

Consolidated Financial Statements

(In Millions of Rupiah)

(In Millions of Rupiah)



PT Bank Mandiri (Persero) Tbk. & Subsidiaries

	of 30 June 2022 and 31 December	2021			(Ir	n Millions	of Rupiah
			INDIV	DUAL		NSOLIDATE	
NO	DESCRIPTION	30 Ji	une 2022	31 December 2021	30 June 2022	31 De	
	ASSETS			(Audited)			Audited)
1.	Cash	1	6,734,545	18,829,300	22,505,8	48	23,948,485
2.	Placements with Bank Indonesia		5,803,056	116,306,974	97,044,8		38,296,267
3. 4.	Placements with other banks Spot and derivative receivables/forward	2	1,534,751	30,968,466 1,673,544	33,280,5 1,541,6		33,954,077 1,673,815
5.	Securities*)	28	86,843,103	265,127,156	396,251,7		379,541,406
6.	Securities sold under repurchase						
7.	agreements (Repo) Securities purchased under resale	2	1,041,659	6,202,221	21,146,7	55	6,326,209
	agreements (Reverse Repo)		1,496,326	22,136,689	4,917,2		27,317,000
8.	Acceptances receivables		2,796,643	10,231,835	12,840,5		10,273,444
9.	Loans Consumer financing receivables	89	1,122,770	828,113,863	1,111,777,8 20,902,3)26,224,827 19,108,322
11.	Sharia financing		-	-	20,502,5	-	-
	Investment in share		0,584,758	10,477,783	2,508,3		2,446,988
	Others financials assets Allowance for impairment on financial	3	6,043,050	37,990,768	37,433,4	06	39,099,546
	assets -/-						
	a. Securities	(5)	(38,110)	(60,684)	(55,0		(81,350)
	 b. Loans and sharia financing **) c. Others 		9,804,555) 1,697,128)	(60,488,261) (1,684,502)	(69,432,29		69,193,662) (1,735,881)
15.	Intangible assets		8,603,366	8,439,235	10,822,6		10,634,761
	Accumulated amortisation for intangible		F 071 417)	(4.704.222)	(5.007.1	10)	(5 522 002)
16.	assets -/- Premises and equipment ***)		5,071,417) 59,258,961	(4,701,232) 58,232,269	(5,987,14 69,282,8		(5,523,002) 67,503,267
	Accumulated depreciation for premises an	d					
17	equipment -/- Non earning assets	(14	4,911,091)	(13,894,875)	(19,660,68	52) (18,358,475)
17.	a. Abandoned properties		_	-		-	
	b. Repossessed assets - net		238,820	238,820	1,116,6		1,120,089
	c. Suspense account d. Inter office assets		1,771,575	613,617	1,771,5	75	613,617
18.	Lease financing		-		5,632,1	47	4,823,773
19.	Other assets		1,356,317	20,802,585	31,807,3	21	27,597,605
	TOTAL ASSETS	1,393	3,396,403	1,355,555,571	1,785,706,8	41 1,72	25,611,128
	LIABILITIES AND EQUITY LIABILITIES						
1.	Demand deposits ****)		2,384,417	378,436,403	410,695,7		113,072,630
2.	Savings deposits ****)		8,509,618	380,876,425	522,129,9		186,852,911
3. 4.	Time deposits ****) Electronic money	26	1,705,527	266,984,444 1,556,416	385,596,5 1,705,5		391,250,578 1,556,416
5.	Fund from Bank Indonesia		-	-	1,703,5	-	
6.	Fund from other banks ****)		1,347,487	12,307,313	22,645,7		13,810,595
7. 8.	Spot and derivative liabilities/forward Securities sold under repurchase		1,810,296	1,024,951	1,810,2	96	1,024,951
	agreements (Repo)	1	9,887,516	5,343,570	19,980,2	73	5,427,998
9.	Acceptances liabilities		2,796,643	10,231,835	12,840,5		10,273,444
	Securities issued Fund borrowings		5,321,766 10,530,642	35,305,054 40,702,962	45,794,1 53,852,7		45,573,377 51,536,546
12.	Margin deposits received		644,371	670,515	644,3	71	670,515
13.	Inter office liabilities Liability to Unit Link Holders		115,529	38,617	115,5 29,902,8		38,617 30,657,570
	Other liabilities	3	1,779,545	32,332,520	57,173,0		51,753,698
16.	Minority interest		-	-	18,265,1	40	17,424,670
	TOTAL LIABILITIES EQUITY	1,20	7,291,931	1,165,811,025	1,583,152,4	35 1,5	20,924,516
17.	Share capital						
	a. Authorised capital		6,000,000	16,000,000 (4,333,333)	16,000,0		16,000,000
	b. Unpaid-in capital-/- c. Treasury stock -/-	(4	4,333,333)	(4,333,333)	(4,333,33	-	(4,333,333) (8,850)
18.							(0,000)
	a. Agio	1	8,941,550	18,799,505	17,643,2	64	17,501,219
	b. Disagio -/-c. Funds for paid-up capital			-			
	d. Others		-	-		-	-
19.	Other comprehensive income		11 222 265	22.774.004	21.000	11	22 600 222
	a. Gain b. Losses -/-		31,222,265 4,253,102)	32,774,094 (293,023)	31,980,4 (4,716,18		33,680,333 (740,691)
20.	Reserve			,220,020)	, ,, , , ,		
	a. General reserve		2,333,333	2,333,333	2,333,3	33	2,333,333
21	b. Appropriated reserve Retained Earning		-	-			
21.	a. Previous years *****)	12	4,472,820	109,334,221	140,254,6	01 1	22,497,998
	b. Current year		8,537,832	25,410,151	20,209,2	10	28,028,155
	c. Paid Dividend -/- TOTAL EQUITY ATTRIBUTABLE TO OWN		6,816,893) 5,104,472	(10,271,552) 189,744,546	(16,816,89 202,554,4		10,271,552) 04,686,612
	TOTAL EQUITY		5,104,472	189,744,546	202,554,4	06 2	04,686,612
)	TOTAL LIABILITIES DAN EQUITY	1,39	3,396,403	1,355,555,571	1,785,706,8		25,611,128
)	Including Securities owned by Subsidiary which of 1 January 2012.				counting for Suku	k" which has	effective sine
*) **)	Including allowance for impairment for consumer f Including leased assets.			ise financing.			
***)	Consolidated balance includes temporary syirkah f Accumulated losses of Rp162,874,901 million had be	unds from a S en eliminated	subsidiary. against additio	nal paid-in capital/agio	through quasi-reor	ganisation on	30 April 2003.
اد	culation of Financial Ratios						
	the Period Ended 30 June 2022 an						(In %
			201	NO.	TIO	10 lun - 2020	
NO	RATIO	30 June 2022	30 June 2021	NO RA	TIO	30 June 2022	30 June 2021
	PERFORMANCE RATIOS			COMPLIANCE			
1.	Capital Adequacy Ratio (CAR)	18.41%	18.94%	1. a. Percentage	violation of		
	Non-performing earning assets and				nding Limit	0.000	
2.							
2.	non-performing non-earning assets to total earning assets and non-			i. Related p		0.00%	
_	non-performing non-earning assets to total earning assets and non- earning assets	1.49%	1.84%	ii. Third par		0.00%	0.00%
3.	non-performing non-earning assets to total earning assets and non-	1.49% 1.47%	1.84%	ii. Third par b. Percentag	ties e of excess of nding Limit		0.00% 0.00%

