

## **Consolidated Financial Statements**

(In Millions of Rupiah)

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

PT Bank Mandiri (Persero) Tbk. & Subsidiaries

(In Millions of Rupiah)

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#### **Statements of Financial Position** As of 30 September 2022 and 31 December 2021

	of 30 September 2022 and 31 Decem			(In Millions of Rupial			
		INDIV		CONSO	LIDATED		
NO	DESCRIPTION	30 September 2022	31 December 2021	30 September 2022	31 December 2021 (Audited)		
			(Audited)		(Audited)		
1.	ASSETS Cash	17,784,139	18,829,300	22,557,805	23,948,485		
2.	Cash Placements with Bank Indonesia		116,306,974				
		91,766,126		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		
б.	Securities sold under repurchase						
_	agreements (Repo)	33,165,697	6,202,221	33,270,178	6,326,209		
7.	Securities purchased under resale	7 (24.15)	22.126.600	11.024.040	27 217 000		
~	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.	Consumer financing receivables	-	-	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		
	<li>b. Loans and sharia financing **)</li>	(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.	Intangible assets	8,768,772	8,439,235	11,024,649	10,634,761		
· J.		0,700,772	0,439,235	11,024,049	10,054,76		
	Accumulated amortisation for intangible assets -/-	(5,292,069)	(4 701 222)	(6,258,372)	(5,523,002		
16			(4,701,232)				
10.	Premises and equipment ***)	60,047,081	58,232,269	71,007,236	67,503,267		
	Accumulated depreciation for premises and	(15 500 000)	(12 004 075)	(20,499,054)	(10 350 435		
17	equipment -/-	(15,500,980)	(13,894,875)	(20,488,956)	(18,358,475)		
17.							
	<ul> <li>Abandoned properties</li> </ul>	-	-	-			
	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	1,443,000,499	1,333,333,371	1,039,330,490	1,725,011,120		
	LIABILITIES						
1.	Demand deposits ****)	376,436,585	378,436,403	416,012,302	413,072,630		
2.	Source deposits ****)	416.651.972		533,153,156			
	Savings deposits ****)		380,876,425		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		
10.	Securities issued	35,836,389	35,305,054	44,498,589	45,573,377		
11.	Fund borrowings	39,413,621	40,702,962	58,957,202	51,536,546		
12.	Margin deposits received	676,873	670,515	676,873	670,515		
13.	Inter office liabilities	92,441	38,617	92,441	38,617		
14.		52,441	50,017				
14.	Liability to unit link holders	-	-	30,070,086	30,657,570		
	Other liabilities	31,923,509	32,332,520	52,708,194	51,753,698		
16.	Minority interest	-	-	19,290,989	17,424,670		
	TOTAL LIABILITIES	1,247,861,101	1,165,811,025	1,627,240,464	1,520,924,516		
	EQUITY						
17.	Share capital						
	a. Authorised capital	16,000,000	16,000,000	16,000,000	16,000,000		
	b. Unpaid-in capital-/-	(4,333,333)	(4,333,333)	(4,333,333)	(4,333,333		
	c. Treasury stock -/-	-	(8,850)	-	(8,850		
18.	Additional paid-in capital		/				
	a. Agio	18,941,550	18,799,505	17.643.264	17,501,219		
	b. Disagio -/-	. 0, 5 - 1 , 5 5 0		,0-13,204	,501,215		
	c. Funds for paid-up capital						
		-					
	d. Others		-				
19.	Other comprehensive income						
	a. Gain	31,222,265	32,774,094	32,278,145	33,680,333		
	b. Losses -/-	(5,187,977)	(293,023)	(5,915,869)	(740,691		
20.	Reserve						
	a. General reserve	2,333,333	2.333.333	2,333,333	2.333.333		
	b. Appropriated reserve	2,000,000	2,000,000	2,000,000	2,000,000		
	Retained earning						
21		124 472 020	100 334 331	140 354 601	122 407 000		
21.		124,472,820	109,334,221	140,254,601	122,497,998		
21.	a. Previous years *****)		25,410,151	30,652,786	28,028,155		
21.	b. Current year	28,507,633					
21.	b. Current year c. Paid dividend -/-	(16,816,893)	(10,271,552)	(16,816,893)			
21.	b. Current year c. Paid dividend -/- TOTAL EQUITY ATTRIBUTABLE TO OWNER	(16,816,893) <b>195,139,398</b>	(10,271,552) <b>189,744,546</b>	(16,816,893) <b>212,096,034</b>	204,686,612		
21.	b. Current year c. Paid dividend -/- TOTAL EQUITY ATTRIBUTABLE TO OWNER TOTAL EQUITY	(16,816,893) 195,139,398 195,139,398	(10,271,552) 189,744,546 189,744,546	(16,816,893) 212,096,034 212,096,034	204,686,612 204,686,612		
21.	b. Current year c. Paid dividend -/- TOTAL EQUITY ATTRIBUTABLE TO OWNER	(16,816,893) 195,139,398 195,139,398 1,443,000,499	(10,271,552) 189,744,546 189,744,546 1,355,555,571	(16,816,893) 212,096,034 212,096,034 1,839,336,498	(10,271,552) 204,686,612 204,686,612 1,725,611,128		

