

Consolidated Financial Statements

(In Millions of Rupiah)

PT Bank Mandiri (Persero) Tbk. & Subsidiaries



| | | eptember 2022 and 31 December 2021 | | | | | | |
|--|--|--|---|--|--|--|--|--|
| 0 | DESCRIPTION | 30 September 2022 | | 30 September 2022 | LIDATED | | | |
| | DESCRIPTION | 30 September 2022 | 31 December 2021 (Audited) | 30 September 2022 | 31 December 2021 (Audited) | | | |
| | ASSETS | | | | | | | |
| 1. | Cash | 17,784,139 | 18,829,300 | 22,557,805 | 23,948,485 | | | |
| 2. | Placements with Bank Indonesia | 91,766,126 | 116,306,974 | 112,815,250 | 138,296,267 | | | |
| 3. | Placements with other banks | 41,784,634 | 30,968,466 | 44,626,476 | 33,954,077 | | | |
| 4. | Spot and derivative receivables/forward | 2,189,056 | 1,673,544 | 2,205,824 | 1,673,815 | | | |
| 5. | Securities*) | 269,872,850 | 265,127,156 | 372,644,516 | 379,541,406 | | | |
| 6. | Securities sold under repurchase | | | | | | | |
| | agreements (Repo) | 33,165,697 | 6,202,221 | 33,270,178 | 6,326,209 | | | |
| 7. | Securities purchased under resale | | | | | | | |
| | agreements (Reverse Repo) | 7,624,156 | 22,136,689 | 11,824,940 | 27,317,000 | | | |
| 8. | Acceptances receivables | 8,645,163 | 10,231,835 | 8,711,678 | 10,273,444 | | | |
| 9. | Loans | 907,790,606 | 828,113,863 | 1,138,941,125 | 1,026,224,827 | | | |
| 10. | | - | - | 22,851,286 | 19,108,322 | | | |
| 11. | Sharia financing | - | - | - | - | | | |
| 12. | Investment in share | 10,584,748 | 10,477,783 | 2,558,850 | 2,446,988 | | | |
| 13. | Others financials assets | 41,882,839 | 37,990,768 | 43,268,264 | 39,099,546 | | | |
| 14. | Allowance for impairment on financial | | | | | | | |
| | assets -/- | | | | | | | |
| | a. Securities | (20,624) | (60,684) | (39,396) | (81,350) | | | |
| | b. Loans and sharia financing **) | (59,528,046) | (60,488,261) | (69,569,463) | (69,193,662) | | | |
| | c. Others | (1,747,438) | (1,684,502) | (1,795,398) | (1,735,881) | | | |
| 15. | | 8,768,772 | 8,439,235 | 11,024,649 | 10,634,761 | | | |
| | Accumulated amortisation for intangible | | | | | | | |
| | assets -/- | (5,292,069) | (4,701,232) | (6,258,372) | (5,523,002) | | | |
| 16. | Premises and equipment ***) | 60,047,081 | 58,232,269 | 71,007,236 | 67,503,267 | | | |
| | Accumulated depreciation for premises and | | | | | | | |
| | equipment -/- | (15,500,980) | (13,894,875) | (20,488,956) | (18,358,475) | | | |
| 7. | Non earning assets | | | | | | | |
| | a. Abandoned properties | - | - | - | - | | | |
| | b. Repossessed assets - net | 238,820 | 238,820 | 1,108,960 | 1,120,089 | | | |
| | c. Suspense account | 1,950,487 | 613,617 | 1,950,487 | 613,617 | | | |
| | d. Inter office assets | - | - | - | - | | | |
| 18. | Lease financing | - | - | 5,725,763 | 4,823,773 | | | |
| 19. | Other assets | 20,994,482 | 20,802,585 | 30,394,796 | 27,597,605 | | | |
| | TOTAL ASSETS | 1,443,000,499 | 1,355,555,571 | 1,839,336,498 | 1,725,611,128 | | | |
| | LIABILITIES AND EQUITY | | | | | | | |
| | LIABILITIES | | | | | | | |
| 1. | Demand deposits ****) | 376,436,585 | 378,436,403 | 416,012,302 | 413,072,630 | | | |
| 2. | Savings deposits ****) | 416,651,972 | 380,876,425 | 533,153,156 | 486,852,911 | | | |
| 3. | Time deposits ****) | 289,019,403 | 266,984,444 | 412,132,427 | 391,250,578 | | | |
| 4. | Electronic money | 1,668,311 | 1,556,416 | 1,668,311 | 1,556,416 | | | |
| 5. | Fund from Bank Indonesia | - | - | - | - | | | |
| 6. | Fund from other banks ****) | 13,736,082 | 12,307,313 | 15,412,653 | 13,810,595 | | | |
| 7. | Spot and derivative liabilities/forward | 2,488,694 | 1,024,951 | 2,488,694 | 1,024,951 | | | |
| 8. | Securities sold under repurchase | | | | | | | |
| | agreements (Repo) | 31,272,058 | 5,343,570 | 31,366,869 | 5,427,998 | | | |
| 9. | Acceptances liabilities | 8,645,163 | 10,231,835 | 8,711,678 | 10,273,444 | | | |
| | Securities issued | 35,836,389 | 35,305,054 | 44,498,589 | 45,573,377 | | | |
| 0. | | | | | | | | |
| | Fund borrowings | 39,413,621 | 40,702,962 | 58,957,202 | 51,536,546 | | | |
| 11. | Fund borrowings Margin deposits received | 39,413,621 676,873 | 40,702,962 670,515 | 58,957,202 676,873 | 51,536,546 670,515 | | | |
| 11. 12. | Margin deposits received | 676,873 | 670,515 | 676,873 | 670,515 | | | |
| 10. 11. 12. 13. | Margin deposits received Inter office liabilities | | | 676,873 92,441 | 670,515 38,617 | | | |
| 11. 12. 13. 14. | Margin deposits received Inter office liabilities Liability to unit link holders | 676,873 92,441 - | 670,515 38,617 | 676,873 92,441 30,070,086 | 670,515 38,617 30,657,570 | | | |
| 11. 12. 13. 14. | Margin deposits received Inter office liabilities Liability to unit link holders Other liabilities | 676,873 | 670,515 | 676,873 92,441 30,070,086 52,708,194 | 670,515 38,617 30,657,570 51,753,698 | | | |
| 1. 2. 3. 4. 5. | Margin deposits received Inter office liabilities Liability to unit link holders Other liabilities Minority interest | 676,873 92,441 - 31,923,509 | 670,515 38,617 - 32,332,520 | 676,873 92,441 30,070,086 52,708,194 19,290,989 | 670,515 38,617 30,657,570 51,753,698 17,424,670 | | | |
| 1. 2. 3. 4. 5. | Margin deposits received Inter office liabilities Liability to unit link holders Other liabilities Minority interest TOTAL LIABILITIES | 676,873 92,441 - | 670,515 38,617 | 676,873 92,441 30,070,086 52,708,194 | 670,515 38,617 30,657,570 51,753,698 | | | |
| 1. 2. 3. 4. 5. 6. | Margin deposits received Inter office liabilities Liability to unit link holders Other liabilities Minority interest TOTAL LIABILITIES EQUITY | 676,873 92,441 - 31,923,509 | 670,515 38,617 - 32,332,520 | 676,873 92,441 30,070,086 52,708,194 19,290,989 | 670,515 38,617 30,657,570 51,753,698 17,424,670 | | | |
| 11. 12. 13. 14. 15. | Margin deposits received Inter office liabilities Liability to unit link holders Other liabilities Minority interest TOTAL LIABILITIES EQUITY Share capital | 676,873 92,441 - 31,923,509 - 1,247,861,101 | 670,515 38,617 - 32,332,520 - 1,165,811,025 | 676,873 92,441 30,070,086 52,708,194 19,290,989 1,627,240,464 | 670,515 38,617 30,657,570 51,753,698 17,424,670 1,520,924,516 | | | |
| 1. 2. 3. 4. 5. 6. | Margin deposits received Inter office liabilities Liability to unit link holders Other liabilities Minority interest TOTAL LIABILITIES EQUITY Share capital a. Authorised capital | 676,873 92,441 31,923,509 - 1,247,861,101 | 670,515 38,617 - 32,332,520 - 1,165,811,025 | 676,873 92,441 30,070,086 52,708,194 19,290,989 1,627,240,464 | 670,515 38,617 30,657,570 51,753,698 17,424,670 1,520,924,516 | | | |
| 1. 2. 3. 4. 5. 6. | Margin deposits received Inter office liabilities Liability to unit link holders Other liabilities Minority interest TOTAL LIABILITIES EQUITY Share capital a. Authorised capital b. Unpaid-in capital-/- | 676,873 92,441 - 31,923,509 - 1,247,861,101 | 670,515 38,617 32,332,520 - 1,165,811,025 16,000,000 (4,333,333) | 676,873 92,441 30,070,086 52,708,194 19,290,989 1,627,240,464 | 670,515 38,617 30,657,570 51,753,698 17,424,670 1,520,924,516 16,000,000 (4,333,333) | | | |