		LIDATED	CONICO
	NO		30 June 2022
		31 December 2021 (Audited)	30 Julie 2022
OPERATIN		(
Interest a	Α	23,948,485	22,505,848
Interest a	1.	138,296,267	97,044,885
Interest a	2.	33,954,077	33,280,591
Net Intere		1,673,815	1,541,670
(Expens		379,541,406	396,251,791
Premium	3.	6,326,209	21,146,755
Claim Exp	4.	0,320,209	21,140,733
Net Prem		27,317,000	4,917,254
Net Inter		10,273,444	12,840,531
and Net	В	1,026,224,827	1,111,777,871
Other Op Gain (loss	1.	19,108,322	20,902,361
of financ	١.	2,446,988	2,508,307
Gain (loss	2.	39,099,546	37,433,406
of financ		,,-	,,
Gain (Los	3.		
Gain (Los	4.	(81,350)	(55,012)
forward	-	(69,193,662)	(69,432,293)
Gain (Los: equity m	5.	(1,735,881) 10,634,761	(1,742,496) 10,822,625
Gain (Los	6.	10,034,701	10,022,023
Dividend	7.	(5,523,002)	(5,987,140)
Comission	8.	67,503,267	69,282,856
Other inc	9.	(10.350.475)	(10.660.693)
Impairme	10.	(18,358,475)	(19,660,682)
Losses rel	11.	_	_
Salaries a	12.	1,120,089	1,116,670
Promotio	13.	613,617	1,771,575
Other exp	14.	-	-
Other Op		4,823,773	5,632,147
PROFIT (L		27,597,605 1,725,611,128	31,807,321 1.785,706,841
NON OPE		,,,,,	,,,
Gain (Loss	1.		
Other non	2.	413,072,630	410,695,762
PROFIT (L		486,852,911 391,250,578	522,129,953
PROFIT (L			
		1.556.416	385,596,502 1,705,527
Income ta		1,556,416	385,596,502 1,705,527
Income ta a. Estimate		1,556,416 - 13,810,595	1,705,527 - 22,645,700
Income ta a. Estimate b. Deferre		1,556,416 -	1,705,527
a. Estimate b. Deferre PROFIT (L		1,556,416 - 13,810,595 1,024,951	1,705,527 - 22,645,700 1,810,296
a. Estimate b. Deferre PROFIT (L PROFIT (L		1,556,416 - 13,810,595 1,024,951 5,427,998	1,705,527 - 22,645,700 1,810,296 19,980,273
Income ta a. Estimate b. Deferre PROFIT (L PROFIT (L OTHER CO		1,556,416 - 13,810,595 1,024,951 5,427,998 10,273,444	1,705,527 - 22,645,700 1,810,296 19,980,273 12,840,531
Income ta a. Estimate b. Deferre PROFIT (L PROFIT (L OTHER CO Unreclass	1.	1,556,416 - 13,810,595 1,024,951 5,427,998 10,273,444 45,573,377 51,536,546	1,705,527 - 22,645,700 1,810,296 19,980,273
Income ta a. Estimate b. Deferre- PROFIT (L PROFIT (L OTHER CC Unreclass a. Premise	1.	1,556,416 - 13,810,595 1,024,951 5,427,998 10,273,444 45,573,377 51,536,546 670,515	1,705,527 - 22,645,700 1,810,296 19,980,273 12,840,531 45,794,172 53,852,751 644,371
ncome ta a. Estimate b. Deferre PROFIT (L OTHER CO Unreclass a. Premise b. Remeas	1.	1,556,416 	1,705,527 - 22,645,700 1,810,296 19,980,273 12,840,531 45,794,172 53,852,751 644,371 115,529
Income ta a. Estimate b. Deferre PROFIT (L OTHER CO Unreclass a. Premise b. Remeas c. Others		1,556,416 - 13,810,595 1,024,951 5,427,998 10,273,444 45,573,377 51,536,546 670,515 38,617 30,657,570	1,705,527 - 22,645,700 1,810,296 19,980,273 12,840,531 45,794,172 53,852,751 644,371 115,529 29,902,835
Income ta a. Estimate b. Deferre PROFIT (L PROFIT (L OTHER CO Unreclass a. Premise b. Remeas c. Others Reclassifie	1.	1,556,416 - 13,810,595 1,024,951 5,427,998 10,273,444 45,573,377 51,536,546 670,515 38,617 30,657,570 51,753,698	1,705,527 22,645,700 1,810,296 19,980,273 12,840,531 45,794,172 53,852,751 644,371 115,529 29,902,835 57,173,093
Income ta a. Estimate b. Deferre- PROFIT (L PROFIT (L OTHER CC Unreclass a. Premise b. Remeas c. Others Reclassifie a. Gain (lo		1,556,416 13,810,595 1,024,951 5,427,998 10,273,444 45,573,377 51,536,546 670,515 38,617 30,657,570 51,753,698 17,424,670	1,705,527 22,645,700 1,810,296 19,980,273 12,840,531 45,794,172 53,852,751 115,529 29,902,835 57,173,093 18,265,140
Income ta a. Estimate b. Deferre PROFIT (L PROFIT (L OTHER CO Unreclass a. Premise b. Remeas c. Others Reclassifi a. Gain (lo translat		1,556,416 - 13,810,595 1,024,951 5,427,998 10,273,444 45,573,377 51,536,546 670,515 38,617 30,657,570 51,753,698	1,705,527 22,645,700 1,810,296 19,980,273 12,840,531 45,794,172 53,852,751 644,371 115,529 29,902,835 57,173,093
Income ta a. Estimate b. Deferre- PROFIT (L PROFIT (L OTHER CC Unreclass a. Premise b. Remeas c. Others Reclassifie a. Gain (lo		1,556,416 13,810,595 1,024,951 5,427,998 10,273,444 45,573,377 51,536,546 670,515 38,617 30,657,570 51,753,698 17,424,670	1,705,527 22,645,700 1,810,296 19,980,273 12,840,531 45,794,172 53,852,751 115,529 29,902,835 57,173,093 18,265,140
Income ta a. Estimate b. Deferre- PROFIT (L OTHER CC Unreclass a. Premise b. Remeas c. Others Reclassifie a. Gain (Id translat b. Gain (Id		1,556,416 13,810,595 1,024,951 5,427,998 10,273,444 45,573,377 51,536,546 670,515 38,617 30,657,570 51,753,698 17,424,670	1,705,527 22,645,700 1,810,296 19,980,273 12,840,531 45,794,172 53,852,751 115,529 29,902,835 57,173,093 18,265,140
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Income ta a. Estimate b. Deferre PROFIT (L PROFIT (L PROFIT (L OTHER CO Unreclass a. Premise b. Remeas c. Others Reclassifia a. Gain (lc translat b. Gain (lc financi c. Others C. Others		1,556,416 13,810,595 1,024,951 5,427,998 10,273,444 45,573,377 51,536,546 670,515 38,617 30,657,570 51,753,698 17,424,670 1,520,924,516 16,000,000 (4,333,333) (8,850)	1,705,527 22,645,700 1,810,296 19,980,273 12,840,531 45,794,172 53,852,751 644,371 115,529 29,902,835 57,173,093 18,265,140 1,583,152,435
Income ta a. Estimate b. Deferre PROFIT (L PROFIT (L OTHER CO Unreclass a. Premise b. Remeas c. Others Reclassifia a. Gain (Ic financia c. Others Other cor after inc		1,556,416 13,810,595 1,024,951 5,427,998 10,273,444 45,573,377 51,536,546 670,515 38,617 30,657,570 51,753,698 17,424,670 1,520,924,516	1,705,527 22,645,700 1,810,296 19,980,273 12,840,531 45,794,172 53,852,751 115,529 29,902,835 57,773,093 18,265,140 1,583,152,435
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Income ta a. Estimate b. Deferrer PROFIT (L PROFIT (L PROFIT (L Unreclass) a. Premise b. Remeas c. Others Reclassifia a. Gain (le translat b. Gain (le financia c. Others Other cor after inc TOTAL On CURREN Profit (loo PARENT C' NON CON TOTAL PROCON TOTAL PROFIT OF CON CON TOTAL PROFIT OF CON CON TOTAL PROFIT OF CON CON TOTAL PROFIT OF CON TOTAL		1,556,416 13,810,595 1,024,951 5,427,998 10,273,444 45,573,377 51,536,546 670,515 38,617 30,657,570 51,753,698 17,424,670 1,520,924,516	1,705,527 22,645,700 1,810,296 19,980,273 12,840,531 45,794,172 53,852,751 644,371 115,529 29,902,835 57,173,093 18,265,140 1,583,152,435
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Income ta a. Estimatu b. Deferre PROFIT (L PROFIT (L PROFIT (L OTHER CC Unreclass a. Premise b. Remeas c. Others Reclassific a. Gain (L franslat b. Gain (L franslat b		1,556,416 13,810,595 1,024,951 5,427,998 10,273,444 45,573,377 51,536,546 670,515 38,617 30,657,570 51,753,698 17,424,670 1,520,924,516 16,000,000 (4,333,333) (8,850) 17,501,219	1,705,527 22,645,700 1,810,296 19,980,273 12,840,531 45,794,172 53,852,751 644,371 115,529 29,902,835 57,173,093 18,265,140 1,583,152,435 16,000,000 (4,333,333) 17,643,264 31,980,411 (4,716,187) 2,333,333
Income ta a. Estimate b. Deferrer PROFIT (L PROFIT (L PROFIT (L OTHER CC Unreclass a. Premise b. Remeas c. Others Reclassifi a. Gain (lc translat b. Gain (lc financic c. Others OTHER TOTAL OT CURREN PORTICO PARENT CO NON CON TOTAL PR TOTAL CO NON CON TOTAL CO		1,556,416 13,810,595 1,024,951 5,427,998 10,273,444 45,573,377 51,536,546 670,515 38,617 30,657,570 51,753,698 17,424,670 1,520,924,516 16,000,000 (4,333,333) (8,850) 17,501,219	1,705,527 22,645,700 1,810,296 19,980,273 12,840,531 45,794,172 53,852,751 115,529 29,902,835 57,173,093 18,265,140 1,583,152,435 16,000,000 (4,333,333) 17,643,264