**)	Including allowance for impairment for consumer financing receivables and lease fina
***)	Including loacod accots

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 including reases
 consolidated balance includes temporary syirkah funds from a Subsidiary.
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 Accumulated losses of Rp162,874,901 million had been eliminated against addi

#### **Calculation of Financial Ratios**

For the Period Ended 30 Septe er 2022 and 2021

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				<ol> <li>Related parties</li> </ol>	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 /0		b. Percentage of excess of		
5.	total earning assets	1.35%	1.70%		Legal Lending Limit		
4.	Allowance for impairment on	1.5570	1.7070		<ol> <li>Related parties</li> </ol>	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		
6.	Net NPL	0.31%	0.43%		a. Primary reserve		
					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 5 9%	6.00%

agio through quas

on 30 April 2003.

(In %)

### For the Period Ended 30 September 2022 and 2021

				30 Septer	nber 2022		INDIV	IDUAL		30 Septer	nber 2021		
10	DESCRIPTION			Sub	Doubtful								
		Current	Mention	Standard	Doubtiu	LUSS	Total	Current	Mention	Standard	Doubtitui	LUSS	Total
I 1.	RELATED PARTIES Placements with other banks												
·.	a. Rupiah	22					22	22					2
	b. Foreign currencies	958,593	-	-			22 958.593	896.962					896.96
2.	Spot and derivative receivables/	920,293	-	-	-		956,595	890,902		-		-	890,90
	forward												
	a. Rupiah												
	b. Foreign currencies												
3.	Securities												
	a. Rupiah	15,231					15,231	17,529	1,233				18,76
	b. Foreign currencies			-				-	-				
¥.	Securities sold with agreement to												
	repurchase (Repo)												
	a. Rupiah		-	-	-			-		-	-	-	
	b. Foreign currencies		-	-	-	-	-	-	-	-	-	-	
5.	Securities purchased with agreement												
	to resell (Reverse Repo)												
	a. Rupiah		-	-	-	-	-		-	-	-	-	
5.	b. Foreign currencies		-	-	-	-			-	-	-	-	
р. 7.	Acceptances receivables Loans and financing provided	4,115			-		4,115	1,260				-	1,26
1	a. Micro, Small and Medium loans												
	a. Micro, Small and Medium loans (UMKM)							500					5
	i. Rupiah							500					50
	ii. Foreign currencies												
	b. Non UMKM	3,886,821	2,430		2,055		3,891,306	3,127,226	6,845				3,134,0
	i. Rupiah	3,429,996	2,430		2,055		3,434,481	3,127,226	6,845				3,134,0
	ii. Foreign currencies	456,825	2,150		2,000		456,825	-,					2,121,0
	c. Restructured loans*)												
	i. Rupiah			-									
	ii. Foreign currencies												
	Investments in shares	10.042.232		414.227	94,191		10,550,650	8,323,990		483,227	25,191		8,832,40
i.	Other receivables	10/012/202		-				484		-			48
D.	Commitments and contingencies							101					
	a. Rupiah	435,732	130				435,862	667,685	403				668,0
	b. Foreign currencies			-									,-
	THIRD PARTIES												
	Placements with other banks												
•	a. Rupiah	27,854,185					27,854,185	25,248,985					25,248,9
	b. Foreign currencies	50,122,638					50,122,638	69.610.833					69,610,83
	Spot and derivative receivables/							,					05/010/0
	forward												
	a. Rupiah	2,063,108	-	-	-		2,063,108	1,526,891		-	-	-	1,526,89
	b. Foreign currencies	125,948	-	-	-		125,948	58,393		-	-	-	58,39
3.	Securities												
	a. Rupiah	211,010,886	-	-	-		211,010,886	200,974,587	47,416	-	-	-	201,022,00
	b. Foreign currencies	58,846,733	-	-	-		58,846,733	59,462,393		-	-	-	59,462,39
<b>1</b> .	Securities sold with agreement to												
	repurchase (Repo)												
	a. Rupiah	25,504,663	-	-	-	-	25,504,663	202,134	-	-	-	-	202,1
	b. Foreign currencies	7,661,034	-	-	-	-	7,661,034	2,379,872	-		-	-	2,379,87
	Securities purchased with												
	agreement to resell (Reverse Repo)							7 1 4 7 4 0 7					
	a. Rupiah	7,397,180 226,976		-	-	-	7,397,180	7,117,193				-	7,117,1
	b. Foreign currencies		- 116,116	- 2,143	-		226,976 8,641,048	- 7.880.108	- 302,588	- 662		-	
j.	Acceptances receivables	8,522,789	110,116	2,143	-		0,041,048	7,660,108	502,588	662	656	-	8,184,01
•	Loans and financing provided a. Micro, Small and Medium loans												
	(UMKM)	108.553.909	3.797.782	364.477	1.007.555	302.405	114.026.128	96.046.161	2.914.571	193.693	732.286	254,912	100.141.6
	i. Rupiah	108,431,039	3,797,782	364.477	1,007,555		113,903,258	95,984,739	2,914,571	193,693	732,286	254.912	100,080,2
	ii. Foreign currencies	122,870	-,,				122,870	61,422					61,4
	b. Non UMKM		37.799.589	1.031.104	5.413.181	12.240.560	789,873,172		36.854.298	1.870.906	4.518.419	17.013.357	
	i. Rupiah	531,556,773			4,533,368		571,399,219		28,537,054	1,834,362		12,813,164	
	ii. Foreign currencies	201,831,965	11,800,665	-	879,813		218,473,953		8,317,244	36,544	556,328		163,831,7
	c. Restructured loans*)	64,438,570		833,167	5,596,628		115,650,640	99,543,454	33,580,200	1,573,936		14,871,303	154,202.62
	i. Rupiah		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	
	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	24,014,8
	Investments in shares	-	-		-	34,098	34,098	-		32,067		2,095	34,10
	Other receivables	31,422,026	635,271	15,522		1,203,825		26,162,583	966,992	16,897		1,140,259	28.286.73
	Commitments and contingencies	,,	,			,,	-,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,	-,,	,	,		,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,	20,200,7
	a. Rupiah	191,452,219	1,794,206	33.652	36,903	174.374	193.491.354	200,082.709	2.863.234	43,396	33,656	172 879	203,195,8
	b. Foreign currencies	113,561,829		7,748	2,670		118,654,004		3,918,509	8,169	55,000		135,508,2
	OTHER INFORMATIONS	. 13,331,023	3,000,700	1,1-70	2,070	.2,577	0,004,004	226100010	5,5,0,0,009	0,109	-	1,037	.33,300,2
۰.	Value of bank's assets pledge as colla	teral:											
	value of ballik's assets pleuge as colla												
	a To Bank Indonesia												
	a. To Bank Indonesia b. To others												
	a. To Bank Indonesia b. To others Repossessed assets**)						- 238,820						238.8

