Danantara Indonesia

mandiri

2Q 2026

Results Presentation

Jakarta, 23 July 2026

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Corporate Presentation 2Q26

Financial Statement 2Q26

Annual Report 2025

Sustainability Report 2025

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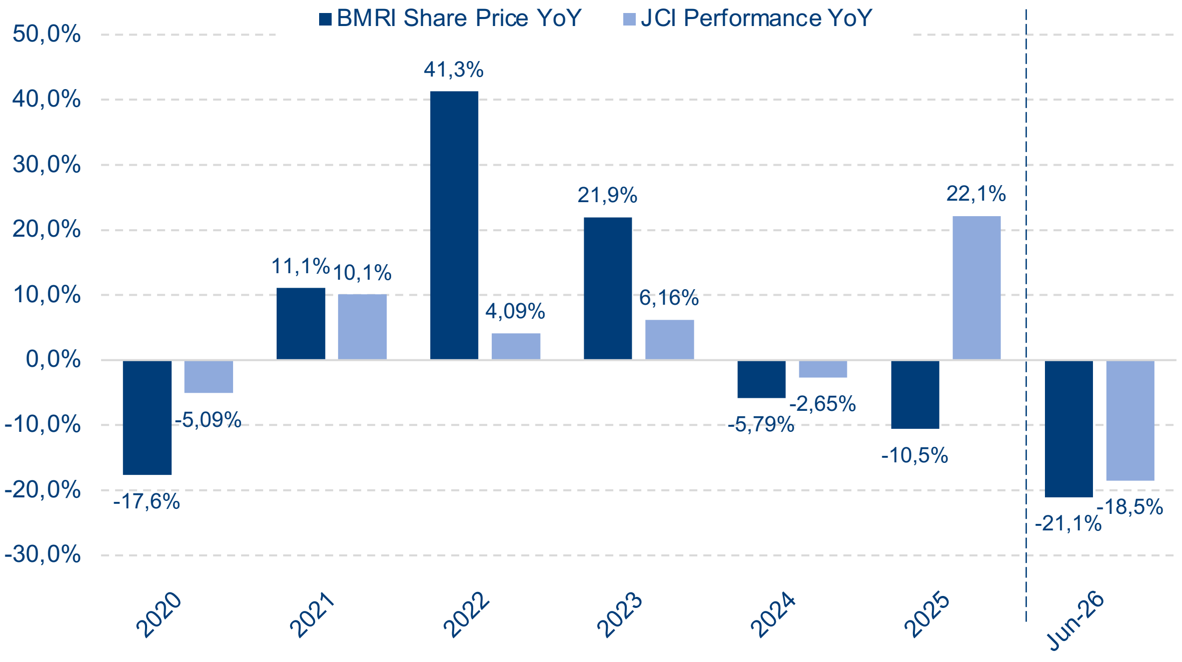
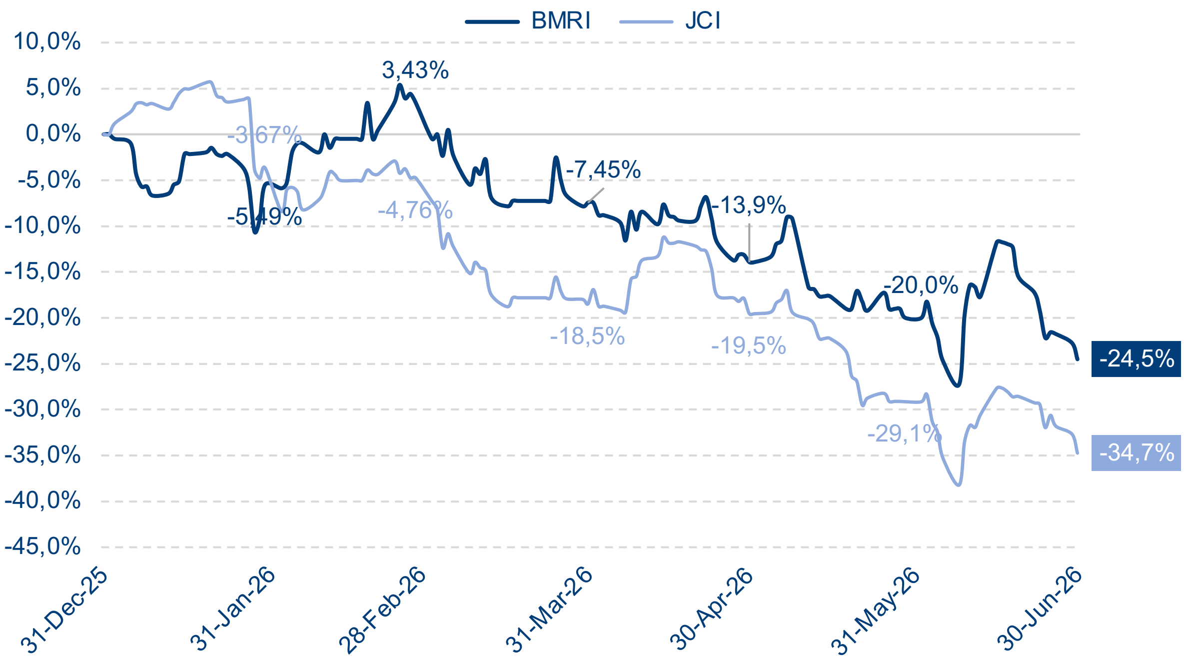
BMRI share price performance & shareholder composition

BMRI Historical Share Price Performance Versus JCI – YoY Trend



BMRI Share Performance Versus JCI – YTD June 2026 Trend



No	Shareholder	June 2025		June 2026	
		Number of Shares	%	Number of Shares	%
1	Government of RI [a]	48,533,333,334	52.0%	48,533,333,334	52.0%
2	INA	7,466,666,666	8.0%	7,466,666,666	8.0%
3	Local Institutions	4,907,063,120	5.3%	5,620,252,005	6.0%
4	Local Retail	3,182,543,686	3.4%	6,256,637,151	6.7%
5	Foreign	29,243,726,526	31.3%	25,456,444,176	27.3%
	Total	**93,333,333,332**	**100.0%**	**93,333,333,332**	**100.0%**

BMRI	2025A	Jun-26	2026E [b]	2027E [b]	5y Avg. [c]	10y Avg. [c]
Net Profit (Rp Bn)	56,295	30,412	57,382	60,983		
Net Profit YoY Growth (%)	1%	24%	2%	6%		
ROA – After Tax (%)	2.14	2.27	2.04	2.07	2.23	2.00
ROE – After Tax [d] (%)	20.3	20.9	18.7	18.6	19.8	16.0
P/E [e] (x)	9.24	6.14	7.19	6.76	10.9	13.5
P/B [e] (x)	1.69	1.18	1.33	1.24	1.99	1.93
Dividend Yield [e] (%)	7.39	11.4	10.0	10.0		

Notes:
a) Majority of the shares had been transferred to Danantara, with State-Owned Enterprises Governance (BP BUMN) holds the 1 series A share
b) Bloomberg consensus as of 22 July 2026
c) 5y avg. From 2021 – 2025. 10y avg. from 2016 – 2025
d) ROE = PATMI / average shareholders' equity excluding minority interest, Cons. ROE = PATMI / average total equity
e) Trailing numbers, using ending period price

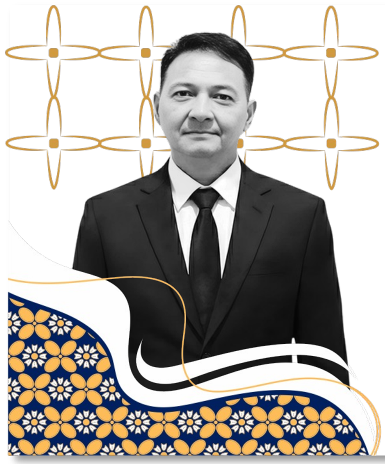
Board of Commissioners

ZULKIFLI ZAINI
PRESIDENT COMMISSIONER

Experience
- 2021-2025 President Commissioner and Independent Commissioner of PT Perkebunan Nasional III (Persero)
- 2019-2021 President Director of PT Perusahaan Listrik Negara (Persero)
- 2017-2019 Commissioner of PT Bank Permata, Tbk.

RUDY SALAHUDDIN RAMTO
DEPUTY PRESIDENT COMMISSIONER

Experience
- 2025 Secretary of the Ministry of Investment and Downstreaming
- 2025 Commissioner of PT Aneka Tambang Tbk.
- 2023-2024 Commissioner of PT Asuransi Kerugian Jasa Raharja



BINTORO K. PARDEWO
INDEPENDENT COMMISSIONER

Experience
- 2025 Commissioner of PT Danareksa (Persero)
- 2021-2025 Deputy Director of Bank Indonesia
- 2019-2021 Executive Analyst of Bank Indonesia

YULIOT
COMMISSIONER

Experience
- 2025 Deputy Minister of Energy & Mineral Resources
- 2024 Vice Minister of Investment / Vice President of BKPM
- 2023 Deputy for Investment Implementation Control of BKPM

MIA AMIATI
INDEPENDENT COMMISSIONER

Experience
- 2022 Head of the East Java High Prosecutor's Office
- 2021 Director of Strategic Development Security of Indonesia's Attorney General's Office for Intelligence

LUKY ALFIRMAN
COMMISSIONER

Experience
- 2022 General Directorate of Fiscal Balance of Indonesia's Ministry of Finance
- 2019 to date Commissioner of Lembaga Penjamin Simpanan
- 2017 General Directorate of Budget Financing & Risk Management of Indonesia's Ministry of Finance

Board of Directors (1/2)

RIDUAN
PRESIDENT DIRECTOR

Experience
- 2025 Vice President Director PT Bank Mandiri (Persero), Tbk.
- 2024-2025 Corporate Banking Director PT Bank Mandiri (Persero), Tbk.
- 2019-2024 Commercial Banking Director of PT Bank Mandiri (Persero), Tbk.
- 2017-2019 SEVP Middle Corporate of PT Bank Mandiri (Persero), Tbk.

HENRY PANJAITAN
VICE PRESIDENT DIRECTOR

Experience
- Director of PT Jaminan Kredit Indonesia's Guarantee Business
- Director Retail Banking of PT Bank Negara Indonesia (Persero), Tbk.