NO	RATIO	30 June 2022	30 June 2021	NO	RATIO	30 June 2022	30 June 2021
	PERFORMANCE RATIOS				COMPLIANCE		
1.	Capital Adequacy Ratio (CAR)	18.41%	18.94%	1.	a. Percentage violation of		
2.	Non-performing earning assets and non-performing non-earning assets				Legal Lending Limit i. Related parties	0.00%	0.00%
	to total earning assets and non- earning assets	1.49%	1.84%		ii. Third parties	0.00%	0.00%
3.	Non-performing earning assets to total earning assets	1.47%	1.82%		 b. Percentage of excess of Legal Lending Limit 		
4.	Allowance for impairment on financial assets				i. Related parties ii. Third parties	0.00%	0.00%
5.	Gross NPL	4.72% 2.47%	5.21% 3.19%	2.	Reserve requirement		
6.	Net NPL	0.33%	0.49%		requirement Rupiah	5.85%	3.25%
7.	Return on Asset (ROA)	3.38%	2.43%		i. Daily	0.00%	0.00%
8.	Return on Equity (ROE)	23.03%	15.12%		ii. Average	5.85%	3.25%
9.	Net Interest Margin (NIM)	5.06%	4.63%		b.Reserve requirement		
10.	Operating Expenses to				Foreign currencies	4.10%	4.10%
	Operating Income	55.30%	69.11%		i. Daily	2.00%	2.00%
11.	Cost to Income Ratio (CIR)	35.82%	40.84%		ii. Average	2.10%	2.10%
12.	Loan to Deposit Ratio (LDR)	84.79%	86.00%	3.	Net Open Position-Overall	5.54%	4.55%