| 11. 12. 13. 14. 15. 16. | Margin deposits received Inter office liabilities Liability to unit link holders Other liabilities Minority interest TOTAL LIABILITIES EQUITY Share capital a. Authorised capital b. Unpaid-in capital/- c. Treasury stock -/- | 676,873 92,441 31,923,509 - 1,247,861,101 | 670,515 38,617 - 32,332,520 - 1,165,811,025 | 676,873 92,441 30,070,086 52,708,194 19,290,989 1,627,240,464 | 670,515 38,617 30,657,570 51,753,698 17,424,670 1,520,924,516 | | | |
| 1. 2. 3. 4. 5. 6. | Margin deposits received Inter office liabilities Liability to unit link holders Other liabilities Minority interest TOTAL LIABILITIES EQUITY Share capital a. Authorised capital b. Unpaid-in capital-/- c. Treasury stock -/- Additional paid-in capital | 676,873 92,441 31,923,509 1,247,861,101 16,000,000 (4,333,333) | 670,515 38,617 32,332,520 - 1,165,811,025 16,000,000 (4,333,333) (8,850) | 676,873 92,441 30,070,086 52,708,194 19,290,989 1,627,240,464 16,000,000 (4,333,333) | 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) | | | |
| 11. 12. 13. 14. 15. 16. | Margin deposits received Inter office liabilities Liability to unit link holders Other liabilities Minority interest TOTAL LIABILITIES EQUITY Share capital a. Authorised capital b. Unpaid-in capital-/- c. Treasury stock -/- Additional paid-in capital a. Agio | 676,873 92,441 31,923,509 - 1,247,861,101 | 670,515 38,617 32,332,520 - 1,165,811,025 16,000,000 (4,333,333) | 676,873 92,441 30,070,086 52,708,194 19,290,989 1,627,240,464 | 670,515 38,617 30,657,570 51,753,698 17,424,670 1,520,924,516 16,000,000 (4,333,333) | | | |
| 11. 12. 13. 14. 15. 16. | Margin deposits received Inter office liabilities Liability to unit link holders Other liabilities Minority interest TOTAL LIABILITIES EQUITY Share capital a. Authorised capital b. Unpaid-in capital/- c. Treasury stock -/- Additional paid-in capital a. Agio b. Disagio -/- | 676,873 92,441 31,923,509 1,247,861,101 16,000,000 (4,333,333) | 670,515 38,617 32,332,520 - 1,165,811,025 16,000,000 (4,333,333) (8,850) | 676,873 92,441 30,070,086 52,708,194 19,290,989 1,627,240,464 16,000,000 (4,333,333) | 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) | | | |
| 11. 12. 13. 14. 15. 16. | Margin deposits received Inter office liabilities Liability to unit link holders Other liabilities Minority interest TOTAL LIABILITIES EQUITY Share capital a. Authorised capital b. Unpaid-in capital-/- c. Treasury stock -/- Additional paid-in capital a. Agio b. Disagio -/- c. Funds for paid-up capital | 676,873 92,441 31,923,509 1,247,861,101 16,000,000 (4,333,333) | 670,515 38,617 32,332,520 - 1,165,811,025 16,000,000 (4,333,333) (8,850) | 676,873 92,441 30,070,086 52,708,194 19,290,989 1,627,240,464 16,000,000 (4,333,333) | 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. 2. 3. 4. 5. 6. | Margin deposits received Inter office liabilities Liability to unit link holders Other liabilities Minority interest TOTAL LIABILITIES EQUITY Share capital a. Authorised capital b. Unpaid-in capital-/- c. Treasury stock -/- Additional paid-in capital a. Agio b. Disagio -/- c. Funds for paid-up capital d. Others | 676,873 92,441 31,923,509 1,247,861,101 16,000,000 (4,333,333) | 670,515 38,617 32,332,520 - 1,165,811,025 16,000,000 (4,333,333) (8,850) | 676,873 92,441 30,070,086 52,708,194 19,290,989 1,627,240,464 16,000,000 (4,333,333) | 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) | | | |
| 11. 12. 13. 14. 15. 16. | Margin deposits received Inter office liabilities Liability to unit link holders Other liabilities Minority interest TOTAL LIABILITIES EQUITY Share capital a. Authorised capital b. Unpaid-in capital-/- c. Treasury stock-/- Additional paid-in capital a. Agio b. Disaglo -/- c. Funds for paid-up capital d. Others Others Comprehensive income | 676,873 92,441 31,923,509 1,247,861,101 16,000,000 (4,333,333) 18,941,550 | 670,515 38,617 32,332,520 1,165,811,025 16,000,000 (4,333,333) (8,850) 18,799,505 | 676,873 92,441 30,070,086 52,708,194 19,290,989 1,627,240,464 16,000,000 (4,333,333) 17,643,264 | 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 | | | |
| 11. 12. 13. 14. 15. 16. | Margin deposits received Inter office liabilities Liability to unit link holders Other liabilities Minority interest TOTAL LIABILITIES EQUITY Share capital a. Authorised capital b. Unpaid-in capital-/- c. Treasury stock-/- Additional paid-in capital a. Algio b. Disagio-/- c. Funds for paid-up capital d. Others Other comprehensive income a. Gain | 676,873 92,441 31,923,509 - 1,247,861,101 16,000,000 (4,333,333) - 18,941,550 - - - 31,222,265 | 670,515 38,617 32,332,520 1,165,811,025 16,000,000 (4,333,333 (8,850) 18,799,505 32,774,094 | 676,873 92,441 30,070,086 52,708,194 19,290,989 1,627,240,464 16,000,000 (4,333,333) 17,643,264 | 670,515 38,617 30,657,570 51,733,698 17,424,670 1,520,924,516 16,000,000 (4,333,333) (8,850) 17,501,219 | | | |
| 11. 12. 13. 14. 15. 16. | Margin deposits received Inter office liabilities Liability to unit link holders Other liabilities Minority interest TOTAL LIABILITIES EQUITY Share capital a. Authorised capital b. Unpaid-in capital-/- c. Treasury stock -/- Additional paid-in capital a. Agio b. Disagio -/- c. Funds for paid-up capital d. Others Other comprehensive income a. Gain b. Losses -/- | 676,873 92,441 31,923,509 1,247,861,101 16,000,000 (4,333,333) 18,941,550 | 670,515 38,617 32,332,520 1,165,811,025 16,000,000 (4,333,333) (8,850) 18,799,505 | 676,873 92,441 30,070,086 52,708,194 19,290,989 1,627,240,464 16,000,000 (4,333,333) 17,643,264 | 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 | | | |
| 11. 12. 13. 14. 15. 16. | Margin deposits received Inter office liabilities Liability to unit link holders Other liabilities Minority interest TOTAL LIABILITIES EQUITY Share capital a. Authorised capital b. Unpaid-in capital-/- c. Treasury stock -/- Additional paid-in capital a. Agio b. Disagio -/- c. Funds for paid-up capital d. Others Other comprehensive income a. Gain b. Losses -/- | 676,873 92,441 31,923,509 - 1,247,861,101 16,000,000 (4,333,333) - 18,941,550 - - - 31,222,265 | 670,515 38,617 32,332,520 1,165,811,025 16,000,000 (4,333,333 (8,850) 18,799,505 32,774,094 | 676,873 92,441 30,070,086 52,708,194 19,290,989 1,627,240,464 16,000,000 (4,333,333) 17,643,264 | 670,515 38,617 30,657,570 51,733,698 17,424,670 1,520,924,516 16,000,000 (4,333,333) (8,850) 17,501,219 | | | |