NO	DESCRIPTION	30 September 2022	30 September 2021	30 September 2022	30 September 2021
	OPERATING INCOME AND EXPENSES				(Nestated)
А	Interest and Sharia Income, Interest and Sharia	Expenses, and P	remium Income	and Claim Expen	ses
1.	Interest and Sharia Income	59,512,418	52,825,594	81,258,804	72,268,775
2.	Interest and Sharia Expenses	12,109,656	13,420,395	17,274,042	18,952,456
	Net Interest Income and Sharia Income (Expenses)	47,402,762	39,405,199	63,984,762	53,316,319
3.	Premium Income	47,402,762		10,905,130	9,800,802
4.	Claim Expenses	-	-	8,906,356	8,472,329
	Net Premium Income (Claim Expenses)	-	-	1,998,774	1,328,473
	Net Interest and Sharia Income (Expenses),				
в	and Net Premium Income (Claim Expenses) Other Operating Income and Expenses	47,402,762	39,405,199	65,983,536	54,644,792
1.	Gain (loss) from increase (decrease) in fair value				
	of financial assets	1,877,451	1,540,609	1,862,610	1,707,610
2.	Gain (loss) from decrease (increase) in fair value of financial liabilities				
3.	Gain (loss) from sale of financial assets	910,380	3,623,330	1,065,293	3,686,509
4.	Gain (loss) from spot and derivative transaction/	510,500	5,025,550	1,005,295	3,000,309
	forward (realised)	94,006	437,241	132,316	472,894
5.	Gain (loss) from investment in shares under 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	11,629,849
9.	Other income	5,556,379	3,506,064	8,523,021	6,393,787
10.	Impairment for financial assets	7,932,434	12,285,743	11,561,073	15,985,406
11.	Losses related to operational risk	28,355	22,426	68,870	22,426
12. 13.	Salaries and employee benefits Promotion expenses	11,482,384 812,709	10,998,008 670,717	17,654,774 1,196,629	16,181,373 855,621
14.	Other expenses	11,792,148	12,045,820	18,099,184	18,097,378
	Other Operating Income (Expenses)	(12,130,714)	(16,999,082)	(23,812,649)	(27,251,555)
	PROFIT (LOSS) FROM OPERATIONS	35,272,048	22,406,117	42,170,887	27,393,237
	NON OPERATING INCOME AND EXPENSES				
1.	Gain (loss) from sale of premises and equipment	277	2,018	444	1,868
2.	Other non operating income (expenses)	11,162	27,328	21,746	15,403
	PROFIT (LOSS) FROM NON OPERATING	11,439	29,346	22,190	17,271
	PROFIT (LOSS) CURRENT PERIOD BEFORE TAX	35,283,487	22,435,463	42,193,077	27,410,508
	Income tax expenses a. Estimated current tax	(6,683,921)	(5,464,775)	(8,557,256)	(6,955,352)
	b. Deferred tax income (expenses)	(91,933)	460,648	(170,907)	598,390
	PROFIT (LOSS) CURRENT PERIOD	28,507,633	17,431,336	33,464,914	21,053,546
	PROFIT (LOSS) MINORITY INTEREST	-	-	2,812,128	1,824,471
	OTHER COMPREHENSIVE INCOME				
1.	Unreclassified to profit or loss				
	a. Premises and equipment revaluation increment	-	-	-	(26,549)
	b. Remeasurement from defined benefit program	-	25,335	156,537	1,199
2.	Reclassified to profit or loss	-	-	-	-
	a. Gain (loss) from adjustments arising from				
	translation of financial statement	(33,121)	38,036	32,710	54,419
	<li>b. Gain (loss) from changes of available for sale financial assets</li>	(6,413,662)	(2.245.804)	(6,839,748)	(2.278.313)
	c. Others	(0,413,002)	(2,245,604)	(6,039,748) (6,011)	(2,278,515) 28,488
	Other comprehensive income current period			(0,011)	20,400
	after income tax - net	(6,446,783)	(2,182,433)	(6,656,512)	(2,220,756)
	TOTAL OTHER COMPREHENSIVE INCOME CURRENT PERIOD	22,060,850	15,248,903	26,808,402	18,832,790
	Profit (loss) current period attributable to :				
	PARENT COMPANY	28,507,633	17,431,336	30,652,786	19,229,075
	NON CONTROLLING INTEREST			2,812,128	1,824,471
	TOTAL PROFIT (LOSS) CURRENT PERIOD	28,507,633	17,431,336	33,464,914	21,053,546
	Total comprehensive profit (loss) current period attributable to :				
	PARENT COMPANY	22,060,850	15,248,903	24,075,420	17,022,559
	NON CONTROLLING INTEREST	22,000,000	10,2 10,7 00	2,732,982	1,810,231
	TOTAL COMPREHENSIVE PROFIT (LOSS)			2,152,962	1,010,231
	CURRENT PERIOD	22,060,850	15,248,903	26,808,402	18,832,790
	TRANSFER PROFIT (LOSS) TO HEAD OFFICE	-	-	-	-
	DIVIDEND	-	-	-	-
	EARNINGS PER SHARE (in Rupiah)			657.06	412.36

