,104,49 12,560,17 1,300,33 13,860,50		
2.	a. Gain from premises and equipment revaluation b. Gain (loss) from remeasurement of defined benefits program c. Others Items that will be reclassified to profit or loss a. Gain (loss) from translation of financial statements in foreign currencies b. Gain (loss) from changes in the fair value of financial assets measured at fair value through other comprehensive income c. Others Other comprehensive income current period affer income tax TOTAL OTHER COMPREHENSIVE INCOME CURRENT PERIOD PROFIT (loss) current period attributable to: PARENT ENTITY NON-CONTROLLING INTEREST TOTAL PROFIT (LOSS) CURRENT PERIOD Total comprehensive profit (loss) current period attributable to: PARENT ENTITY NON-CONTROLLING INTEREST TOTAL CONTROLLING INTEREST TOTAL CONTROLLING INTEREST	88,209 - 115,647 11,241,403 11,125,756 11,125,756	212,699 - 210,321 11,305,037 11,094,716 11,094,716	. (576) . 58,883 . 151,345 . (6,147) . 203,505 . 14,324,954 . 12,702,178 . 1,419,271 . 14,121,449 . 12,870,027 . 1,454,927	(7,442 (43,164 289,18 5,41 243,99 14,104,49 12,560,17 1,300,33 13,860,50 12,774,03 1,330,46		

Statements of Commitments and Contingencies

(In Millions of Rupiah)

DESCRIPTION COMMITMENT RECEIVABLES Unused fund borrowings/financing facilities 2. Outstanding purchase position of spot and derivative/forward 282,070,381 252,306,483 283,763,641 253,078,400 3. Others COMMITMENT PAYABLES 1. Unused loan/financing facilities granted to customers i. Committed 52,803,209 52,804,931 52,498,506 ii. Uncommitted 164,509,338 163,441,539 165,014,681 163,845,572 18.851.065 20,515,997

2. Outstanding irrevocable letters or Clean.
3. Outstanding sales position of spot and derivative/forward 281,852,043 252,397,142 286,293,725 255,254,227 III CONTINGENT RECEIVABLES 28,899,692 1. Guarantees received 28,992,163 29,141,084 29,226,582 2. Others IV CONTINGENT PAYABLES Guarantees issued 126,521,898 2. Others

3,411,194 3,268,517 3,411,194 3,268,517 **Statements of Spot and Derivative Transactions** (In Millions of Rupiah)

NO	TRANSACTION	NOTIONAL AMOUNT			Derivative Receivables & Payables						
			Trading	Hedging	Receivables	Payables					
A.	Exchange Ra	ate Related									
1.	Spot	15,745,927	15,745,927	-	10,091	7,801					
2.	Forward	62,037,401	62,037,401		237,861	469,108					
3.	Option										
	a. Written	5,497,155	4,862,955	634,200	46	51,273					
	b. Purchased	1,993,690	1,676,590	317,100	65,961	1,136					
4.	Future	-	-		-	-					
5.	Swap	143,893,040	130,264,172	13,628,868	1,158,649	684,246					
6.	Others	-	-	-	-						
В.	Interest Rate	e Related									
1.	Forward	-	-	-	-	-					
2.	Option										
	a. Written	-	-	-	-	-					
	b. Purchased	-	-	-	-	-					
3.	Future	-	-	-	-	-					
4.	Swap	51,250,351	48,908,823	2,341,528	630,096	592,740					
5.	Others	32,999,682	32,999,682		857,231	989,141					
c.	Others	842,750	842,750		13,344	336					
	TOTAL	314,259,996	297,338,300	16,921,696	2,973,279	2,795,781					

Management of The Bank

Board of Commissioners	
President Commissioner/Independent	: Muhamad Chatib Basri
Deputy President Commissioner/Independent	: Zainudin Amali *)
Independent Commissioner	: Loeke Larasati Agoestina
Independent Commissioner	: Muliadi Rahardja
Independent Commissioner	: Heru Kristiyana
Commissioner	: Rionald Silaban
Commissioner	: Faried Utomo
Commissioner	: Arif Budimanta
Commissioner	: Muhammad Yusuf Ateh
Commissioner	: Tedi Bharata **)
Board of Directors	
President Director	: Darmawan Junaidi
Deputy President Director	: Alexandra Askandar
Director of Compliance and HR	: Agus Dwi Handaya
Director of Corporate Banking	: Riduan
Director of Network and Retail Banking	: Aquarius Rudianto
Director of Operation	: Toni Eko Boy Subari
Director of Institutional Relationship	: Rohan Hafas
Director of Finance and Strategy	: Sigit Prastowo
Director of Information Technology	: Timothy Utama
Director of Treasury and International Banking	: Eka Fitria
Director of Risk Management	: Danis Subyantoro ***)
Director of Commercial Banking	: Totok Privambodo ***)

In accordance with the resolution of the Annual General Meeting of Shareholders of Bank Mandiri dated 7 March 2024, he was transferred to the position of Deputy President Commissioner/ Independent of the Company, which position transfer is effective after obtaining approval from the Financial Services Authority for the Fit and Proper Test Assessment and fulfilling the applicable laws and regulations.