| 11. 12. 13. 14. 15. 16. | Margin deposits received Inter office liabilities Liability to unit link holders Other liabilities Minority interest TOTAL LIABILITIES EQUITY Share capital a. Authorised capital b. Unpaid-in capital-/- c. Treasury stock -/- Additional paid-in capital a. Agio b. Disagio -/- c. Funds for paid-up capital d. Others Other comprehensive income a. Gain b. Losses -/- | 676,873 92,441 31,923,509 - 1,247,861,101 16,000,000 (4,333,333) - 18,941,550 - - - 31,222,265 | 670,515 38,617 32,332,520 1,165,811,025 16,000,000 (4,333,333 (8,850) 18,799,505 32,774,094 | 676,873 92,441 30,070,086 52,708,194 19,290,989 1,627,240,464 16,000,000 (4,333,333) 17,643,264 | 670,515 38,617 30,657,570 51,733,698 17,424,670 1,520,924,516 16,000,000 (4,333,333) (8,850) 17,501,219 | | | |
| 11. 12. 13. 14. 15. 16. | Margin deposits received Inter office liabilities Liability to unit link holders Other liabilities Minority interest TOTAL LIABILITIES EQUITY Share capital a. Authorised capital b. Unpaid-in capital-/- c. Treasury stock -/- Additional paid-in capital a. Agio b. Disagio -/- c. Funds for paid-up capital d. Others Other comprehensive income a. Gain b. Losses -/- Reserve a. General reserve | 676,873 92,441 31,923,509 1,247,861,101 16,000,000 (4,333,333) 18,941,550 - - 31,222,265 (5,187,977) | 670,515 38,617 32,332,520 1,165,811,025 16,000,000 (4,333,333) (8,850) 18,799,505 32,774,094 (293,023) | 676,873 9,2441 30,070,086 52,708,194 19,290,989 1,627,240,464 16,000,000 (4,333,333) 17,643,264 | 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 | | | |
| 11. 12. 13. 14. 15. 16. | Margin deposits received Inter office liabilities Liability to unit link holders Other liabilities Minority interest TOTAL LIABILITIES EQUITY Share capital a. Authorised capital b. Unpaid-in capital-/- c. Treasury stock-/- Additional paid-in capital a. Agio b. Disagio-/- c. Funds for paid-up capital d. Others Other comprehensive income a. Gain b. Losses-/- Reserve a. General reserve b. Appropriated reserve | 676,873 92,441 31,923,509 1,247,861,101 16,000,000 (4,333,333) 18,941,550 - - 31,222,265 (5,187,977) | 670,515 38,617 32,332,520 1,165,811,025 16,000,000 (4,333,333) (8,850) 18,799,505 32,774,094 (293,023) | 676,873 9,2441 30,070,086 52,708,194 19,290,989 1,627,240,464 16,000,000 (4,333,333) 17,643,264 | 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 | | | |
| 11. 12. 13. 14. 15. 16. | Margin deposits received Inter office liabilities Liability to unit link holders Other liabilities Minority interest TOTAL LIABILITIES EQUITY Share capital a. Authorised capital b. Unpaid-in capital-/- c. Treasury stock-/- Additional paid-in capital a. Agio b. Disagio-/- c. Funds for paid-up capital d. Others Other comprehensive income a. Gain b. Losses-/- Reserve a. General reserve b. Appropriated reserve Retained earning | 676,873 92,441 31,923,509 1,247,861,101 16,000,000 (4,333,333) 18,941,550 - - 31,222,265 (5,187,977) 2,333,333 | 670,515 38,617 32,332,520 1,165,811,025 16,000,000 (4,333,333 (8,850) 18,799,505 32,774,094 (293,023) 2,333,333 | 676,873 92,441 30,070,086 52,708,194 19,290,989 1,627,240,464 16,000,000 (4,333,333) 17,643,264 2,332,278,145 (5,915,869) 2,333,333 | 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 | | | |
| 11. 12. 13. 14. 15. 16. | Margin deposits received Inter office liabilities Liability to unit link holders Other liabilities Minority interest TOTAL LIABILITIES EQUITY Share capital a. Authorised capital b. Unpaid-in capital-/- c. Treasury stock -/- Additional paid-in capital a. Agio b. Disagio -/- c. Funds for paid-up capital d. Others Other comprehensive income a. Gain b. Losses -/- Reserve a. General reserve b. Appropriated reserve Retained earning a. Previous years *****) | 676,873 92,441 31,923,509 1,247,861,101 16,000,000 (4,333,333) 18,941,550 31,222,265 (5,187,977) 2,333,333 | 670,515 38,617 32,332,520 1,165,811,025 16,000,000 (4,333,333) (8,850) 18,799,505 32,774,094 (293,023) 2,333,333 - 109,334,221 | 676,873 92,441 30,070,086 52,708,194 19,290,989 1,627,240,464 16,000,000 (4,333,333) - 17,643,264 - - 32,278,145 (5,915,869) 2,333,333 - 140,254,601 | 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 33,680,333 (740,691) 2,333,333 1 122,497,998 | | | |
| 11. 12. 13. 14. 15. 16. | Margin deposits received Inter office liabilities Liability to unit link holders Other liabilities Minority interest TOTAL LIABILITIES EQUITY Share capital a. Authorised capital b. Unpaid-in capital-/- c. Treasury stock -/- Additional paid-in capital a. Agio b. Disagio -/- c. Funds for paid-up capital d. Others Other comprehensive income a. Gain b. Losses -/- Reserve a. General reserve b. Appropriated reserve Retained earning a. Previous years | 676,873 92,441 31,923,509 1,247,861,101 16,000,000 (4,333,333) 18,941,550 - - 31,222,265 (5,187,977) 2,333,333 124,472,820 28,507,633 | 670,515 38,617 32,332,520 1,165,811,025 16,000,000 (4,333,333) (8,850) 18,799,505 32,774,094 (293,023) 2,333,333 109,334,221 25,410,151 | 676,873 9,2441 30,070,086 52,708,194 19,290,989 1,627,240,464 16,000,000 (4,333,333) 17,643,264 | 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 | | | |
| 11. 12. 13. 14. 15. 16. | Margin deposits received Inter office liabilities Liability to unit link holders Other liabilities Minority interest TOTAL LIABILITIES EQUITY Share capital a. Authorised capital b. Unpaid-in capital-/- c. Treasury stock-/- Additional paid-in capital a. Agio b. Disagio-/- c. Funds for paid-up capital d. Others Other comprehensive income a. Gain b. Losses-/- Reserve a. General reserve b. Appropriated reserve Retained earning a. Previous years *****) b. Current year c. Pald dividend -/- | 1,247,861,101 1,247,861,101 1,6,000,000 (4,333,333) 18,941,550 31,222,265 (5,187,977) 2,333,333 - 124,472,820 28,507,633 1(6,816,893) | 1,165,811,025 1,165,811,025 1,165,811,025 16,000,000 (4,333,333 (8,850) 18,799,505 - - - 32,774,094 (293,023) 2,333,333 - 109,334,221 25,410,151 (10,271,552) | 676,873 92,441 30,070,086 52,708,194 19,290,989 1,627,240,464 16,000,000 (4,333,333) 17,643,264 | 670,515 38,617 30,657,570 51,733,698 17,424,670 1,520,924,516 16,000,000 (4,333,333) (8,850) 17,501,219 | | | |
| 11. 12. 13. 14. 15. 16. | Margin deposits received Inter office liabilities Liability to unit link holders Other liabilities Minority interest TOTAL LIABILITIES EQUITY Share capital a. Authorised capital b. Unpaid-in capital-/- c. Treasury stock -/- Additional paid-in capital a. Agio b. Disagio -/- c. Funds for paid-up capital d. Others Other comprehensive income a. Gain b. Losses -/- Reserve a. General reserve b. Appropriated reserve Retained earning a. Previous years | 676,873 92,441 31,923,509 1,247,861,101 16,000,000 (4,333,333) 18,941,550 - - 31,222,265 (5,187,977) 2,333,333 124,472,820 28,507,633 | 670,515 38,617 32,332,520 1,165,811,025 16,000,000 (4,333,333) (8,850) 18,799,505 32,774,094 (293,023) 2,333,333 109,334,221 25,410,151 | 676,873 9,2441 30,070,086 52,708,194 19,290,989 1,627,240,464 16,000,000 (4,333,333) 17,643,264 | 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 | | | |