#### Statements of Commitments and Contingencies As of 30 Sept

	As of 30 September 2022 and 31 December 2021 (In Millions of Rupia									
		INDIV	DUAL	CONSOLIDATED						
NO	DESCRIPTION	30 September 2022	31 December 2021 (Audited)	30 September 2022	31 December 2021 (Audited)					
i.	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	-	-	-	-					
	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					
	Stateme	ents of Spot	and Deriva	ative Transa	ctions					
	(In Millions of Rupiah) As of 30 Second	eptember 2022	2	(In Mill	ions of Rupiah)					
				INDIVIDUAL						

NO TRANSACTION		AMOUNT			Derivative R & Pay	
			Trading	Hedging	Receivables	Payables
А.	Exchange Ra	ate Related				
1.	Spot	19,771,895	19,770,997	898	61,100	79,164
2.	Forward	34,681,345	34,681,345	-	151,972	307,782
3.	Option					
	a. Written	2,761,613	1,847,963	913,650	2,420	37,187
	b. Purchased	1,705,098	1,705,098	-	83,163	-
4.	Future	-	-	-	-	-
5.	Swap	76,894,813	69,488,778	7,406,035	480,831	547,684
б.	Others	-	-	-	-	-
B.	Interest Rate	e Related				

Statements of Calculation of C	Capital Adequacy Ratio Commercial Bank
As of 30 September 2022 and 2021	(In Millions of Rupiah)