In accordance with the resolution of the Annual General Meeting of Shareholders of Bank Mandiri dated 7 March 2024, he was appointed as a member of the Board of Commissioners of the Company, which appointment is effective after obtaining approval from the Financial Services Authority for the International Services Authority for the Fit and Proper Test Assessment and compliance with applicable laws and regulations.

Shareholders

Ultimate Shareholder Republic of Indonesia 52.00% Non Ultimate Shareholder through Capital Market (≥ 5%) Non Ultimate Shareholder through non Capital Market (≥ 5%) Indonesia Investment Authority

Awards

LinkedIn Top Companies 2024 in Alpha Southeast Asia 17 Annual Best Deal & Solutions Awards
Best Digital Banking App in Indonesia
(Kopra by Mandiri) est Local Currency Bond Deal of the Year The Best Domestic Private Bank in Indonesia

The Best Digital Solution in Indonesia **Investor Daily ESG Appreciation Night** 2024 Most Integrated ESG Report CNN Indonesia Awards Most Sustainable Product and Services

		INDIVIDUAL													
NO DESCRIPTION	31 March 2024								31 March 2023						
	DESCRIPTION	Allowance for Impairment (CKPN)				Allowance for Asset Quality Assessment (<i>PPKA</i>)							Allowance for Asset Quality Assessment (PPKA)		
		Stage 1			Total Allowance for			Total Allowance for Asset Quality				Total Allowance for			Total Allowance for Asset Quality
1 Placements	with other banks	15,166			Impairment 15,166	569,603		Assessment 569,603	18,285			Impairment 18,285	466,349		Assessment 466,349
	rivative receivables/forward	15,100	_	_	13,100	26,521	_	26,521	10,205	_		10,205	28,569	_	28,56
 Securities *) 	Tradite receivables/16/14/14	14.827	_	16,539	31,366	337.875	22,420	360,295	25,183	_	_	25,183	387,312	_	387,31
	ld under agreement to repurchase (Repo)	- 1,027	_	.0,555	31,300	7,595		7,595	-	_		25,105	7,242	_	7.24
	irchased under agreement to resell (Reverse Repo)	_	_	-	-	5,364	-	5,364	-	_		-	1,318	-	1,31
6. Acceptance		27.094	5,323	-	32,417	132,760	_	132,760	36,612	23.008	1,339	60,959	116,591	3,238	119,82
7. Loans and fi		11,324,793	18,874,421	11,337,621	41,536,835	10,530,844	9,971,507	20,502,351	11,430,920	27,770,911	13,492,955	52,694,786	8,679,387	13,952,431	22,631,818
8. Investments	in shares	30	- 1	44,344	44,374	145,261	108,854	254,115	30	-	79,857	79,887	30	143,380	143,410
9. Other receiv	ables	50,991	177,865	1,247,419	1,476,275	247,158	1,248,426	1,495,584	70,028	367,284	1,203,712	1,641,024	334,412	1,224,346	1,558,758
10. Commitmen	nts and contingencies	441,798	487,015	129,895	1,058,708	1,894,399	239,363	2,133,762	471,707	1,267,150	237,513	1,976,370	1,858,531	556,130	2,414,661
TOTAL		11.874.699	19.544.624	12.775.818	44,195,141	13,897,380	11,590,570	25,487,950	12.052.765	29.428.353	15.015.376	56,496,494	11.879.741	15.879.525	27,759,266

Effect of Exchange Rate Changes on Cash and Cash Equivalents
Cash and Cash Equivalents at the Beginning of Period
Cash and Cash Equivalents at the End of Period Cash and cash equivalents at the end of period consist of Cash

NOTES -

Tbk. ("Bank") and its Subsidiaries as of 31 March 2024 and for the three 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.

in Indonesia (for issuance of Contin Green Bond I Bank Mandiri Phase I Year 2023)

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 Published Financial Statements of the Bank and Circular Letter of Financial Services Authority (LCFA) No. 9752DK.03/2020 dated 30 June 2020 regarding the Transparency and Published Financial Statements of Financial Statements of Financial Statements and also in accordance with the FSAR No. 14/POJK.04/2022 dated 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 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 No. Kep-347/BL/2012 dated 25 June 2012.

Related Parties in the Statement of Asset's Quality and Other Information are presented in accordance with the Bank Indonesia 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 regarding the Amendment of Financial Services Authority Regulation No. 38/POLK.03/2019 dated 19 December 2019 regarding the Amendment of Financial Services Authority Regulation No. 32/POLK.03/2018 regarding The Legal Lending Limit and Provisions of Large Fund for Commercial Banks.

1. The above financial information is extracted from the interim Consolidated Financial Statements of PT Bank Mandiri (Persero)

Exchange rate of 1 US Dollar as at 31 March 2024, 31 December 2023 and 31 March 2023 were Rp15,855.00, Rp15,397.00 and Rp14,994.50, respectively.

Jakarta, 30 April 2024 PT Bank Mandiri (Persero) Tbk





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Bank Mandiri is licensed and supervised by the Indonesia Financial Service Authority (OJK) and Bank of Indonesia also an insured member of Deposit Insurance Corporation (LPS).