TIMOTHY UTAMA
OPERATION DIRECTOR

Experience
- 2021-2025 Director Information Technology of PT Bank Mandiri (Persero), Tbk.
- 2016-2021 Managing Director of Citibank
- 2012-2015 Chief Operations & Technology Officer of Singapore Exchange

EKA FITRIA
COMPLIANCE & HUMAN CAPITAL DIRECTOR

Experience
- 2023-2025 Director Treasury & International of PT Bank Mandiri (Persero), Tbk.
- 2021-2022 Group Head International Banking & Financial Institution of PT Bank Mandiri (Persero), Tbk.

DANIS SUBYANTORO
RISK MANAGEMENT DIRECTOR

Experience
- 2024 to date Director of Risk Management of PT Bank Mandiri (Persero), Tbk.
- 2021-2024 SEVP Internal Audit of PT Bank Mandiri (Persero), Tbk.
- 2020-2021 SEVP Wholesale Risk of PT Bank Mandiri (Persero), Tbk.

TOTOK PRIYAMBODO
COMMERCIAL BANKING DIRECTOR

Experience
- 2024 to date Director Commercial Banking of PT Bank Mandiri (Persero), Tbk.
- 2020-2023 SEVP Commercial Banking of PT Bank Mandiri (Persero), Tbk.
- 2018-2020 Group Head Commercial Banking of PT Bank Mandiri (Persero), Tbk.

Board of Directors (2/2)

MOCHAMAD RIZALDI
CORPORATE BANKING DIRECTOR

Experience
- 2024 SEVP Corporate Banking of PT Bank Mandiri (Persero), Tbk.
- 2024 Commissioner of PT Mandiri Sekuritas
- 2021 SEVP Special Asset Management of PT Bank Mandiri (Persero), Tbk.

SAPTARI
CONSUMER BANKING DIRECTOR

Experience
- 2024 SEVP Micro & Consumer Finance of PT Bank Mandiri (Persero), Tbk.
- 2024 Commissioner of PT Mandiri Tunas Finance
- 2022 Group Head Commercial Banking 1of PT Bank Mandiri (Persero), Tbk.

ARI RIZALDI
TREASURY & INTERNATIONAL BANKING DIRECTOR

Experience
- 2024 Director Treasury & International Banking PT Bank Syariah Indonesia, Tbk.
- 2020 Group Head Treasury of PT Bank Mandiri (Persero), Tbk.

NOVITA WIDYA ANGGRAINI
FINANCIAL & STRATEGY DIRECTOR

Experience
- 2020 Director Finance of PT Bank Negara Indonesia (Persero), Tbk.
- 2020 Group Head Strategy & Performance Management of PT Bank Mandiri (Persero), Tbk.
- 2017 Group Head Accounting of PT Bank Mandiri (Persero), Tbk.

JAN WINSTON TAMBUNAN
NETWORK & RETAIL BANKING DIRECTOR

Experience
- 2023 Regional CEO Area IV / Jakarta 2 of PT Bank Mandiri (Persero), Tbk.
- 2021 Regional CEO Area IX / Kalimantan of PT Bank Mandiri (Persero), Tbk.

SUNARTO
INFORMATION TECHNOLOGY DIRECTOR

Experience
- SEVP Digital Banking of PT Bank Mandiri (Persero), Tbk.
- Group Head Digital Banking Product of PT Bank Mandiri (Persero), Tbk.

Bank Mandiri group investment thesis

Direct Beneficiary of Structural Growth in Indonesia

Securing Dominance Through Digital Innovations and Business Adaptations

Broad Opportunities Across Corporate Wholesale and Retail Segments

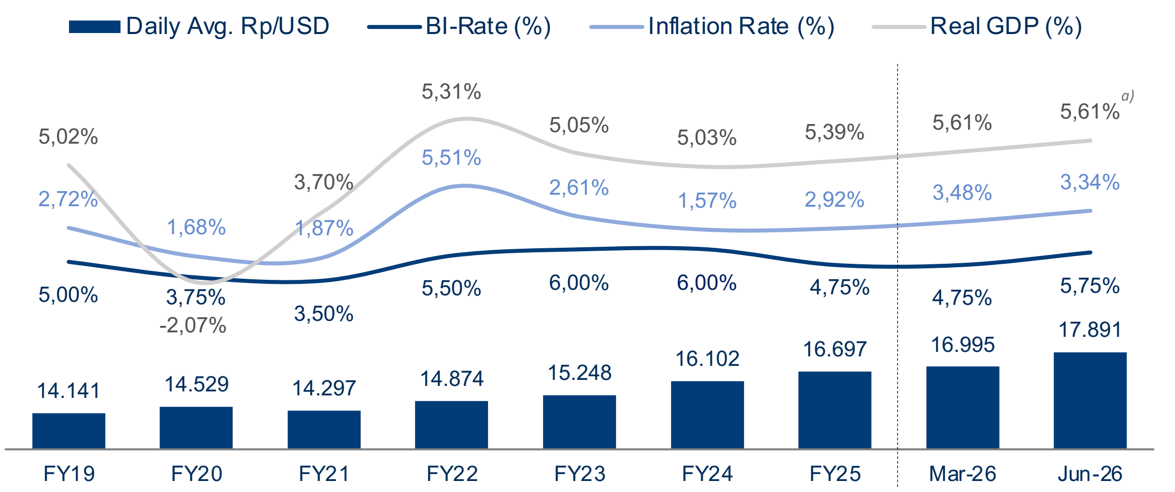
Strong Foundation to Sustain Low Costs Across Funding, Operations and Credit

Achieving Market Leadership With High Returns at Modest Valuations

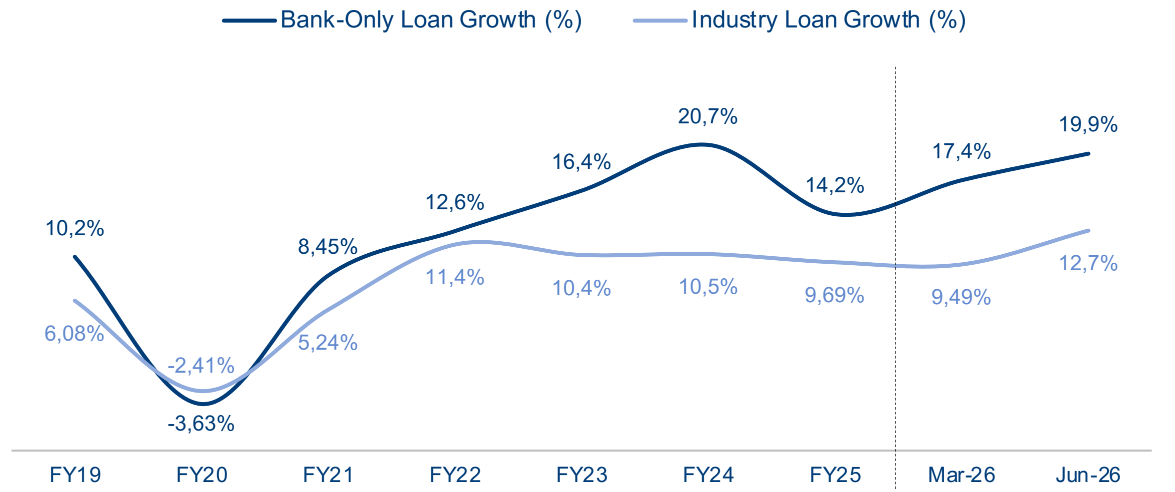
Management Highlights

Macroeconomic & Industry highlights

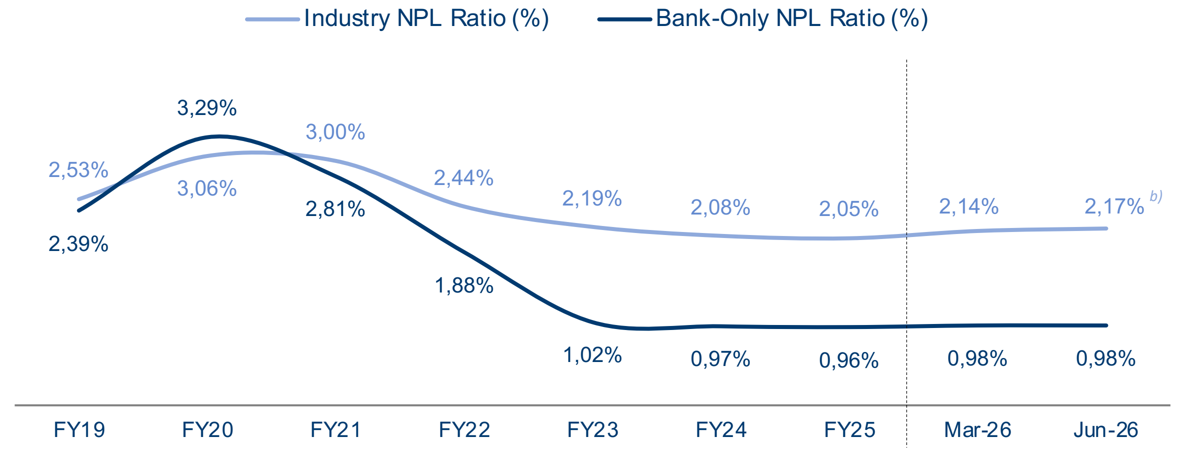
Real GDP, Inflation, BI-Rate (%) & Daily Avg. Rp/USD



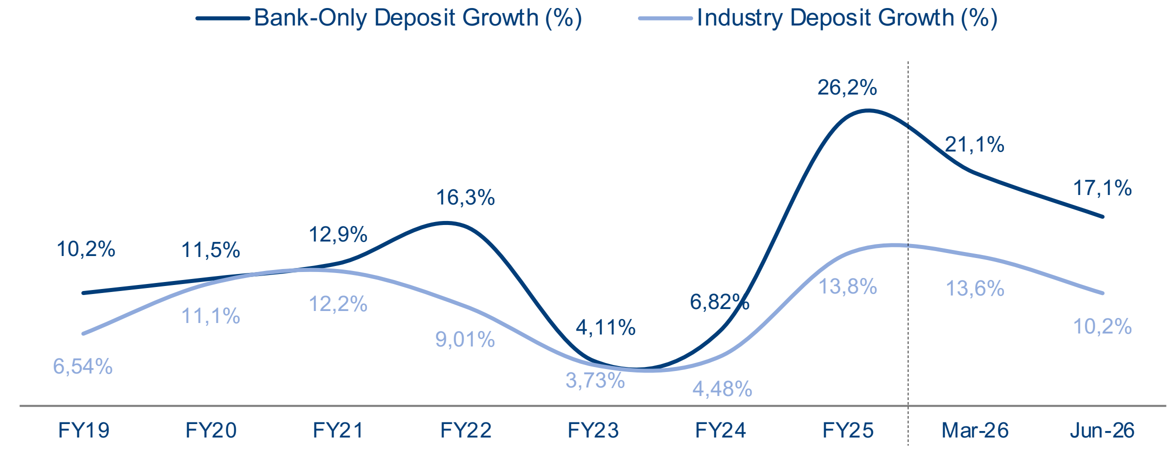
Loan Growth YoY: Mandiri vs. Industry



NPL Ratio: Mandiri vs. Industry



Deposit Growth YoY: Mandiri vs. Industry



Source: Bloomberg, Financial Services Authority (OJK), Bank Indonesia
Notes: a) As of 23 July 2026, the latest available Real GDP growth data is 1Q26 (January–March 2026).
b) As of 23 July 2026, the latest available Industry NPL Ratio data is May-26.