no or oo ocpice	The second second						(In MIIIIO	ns of Rupla
					20 Sontor	nber 2022	20 Sonto	mber 2021
NO	COMPONEN	ITS OF CAPI	TAL					
					Individual	Consolidated	Individual	Consolidate
I CORE CAPITA	L (TIER 1)				169,655,464	203,927,848	159,519,251	188,994,3
	quity Tier 1 (CET					203,927,848		
	in Capital (net of	Treasury Sto	ock)		11,666,667	11,666,667	11,657,817	11,657,8
	osed Reserves				181,844,747	198,075,240		
	tional Factor ter comprehensiv	eincome			187,428,053 29,989,610	204,282,616 30,215,525	168,187,663 32,026,062	
	1.1.1 Excess differ		from translat	ion of	23,503,010	50,215,525	52,020,002	52,705,0
	financial stat	tement			70,000	70,000	7,298	213,8
1.2.	1.1.2 Potential gai	in of the incre	ase in the fai	r value of	6 74 9	6 74 9		0.075.4
1.2	financial asso 1.1.3 Surplus of fix	ets available f			5,713 29,913,897	5,713 30,139,812	2,104,867 29,913,897	2,275,1 30,296,0
	ner disclosed rese		aluation		157,438,443			
	1.2.1 Agio				18,941,550	17,643,264	17,334,263	17,430,7
	1.2.2 General rese	rves			2,333,333	2,333,333	2,333,333	2,333,3
1.2.	1.2.3 Previous yea	r profit			107,655,927	123,437,708	99,062,669	112,051,1
	1.2.4 Current year				28,507,633	30,652,786	17,431,336	19,229,0
	1.2.5 Funds for pa	id-in capital			-	-	-	
	1.2.6 Others				(5,583,306)	(6,207,376)	(641,622)	(1,547,6
	ner comprehensiv	e income			(5,263,690)	(5,017,142)	(275,466)	(275,4
	2.1.1 Negative dif		ing from trar	slation of	(-))	(-,,,	(,,	(
	financial sta	tement	-		(396,144)	(126,275)	(275,466)	(275,4
1.2	2.1.2 Potential los	sses from the	decrease in	the fair	(4 967 540)	(4 900 967)		
1222 04	value of fina her disclosed rese	incial assets a	available for	bale	(4,867,546) (319,616)	(4,890,867) (1,190,234)	(366,156)	(1,272,1
	2.2.1 Disagio	1463			(319,016)	(1,190,254)	(300,156)	(1,272,1
1.2	2.2.2 Previous yea	r loss			_			
	2.2.3 Current year				-	-	-	
	2.2.4 Negative diff	erence in allow	wance for pos	ssible losses				
1.2	and allowand 2.2.5 Negative diff	e for impairm			-	-	-	
1.2.		financial asse			-	-		
1.2.	2.2.6 Required allo				(319,616)	(1,190,234)	(366,156)	(1,272,1
1.2.	2.2.7 Others				-	-	-	
	controlling intere					15,778,654		13,675,9
	iction Factor of C						(19,684,607)	
	erred tax calculati odwill	on			(9,877,332)	(11,683,915) (482,091)	(7,803,005)	(9,374,0 (482,0
	er intangible asse	ts			(3,476,703)	(3,973,980)	(3,072,127)	(3,621,9
	estments in share		s deduction		(10,501,915)	(5,452,727)	(8,809,475)	(5,143,1
	ortfall of capital on				-	-		(-)
1.4.6 Sec	uritisation exposu	re			-	-	-	
	er deduction of C				-	-	-	
1.4.7.1 Pla	cement of funds i er bank	in instrumen	AT 1 and/or	Tier 2 to	_	_		
	ss-ownership in a	nother entity	acquired by	the				
trar	nsition due to law,	grants, or gra	ants will		-	-	-	