For the Period Ended 30 June 2022 and 2021	

			Special	Sub Standard	Doubtful				Special Mention	Sub Standard			
$\overline{}$	RELATED PARTIES												
1.	Placements with other banks												
	a. Rupiah	22					22	50,022					50,022
	b. Foreign currencies	892,014					892,014	781,003					781,003
2.	Spot and derivative receivables/						,						,
	forward												
	a. Rupiah												
	b. Foreign currencies												
3.	Securities												
	a. Rupiah	197,192,512					197,192,512	136,343,613					136,343,613
	b. Foreign currencies	49,253,007					49,253,007	33,862,719					33,862,719
4.	Securities sold with agreement to												
	repurchase (repo)												
	a. Rupiah		-			-	-		-		-	-	-
	b. Foreign currencies		-	-	-	-	-	-		-	-	-	-
5.	Securities purchased with agreement												
	to resell (reverse repo)												
	a. Rupiah	-		-	-		-	-		-	-	-	-
	b. Foreign currencies		-	-	-	-				-	-		
6.	Acceptances receivables	1,969		-	-		1,969	6,373					6,373
7.	Loans and financing provided												
	a. Micro, Small and Medium loans							***					***
	(UMKM)						-	184					184
	i. Rupiah			-				184			-		184
	ii. Foreign currencies	20.45		-		-		44.000.00			-		
	b. Non UMKM	30,174,461	4,608		50			14,572,497	7,301				14,579,798
	i. Rupiah	12,547,274	4,608		50		12,551,932	3,315,975	7,301				3,323,276
	ii. Foreign currencies	17,627,187					17,627,187	11,256,522				-	11,256,522
	c. Restructured loans*)						-						-
	i. Rupiah						-	-		-			-
	ii. Foreign currencies	-	-		-	-	-		-		-	-	-
8.	Investments in shares	10,042,232	-	414,227	94,192	-	10,550,651	8,323,990	-	483,227	25,191	-	8,832,408
9.	Other receivables	-			-		-		-	-	-	-	-
10.	Commitments and contingencies												
	a. Rupiah	7,800,328	556		-	-	7,800,884	723,312	443		-	-	723,755
	b. Foreign currencies	30,899,426	-			-	30,899,426	22,471,311					22,471,311
Ш	THIRD PARTIES												
1.	Placements with other banks												
	a. Rupiah	14,140,357					14,140,357	20,486,336		-	-	-	20,486,336
	b. Foreign currencies	36,476,729	-	-	-	-	36,476,729	89,074,609	-	-	-	-	89,074,609
2.	Spot and derivative receivables/												
	forward												
	a. Rupiah	1,425,140	-	-	-	-	1,425,140	1,261,960		-	-	-	1,261,960
	b. Foreign currencies	109,611	-	-	-	-	109,611	73,851			-	-	73,851
3.	Securities												
	a. Rupiah	32,978,594	41,538	-	-		33,020,132	18,486,863	-	-	-		18,486,863
	b. Foreign currencies	7,377,452		-	-		7,377,452	21,539,158	-	-	-		21,539,158
4.	Securities sold with agreement to												
	repurchase (repo)	44643511					444000	207 (55					
	a. Rupiah	14,613,344		-	-		14,613,344	397,452			-	-	397,452
-	b. Foreign currencies	6,428,315	-	-	-	-	6,428,315	1,058,719			-		1,058,719
5.	Securities purchased with agreement to resell (reverse repo)												
	a. Rupiah	1,496,326					1,496,326	15,278,834					15,278,834
	b. Foreign currencies	1,490,326					1,490,326	13,278,634					13,2/0,634
	Acceptances receivables	12,391,406	400,369	2,899	-	-	12,794,674	8,149,662	245,806	286	-		0.205.754
6.	Loans and financing provided	12,391,406	400,369	2,699			12,/94,6/4	8,149,062	245,606	286	-		8,395,754
7.													
	a. Micro, Small and Medium loans (UMKM)	108,665,224	4,789,048	393,591	623.081	459.255	114,930,199	93,796,822	3,843,506	194,865	319,065	194,202	98,348,460
	i. Rupiah	108,406,340	4,789,048	393,591	623,081	459,255		93,719,346	3,843,506	194,865	319,065	194,202	98,270,984
	ii. Foreign currencies	258.884	1,707,040	373,371	023,001	737,233	258.884	77,476	3,043,300	19-7,003	317,003	134,202	77,476
	b. Non UMKM		38 566 002	2 502 064	5 227 745	12 575 017	746,013,452		36 609 434	2 705 026	6 436 422	15 413 706	
	i. Rupiah	513,248,202		1,839,418			746,013,452 555,349,972					11,306,911	
	ii. Foreign currencies	173,893,432		662,646	505,604		190,663,480		8,424,382	129,653	5,877,386		140.342.543
	c. Restructured loans*)						123,796,501						160,587,948
	: Desire	57,500,189	24 494 140	1,655,015	4,382,320	7.606.400	05 603 607	01 020 065	34,121,033	2,331,212	5,023,709	0.022.605	134 434 451

32,067

 175301,849
 1,826,263
 35,452
 8,244
 186,509
 177,358,317
 185,712,243
 2,107,024
 43,802

 88,544,620
 4,706,525
 7,862
 2,280
 12,284
 93,273,571
 100,686,104
 2,982,068
 8,409