Including leased assets.
Consolidated balance includes temporary syirkah funds from a Subsidiary.
Accumulated losses of Rp162,874,901 million had been eliminated against additional paid-in capital/agio through quasi-reorganisation on 30 April 2003.

| NO | RATIO | 30 September 2022 | 30 September 2021 | NO | RATIO | 30 September 2022 | 30 September 2021 |
|-----|--|----------------------|----------------------|----|-------------------------------------|----------------------|----------------------|
| | PERFORMANCE RATIOS | | | | COMPLIANCE | | |
| 1. | Capital Adequacy Ratio (CAR) | 19.32% | 19.40% | 1. | a. Percentage violation of | | |
| 2. | Non-performing earning assets and | | | | Legal Lending Limit | | |
| | non-performing non-earning assets | | | | Related parties | 0.00% | 0.00% |
| | to total earning assets and non- earning assets | 1.36% | 1.72% | | ii. Third parties | 0.00% | 0.00% |
| 3. | Non-performing earning assets to | 1.50% | 1.7 2 70 | | b. Percentage of excess of | | |
| ٥. | total earning assets | 1.35% | 1.70% | | Legal Lending Limit | | |
| 4. | Allowance for impairment on | 1.33% | 1.7070 | | Related parties | 0.00% | 0.00% |
| | financial assets to earning assets | 4.54% | 5.10% | | ii. Third parties | 0.00% | 0.00% |
| 5. | Gross NPL | 2.26% | 3.06% | 2. | Reserve requirement | | |
| | Net NPL | | | | a. Primary reserve | | |
| 6. | | 0.31% | 0.43% | | requirement Rupiah | 8.23% | 3.58% |
| 7. | Return on Asset (ROA) | 3.40% | 2.42% | | i. Daily | 0.00% | 0.50% |
| 8. | Return on Equity (ROE) | 23.28% | 15.08% | | ii. Average | 8.23% | 3.08% |
| 9. | Net Interest Margin (NIM) | 5.12% | 4.67% | | b. Reserve requirement | | |
| 10. | Operating Expenses to | | | | Foreign currencies | 4.10% | 4.22% |
| | Operating Income | 55.59% | 68.82% | | i. Daily | 2.00% | 2.00% |
| 11. | Cost to Income Ratio (CIR) | 35.82% | 40.63% | | ii. Average | 2.10% | 2.22% |
| 12. | Loan to Deposit Ratio (LDR) | 83.18% | 83.29% | 3. | Net Open Position-Overall | 7.59% | 6.00% |

Statements of Assets' Quality an

| 1.35% | 1.70% | cegar certaing cirrie | | | | II. Officorrii | ilittea | |
|----------------------------|---------|--|----------|--------------------|----------------|----------------|-------------|----------------|
| 1.35% | 1.70% | Related parties | 0.00% | 0.00% | 2. | Outstandi | ng irrevoca | ble letters of |
| 4.54% | 5.10% | ii. Third parties | 0.00% | 0.00% | 3. | | | sition on spot |
| 2.26% | 3.06% | Reserve requirement | | | | forward | | |
| | | a. Primary reserve | | | 4. | Others | | |
| 0.31% | 0.43% | requirement Rupiah | 8.23% | 3.58% | | | | |
| 3.40% | 2.42% | i. Daily | 0.00% | 0.50% | III | CONTING | ENT RECEI | VABLES |
| 23.28% | 15.08% | ii. Average | 8.23% | 3.08% | 1. | Guarantee | es received | |
| 5.12% | 4.67% | b. Reserve requirement | | | 2. | Others | | |
| 511270 | 1107 70 | Foreign currencies | 4.10% | 4.22% | | | | |
| 55.59% | 68.82% | i. Daily | 2.00% | 2.00% | IV | CONTING | ENT PAYA | BLES |
| 35.82% | 40.63% | ii. Average | 2.10% | 2.22% | 1. | Guarantee | es issued | |
| 83.18% | 83.29% | 3. Net Open Position-Overall | 7.59% | 6.00% | 2. | Others | | |
| n d Ot l 2 and 2 | | rmation | | | | (1 | n Millions | of Rupiah) |
| | | | DIVIDUAL | | | | | |
| | | mber 2022 | | | | ember 2021 | | |
| Specia Mentio | | Doubtful Loss Total | | Special Mention | Sub Standar | | | Total |
| | | | | | | | | |