1.4.7.3 Exp	osures that give ris	e to credit risk	due the settle	ement risk -				
1 4 7 4 Eve	n Delivery Versus Pa oosures in Subsidi	iyment arios that do	husinoss as	*i	-	-	-	
bas	ed on sharia prin	ciples (if avai	ilable)	livity	-	-	-	
2. Additional	Tier 1 (AT 1)				-			
	ument which con	nply with AT	1 requireme	ents	-	-	-	
	/Disagio				-	-	-	
	iction factor of A		AT 1 and/or T	ior 2 to	-	-	-	
	cement of funds in er bank	i instrument /	AT L anu/or I	10 2 10	-	-	-	
2.3.2 Cro	ss-ownership in a	nother entity	acquired by	the				
	sition due to law,		ants will		-	-	-	
	TAL CAPITAL (T trument in the fo			.i.e.h	10,122,480	12,564,173	9,462,008	11,881,8
comply wit	h Tier 2 requirem	nents	or others wi	lich	213,691	534,524	321,035	916,8
2. Agio/Disag	io				-			, -
3. General pr	ovision on earnin	ng assets (ma	ax. 1.25% cr	edit risk -				
weighted a					9,908,789	12,029,649	9,140,973	10,964,9
	supplemental ca 1g Fund	pital						
	ig rund ment of funds in ir	nstrument AT	1 and/or Tier	2 to other				
bank								
4.3 Cross	-ownership in ano	ther entity ac	quired by th	e transition				
TOTAL COPE A	o law, grants, or gr ND SUPPLEMENT				179 777 044	216 492 021	168,981,259	200 876 1
TOTAL CORE A	30 Septen		20.5	mber 2021	.75,77,944	30 Septem		eptember 202
	Individual	Consolidated	Individual	Consolidated		Individual Co	nsolidated Indivi	Jual Consolid
<b>RISK WEIGHTED A</b>					CAR Ratio			
Credit Risk - Weighted	703						17.0301	
Assets Market Pick - Weighter	792,703,100	962,371,890	731,277,826	877,196,30	5 CET 1 Ratio (%)	18.23%	17.83% 18.	31% 18.1
Market Risk - Weighter Assets	4,020,987	4,753,254	9,205,360	9,555,27	5 Tier 1 Ratio (%	) 18.23%	17.83% 18.	31% 18.1
<b>Operational Risk</b> -								
Weighted Assets	133,826,964	176,859,897	130,682,428	151,994,521	Tier 2 Ratio (%		1.10% 1.	09% 1.1
Total Risk Weighted	020 551 051	1 142 005 0-1	971 165 654	1 020 744 404	Capital Adequa	19.32%	18,93% 19,	40% 19.3
Assets CAR BASED ON RISK	930,551,051	1,143,985,041	8/1,165,614	1,038,746,10	Ratio (%) CET 1 FOR	19.32%	18.95% 19.	19.3
CAR DADED ON RISK					certron			

PROFILE (%)	9.86%	9.90%	9.75%	9.79%	CET 1 FOR BUFFER (%)	9.46%	9.03%	9.65%	9.55%
CAPITAL ALLOCATION FO	OR CAR BASED ON	RISK PROF	ILE		PERCENTAGE OF I	BUFFER MAI	NDATORY I	FILLED BY BA	ANK(%)
From CET 1 (%)	8.77%	8.80%	8.66%	8.65%	Capital Conservation Buffer (%) Countercyclical	2.50%	2.50%	0.00%*)	0.00%*)
From AT 1 (%)	0.00%	0.00%	0.00%	0.00%	Buffer (%) Capital Surcharge for Systemic	0.00%	0.00%	0.00%	0.00%
From Tier 2 (%)	1.09%	1.10%	1.09%	1.14%	Bank (%)	2.50%	2.50%	2.50%	2.50%
<ul> <li>In accordance with OJK I National Economic Stimu capital component of 2.5</li> </ul>	ulus as Countercyclica	Policy Due	to the Effect of Core	onavirus Dise	ase 2019", the require	ment to fulfill			