Statements of Income and Other Comprehensive

		INDIV	IDUAL	CONSOLIDATED				
МО	DESCRIPTION	30 June 2022	30 June 2021	30 June 2022	30 June 2021 (Restated)			
		30 Julie 2022	303unc 2021	Jo June 2022	(Restated)			
	OPERATING INCOME AND EXPENSES							
Α	Interest and Sharia Income, Interest and Sharia							
1.	Interest and Sharia Income	38,683,531	35,025,103	52,934,276	48,113,146			
2.	Interest and Sharia Expenses Net Interest Income and Sharia Income	7,766,608	9,247,317	11,101,545	12,955,665			
	(Expenses)	30,916,923	25,777,786	41,832,731	35,157,481			
3.	Premium Income	-	-	7,639,607	6,431,261			
4.	Claim Expenses			6,264,759	5,490,509			
	Net Premium Income (Claim Expenses)			1,374,848	940,752			
	Net Interest and Sharia Income (Expenses),							
	and Net Premium Income (Claim Expenses)	30,916,923	25,777,786	43,207,579	36,098,233			
В	Other Operating Income and Expenses							
1.	Gain (loss) from increase (decrease) in fair value of financial assets	1,401,067	833,712	1,363,804	861,848			
2.	Gain (loss) from decrease (increase) in fair value	1,401,067	033,/12	1,303,004	001,040			
۷.	of financial liabilities	_	_	_	_			
3.	Gain (Loss) from sale of financial assets	786,363	2,857,722	839,047	2,880,899			
4.	Gain (Loss) from spot and derivative transaction/							
	forward (realised)	76,649	365,445	100,878	390,455			
5.	Gain (Loss) from investment in shares under							
6.	equity method	-	-	-	-			
7.	Gain (Loss) from foreign currencies translation Dividend Income	384,794	563.686	-	-			
8.	Comissions/provisions/fees and administrative	6,824,324	6,183,395	8,333,648	7,645,381			
9.	Other income	3,376,386	2,376,029	5,515,349	4,240,073			
10.	Impairment for financial assets	5,054,352	8,157,939	7,402,951	10,454,050			
11.	Losses related to operational risk	18,468	13,143	18,468	13,143			
12.	Salaries and employee benefits	7,746,505	7,427,294	11,749,360	10,829,522			
13.	Promotion expenses	315,710	392,926	547,946	501,845			
14.	Other expenses	7,595,205	8,075,424	11,914,055	12,305,613			
	Other Operating Income (Expenses)	(7,880,657)	(10,886,737)	(15,480,054)	(18,085,517)			
	PROFIT (LOSS) FROM OPERATIONS	23,036,266	14,891,049	27,727,525	18,012,716			
			,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,		,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,			
1.	NON OPERATING INCOME AND EXPENSES	276	1.000	282	1.500			
2.	Gain (Loss) from sale of premises and equipment	6,754	1,680 (28,580)	29,818	1,598			
۷.	Other non operating income (expenses) PROFIT (LOSS) FROM NON OPERATING	7,030	(26,900)	30,100	(86,689) (85,091)			
	PROFIT (LOSS) CURRENT PERIOD BEFORE TAX	23,043,296	14,864,149	27,757,625	17,927,625			
	Income tax expenses	23,043,290	14,004,145	27,737,023	17,527,023			
	a. Estimated current tax	(4,334,048)	(3,553,076)	(5,484,094)	(4,368,533)			
	b. Deferred tax income (expenses)	(171,416)	196,820	(229,223)	126,069			
	PROFIT (LOSS) CURRENT PERIOD	18,537,832	11,507,893	22,044,308	13,685,161			
	PROFIT (LOSS) MINORITY INTEREST	-	-	1,835,098	1,184,027			
	OTHER COMPREHENSIVE INCOME							
1.	Unreclassified to profit or loss							
	a. Premises and equipment revaluation increment	_		_	53,728			
	b. Remeasurement from defined benefit program	-	25,336	(1,721)	(36,105)			
	c. Others	-	-	-	-			
2.	Reclassified to profit or loss							
	a. Gain (loss) from adjustments arising from							
	translation of financial statement	(23,429)	56,025	19,372	85,844			
	 Gain (loss) from changes of available for sale financial assets 	(5,488,479)	(2,611,477)	(5,806,365)	(2,676,552)			
	c. Others	(3,400,473)	(2,011,477)	(4,600)	21,351			
	Other comprehensive income current period			(4,000)	21,331			
	after income tax - net	(5,511,908)	(2,530,116)	(5,793,314)	(2,551,734)			
	TOTAL OTHER COMPREHENSIVE INCOME							
	CURRENT PERIOD	13,025,924	8,977,777	16,250,994	11,133,427			
	Profit (loss) current period attributable to :	40.500.5	44 505 5		40 504			
	PARENT COMPANY	18,537,832	11,507,893	20,209,210	12,501,134			
	NON CONTROLLING INTEREST	40 527 622	44 507 555	1,835,098	1,184,027			
	TOTAL PROFIT (LOSS) CURRENT PERIOD Total comprehensive profit (loss) current	18,537,832	11,507,893	22,044,308	13,685,161			
	period attributable to :							
	PARENT COMPANY	13,025,924	8,977,777	14,533,792	9,961,568			
		13,023,324	0,577,777					
	NON CONTROLLING INTEREST			1,717,202	1,171,859			
	TOTAL COMPREHENSIVE PROFIT (LOSS) CURRENT PERIOD	13,025,924	8,977,777	16,250,994	11,133,427			
	TRANSFER PROFIT (LOSS) TO HEAD OFFICE		-					
	DIVIDEND			_				

Statements of Commitments and Contingencies

		INDIV	IDUAL	CONSO	LIDATED
NO	DESCRIPTION	30 June 2022	31 December 2021 (Audited)	30 June 2022	31 December 2021 (Audited)
1	COMMITMENT RECEIVABLES				
1.	Unused fund borrowings/financing facilities	-	-	-	-
2.	Outstanding purchase position on spot and derivative/forward	181,617,261	181,383,986	182,071,414	181,441,620
3.	Others	181,017,201	181,383,980	182,071,414	181,441,620
					_
II	COMMITMENT PAYABLES				
1.	Unused loan facilities granted to customer				40 450 500
	i. Committed	58,811,915	60,544,482	58,717,441	60,453,722
	ii. Uncommitted	131,570,762	131,976,914	132,163,152	132,857,462
2.	Outstanding irrevocable letters of credit	21,680,686	19,240,810	21,963,554	19,304,989
3.	Outstanding sales position on spot and derivative/forward	107 127 726	101 (33 070	102 200 401	104 110 401
4.	Others	187,127,726	181,633,870	192,369,461	184,110,491
Ш	CONTINGENT RECEIVABLES	23,307,222			
1.	Guarantees received	27,355,058	23,534,036	27,557,087	
2.	Others	34,285	32,729	34,285	32,729
IV	CONTINGENT PAYABLES				
1.	Guarantees issued	97,268,835	118,429,020	99,650,774	120,089,449
2.	Others	1,602,068	1,561,169	1,602,068	1,561,169
		ements of Sp 30 June 2022	ot and Deriv		actions llions of Rupiah)

NO	TRANSACTION	NOTIONAL AMOUNT			Derivative R & Pay		
			Trading	Hedging	Receivables	Payables	
A.	Exchange R	ate Related					
1.	Spot	16,883,988	16,880,115	3,873	13,362	13,410	
2.	Forward	28,140,277	28,140,277	-	115,712	247,838	
3.	Option						
	a. Written	3,444,386	1,656,686	1,787,700	-	40,171	
	b. Purchased	1,305,758	1,305,758	-	70,946	-	
4.	Future	-	-	-	-	-	
5.	Swap	71,466,998	60,076,350	11,390,648	229,225	570,715	
6.	Others	-	-		-	-	
В.	Interest Rat	e Related					
1.	Forward	-	-	-	-	-	
2.	Option						
	a. Written	-	-	-	-	-	
	b. Purchased	-	-	-	-	-	
3.	Future	-	-	-	-	-	
4.	Swap	61,764,928	56,587,049	5,177,879	855,808	616,322	
5.	Others	20,912,027	20,912,027		182,342	321,840	
c.	Others	140,000	140,000		67,356		
	TOTAL	204,058,362	185,698,262	18,360,100	1,534,751	1,810,296	

Management of The Bank

Board of Commissioner						
President Commissioner/Independent	: Muhamad Chatib Basri					
Deputy President Commissioner/Independent	: Andrinof A. Chaniago					
Independent Commissioner	: Boedi Armanto					
Independent Commissioner	: Loeke Larasati Agoestina					
Independent Commissioner	: Muliadi Rahardja					
Commissioner	: Rionald Silaban					
Commissioner	: Arif Budimanta					
Commissioner	: Faried Utomo					
Commissioner	: Nawal Nely					
Commissioner	: Muhammad Yusuf Ateh					
Board of Director						
President Director	: Darmawan Junaidi					
Deputy President Director	: Alexandra Askandar					
Director of Risk Management	: Ahmad Siddik Badruddin					
Director of Compliance and HR	: Agus Dwi Handaya					
Director of Treasury and International Banking	: Panji Irawan					
Director of Commercial Banking	: Riduan					
Director of Network and Retail Banking	: Aquarius Rudianto					
Director of Operation	: Toni Eko Boy Subari					
Director of Corporate Banking	: Susana Indah Kris Indriati					
Director of Institutional Relationship	: Rohan Hafas					
Director of Finance and Strategy	: Sigit Prastowo					
Director of Information Technology	: Timothy Utama					