| | | Current | Mention | Standard | Doubtiui | LUSS | TOtal | Current | Mention | Standard | Doubtiui | LOSS | iotai |
|-----------------|--|-------------|------------|-----------|-----------|---------------------|----------------------|-------------|------------|------------------|-----------|--------------------|----------------------|
| 1 | RELATED PARTIES | | | | | | | | | | | | |
| 1. | Placements with other banks | | | | | | | | | | | | |
| | a. Rupiah | 22 | | | | | 22 | 22 | | | | | 22 |
| | | | | | | - | | | | | | | |
| | b. Foreign currencies | 958,593 | - | | | | 958,593 | 896,962 | | | | - | 896,962 |
| 2. | Spot and derivative receivables/ | | | | | | | | | | | | |
| | forward | | | | | | | | | | | | |
| | a. Rupiah | - | - | | | - | | - | | - | - | - | - |
| | b. Foreign currencies | | | | | | | | | | | | |
| 3. | Securities | | | | | | | | | | | | |
| ٥. | | | | | | | | | | | | | |
| | a. Rupiah | 15,231 | - | | | | 15,231 | 17,529 | 1,233 | | | - | 18,762 |
| | b. Foreign currencies | - | - | | | - | | - | - | - | - | - | - |
| 4. | Securities sold with agreement to | | | | | | | | | | | | |
| | repurchase (Repo) | | | | | | | | | | | | |
| | a. Rupiah | | | | | | | | | | | | |
| | b. Foreign currencies | | | | | | | | | | | | |
| 5. | Securities purchased with agreement | | | | | | | | | | | | |
| ٥. | to resell (Reverse Repo) | | | | | | | | | | | | |
| | | | | | | | | | | | | | |
| | a. Rupiah | - | | | | | | - | | - | - | | |
| | b. Foreign currencies | - | | | | | - | - | | - | - | | |
| 6. | Acceptances receivables | 4,115 | | | | | 4,115 | 1,260 | | | | | 1,260 |
| 7. | Loans and financing provided | | | | | | | | | | | | |
| | a. Micro, Small and Medium loans | | | | | | | | | | | | |
| | (UMKM) | | | | | | | 500 | | | | | 500 |
| | | | | | | | | | | | | | |
| | i. Rupiah | | | | - | | | 500 | | - | | | 500 |
| | ii. Foreign currencies | | | | - | | - | | | - | | | |
| | b. Non UMKM | 3,886,821 | 2,430 | | 2,055 | | 3,891,306 | 3,127,226 | 6,845 | | | | 3,134,071 |
| | i. Rupiah | 3,429,996 | 2,430 | | 2,055 | | 3,434,481 | 3,127,226 | 6,845 | | | | 3,134,071 |
| | ii. Foreign currencies | 456,825 | -, | | -, | _ | 456,825 | -,, | -, | | | | -,, |
| | | 430,623 | | | | | 430,623 | | | | | | |
| | c. Restructured loans*) | - | - | | | | | - | - | | | - | - |
| | i. Rupiah | - | - | | | | | - | - | - | - | - | - |
| | ii. Foreign currencies | | - | | | | | | - | | | - | - |
| 8. | Investments in shares | 10,042,232 | | 414,227 | 94,191 | | 10,550,650 | 8,323,990 | | 483,227 | 25,191 | | 8,832,408 |
| 9. | Other receivables | , , | | , | , | _ | ,, | 484 | | , | , | | 484 |
| | | | | | | | | 404 | | | | | 404 |
| 10. | Commitments and contingencies | | | | | | | | | | | | |
| | a. Rupiah | 435,732 | 130 | | - | | 435,862 | 667,685 | 403 | - | - | - | 668,088 |
| | b. Foreign currencies | - | - | | | | - | - | - | - | - | - | - |
| Ш | THIRD PARTIES | | | | | | | | | | | | |
| 1. | Placements with other banks | | | | | | | | | | | | |
| ١. | | 27.054.405 | | | | | 27.054.405 | 25 240 005 | | | | | |
| | a. Rupiah | 27,854,185 | - | | | | 27,854,185 | 25,248,985 | - | | | - | 25,248,985 |
| | b. Foreign currencies | 50,122,638 | - | | | - | 50,122,638 | 69,610,833 | - | - | - | - | 69,610,833 |
| 2. | Spot and derivative receivables/ | | | | | | | | | | | | |
| | forward | | | | | | | | | | | | |
| | a. Rupiah | 2,063,108 | | | | - | 2,063,108 | 1,526,891 | | | - | | 1,526,891 |
| | b. Foreign currencies | 125,948 | | | | | 125,948 | 58,393 | | | | | 58,393 |
| , | | 123,540 | | | | | 123,540 | 30,393 | | | | | 30,393 |
| 3. | Securities | | | | | | | | | | | | |
| | a. Rupiah | 211,010,886 | | | | | 211,010,886 | | 47,416 | | | | 201,022,003 |
| | b. Foreign currencies | 58,846,733 | - | | - | | 58,846,733 | 59,462,393 | - | - | - | - | 59,462,393 |
| 4. | Securities sold with agreement to | | | | | | | | | | | | |
| | repurchase (Repo) | | | | | | | | | | | | |
| | a. Rupiah | 25,504,663 | | | | | 25,504,663 | 202,134 | | | | | 202,134 |
| | • | 7,661,034 | | | | | 7,661,034 | 2,379,872 | | | | | |
| - | b. Foreign currencies | 7,001,034 | | | | | 7,001,034 | 2,3/9,0/2 | | | | | 2,379,872 |
| 5. | Securities purchased with | | | | | | | | | | | | |
| | agreement to resell (Reverse Repo) | | | | | | | | | | | | |
| | a. Rupiah | 7,397,180 | | | - | | 7,397,180 | 7,117,193 | - | - | - | | 7,117,193 |
| | b. Foreign currencies | 226,976 | | | - | | 226,976 | | | | | | |
| 6. | Acceptances receivables | 8,522,789 | 116,116 | 2,143 | | | 8,641,048 | 7,880,108 | 302,588 | 662 | 656 | | 8,184,014 |
| 7. | Loans and financing provided | | | | | | | , , , , , , | | | -30 | | .,, |
| | | | | | | | | | | | | | |
| | a. Micro, Small and Medium loans (UMKM) | 100 552 000 | 2 707 702 | 264 477 | 1,007,555 | 202.405 | 114,026,128 | 96,046,161 | 2,914,571 | 193,693 | 732,286 | 254 012 | 100,141,623 |
| | | 108,553,909 | | | | | | | | | , | | |
| | i. Rupiah | 108,431,039 | 3,797,782 | 364,477 | 1,007,555 | 302,405 | 113,903,258 | | 2,914,571 | 193,693 | 732,286 | 254,912 | 100,080,201 |
| | ii. Foreign currencies | 122,870 | | - | - | - | 122,870 | 61,422 | - | - | - | - | 61,422 |
| | b. Non UMKM | 733,388,738 | 37,799,589 | 1,031,104 | 5,413,181 | 12,240,560 | 789,873,172 | 645,330,671 | 36,854,298 | 1,870,906 | 4,518,419 | 17,013,357 | 705,587,651 |
| | i. Rupiah | 531,556,773 | | | 4,533,368 | | 571,399,219 | | 28,537,054 | | 3,962,091 | | 541,755,931 |
| | | | | .,051,104 | | | | | | | | | |
| | ii. Foreign currencies | 201,831,965 | | | 879,813 | 3,961,510 | 218,473,953 | 150,721,411 | 8,317,244 | 36,544 | 556,328 | | 163,831,720 |
| | c. Restructured loans*) | 64,438,570 | | | | 10,911,725 | 115,650,640 | | | | | | 154,202,624 |
| | i. Rupiah | 55,147,103 | 22,550,453 | 833,167 | 4,716,815 | 6,950,294 | 90,197,832 | 88,586,871 | 25,314,884 | 1,537,392 | 4,077,403 | 10,671,185 | 130,187,735 |
| | ii. Foreign currencies | 9 291 467 | 11,320,097 | | 879,813 | 3,961,431 | 25,452,808 | 10,956,583 | 8,265,316 | 36,544 | 556,328 | 4,200,118 | 24,014,889 |
| | | | | | | | | | , -,0 | -, | 0,020 | .,0,0 | |
| g | | 3,231,107 | | | | 34 000 | 34 000 | | | 32.067 | | 3.005 | 24 162 |
| 8. | Investments in shares | - | 635.374 | 15.522 | | 34,098 | 34,098 | 26 162 502 | 066.003 | 32,067 | - | 2,095 | 34,162 |
| 8. 9. 10. | | 31,422,026 | 635,271 | 15,522 | | 34,098 1,203,825 | 34,098 33,276,644 | 26,162,583 | 966,992 | 32,067 16,897 | | 2,095 1,140,259 | 34,162 28,286,731 |

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

191,452,219 1,794,206

OTHER INFORMATIONS
Value of bank's assets pledge as collatera

b. Foreign currencies

a. Rupiah

b. To others

| Statements of Income and Other Comprehensive |
|---|
| For the Period Ended 30 September 2022 and 2021 |