1H26: Strengths and challenges to be addressed

Key Strengths & Challenges to be Addressed

Strengths

Strong PPOP Growth Driven by Robust Non-Interest Income
PPOP grew 19.9% YoY in 1H26, supported by 14.9% YoY growth in Non-II, primarily driven by recurring fee income (+24.0% YoY), including digital transaction and loan-related fees, alongside solid treasury-related income. As a result, Non-II contribution increased to 32% of total revenue.

Improving Operating Efficiency Through Disciplined Cost Management
Operating expenses in 1H26 declined 1.4% YoY, mainly driven by lower promotion, reflecting disciplined cost management and the normalization of discretionary spending. As a result, CIR improved to 37.9%.

Resilient Asset Quality
Asset quality remained healthy, with consolidated LaR stable at 5.83% and gross NPL at 1.01% in 1H26, supported by disciplined underwriting and prudent portfolio management.

Challenges

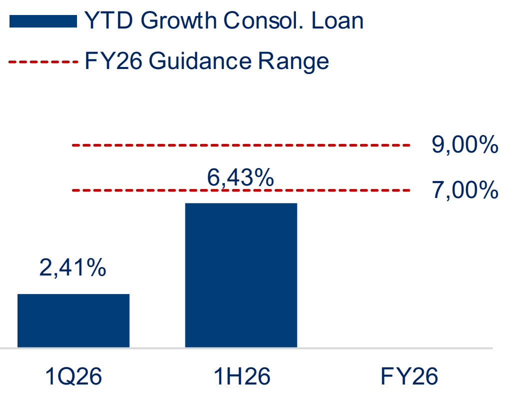
NIM Moderation Reflects Loan Yield Pressure
Consolidated YTD NIM moderated to 4.56% in 1H26, primarily reflecting lower loan yields from continued repricing, particularly in the Corporate and Micro & Payroll portfolios, with only a modest increase in funding costs.

Tighter Liquidity Continued to Put Mild Pressure on Funding Costs
Liquidity conditions remained tight in 2Q26, leading to a modest increase in bank-only CoF deposit to 2.04% from 1.97% in 1Q26, primarily driven by higher time deposit pricing. Nevertheless, our core CASA franchise remained resilient, with CoF demand deposit stable at 1.83% and CoF savings improving to 0.30%, both remaining well below historical levels.

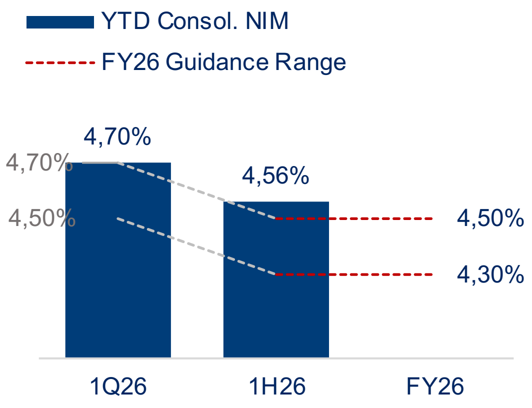
Slow Retail Loan Growth
Retail loan YTD growth in 1H26 remained moderate at 1.27%, as the Bank continued to prioritize asset quality and maintain a disciplined, selective growth approach, particularly through its value chain ecosystem, to support a more sustainable portfolio profile.

1H26 Results vs. FY26 Guidance

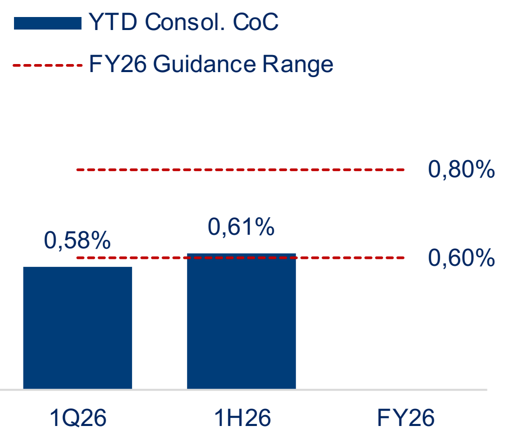
Loan Growth



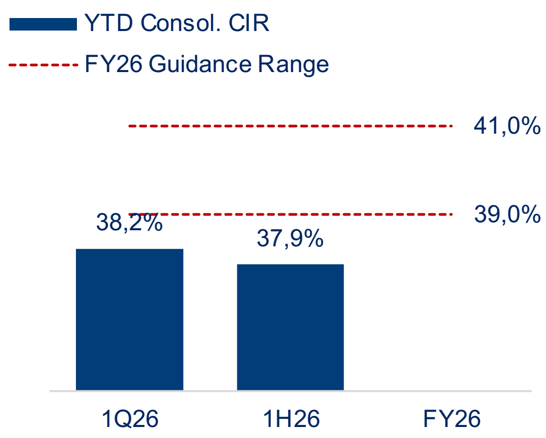
Net Interest Margin



Cost of Credit



Cost to Income Ratio

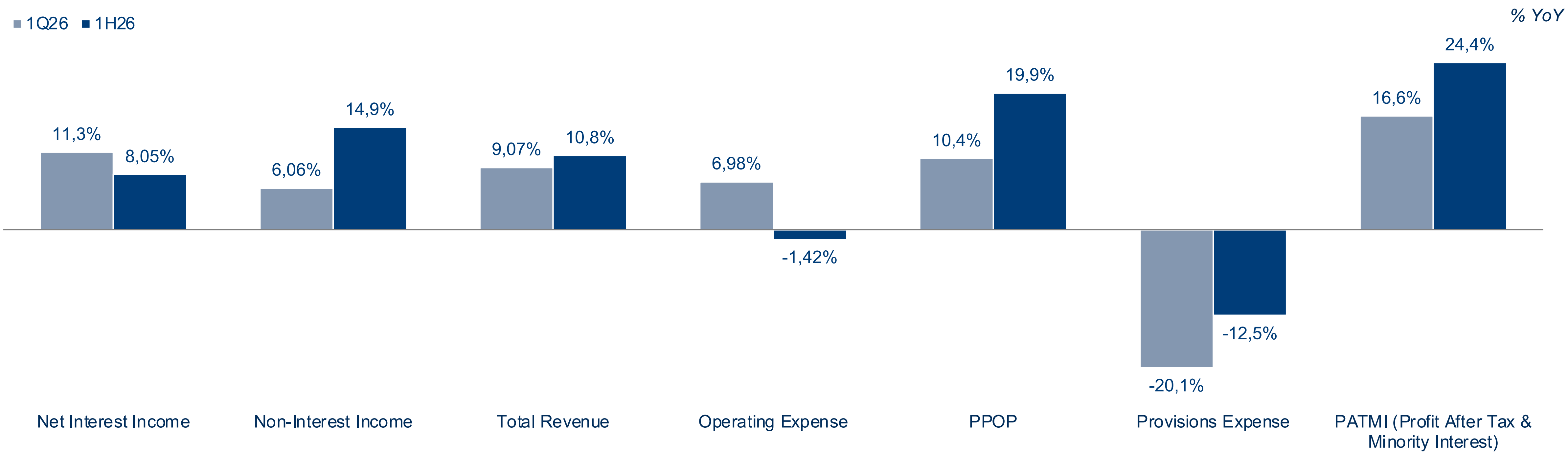


Note: Consolidated figures are presented excluding Bank Syariah Indonesia (BSI).

Earnings resilience with improving PPOP and profitability amid a challenging environment

Consolidated

Solid Middle-Line Growth Helps Offset Pressure on Net Interest Income



Net Interest Income

As higher BI rates and elevated SRBI issuance tightened system liquidity, funding competition intensified while competitive loan repricing moderated NIM from 4.70% in 1Q26 to 4.56% in 1H26. Despite these headwinds, Bank Mandiri leveraged its strong CASA franchise, selective asset repricing, and disciplined asset-liability management to contain funding cost pressures and preserve resilient margins.

Non-Interest Income

As margin pressures persisted across the industry, Bank Mandiri further diversified its earnings base through stronger recurring fee income (+24.0% YoY), supported by growing customer activity across digital, transaction banking, lending, and treasury businesses, lifting Non-II contribution to 32% of total revenue and reinforcing the sustainability of future earnings.

Operating Expense

As digital capabilities continued to strengthen customer acquisition and servicing, Bank Mandiri optimized discretionary spending, particularly promotion, sponsorship, and G&A expenses, while maintaining investments in technology and business growth. This reduced OPEX by 1.4% YoY and improved CIR to 37.9%, reinforcing a more efficient and scalable operating model.