Shareholders

Ultimate Shareholder Republic of Indonesia	52.00%
Non Ultimate Shareholder through Capital Market (≥ 5%)	Nil
Non Ultimate Shareholder through non Capital Market (≥ 5%) Indonesia Investment Authority	8.00%

Awards

LinkedIn 2022 Top Companies Rank 2 - The 15 Best Workplaces to Grow Your Career in Indonesia
Forbes 2022 World's Best Banks
Rank 3 - Best Banks in Indonesia
11th Asia Pacific Syndicated Loan
Market Awards
Indonesia Syndicated Loan House
of The Year
District Description Assessed and Description

13th Corporate Governance Awards Best Financial Sector - Big Cap Category 11th Infobank Digital Brand Award 2022
Best Overall Mobile Banking Commercial Bank

Anugerah Bisnis Indonesia Social Responsibility Awards (BISRA) 2022 Silver Champion in CSR Program -BUMN/BUMD Category iNews Maker Awards 2022

Digital Banking Awards 2022 Best of The Best Digital Bank

Value of bank's assets pledge as collateral:
a. To Bank Indonesia
b. To others
Repossessed assets**)
Include restructured loan due to Covid-19.
Repossessed assets are presented net after the impairment of assets.

25,844,658 1,021,686 12,195

i. Rupiah ii. Foreign currencies Investments in shares

III OTHER INFORMATIONS

1 Value of bank's assets pledge as collateral

	sses and Allowance for Asset Quality Assessment the Period Ended 30 June 2022 and 2021													(In Millions	of Rupiah)
					30 June 2022				30 June 2021						
			Allowance for Impairment			Calculate Allowance for Possible Losses on Earning Assets							Calculate Allowance for Possible Losses on Earning Assets		
NO	DESCRIPTION				Total			Total							Total
		Stage 1	Stage 2	Stage 3	Allowance for		Specific	Allowance for Possible				Allowance for			Allowance for Possible
					impairment			Losses				impairment			Losses
1.	Placements with other banks	9,290	-	-	9,290	296,890	-	296,890	8,950	-	-	8,950	336,556	-	336,556
2.	Spot and derivative receivables/forward	-	-	-	-	15,197	-	15,197	-	-	-	-	12,993	-	12,993
3.	Securities *)	36,381	13,440	-	49,821	353,981	2,077	356,058	29,188	7,911	-	37,099	256,790	2,324	259,114
4.	Securities sold with agreement to repurchase (repo)	-	-	-	-	24,650	-	24,650	-	-	-	-	12,566	-	12,566
5.	Securities purchased with agreement to resell (reverse repo)	-	-	-	-	4,540	-	4,540	-	-	-	-	5,431	-	5,431
6.	Acceptances receivables	21,661	193,211	2,899	217,771	123,934	20,453	144,387	14,994	142,245	285	157,524	81,560	12,333	93,893
7.	Loans and financing provided *)	11,523,230	25,776,937	22,512,445	59,812,612	8,259,813	18,562,945	26,822,758	11,264,086	27,281,089	21,680,400	60,225,575	7,393,906	21,457,152	28,851,058
8.	Investments in shares	30	-	64,356	64,386	30	127,304	127,334	30	-	27,582	27,612	30	91,933	91,963
9.	Other receivables	55,846	156,740	1,193,095	1,405,681	258,447	1,233,813	1,492,260	54,083	134,987	1,168,550	1,357,620	234,303	1,198,979	1,433,282
10.	Commitments and contingencies	517,492	1,256,253	190,476	1,964,221	1,719,408	488,453	2,207,861	757,181	2,294,552	172,495	3,224,228	1,744,194	349,134	2,093,328
	TOTAL	12,163,930	27,396,581	23,963,271	63,523,782	11,056,890	20,435,045	31,491,935	12,128,512	29,860,784	23,049,312	65,038,608	10,078,329	23,111,855	33,190,184

^{*)} Stage 1 allowance for impairment includes allowance for impairment for financial assets that are measured at fair value through other comprehensive income which booked in equity.

57,690,039 24,484,149 1,655,015 4,076,916 7,696,488 **95,602,607** 91,828,965 25,703,569 2,401,539 5,466,663 9,033,695 **134,434,451** 11,896,150 11,588,297 662,646 505,604 3,541,197 **28,193,894** 12,940,950 8,417,484 129,653 559,046 4,106,364 **26,153,497**

067 2,040 **34,107** - - 32,067 - 1,180,900 **28,059,439** 23,430,312 868,090 15,265