| | | INDIV | IDUAL | CONSOLIDATED | | | | |
|------------|--|-------------------------|------------------------|--------------------------|----------------------|--|--|--|
| 10 | DESCRIPTION | 30 Sentember 2022 | 30 September 2021 | 30 Sentember 2022 | | | | |
| _ | | 30 September 2022 | 30 September 2021 | 30 September 2022 | (Restated) | | | |
| Α | OPERATING INCOME AND EXPENSES Interest and Sharia Income, Interest and Sharia | Evnences and P | remium Income | and Claim Evner | coc | | | |
| 1. | Interest and Sharia Income | 59,512,418 | 52,825,594 | 81,258,804 | 72,268,77 | | | |
| 2. | Interest and Sharia Expenses | 12,109,656 | 13,420,395 | 17,274,042 | 18,952,45 | | | |
| | Net Interest Income and Sharia Income | | | | | | | |
| _ | (Expenses) | 47,402,762 | 39,405,199 | 63,984,762 | 53,316,31 | | | |
| 3. | Premium Income | - | - | 10,905,130 | 9,800,80 | | | |
| 4. | Claim Expenses Net Premium Income (Claim Expenses) | | | 8,906,356 1,998,774 | 8,472,32 1,328,47 | | | |
| | Net Interest and Sharia Income (Expenses), | | | 1,556,774 | 1,320,47 | | | |
| | and Net Premium Income (Claim Expenses) | 47,402,762 | 39,405,199 | 65,983,536 | 54,644,79 | | | |
| В | Other Operating Income and Expenses | | | | | | | |
| 1. | Gain (loss) from increase (decrease) in fair value of financial assets | 1,877,451 | 1,540,609 | 1,862,610 | 1,707,61 | | | |
| 2. | Gain (loss) from decrease (increase) in fair value | 1,077,451 | 1,340,009 | 1,802,010 | 1,707,01 | | | |
| | of financial liabilities | - | - | - | | | | |
| 3. | Gain (loss) from sale of financial assets | 910,380 | 3,623,330 | 1,065,293 | 3,686,50 | | | |
| 4. | Gain (loss) from spot and derivative transaction/ forward (realised) | 94,006 | 427.241 | 132,316 | 472,89 | | | |
| 5. | Gain (loss) from investment in shares under | 94,006 | 437,241 | 132,316 | 472,89 | | | |
| | equity method | - | - | - | | | | |
| 6. | Gain (loss) from foreign currencies translation | - | - | - | | | | |
| 7. | Dividend income | 1,016,502 | 596,580 | - | | | | |
| 8. | Comissions/provisions/fees and administrative | 10,462,598 | 9,319,808 | 13,184,641 | 11,629,84 | | | |
| 9. 10. | Other income | 5,556,379 | 3,506,064 | 8,523,021 | 6,393,78 | | | |
| 10. 11. | Impairment for financial assets | 7,932,434 28,355 | 12,285,743 22,426 | 11,561,073 | 15,985,40 | | | |
| 12. | Losses related to operational risk Salaries and employee benefits | | 10,998,008 | 68,870 | 22,42 16,181,37 | | | |
| 13. | Promotion expenses | 11,482,384 812,709 | 670,717 | 17,654,774 1,196,629 | 855,62 | | | |
| 14. | Other expenses | 11,792,148 | 12,045,820 | 18,099,184 | 18,097,37 | | | |
| | Other Operating Income (Expenses) | (12,130,714) | (16,999,082) | (23,812,649) | (27,251,55 | | | |
| | PROFIT (LOSS) FROM OPERATIONS | 35,272,048 | 22,406,117 | 42,170,887 | 27,393,23 | | | |
| | NON OPERATING INCOME AND EXPENSES | | | | | | | |
| 1. | Gain (loss) from sale of premises and equipment | 277 | 2,018 | 444 | 1,86 | | | |
| 2. | Other non operating income (expenses) | 11,162 | 27,328 | 21,746 | 15,40 | | | |
| | PROFIT (LOSS) FROM NON OPERATING | 11,439 | 29,346 | 22,190 | 17,27 | | | |
| | PROFIT (LOSS) CURRENT PERIOD BEFORE TAX | 35,283,487 | 22,435,463 | 42,193,077 | 27,410,50 | | | |
| | Income tax expenses | (6 603 031) | (E 464 775) | (0 FE7 3E6) | /6 OFF 3F | | | |
| | a. Estimated current tax b. Deferred tax income (expenses) | (6,683,921) (91,933) | (5,464,775) 460,648 | (8,557,256) (170,907) | (6,955,35 598,39 | | | |
| | PROFIT (LOSS) CURRENT PERIOD | 28,507,633 | 17,431,336 | 33,464,914 | 21,053,54 | | | |
| | PROFIT (LOSS) MINORITY INTEREST | - | - | 2,812,128 | 1,824,47 | | | |
| | OTHER COMPREHENSIVE INCOME | | | | | | | |
| 1. | Unreclassified to profit or loss | | | | | | | |
| | a. Premises and equipment revaluation increment | - | - | - | (26,54 | | | |
| | b. Remeasurement from defined benefit program | - | 25,335 | 156,537 | 1,19 | | | |
| | c. Others | - | - | - | | | | |
| 2. | Reclassified to profit or loss | | | | | | | |
| | Gain (loss) from adjustments arising from translation of financial statement | (33,121) | 38,036 | 32,710 | 54,41 | | | |
| | b. Gain (loss) from changes of available for sale | (33,121) | 38,030 | 32,710 | 34,41 | | | |
| | financial assets | (6,413,662) | (2,245,804) | (6,839,748) | (2,278,313 | | | |
| | c. Others | - | - | (6,011) | 28,48 | | | |
| | Other comprehensive income current period after income tax - net | (6,446,783) | (2,182,433) | (6,656,512) | (2,220,756 | | | |
| | TOTAL OTHER COMPREHENSIVE INCOME | (0,440,783) | (2,102,433) | (0,030,312) | (2,220,730 | | | |
| | CURRENT PERIOD | 22,060,850 | 15,248,903 | 26,808,402 | 18,832,79 | | | |
| | Profit (loss) current period attributable to: | | | | | | | |
| | PARENT COMPANY | 28,507,633 | 17,431,336 | 30,652,786 | 19,229,07 | | | |
| | NON CONTROLLING INTEREST | 20 507 622 | 17 424 224 | 2,812,128 | 1,824,47 | | | |
| | TOTAL PROFIT (LOSS) CURRENT PERIOD Total comprehensive profit (loss) current | 28,507,633 | 17,431,336 | 33,464,914 | 21,053,54 | | | |
| | period attributable to : | | | | | | | |
| | PARENT COMPANY | 22,060,850 | 15,248,903 | 24,075,420 | 17,022,55 | | | |
| | NON CONTROLLING INTEREST | | | 2,732,982 | 1,810,23 | | | |
| | | | | | | | | |
| _ | TOTAL COMPREHENSIVE PROFIT (LOSS) | 22 060 850 | 15 248 903 | 26 808 402 | 18 832 70 | | | |

Statements of Commitments and Contingencies

TRANSFER PROFIT (LOSS) TO HEAD OFFICE

EARNINGS PER SHARE (in Rupiah)

DIVIDEND

| | | INDIV | IDUAL | CONSOLIDATED | | | | |
|----|---|-------------------|-------------------------------|-------------------|-------------------------------|--|--|--|
| NO | DESCRIPTION | 30 September 2022 | 31 December 2021 (Audited) | 30 September 2022 | 31 December 2021 (Audited) | | | |
| ï | COMMITMENT RECEIVABLES | | | | | | | |
| 1. | Unused fund borrowings/financing facilities | - | - | - | - | | | |
| 2. | Outstanding purchase position on spot and derivative/forward | 197,322,162 | 181,383,986 | 197,438,372 | 181,441,620 | | | |
| 3. | Others | - | - | - | - | | | |
| П | COMMITMENT PAYABLES | | | | | | | |
| 1. | Unused loan/financing facilities granted to customer | | | | | | | |
| | i. Committed | 49,268,691 | 60,544,482 | 49,205,712 | 60,453,722 | | | |
| | ii. Uncommitted | 134,079,465 | 131,976,914 | 134,589,989 | 132,857,462 | | | |
| 2. | Outstanding irrevocable letters of credit | 23,840,640 | 19,240,810 | 24,181,079 | 19,304,989 | | | |
| 3. | Outstanding sales position on spot and derivative/ forward | 202,643,040 | 181,633,870 | 204,789,814 | 184,110,491 | | | |
| 4. | Others | | | - | - | | | |
| Ш | CONTINGENT RECEIVABLES | | | | | | | |
| 1. | Guarantees received | 24,783,382 | 27,355,058 | 25,015,221 | 27,557,087 | | | |
| 2. | Others | 34,320 | 32,729 | 34,320 | 32,729 | | | |
| ıv | CONTINGENT PAYABLES | | | | | | | |
| 1. | Guarantees issued | 105,392,424 | 118,429,020 | 108,048,839 | 120,089,449 | | | |
| 2. | Others | 1,784,583 | 1,561,169 | 1,784,583 | 1,561,169 | | | |
| | | | | | | | | |

1,705,098

Statements of Spot and Derivative Transactions TRANSACTION NOTIONAL A. Exchange Rate Related 913,650

76,894,813 69,488,778 7,406,035

83,163

480,831

547,684

Others Interest Rate Re Forward
 Option a. Written b. Purchased 61,598,731 56,564,379 28,406,866 28,406,866 5,034,352 C. Others 140,000 140,000 67,356 **Management of The Bank** Board of Commissione President Commissioner/Independent : Muhamad Chatib Basri : Andrinof A. Chaniago Deputy President Commissioner/Independent Loeke Larasati Agoestina Independent Commissioner Muliadi Rahardja Rionald Silaban