#### Statements of Cash Flows

or the Period Ended 30 September 2022 and 2021	(In Millions of Rupia)			
	Consolidated			
DESCRIPTION	30 September 2022	30 September 202 (Restated)		
CASH FLOWS FROM OPERATING ACTIVITIES				
Receipts from interest income	65,721,928	58,018,13		
Receipts from sharia income	11,621,081	10,646,054		
Receipts from fees, commissions and premiums	23,710,107	21,222,09		
Payment of insurance claims	(8,906,356)	(8,472,329		
Payments of interest expense	(14,080,913)	(17,913,489		
Payments of sharia expenses	(2,888,719)	(3,291,086		
Receipts from the sale of Government Bonds - fair value through profit or loss	247,817,538	152,413,92		
Acquisition of Government Bonds - fair value through profit or loss	(249,902,348)	(150,635,291		
Trading Income - net	3,497,641	4,495,67		
Other operating income - others	2,942,909	2,759,34		
Other operating expenses - others	(8,069,626)	(3,515,298		
Salaries and employee benefits	(18,091,173)	(14,554,484		
General and administrative expenses	(11,563,461)	(11,418,943		
Non-operating income/(expense) - net	21,746	15,40		
Payment of corporate income tax	(9,028,385)	(5,483,92		
Cash Flows from Operating Activities Before Changes in Operating Assets and Liabilities	32,801,969	34,285,78		
Decrease/(Increase) in Operating Assets:				
Placements with Bank Indonesia and other banks	1,682,437	(1,609,580		
Marketable securities - fair value through profit or loss	7,978,302	(12,003,986		
Other receivables - trade transactions	(3,092,038)	2,299,05		
Loans	(94,312,882)	(62,836,07)		
Sharia financing	(30,300,712)	(5,970,62)		
Securities purchased under resale agreements	15,492,060	43,644,89		
Consumer financing receivable	(4,302,770)	88,27		
Net investment in lease financing	(901,990)	(724,30		
Prepaid taxes	862,510	85,86		
Prepaid expense	(1,133,168)	(573,37		
Other assets	(2,689,515)	(5,754,81		

5,914,051

3,848,972

Proceeds from collection of financial assets already written - off Increase/(Decrease) in Operating liabilities and Temporary Syirkah Funds:

Repossessed assets are presented net after the impairment of assets.

#### Losses and Allowance for Asset Quality Assessment

For the Period Ended 30 September 2022 and 202

		30 September 2022						30 September 2021							
		Allowance for Impairment				Calculated Allowance for Possible Losses on Earning Assets						Calculated Allowance for Possible Losses on Earning Assets			
NC		Stage 1			Total Allowance for impairment			Total Allowance for Possible Losses				Total Allowance for impairment			Total Allowance for Possible Losses
1.	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	-	-	-	-	-	-	-
б.	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

\*) 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.

#### **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 ( $\geq$ 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	Alpha Southeast Asia Best FI Awards 2022 Best Retail Bank in Indonesia					
Forbes 2022 World's Best Banks	Best Cash Management Bank in Indonesia					
Rank 3 - Best Banks in Indonesia	13th IICD Corporate Governance					
Asiamoney Awards 2022	Awards					
Best Domestic Bank in Indonesia	Best Financial Sector - Big Cap Category					
Best Bank for Digital Solutions in Indonesia	Anugerah Bisnis Indonesia Social					
Bisnis Indonesia Financial Award	Responsibility Awards (BISRA) 2022 Silver Champion in CSR Program - BUMN/BUMD Category					
2022						
Innovative Wholesale Digital Banking Platform						

(In Millions of Rupiah)