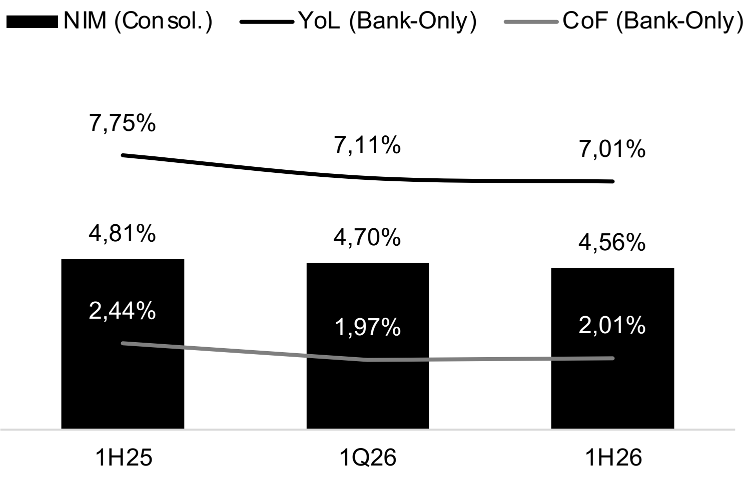
Provision Expense

Resilient asset quality continued to be supported by disciplined underwriting and prudent portfolio management, reflected in lower Loan at Risk, stable NPL, and limited new NPL formation. As a result, Bank Mandiri maintained a low CoC of 0.61% while keeping adequate coverage levels to support future portfolio resilience.

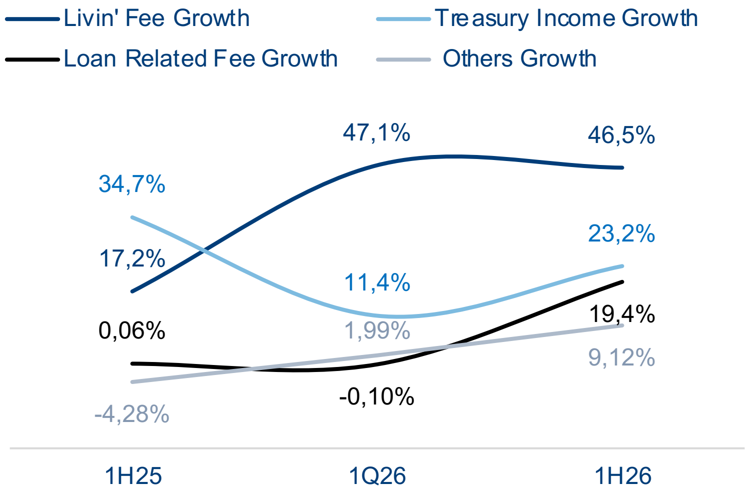
Note: Consolidated figures are presented excluding Bank Syariah Indonesia (BSI).

Margin pressure offset by strong fee Income and operational excellence

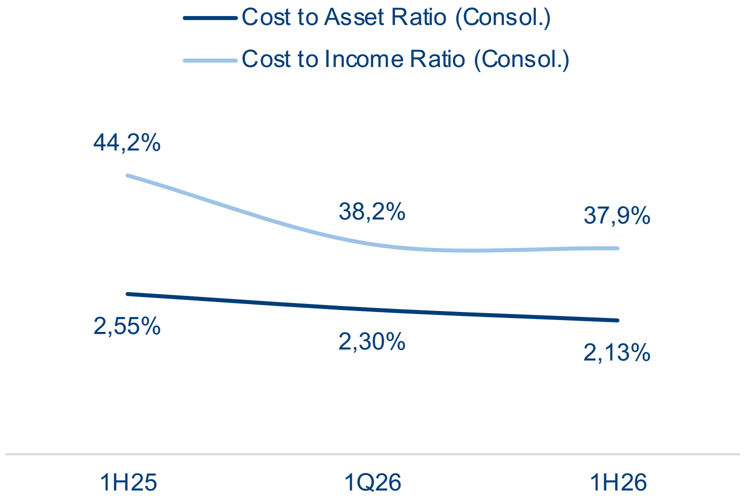
Net Interest Margin Pressure



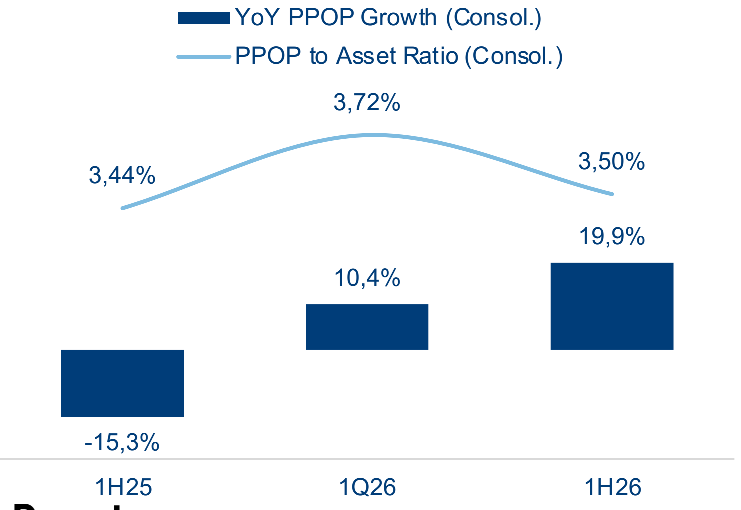
Robust Non-Interest Income



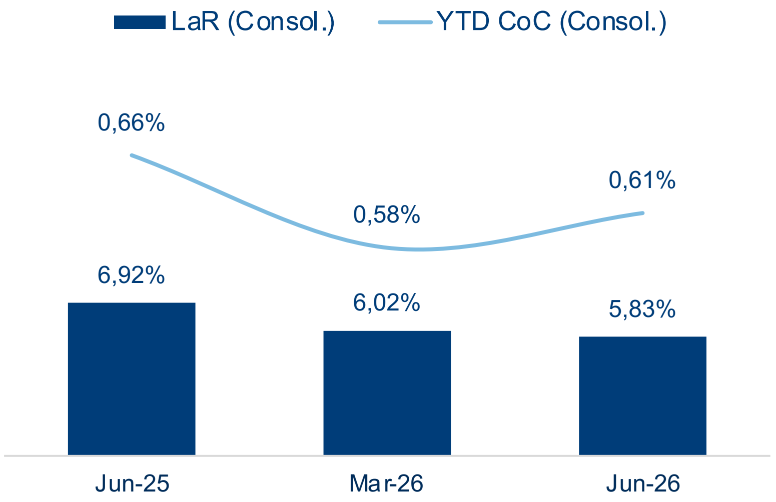
Disciplined Cost Management



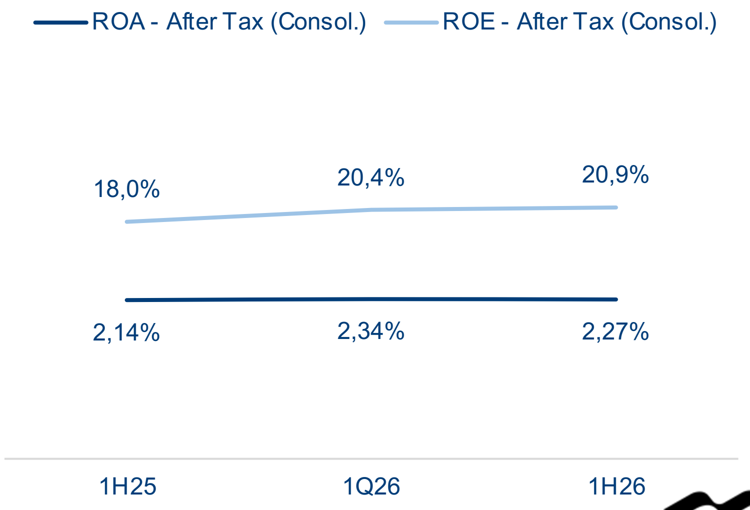
Solid PPOP



Sound Asset Quality



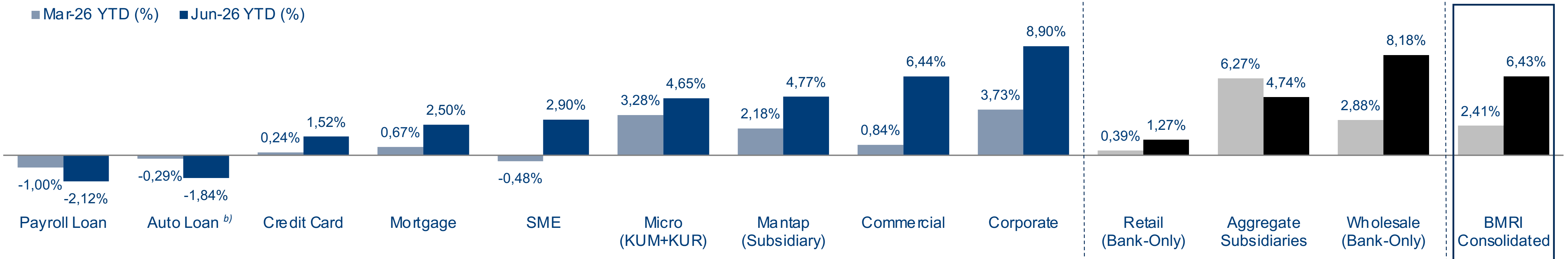
Higher Profitability



Note: Consolidated figures exclude Bank Syariah Indonesia (BSI) with historical figures presented on a pro-forma basis.