Commissioner Commissione Arif Budimanta : Faried Utomo Commissioner Nawal Nely **Board of Director** 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 Network and Retail Banking Aguarius Rudianto Director of Operation Director of Corporate Banking : Susana Indah Kris Indriati Director of Institutional Relationship Rohan Hafas Director of Finance and Strategy Sigit Prastow Director of Information Techno 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

238,820

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 Asiamoney Awards 2022

Bisnis Indonesia Financial Award Innovative Wholesale Digital Banking Platform

Best Financial Sector - Big Cap Category Anugerah Bisnis Indonesia Social Responsibility Awards (BISRA) 2022 Silver Champion in CSR Program -BUMN/BUMD Category

Alpha Southeast Asia Best FI Awards 2022 Best Retail Bank in Indonesia Best Cash Management Bank in Indonesia

13th IICD Corporate Governance

| | ses and Allowance for Asset Quality Assessment the Period Ended 30 September 2022 and 2021 | | | | | | | | | | | | | (In Millions | of Rupiah) |
|-----|--|------------|------------|------------|------------------|------------|--------------------------------------|---------------------------|------------|------------|------------|------------------|------------|-----------------------------------|---------------------------|
| | | | | 30 9 | September 20 | 022 | | | | | 30 : | September 20 | 021 | | |
| | | | | | | | l Allowance for son Earning <i>i</i> | | | | | | | d Allowance for s on Earning A | |
| NO | DESCRIPTION | | | | | | | | | | | | | | |
| | | | | | Allowance for | | | Allowance for Possible | | | | Allowance for | | | Allowance for Possible |
| | | 40.600 | | | impairment | 447.046 | | Losses | 0.742 | | | impairment | | | Losses |
| | Placements with other banks | 10,622 | - | - | 10,622 | 417,846 | - | 417,846 | 8,743 | - | - | 8,743 | 345,461 | - | 345,461 |
| 2. | Spot and derivative receivables/forward | - | - | - | - | 21,787 | - | 21,787 | - | - | - | - | 15,853 | - | 15,853 |
| 3. | Securities *) | 31,129 | - | - | 31,129 | 387,628 | - | 387,628 | 24,995 | 9,418 | - | 34,413 | 249,922 | 2,433 | 252,355 |
| 4. | Securities sold with agreement to repurchase (Repo) | - | - | - | - | 7,263 | - | 7,263 | - | - | - | - | 10,572 | - | 10,572 |
| 5. | Securities purchased with agreement to resell (Reverse Repo) | - | - | - | - | 50,443 | - | 50,443 | - | - | - | - | - | - | - |
| 6. | Acceptances receivables | 26,256 | 125,059 | 2,143 | 153,458 | 85,269 | 6,128 | 91,397 | 15,760 | 84,835 | 1,154 | 101,749 | 78,814 | 15,556 | 94,370 |
| 7. | Loans and financing provided *) | 11,666,089 | 26,574,218 | 21,298,301 | 59,538,608 | 8,458,295 | 18,043,688 | 26,501,983 | 11,279,578 | 28,149,233 | 21,402,168 | 60,830,979 | 7,445,046 | 22,192,098 | 29,637,144 |
| 8. | Investments in shares | 30 | - | 79,834 | 79,864 | 30 | 143,327 | 143,357 | 30 | - | 27,148 | 27,178 | 30 | 91,985 | 92,015 |
| 9. | Other receivables | 79,611 | 204,535 | 1,219,348 | 1,503,494 | 314,220 | 1,237,918 | 1,552,138 | 62,699 | 143,561 | 1,157,155 | 1,363,415 | 261,631 | 1,191,143 | 1,452,774 |
| 10. | Commitments and contingencies | 427,590 | 1,164,820 | 197,766 | 1,790,176 | 1,726,468 | 487,984 | 2,214,452 | 818,206 | 2,691,903 | 187,571 | 3,697,680 | 1,926,118 | 506,462 | 2,432,580 |
| | TOTAL | 12.241.327 | 28.068.632 | 22,797,392 | 63.107.351 | 11,469,249 | 19.919.045 | 31.388.294 | 12.210.011 | 31.078.950 | 22,775,196 | 66.064.157 | 10.333.447 | 23.999.677 | 34.333.124 |

2,863,234 43,396 33,656 172,878 **203,195,873**

*) 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.

33,652 36,903 174,374 **193,491,354** 200,082,709

113,561,829 5,068,780 7,748 2,670 12,977 **118,654,004** 131,569,923 3,918,509

President Director

| of 30 September 2022 and 2021 | | | (In Million | ns of Rup |
|---|-----------------------------|--------------|----------------------------|-----------|
| | 30 Septe | mber 2022 | 30 Septer | nber 2021 |
| COMPONENTS OF CAPITAL | Individual | Consolidated | Individual | |
| CORE CAPITAL (TIER 1) | | 203,927,848 | 159,519,251 | |
| 1. Common Equity Tier 1 (CET 1) | 169,655,464 | | | |
| 1.1 Paid-in Capital (net of Treasury Stock) | 11,666,667 | | 11,657,817 | 11,657 |
| 1.2 Disclosed Reserves | 181,844,747 | 198,075,240 | 167,546,041 | 182,281 |
| 1.2.1 Additional Factor | | 204,282,616 | | |
| 1.2.1.1 Other comprehensive income | 29,989,610 | 30,215,525 | 32,026,062 | 32,78 |
| 1.2.1.1.1 Excess differences arising from translation of financial statement 1.2.1.1.2 Potential gain of the increase in the fair value of | 70,000 | 70,000 | 7,298 | 21 |
| financial assets available for sale | 5,713 | 5,713 | 2,104,867 | 2,27 |
| 1.2.1.1.3 Surplus of fixed assets revaluation | 29.913.897 | | 29,913,897 | 30.29 |
| 1.2.1.2 Other disclosed reserves | | 174,067,091 | | |
| 1.2.1.2.1 Agio | 18,941,550 | | 17,334,263 | 17,43 |
| 1.2.1.2.2 General reserves | 2,333,333 | | 2,333,333 | 2,33 |
| 1.2.1.2.3 Previous year profit | 107,655,927 | 123,437,708 | 99,062,669 | 112,05 |
| 1.2.1.2.4 Current year profit | 28,507,633 | 30,652,786 | 17,431,336 | 19,22 |
| 1.2.1.2.5 Funds for paid-in capital | - | - | - | |
| 1.2.1.2.6 Others | - | - | - | |
| 1.2.2 Deduction Factor | (5,583,306) | | | (1,547 |
| 1.2.2.1 Other comprehensive income | (5,263,690) | (5,017,142) | (275,466) | (275 |
| 1.2.2.1.1 Negative differences arising from translation of financial statement | (396,144) | (126,275) | (275,466) | (275 |
| 1.2.2.1.2 Potential losses from the decrease in the fair value of financial assets available for sale | (4,867,546) | (4,890,867) | _ | |
| 1.2.2.2 Other disclosed reserves | (319,616) | | (366,156) | (1,272 |
| 1.2.2.2.1 Disagio | (313)010) | (1,150,251) | (300)130) | (1,2,2 |
| 1.2.2.2.2 Previous year loss | _ | _ | _ | |
| 1.2.2.2.3 Current year loss | _ | _ | | |
| 1.2.2.2.4 Negative difference in allowance for possible losse | s | | | |
| and allowance for impairment on earning assets | - | - | - | |
| 1.2.2.2.5 Negative difference in adjusment amounts from fair value of financial assets in trading book | - | - | - | |
| 1.2.2.2.6 Required allowance for non earning assets | (319,616) | (1,190,234) | (366,156) | (1,272 |
| 1.2.2.2.7 Others | - | - | - | |
| 1.3 Non controlling interest | | 15,778,654 | | 13,67 |
| 1.4 Deduction Factor of CET 1 | | (21,592,713) | | |
| 1.4.1 Deferred tax calculation | (9,877,332) | | (7,803,005) | (9,374 |
| 1.4.2 Goodwill 1.4.3 Other intangible assets | (2.476.702) | (482,091) | (2.072.127) | (482 |
| 1.4.4 Investments in share calculated as deduction | (3,476,703) (10,501,915) | | (3,072,127) (8,809,475) | (3,621 |
| 1.4.5 Shortfall of capital on insurance subsidiaries | (10,501,915) | (3,432,727) | (0,009,475) | (5,143 |
| 1.4.6 Securitisation exposure | | Ī | | |
| 1.4.7 Other deduction of CET 1 | | | | |
| 1.4.7.1 Placement of funds in instrumen AT 1 and/or Tier 2 to other bank | | _ | | |
| 1.4.7.2 Cross-ownership in another entity acquired by the transition 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 do business activity based on sharia principles (if available) | | _ | | |
| | | | | |
| 2. Additional Tier 1 (AT 1) | | - | - | |
| 2. Additional Tier 1 (AT 1) 2.1 Instrument which comply with AT 1 requirements | | | | |
| 2.1 Instrument which comply with AT 1 requirements | | _ | | |
| 2.1 Instrument which comply with AT 1 requirements 2.2 Agio/Disagio | - | - | | |
| 2.1 Instrument which comply with AT 1 requirements 2.2 Agio/Disagio | | - | | |
| 2.1 Instrument which comply with AT 1 requirements 2.2 Agio/Disagio 2.3 Deduction factor of AT 1 2.3.1 Placement of funds in instrument AT 1 and/or Tier 2 to | - - - 10,122,480 | - 12,564,173 | 9,462,008 | 11,88 |