Statements of Calculation of Capital Adequacy Ratio Commercial Bank

	. 50 54.110 202	2 4114 202						(In Mill	ions	of Rupiah)	
_				30 June 2022 30 June 2021							
10	COMPONENTS OF CAPITAL					Individual	Individual Consolidated				
										·	
1 0	ORE CAPITAL (1 . Common Equit		1)	160,862,626 160,862,626	194,049,928 194,049,928	153,535,7 153,535,7		82,237,183 182,237,183			
			f Treasury St	ock)		11,666,667	11,666,667	11,657,8		11,657,817	
	1.2 Disclose	d Reserves				172,790,095	188,585,406	161,268,5	60	175,218,090	
	1.2.1 Addition					177,463,488	194,112,435	161,935,4		176,574,747	
	1.2.1.1 Other o		ences arising	from translat	tion of	29,994,846	30,488,918	31,697,3	.07	32,272,449	
	1.2.1.1.	financial sta		nom dansa	1011 01	79,960	326,798	16,3	41	16,341	
	1.2.1.1.		in of the incre		r value of	000	22.200	1 767.0		1 010 151	
	1211		ets available f xed assets rev			989 29,913,897	22,308 30,139,812	1,767,0 29,913,8		1,919,151 30,336,957	
	1.2.1.2 Other o			aidation		147,468,642	163,623,517	130,238,1		144,302,298	
	1.2.1.2.	1 Agio				18,941,550	17,643,264	17,334,2		17,416,663	
		2 General rese				2,333,333	2,333,333	2,333,3		2,333,333	
		3 Previous yea 4 Current yea				107,655,927 18,537,832	123,437,710 20,209,210	99,062,6 11,507,8		112,051,168 12,501,134	
		5 Funds for pa				-	-	11,507,0	-	-	
		6 Others				-	-		-	-	
	1.2.2 Deduction					(4,673,393)	(5,527,029)	(666,90		(1,356,657)	
	1.2.2.1 Other o		re income fferences aris	ing from tran	eslation of	(4,334,051)	(4,309,462)	(294,39	J8)	(74,403)	
		financial sta	itement			(396,412)	(396,412)	(266,5	24)	(46,529)	
	1.2.2.1.	2 Potential lo	sses from the ancial assets a	decrease in	the fair	(2.027.620)	(2.012.050)	(27.0	74)	(27.074)	
	1.2.2.2 Other o			ivaliable for	Juic	(3,937,639) (339,342)	(3,913,050) (1,217,567)	(27,8) (372,5)		(27,874) (1,282,254)	
		1 Disagio				-	-	,2.2,5	-	-	
		2 Previous yea				-	-		-	-	
		3 Current year 4 Negative dif		wance for no	ssible losser	-	-		-	-	
	1.2.2.2.4		ference in allo ce for impairm						-		
	1.2.2.2.	5 Negative di	ference in adj	usment amo	unts from						
	1222		financial asse owance for no			(339,342)	(1,217,567)	(372,5	- 07)	(1,282,254)	
		7 Others	owance for ne	in carriing as	13013	(339,342)	(1,217,307)	(372,31	-	(1,202,234)	
		rolling inter					15,049,283		-	13,247,215	
		n Factor of C				(23,594,136)	(21,251,428)	(19,390,62		17,885,939)	
	1.4.1 Delette	d tax calculat	ion			(9,557,848)	(11,395,316) (482,091)	(7,579,4)4) -	(8,929,865) (482,091)	
		ntangible asse	ets			(3,531,949)	(4,042,653)	(3,002,1	72)	(3,537,822)	
			calculated as			(10,504,339)	(5,331,368)	(8,808,9)	39)	(4,936,161)	
		II of capital or sation exposu	insurance su	bsidiaries					-	-	
		leduction of C									
	1.4.7.1 Placem	ent of funds	in instrumen	AT 1 and/or	Tier 2 to						
	other b		nother entity	acquired by	the transi				-	-	
		e to law, gran	nother entity ts, or grants w	ill	uie ualisi-				-		
	1.4.7.3 Exposui	es that give ris	e to credit risk	due the settle	ement risk						
	1.4.7.4 Exposu	res in Subsid	Delivery Versu	is rayment husiness ac	tivity				-	-	
	based (on sharia prir	ciples (if ava		y				-	-	
2	. Additional Ties			1					-		
	2.1 Instrume 2.2 Agio/Dis		nply with AT	1 requireme	ents						
	2.3 Deduction	n factor of A							-	-	
	2.3.1 Placem other b		n instrument /	AT 1 and/or T	ier 2 to						
			nother entity	acquired by	the transi-	·					
	tion du	e to law, grar	ts, or grants v			-	-		-	-	
	UPPLEMENTAL			or others wh	hich	10,068,457	12,471,352	9,314,9	96	11,747,040	
'	 Capital Instrum comply with Ti 			or others wi	mell	243,543	633,126	355,9	84	1,020,567	
	. Agio/Disagio					-			-	-	
3	 General provis weighted asset 		ng assets (ma	x. 1.25% cr	edit risk -	9,824,914	11,838,226	8,959,0	12	10,726,473	
4	. Deduction sup		pital			-,-2-1,-14	,550,220	2,232,0			
	4.1 Sinking Fu	ind							-		
	4.2 Placemen bank	t of funds in in	strument AT 1	and/or Tier 2	to other						
	4.3 Cross-ow		other entity ac	quired by the	e transition						
-	due to lav	v, grants, or g	rants will			170,931,083	206,521,280	162,850,7	- 48	193,984,223	
	OINE CONE AND		e 2022	30 Jun	ne 2021	1,0,931,003	30 June 2			une 2021	
			Consolidated				Individual Con				
DICK	WEIGHTED ASSE		consondated	marridual	gonzondated	CAD Datis	marriduai Con		FI-TUD	Consondated	
	WEIGHTED ASSE Risk - Weighted	13				CAR Ratio					
Asset	ts	785,993,109	947,058,043	716,720,978	858,117,814	CET 1 Ratio (%)	17.33%	17.13%	17.86%	6 17.82%	
Marke Asset	et Risk - Weighted	8,653,144	9,236,963	12,341,770	12 740 466	Tier 1 Ratio (%)	17.33%	17.13%	17.86%	6 17.82%	
Opera	rtional Risk -										
Weig	hted Assets	133,826,964	176,860,816	130,682,428	151,994,521	Tier 2 Ratio (%)	1.08%	1.10%	1.08%	6 1.15%	
Total Asse	Risk Weighted ts	928,473,217	1,133,155,822	859,745,176	1,022,852,801	Capital Adequac Ratio (%)	y 18.41%	18.23%	18.94%	6 18.97%	
CAR B	ASED ON RISK					CET 1 FOR					
	FILE (%)	9.83%	9.89%	9.70%	9.74%	BUFFER (%)	8.58%	8.34%	9.24%		
CAPI	TAL ALLOCATION F	DR CAR BASED	ON RISK PRO	FILE		Capital Conservati	OF BUFFER MAN	DATORY FILL	ED BY	/ BANK(%)	
rom (ET 1 (%)	8.75%	8.79%	8.62%	8.59%	Buffer (%)	2.500%	2.500% 0.	.000%*	0.000%*)	
Erom 4	NT 1 (%)	0.00%	0.00%	0.00%	0.00%	Countercyclical Buffer (%)	0.000%	0.000%	0.000%	6 0.000%	
rom F	1 (70)	0.00%	0.00%	0.00%	0.00%	Carital Carehanna	0.00070	3.00070	0.000%	0.000%	