Loan growth remains solid, supported by a well-diversified portfolio

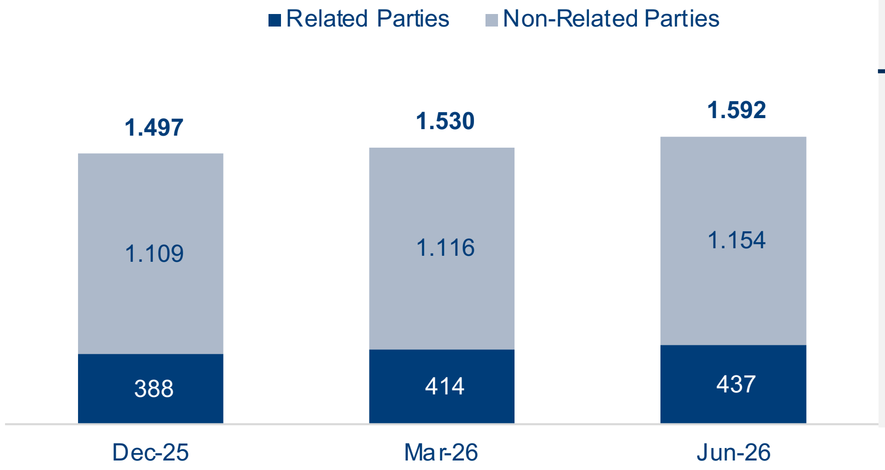
Consolidated Loan Growth Breakdown Analysis



% to total consolidated loans in June 2026

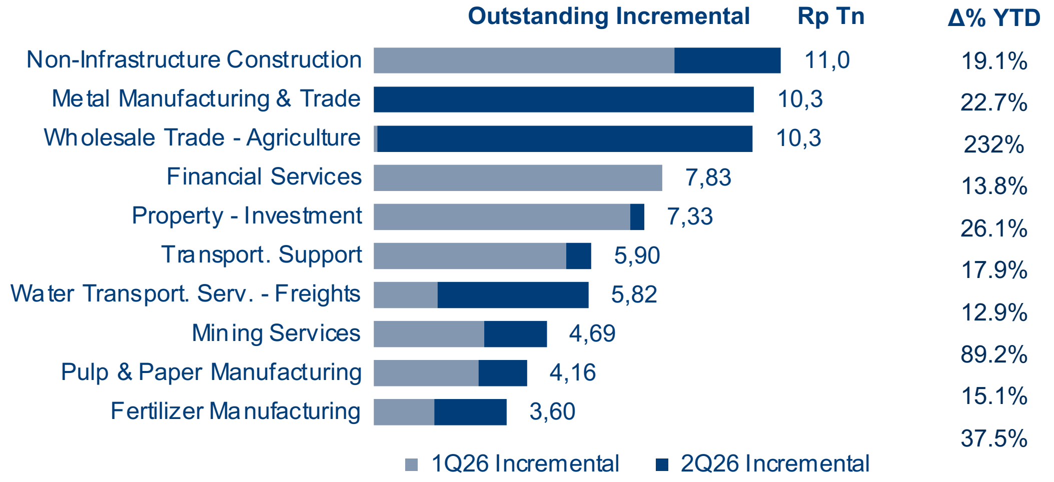
Payroll Loan	Auto Loan	Credit Card	Mortgage	SME	Micro (KUM+KUR)	Mantap (Subsidiary)	Commercial	Corporate	Retail (Bank-Only)	Aggregate Subsidiaries	Wholesale (Bank-Only)	BMRI Consolidated
6%	5%	1%	4%	5%	6%	3%	20%	50%	24%	7%	71%	100%

Bank-only Loans Breakdown: Related vs Non-Related Parties (in Rp Tn)



Mar-26 YTD	Jun-26 YTD
2.21%	**6.32%**
0.61%	4.06%
6.78%	12.8%

YTD Bank-Only Loan Growth: Top 10 Sectors

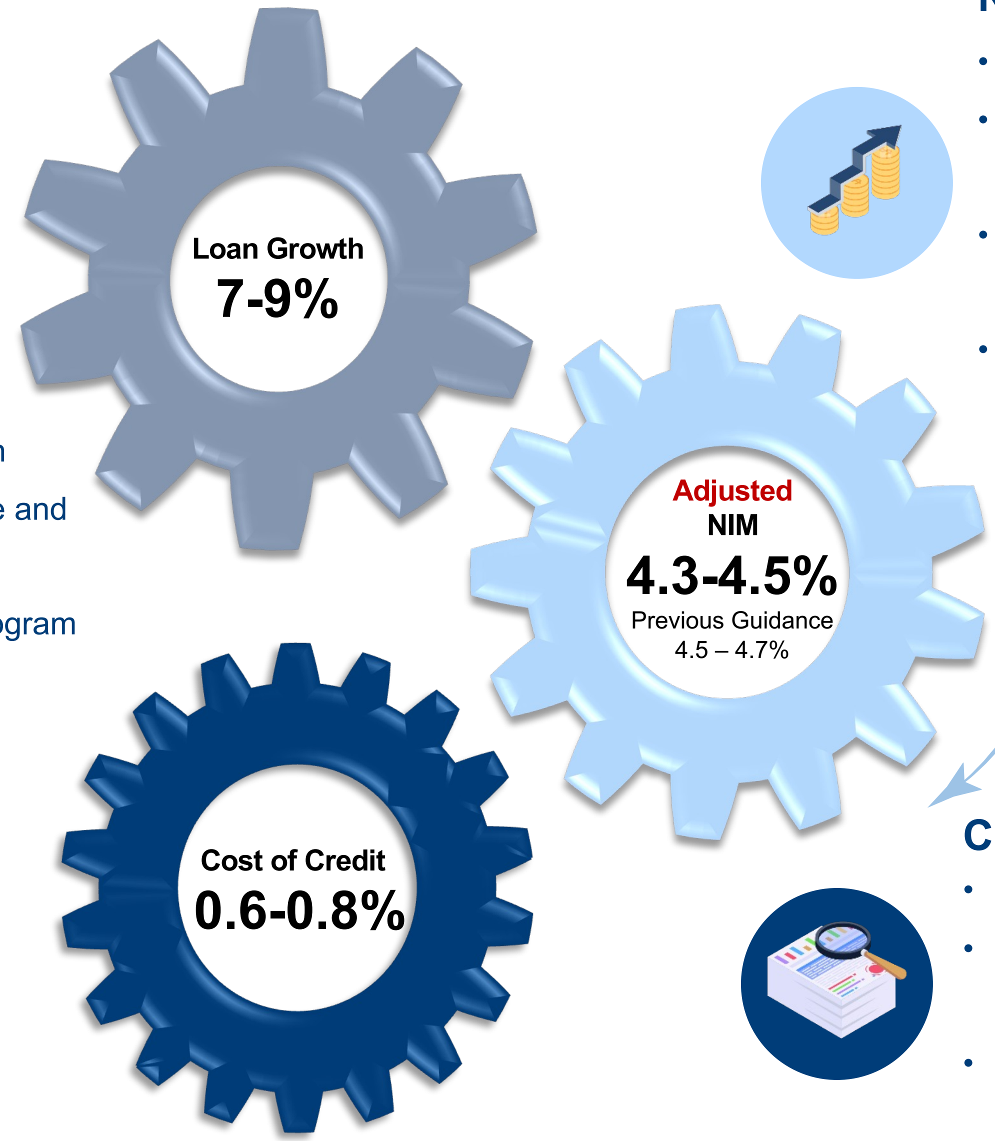


Danantara Indonesia Sovereign Fund

Note: Consolidated figures exclude Bank Syariah Indonesia (BSI) with historical figures presented on a pro-forma basis.
a) Includes Multi-Finance Subsidiaries

Bank Mandiri FY-2026 consolidated guidance

BMRI 2026 Guidance: Loan Growth, Net Interest Margin, and Cost of Credit



Loan Growth Drivers:

- Loan growth to follow deposit growth
- Balanced growth between wholesale and retail segment
- Aligning growth with government program and ecosystem value-chain

NIM Drivers:

- Adjustment due to BSI deconsolidation
- CoF as the key driver amid liquidity risks from macro conditions
- Potential yield pressure due to competition and softer demand.
- **Previous guidance: 4.5% - 4.7%**

Cost of Credit Drivers:

- Cautious on retail NPL outlook
- Remain conservative on credit risk management
- ~230% NPL coverage to be a comfortable level.

Financial & Operation

Balance sheet highlights

Balance Sheets (in Rp Bn)	Consolidated excl. BSI					Bank-Only						
	Pro Forma Jun-25	Mar-26	Jun-26	QoQ	YoY	Jun-25	Dec-25	Mar-26	Jun-26	QoQ	YoY	YTD
Cash and Placement with BI & Other Banks	240,388	258,521	268,601	3.90%	11.7%	232,405	310,298	248,865	258,822	4.00%	11.4%	-16.6%
Receivables (Acceptances & Others)	35,456	40,920	46,254	13.0%	30.5%	35,431	37,662	40,920	46,254	13.0%	30.5%	22.8%
Gov't Bonds & Marketable Securities	351,525	393,203	405,740	3.19%	15.4%	296,954	304,282	335,143	348,654	4.03%	17.4%	14.6%
Loans	**1,411,630**	**1,614,150**	**1,677,449**	**3.92%**	**18.8%**	**1,327,537**	**1,497,109**	**1,530,161**	**1,591,678**	**4.02%**	**19.9%**	**6.32%**
Loan Provisions	(40,795)	(38,799)	(39,733)	2.41%	-2.60%	(38,729)	(36,284)	(36,761)	(37,644)	2.40%	-2.80%	3.75%
Other Provisions	(3,079)	(3,668)	(3,383)	-7.78%	9.86%	(2,999)	(3,435)	(3,537)	(3,192)	-9.75%	6.43%	-7.08%
Fixed & Other Assets	145,272	168,295	172,639	2.58%	18.8%	122,002	118,465	139,630	144,620	3.57%	18.5%	22.1%
Total Assets	**2,140,397**	**2,432,621**	**2,527,568**	**3.90%**	**18.1%**	**1,972,601**	**2,228,097**	**2,254,421**	**2,349,192**	**4.20%**	**19.1%**	**5.43%**
CASA:	**1,154,245**	**1,214,972**	**1,219,907**	**0.41%**	**5.69%**	**1,145,073**	**1,186,063**	**1,201,246**	**1,205,490**	**0.35%**	**5.28%**	**1.64%**
Current Account	614,037	641,824	636,554	-0.82%	3.67%	615,463	639,852	641,737	636,973	-0.74%	3.49%	-0.45%
Savings Account	540,208	573,148	583,353	1.78%	7.99%	529,610	546,211	559,509	568,517	1.61%	7.35%	4.08%
Time Deposits	351,875	515,330	543,261	5.42%	54.4%	314,804	488,616	473,974	504,542	6.45%	60.3%	3.26%
Third Party Funds	**1,506,120**	**1,730,303**	**1,763,167**	**1.90%**	**17.1%**	**1,459,877**	**1,674,679**	**1,675,220**	**1,710,032**	**2.08%**	**17.1%**	**2.11%**
Wholesale Funding	268,261	284,979	355,922	24.9%	32.7%	231,583	239,576	251,206	319,044	27.0%	37.8%	33.2%
Other Liabilities	91,002	103,387	115,455	11.7%	26.9%	42,769	51,880	54,903	67,290	22.6%	57.3%	29.7%
Total Liabilities	**1,865,383**	**2,118,669**	**2,234,545**	**5.47%**	**19.8%**	**1,734,229**	**1,966,134**	**1,981,329**	**2,096,366**	**5.81%**	**20.9%**	**6.62%**
Equity excl. Minority Interest	266,940	304,955	284,593	-6.68%	6.61%	238,371	261,962	273,092	252,826	-7.42%	6.06%	-3.49%
Minority Interest	8,074	8,997	8,430	-6.30%	4.41%	-	-	-	-	-	-	-
Total Liabilities & Equity	**2,140,397**	**2,432,621**	**2,527,568**	**3.90%**	**18.1%**	**1,972,601**	**2,228,097**	**2,254,421**	**2,349,192**	**4.20%**	**19.1%**	**5.43%**

Note: Consolidated figures exclude Bank Syariah Indonesia (BSI) with historical figures presented on a pro-forma basis.