Market Risk - Weighted Assets Operational Risk -Weighted Assets 133,826,964 176,859,897 130,682,428 151,994,521 Tier 2 Ratio (%) 1.09% 1.10% 1.09% 1.14% 930,551,051 1,143,985,041 871,165,614 1,038,746,101 Ratio (%) 19,32% 18,93% 19,40% 19,34% (ET 1 FOR 9,86% 9,90% 9,75% 9,79% BUFFER (%) 9,46% 9,03% 9,65% 9,55% Total Risk Weighted CAPITAL ALLOCATION FOR CAR BASED ON RISK PROFILE PERCENTAGE OF BUFFER MANDATORY FILLED BY BANK(%) Capital Conservation 8.65% Buffer (%) Countercyclical 0.00% Buffer (%) 8.77% 8.80% 8.66% 2.50% 2.50% 0.00%*) 0.00%* 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00%

792,703,100 962,371,890 731,277,826 877,196,305 CET 1 Ratio (%)

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 instrument AT 1 and/or Tier 2 to other
bank
4.3 Cross-ownership in another entity acquired by the transition
due to law grants or grants will

due to law, grants, or grants will
TOTAL CORE AND SUPPLEMENTAL CAPITAL

RISK WEIGHTED ASSETS

412.36

(In Millions of Rupiah)

179,777,944 216,492,021 168,981,259 200,876,194

17.83% 18.31%

247,817,538

1,225,667

(3,882,040) 15,258,186 (9,883,125)

22,557,805

69,962,171 30,884,413

7,631,630

(1,780,403) 15,486,633 (20,782,595)

(20,782,795) (16,109) 1,029,576 (10,271,552) (8,702,820) (34,502,964) 1,164,833 199,921,727 166,583,596

20,600,044

42,177,922 27,589,662

9,140,973 10,964,954

9,908,789 12,029,649

From AT 1 (%) From Tier 2 (%)

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1 Statements of Cash Flows For the Period Ended 30 September 2022 and 2021 (In Millions of Rupiah) CASH FLOWS FROM OPERATING ACTIVITIES 58,018,132 10,646,054 21,222,096 (8,472,329) (17,913,489) (3,291,086) 152,413,923 Receipts from interest income
Receipts from sharia income
Receipts from fees, commissions and premiums
Payment of insurance claims
Payments of interest expense
Payments of sharia expenses
Receipts from the sale of Government Bonds - fair value through profit or loss
Receipts from the sale of Government Bonds - fair value through profit or loss

(249,902,348) 3,497,641 2,942,909 Acquisition of Government Bonds - fair value through profit or loss (150,635,291) (150,635,291) 4,495,677 2,759,344 (3,515,298) (14,554,484) (11,418,943) 15,404 (5,483,925) **34,285,785** Trading Income - net Other operating income - others Other operating income - others
Other operating expenses - others
Salaries and employee benefits
General and administrative expenses
Non-operating income/(expense) - net
Payment of corporate income tax
Cash Flows from Operating Activities Before Changes in Operating Assets and Liabilitie
Decrease/(Irrease) in Operating Assets:
Placements with Bank Indonesia and other bank. 1,682,437 7,978,302 (3,092,038) Marketable securities - fair value through profit or loss Loans
Sharia financing
Securities purchased under resale agreements
Consumer financing receivable
Net investment in lease financing
Prepaid taxes
Prepaid expense (94,312,882) 88,275 (724,306) 85,869 (573,373) (5,754,815) 3,848,972 Proceeds from collection of financial assets already written - off Increase/(Decrease) in Operating liabilities and Temporary Syirkah Funds: Conventional Banking 5,914,051 Demand deposits (2,349,843) 62,653,915 62,653,915 28,912,355 (37,290,852) 2,770,954 758,566 248,038 (458,471) 10,725,478 Demand deposits
Saving deposits
Time deposits
Time deposits
Obligation due immediately
Liability to unit - linked policyholders
Other taxes payable
Other liabilities Other liabilities
Sharia Banking - Temporary Syirkah Funds Demand deposits - restricted investment and demand deposit - mudharabah musytarakah - musyarakah Saving deposits - restricted investment and mudharabah saving deposit - unrestricted 5,169,280 4,078,052 2,589,944 11,308,512 **81,076,584** Mudharabah time deposits - unrestricted investment
Net Cash Provided by Operating Activities Net cash Provided by Operating Activities

CASH FLOWS FROM INVESTING ACTIVITIES

Decrease/lincrease) in marketable securities - other than at fair value through profit or loss Increase in Government Bonds - other than at fair value through profit or loss Proceeds from sale of fixed assets 12,462,734 (44,363,479) 7,013 (16,267,551) (88,228,228) 2,365 (2,116,871) (831,381) Acquisitions of fixed assets Acquisitions of intangible assets Acquisitions of right of use assets (457,917) (1,596,874) Increase of investment in Subsidiaries
Net cash used for investing activities (1,057,671) (538,413) (37,123,065) (106,876,728) **CASH FLOWS FROM FINANCING ACTIVITIES**

Cash
Current accounts with Bank Indonesia
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

Receipts in issued securities

Receipts in issued securities
Payments for marketable securities issued
Receipts of fund borrowing
Payments of fund borrowing
Payments of Subordinated Loans and bonds
Increase in securities sold under repurchase agreements
Payments of dividends
Net cash provided by/(used for) financing activities
Net Decrease in Cash and Cash Equivalents
Effect of Exchange Rate Changes on Cash and Cash Equiv
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 and cash equivalents at the end of period consist of

1. The above financial information is extracted from the Consolidated Financial Statements of PT Bank Mandiri (Persero) Tbk 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 September 2022 for the nine 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. 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 Tamudiredja, 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 audit opinion, as stated in the report dated 27 January 2022.

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/SEOJK.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/PB.11/2020 dated
20 January 2020 regarding the Changes to Published Financial Statements and also in accordance with the FSA Regulation 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 Regulation No.VIII.GT. 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. 7/3/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.

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 September 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 PSAK 38 (Revised 2012) "Entity Business Combination Under Common Control".

S. Certain accounts in above Statements of financial Position as of 31 December 2021 and so been reclassified to conform with the presentation of Financial Information as of 30 September 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 September 2022, 31 December 2021 and 30 September 2021 were Rp15,227,50, Rp14,252.50 and Rp14,312.50, respectively.

Jakarta, 26 October 2022 S. E & O