Conventional Banking		
Demand deposits	(2,349,843)	62,653,915
Saving deposits	42,450,169	28,912,355
Time deposits	23,590,603	(37,290,852)
Interbank call money	1,497,240	2,770,954
Obligation due immediately	(1,059,623)	758,566
Liability to unit - linked policyholders	(587,484)	248,038
Other taxes payable	67,271	(458,471)
Other liabilities	9,540,482	10,725,478
Sharia Banking - Temporary Syirkah Funds		
Demand deposits - restricted investment and demand deposit - mudharabah		
musytarakah - musyarakah	5,169,280	4,078,052
Saving deposits - restricted investment and mudharabah saving deposit - unrestricted investment	3,842,221	2,589,944
Nudharabah time deposits - unrestricted investment	(2,475,429)	2,589,944
Net Cash Provided by Operating Activities	(2,475,429) <b>7,683,141</b>	81,076,584
	7,083,141	81,076,584
CASH FLOWS FROM INVESTING ACTIVITIES		
Decrease/(increase) in marketable securities - other than at fair value through profit or los		(16,267,551)
Increase in Government Bonds - other than at fair value through profit or loss	(44,363,479)	(88,228,228)
Proceeds from sale of fixed assets	7,013	2,365
Acquisitions of fixed assets	(2,116,871)	(831,381
Acquisitions of intangible assets	(457,917)	(473,416)
Acquisitions of right of use assets	(1,596,874)	(540,104)
Increase of investment in Subsidiaries	(1,057,671)	(538,413)
Net cash used for investing activities	(37,123,065)	(106,876,728)
CASH FLOWS FROM FINANCING ACTIVITIES		
Receipts in issued securities	1,225,667	7,631,630
Payments for marketable securities issued	(3,882,040)	(1,780,403)
Receipts of fund borrowing	15,258,186	15,486,633
Payments of fund borrowing	(9,883,125)	(20,782,595)
Payments of Subordinated Loans and bonds	(12,900)	(16,109)
ncrease in securities sold under repurchase agreements	25,744,544	1,029,576
Payments of dividends	(16,816,893)	(10,271,552)
Net cash provided by/(used for) financing activities	11,633,439	(8,702,820)
Net Decrease in Cash and Cash Equivalents	(17,806,485)	(34,502,964)
Effect of Exchange Rate Changes on Cash and Cash Equivalents	3,047,667	1,164,833
Cash and Cash Equivalents at the Beginning of Period	193,631,712	199,921,727
Cash and Cash Equivalents at the End of Period	178,872,894	166,583,596
Cash and cash equivalents at the end of period consist of :		
Cash	22,557,805	20,600,044
Current accounts with Bank Indonesia	69,962,171	42,177,922
Current accounts with other banks	30,884,413	27,589,662
Short-term investments are liquid with maturity period of three months or less since the	50,00 .,415	27,505,002
		74 945 940
date of acquisition	55,468,505	76,215,968

ΝΟΤΕΣ

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 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 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 audit 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 Statements of comventional Bank's Report and Circular Letter of Financial Stratements of the Bank and Circular Letter of Financial Statements of conventional Bank's Report and Circular Letter of Financial Stratements of the Bank and Circular Letter of Financial Statements of Conventional Bank's Report and Circular Letter of Financial Stratements for Irsnsparency and Published 20 January 2020 regarding the Changes to Published Financial Statements and also in accordance with the FSA Regulation No. 14/POIK.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.G7. Attachment to Decision of Chairman of Bapepam and LK No. Kep-347/BL/2012 dated 25 July 2011 context on Resented in accordance with the Rank Indonesia Regulation S Related Parties in the Asset's Ouglity and Other Information Report are presented in accordance with the Rank Indonesia Regulation S Related Parties in the Asset's Ouglity and Other Information Report are presented in accordance with the Rank Indonesia Regulation S Related Parties in the Asset's Ouglity and Other Information Report are presented in accordance with the Rank Indonesia Regulation S Related Retries in the Asset's Ouglity and Other Information Report are presented in accordance with the Rank Indonesia Regulation S Related Retries in the Asse

No. Rep-347/02/02 Valet/2 2018/02/02 Valet/2 2018/02 Valet/

- 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 FSAK 38 (Revised 2012) Tentity Business Combination Under Common Control<sup>17</sup>.
  5. Certain accounts in above Statements of Financial Position as of 31 December 2021 have been restated as if the Dusiness Combination of Financial Information as of 30 September 2021 and the period when 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.



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Bank Mandiri is a financial service provider supervised by Indonesia Financial Authority (OJK) and included in the guarantee program by Indonesia Deposit Insurance Corporation (LPS).