Income statement highlights

Consolidated

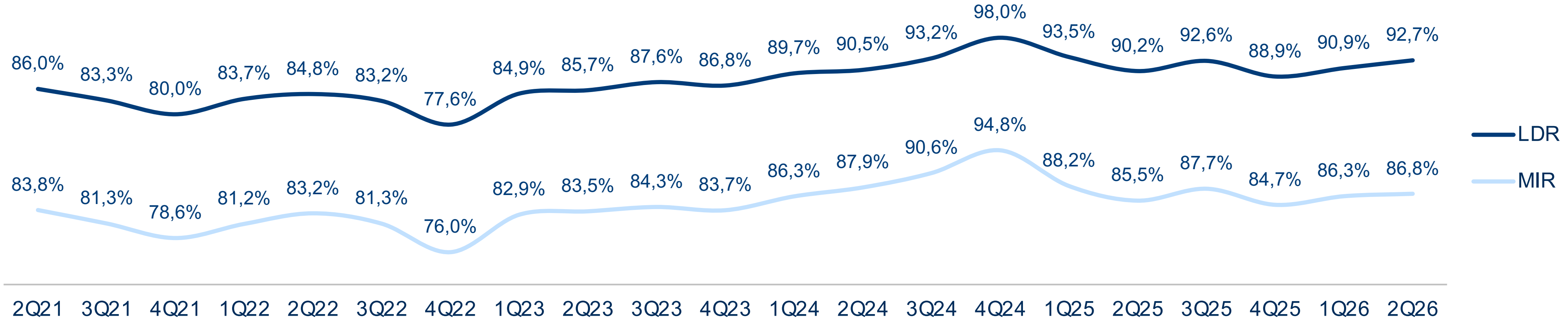
P&L Summary (Rp Bn)	Pro Forma 2Q25	1Q26	2Q26	QoQ	YoY	Pro Forma 1H25	1H26	YoY
Interest Income	34,550	37,375	35,520	-4.96%	2.81%	69,642	72,895	4.67%
Interest Expense	(12,785)	(12,325)	(12,731)	3.29%	-0.42%	(25,367)	(25,056)	-1.23%
Net Interest Income	**21,765**	**25,050**	**22,789**	**-9.03%**	**4.70%**	**44,275**	**47,839**	**8.05%**
Net Premium Income	(367)	287	204	-28.9%	-156%	61	491	705%
Total NII & Premium Income	21,398	25,337	22,993	-9.25%	7.45%	44,336	48,330	9.01%
Non-Interest Income	9,202	11,268	11,512	2.17%	25.1%	19,826	22,780	14.9%
Total Operating Income	**30,600**	**36,605**	**34,505**	**-5.74%**	**12.8%**	**64,162**	**71,110**	**10.8%**
Total Operating Expenses:	**(14,234)**	**(13,992)**	**(12,934)**	**-7.56%**	**-9.13%**	**(27,313)**	**(26,926)**	**-1.42%**
Personnel Expenses	(4,551)	(6,003)	(5,190)	-13.5%	14.1%	(10,923)	(11,200)	2.47%
G&A Expenses	(6,444)	(5,429)	(5,237)	-3.54%	-18.7%	(11,386)	(10,666)	-6.32%
Other Expenses	(3,239)	(2,560)	(2,507)	-2.07%	-22.6%	(5,004)	(5,067)	1.26%
Pre-Provision Operating Profit (PPOP)	**16,366**	**22,613**	**21,571**	**-4.61%**	**31.8%**	**36,849**	**44,184**	**19.9%**
Provision Expenses	**(2,484)**	**(2,691)**	**(2,430)**	**-9.70%**	**-2.17%**	**(5,852)**	**(5,121)**	**-12.5%**
Profit from Operations	13,882	19,922	19,141	-3.92%	37.9%	30,997	39,063	26.0%
Non-Operating Income	16	22	(44)	-300%	-375%	79	(22)	-128%
Net Income Before Tax	13,898	19,944	19,097	-4.25%	37.4%	31,076	39,041	25.6%
Profit After Tax & Minority Interest (PATMI)	**11,258**	**15,384**	**15,028**	**-2.31%**	**33.5%**	**24,455**	**30,412**	**24.4%**

Note: Consolidated figures exclude Bank Syariah Indonesia (BSI) with historical figures presented on a pro-forma basis.

Key liquidity and intermediation metrics

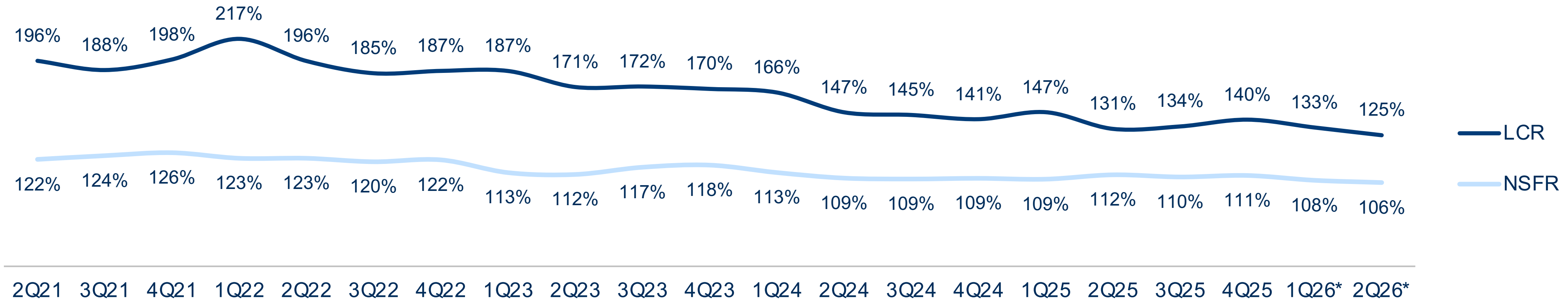
Loan-Deposit Ratio (LDR) & Macroprudential Intermediation Ratio (MIR)

Optimizing Asset and Liability Management (Bank-Only)



Liquidity Coverage Ratio (LCR) & Net Stable Funding Ratio (NSFR)

LCR & NSFR > 100% (Consolidated)



Notes:
MIR : Macroprudential Intermediation Ratio, defined as Total Financing (Loan & Bonds) divided by Total Funding (3rd party funds & qualified wholesale funding)
LCR : Liquidity Coverage Ratio, defined as High Quality Liquid Asset divided by Net Cash Outflow
NSFR : Net Stable Funding Ratio, defined as Bank's available stable funding ("ASF") divided by its required stable funding ("RSF")
** 1Q26 Consolidated figures exclude Bank Syariah Indonesia (BSI)*