From Al 1 (%)	0.00%	0.00%	0.00%	0.00%	Capital Surcharge	0.000%	0.000%	0.000%	0.0009
From Tier 2 (%)	1.08%	1.10%	1.08%	1.15%	for Systemic Bank (%)	2.500%	2.500%	2.500%	2.5009
*) In accordance with OJK R	egulation No. 48/PC	DJK.03/2020 on t	the 1 December	2020 regardi	ng "Changes in Otorit	as Jasa Keu	angan Regulation	No. 11/POJE	C.03/2020 c
National Economic Stimu capital component of 2.5							ulfill the Capital C	onservation	Buffer in th
Statements o				ia i is postpo					
For the Period End			2021				(I AA)	II:	Description
For the Period End	ied 30 June	2022 and	2021					llions of	Rupiar
							Cons	olidated	
		DESCRIPT	ION				30 June 2022	30 Ju	ne 2021
								(Res	tated)
CASH FLOWS FROM		ACTIVITIES	5				10.000 9599		
Receipts from interes Receipts from sharia							43,209,757 7,490,329		799,572 444,866
Receipts from fees, co		d premiums					15,744,947		941,052
Payments of insurance	ce claim expens	se					(6,264,759)		190,509)
Payments of interest Payments of sharia ex							(9,094,675) (1,816,519)	(10,7	763,215) 218,122)
Receipts from the sale		nt Bonds - Fai	ir value thro	uah profit	or loss		175,601,041		900,536
Acquisition of Govern							(177,844,735)	(113,0	016,408)
Fair value incone thro		oss - net					3,365,662		463,028
Other operating inco Other operating expe							2,253,259 (6,676,598)		580,868 (929,552)
Salaries and employe							(13,303,195)		910,521)
General and administ	trative expense						(7,172,091)	(7,4	431,259)
Non-operating incon Payment of corporate		net					29,819 (6,299,174)		(86,689) 115,486)
Cash Flows from Ope		ies Before Cl	hanges in O	perating	Assets and Liab	ilities	19,223,068		368,161
Decrease/(increase)							,,	,	
Placements with Ban							1,470,492		714,812)
Marketable securities Other receivables - tr	i - Fair value thi	rough profit	or loss				6,335,911 2,162,691		936,239) .509,158
Loans	ade transaction	113					(72,093,159)		954,619)
Sharia financing							(21,130,572)	(1,€	599,884)
Securities purchased		greements					22,399,746	37,	435,392
Consumer financing Net investment in lea							(1,794,039) (808,374)		432,825 326,559)
Prepaid taxes	ise inturients						902,196		143,232
Prepaid expense							(523,879)		513,935)
Other assets Proceeds from collection	ction of financ	ial accete al	roady writte	n - off			(5,234,448) 3,475,034		270,950) .808,419
Increase/(decrease)					Funds:		3,473,034	٥,	000,419
Conventional Bankir									
Demand deposits							(5,919,131) 32,232,012		033,955
Saving deposits Time deposits							1,419,745	(33.6	.620,324 541,252)
Interbank call money	,						1,328,382		803,893
Obligation due imme							917,019		567,617
Liability to unit - linke Other taxes payable	ea policynolaei	rs					(754,735) 22,309	(1,1	185,730) 501,773)
Other liabilities							10,583,785		736,404
Sharia Banking - Ten	nporary Syirka	h Funds							
Demand deposits - re - musyarakah	estricted invest	ment and de	emand depo	sit - mud	narabah musyta	rakah	3,248,455	1	672,580
Saving deposits - rest	tricted investm	ent and mud	dharabah sa	ving depo	sit - unrestricted	b			072,500
investment							2,797,862		601,636
Mudharabah time de Net Cash Provided b			ment				973,878 1,234,248		.159,090 546,933
CASH FLOWS FROM							1,234,240	10,0	,40,555
Decrease/(Increase) i			her than at	fair value	through profit o	rloss	4,314,659	(16,3	337,611)
Increase in Governme		ner than at fa	ir value thro	ough profi	t or loss		(42,521,912)		168,053)
Proceeds from sale of Acquisitions of fixed							7,614 (774,082)		2,100 (184,027
Acquisitions of intan							(247,124)		183,719)
Acquisitions of right	of use assets						(1,129,855)		(44,905)
Increase of investmen							(1,055,947)		184,756)
Net cash used for in							(41,406,647)	(44,0	00,971)
Receipts in issued se		CHVIIIES					1,415,850	7.	627,245
Payments for issued	securities						(1,972,836)	(6	580,149)
Receipts of fund bor							8,128,373		622,192
Payments of fund bo Payments of Subordi		nd bonds					(7,085,146) (7,989)	(15,7	734,293) (8,018)
Increase/(Decrease)			urchase agr	eements			14,424,574	(1.1	(8,016)
Payments of dividen	ds	-					(16,816,893)	(10,2	271,552)
Release of treasury s		itias					150,895		E7 200
Net cash Used for Fi Net Decrease in Cas							(1,763,172) (41,935,571)		57,291) 11,329)
Effect of Exchange F			l Cash Equi	valents			2,246,601		314,113
Cash and Cash Equi	valents at Beg	inning of Po					193,631,712	199,9	921,727
Cash and Cash Equi	valents at End	of Period					153,942,742	168,8	324,511
		Consider and	· · · · · · · · · · · · · · · · · · ·						

Current accounts with other banks Short-term investments are liquid with maturity period of three months or less since the date of acquisition Total cash and cash equivalents

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Cash and cash equivalents at end of period consist of:

Current accounts with Bank Indonesia

NOTES

1. The above financial information is extracted from the Consolidated Financial Statements of PT Bank Mandiri (Persero) Tbk. (the "Bank") and its subsidiaries as of 30 June 2022 for the six month periods then ended, prepared by the Bank's Management in accordance with the Indonesian Financial Accounting Standards. The Consolidated Financial Statements of PT Bank Mandiri (Persero) Tbk. (the "Bank") and its subsidiaries as of 31 December 2021 and for the year then ended prepared by the Bank's management in accordance with Indonesian Financial Accounting Standards, which have been audited by KAP Tanudiredja, Wibisana, Rintis & Rekan (a member firm of PwC global network) with Lucy Luciana Suhenda, SE, Ak, CPA, as partner in charge, an independent auditors, 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 27 January 2022.

Accountants, with an unmodified a dutit opinion, as stated in the report dated 27 January 2022.

2. The above published financial statements are presented to comply with the Financial Services Authority Regulation (FSA) 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 No.9/SEQJK.03/2020 dated 30 June 2020 regarding the Transparency and Published Financial Statements of Conventional Bank's Report and Circular Letter of Financial Services Authority No. 5-2/PR.117/2020 dated 20 January
2020 regarding the Changes to Published Financial Statements and also in accordance with the Regulation No. XLZ, Attachment to Decision of Chairman of Bapepam and Lt No. Ne.9-34/RGL/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 Regulation No.VIII.G7. Attachment to Decision of Chairman of Bapepam and LK No. Kep-347/BL/2012 dated 25 June 2012.

3. Related Parties in the Assets' Quality and Other Information Report are presented in accordance with the Bank Indonesia Regulation No. 73/PBI/2005 dated 20 January 2005 regarding the Amendment of Financial Services Authority Regulation No. 38/POJK.03/2019 dated 19 December 2019 regarding the Amendment of Financial Services Authority Regulation No. 32/POJK.03/2018 regarding The Legal Lending Limit and Provisions of Large Fund for Commercial Banks.

Legal Lending Limit and Provisions of Large Fund for Commercial Banks.

4. In relation with the Transaction for the Establishment of BSI which effective on 1 February 2021, Statements of Income and Other Comprehensive, and Statements of Cash Flows for the period ended 30 June 2021 have been restated as if the business combination had occurred since the beginning of the period when the entities were under common control in accordance with the application of PSAK3 (Revised 2012) "Entity Business Combination Inder Common Control".

5. Certain accounts in above Financial Information as of 30 June 2021 and for the period then ended have been reclassified to conform with the presentation of Financial Information as of 30 June 2022 and for the period then ended in accordance with the Circular Letter of Financial Services Authority No. 9/SEOJK.03/2020 dated 30 June 2020 regarding the Transparency and Publication of Conventional Bank's Report.

6. Exchange rate of 1 US Dollar as at 30 June 2022, 31 December 2021 and 30 June 2021 were Rp14,897.50, Rp14,252.50 and Rp14,500.00, respectively.







20,913,029

27,834,066 23,081,611

66,735,705 21,716,129