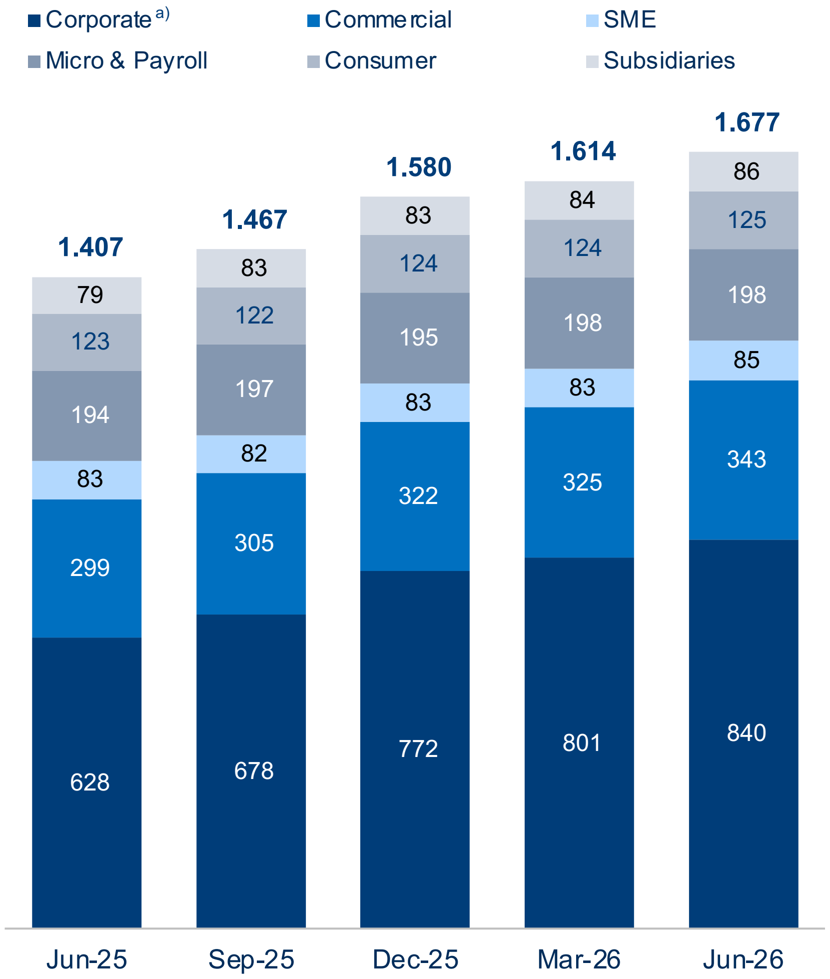
Key profitability ratios

Ratios (in %)	Consolidated excl. BSI			Bank-Only		
	Pro Forma 1H25	1H26	YoY	1H25	1H26	YoY
PROFITABILITY						
NIM	**4.81**	**4.56**	**-25bps**	**4.63**	**4.37**	**-27bps**
Cost to Income Ratio	44.2	37.9	-6.50pts	43.4	35.6	-7.76pts
Cost to Asset Ratio (annualized)	2.55	2.13	-42bps	2.31	1.84	-47bps
Non-Interest Income to Asset Ratio	1.74	1.70	-4bps	1.66	1.58	-8bps
Cost of Credit	**0.66**	**0.61**	**-5bps**	**0.53**	**0.52**	**-1bps**
Provision to Asset	0.55	0.41	-14bps	0.34	0.35	1bps
RoA – after tax	2.14	2.27	13bps	2.37	2.49	12bps
RoRWA – after tax	3.31	3.96	66bps	3.72	4.21	49bps
RoE – after tax (excl. MI) [a)]	**18.0**	**20.9**	**2.86pts**	**18.8**	**22.0**	**3.25pts**
FUNDING, LIQUIDITY & CAPITAL						
CASA Ratio	76.6	69.2	-7.45pts	78.4	70.5	-7.94pts
Loan to Deposit Ratio (LDR) - Bank Entity [b)]	90.1	92.3	2.14pts	90.2	92.7	2.51pts
Loan to Financing Ratio (LFR)	79.6	79.2	-40bps	78.5	78.4	-4bps
Deposit to Interest Bearing Liabilities Ratio	84.9	83.2	-1.68pts	86.3	84.3	-2.03pts
Tier-1 Capital	18.3	16.7	-1.54pts	17.2	16.4	-82bps
CAR	19.5	17.9	-1.56pts	18.4	17.5	-83bps
ASSET QUALITY						
NPL Ratio	1.10	1.01	-9bps	1.08	0.98	-10bps
Special Mention Ratio	3.44	2.94	-51bps	3.42	2.88	-54bps
Coll. 1 Restructured Ratio	2.62	1.88	-73bps	2.57	2.07	-50bps
Loan at Risk (incl. Covid Restructured) Ratio	6.92	5.83	-1.09pts	7.06	5.93	-1.13pts
NPL Coverage	265	235	-30.4pts	273	242	-31.0pts
LaR Coverage (incl. Covid Restructured)	44.5	40.5	-4.02pts	41.4	39.9	-1.47pts

Notes:
Consolidated figures exclude Bank Syariah Indonesia (BSI) with historical figures presented on a pro-forma basis.
a) ROE = PATMI / YTD average monthly equity excluding minority interest
b) Exclude Loan from Multi-finance Subsidiaries and Loan to Bank

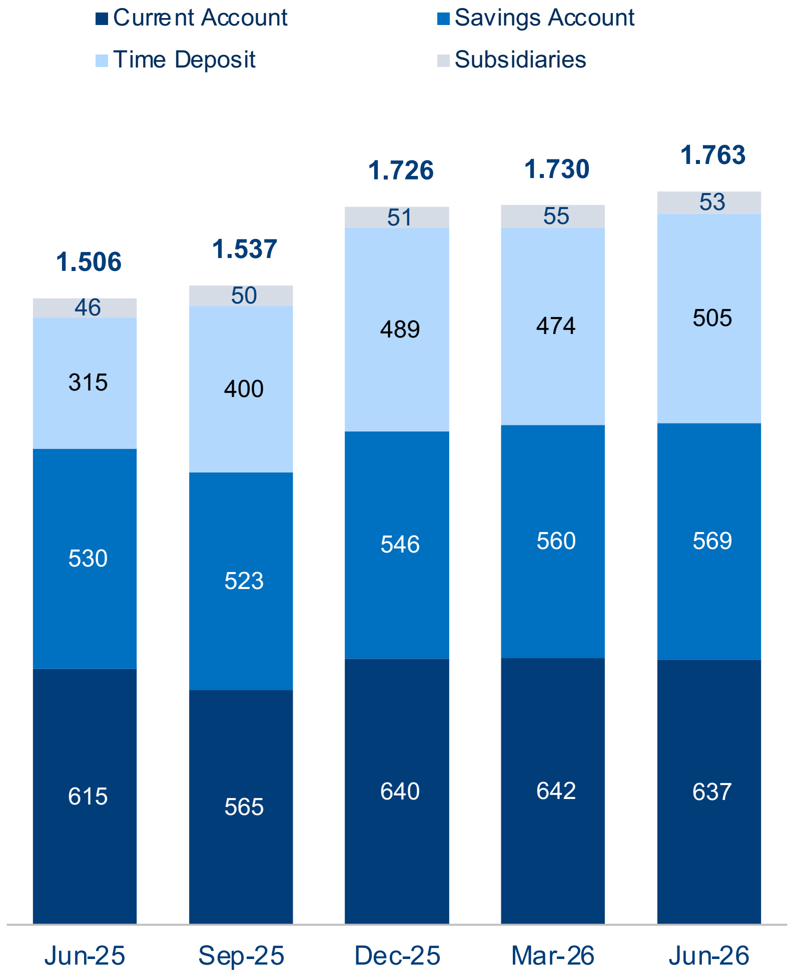
Consolidated loan & deposit breakdown

Loan Breakdown (Rp Tn)



Break down	QoQ	YoY
100%	**3.92%**	**19.2%**
5.11%	2.12%	7.96%
7.42%	0.37%	1.39%
11.8%	0.15%	1.97%
5.09%	3.40%	2.48%
20.5%	5.55%	15.1%
50.1%	4.99%	33.6%

Third-Party-Fund Breakdown (Rp Tn)



Break down	QoQ	YoY
100%	**1.90%**	**17.1%**
3.01%	-3.54%	14.7%
28.6%	6.45%	60.3%
32.2%	1.61%	7.35%
36.1%	-0.74%	3.49%

Notes:
Consolidated figures exclude Bank Syariah Indonesia (BSI) with historical figures presented on a pro-forma basis.
a) Includes Institutional Banking and International Banking

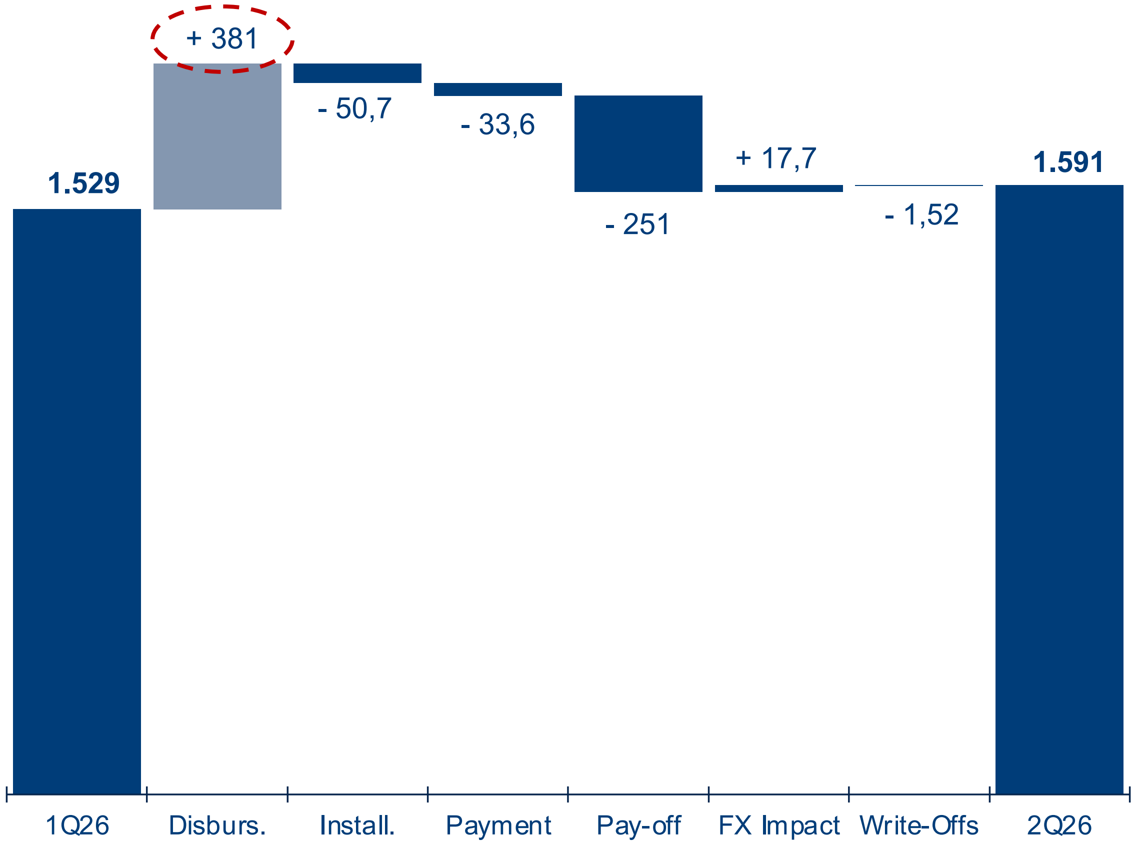
Danantara Indonesia Sovereign Fund

Bank-only loan movement analysis

Loan Movement Bank-Only (Rp Tn)

YoY Growth

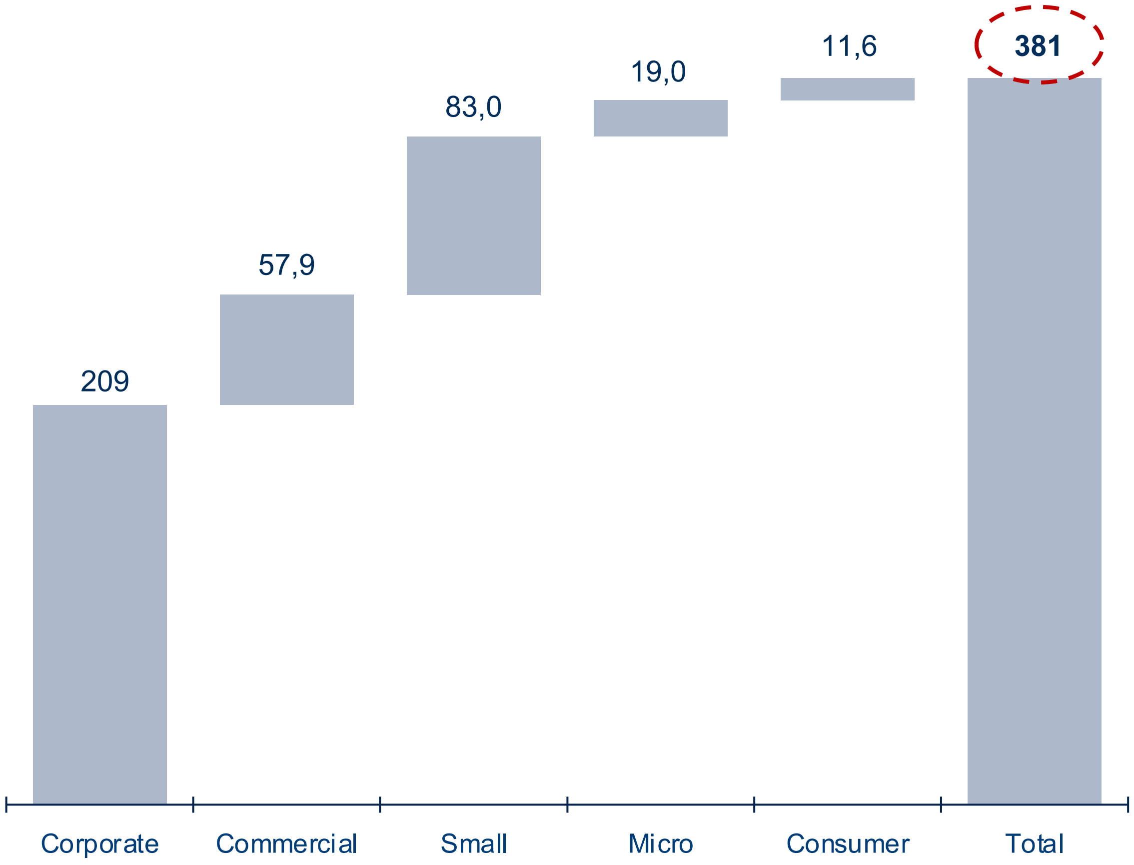
17.6%	74.2%	27.8%	40.5%	98.8%	264%	756%	20.2%



Loan Disbursement by Segment Bank-Only (Rp Tn)

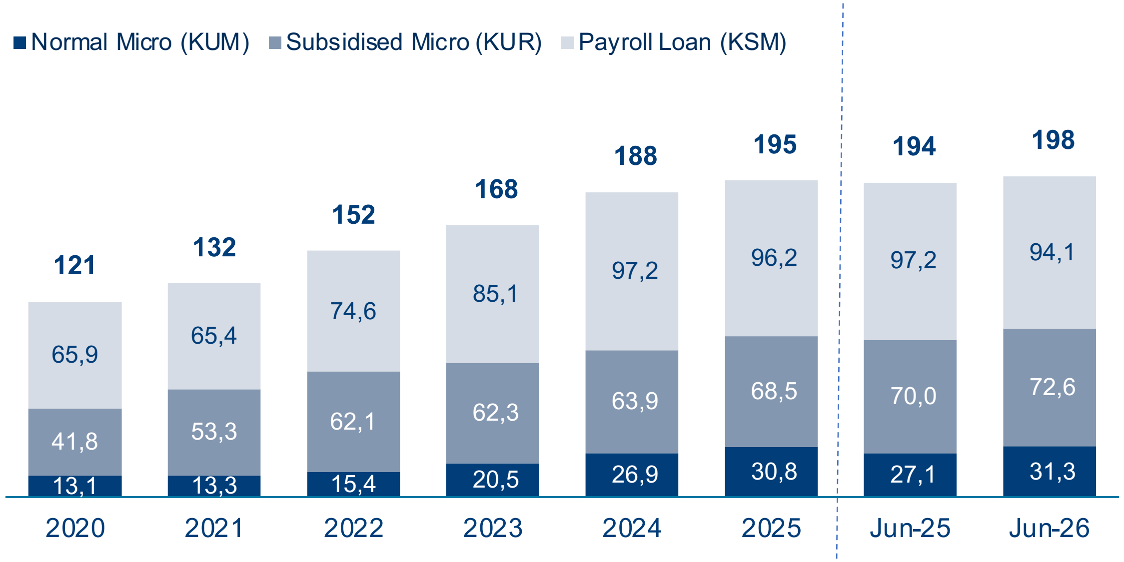
YoY Growth

86.6%	6.82%	273%	-3.22%	11.9%	74.2%

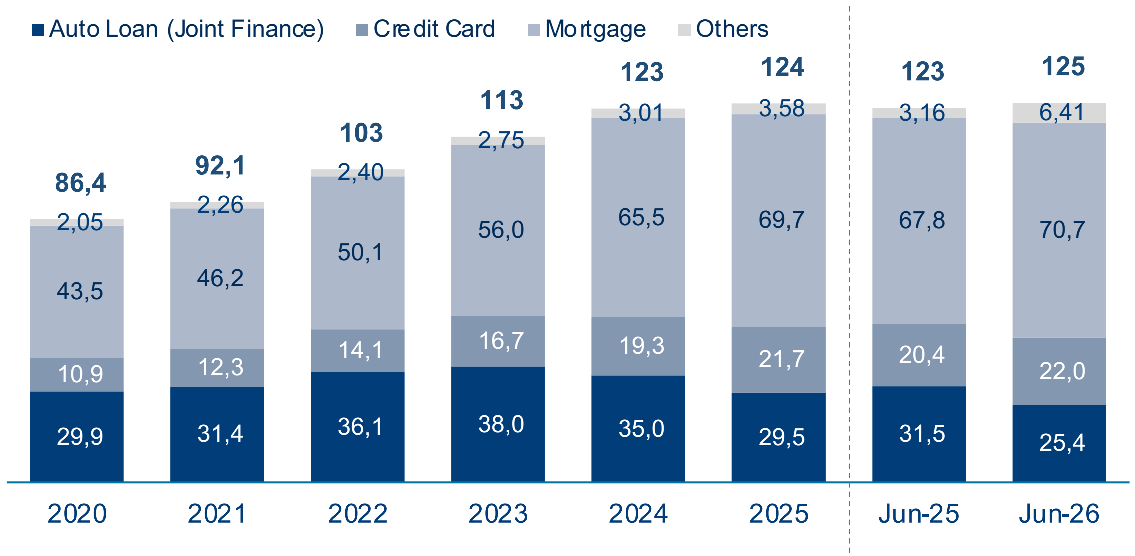


Micro, payroll & consumer loans

Micro & Payroll Loans (Rp Tn)



Consumer Loan Breakdown (Rp Tn)



Micro & Payroll Loan Growth as of Jun-26

Loan Type	% to Consolidated Loan	% to Bank-Only Loan	% to Micro & Payroll	QoQ (%)	YoY (%)
Normal Micro (KUM)	1.87	1.97	15.8	-1.12	15.7
Subsidised Micro (KUR)	4.33	4.56	36.7	2.42	3.75
Payroll Loan (KSM)	5.61	5.91	47.5	-1.13	-3.14
Total Micro + Payroll	**11.8**	**12.4**	**100**	**0.15**	**1.97**

Consumer Loan Growth Breakdown as of Jun-26

Loan Type	% to Consolidated Loan	% to Bank-Only Loan	% to Total Consumer Loan	QoQ (%)	YoY (%)
Mortgage	4.22	4.44	56.8	1.21	4.34
Credit Card	1.31	1.38	17.6	1.28	7.62
Auto Loan (JF)	1.52	1.60	20.4	-9.56	-19.2
Others	0.38	0.40	5.15	46.0	103
Total Consumer	**7.42**	**7.82**	**100**	**0.37**	**1.39**

Note: All figures are Bank-Only

Wholesale segment (corporate & commercial) analysis by industries

Top 10 Industries Contributing to Wholesale (Corporate + Commercial) Loan Growth in Jun-26

Year-on-Year

Industry	Outstanding Increase Rp Tn	Δ%
Non-Infrastructure.	57,5	788%
Energy & Water	32,6	57.8%
Metal Manufacturing & Trade	27,5	103%
Financial Services	14,0	28.9%
Pulp & Paper Manufacturing	10,6	50.2%
Water Transport. Serv. -.	9,4	24.5%
Coal Manufacturing	8,39	13.8%
Transport. Support	8,17	27.2%
Property - Investment	7,26	27.4%
Wholesale Trade - Agriculture	7,24	133%

Quarter-on-Quarter

Industry	Outstanding Increase Rp Tn	Δ%
Metal Manufacturing & Trade	10,9	25.1%
Wholesale Trade - Agriculture	9,94	363%
Energy & Water	6,63	8.04%
Oil & Gas	4,48	21.6%
Water Transport. Serv. -.	4,29	9.91%
Industrial Estate	3,48	224%
Shipyard Manufacturing	2,95	55.2%
Non-Infrastructure.	2,66	4.28%
Business Services	2,12	23.4%
Metal Mining	2,01	66.0%

Top 10 Industries Contributing to Corporate Loan Growth in Jun-26

Year-on-Year

Industry	Outstanding Increase Rp Tn	Δ%
Non-Infra. Construction	57,8	1,164%
Energy & Water	29,9	73.2%
Metal Manufacturing & Trade	27,6	128%
Financial Services	10,5	35.1%
Transport. Support	8,85	32.2%
Property - Investment	7,59	48.0%
Wholesale Trade - Agriculture	7,06	135%
Pulp & Paper Manufacturing	6,91	47.5%
Mining Services	5,42	412%
Nickel Mining	4,17	59.6%

Quarter-on-Quarter

Industry	Outstanding Increase Rp Tn	Δ%
Metal Manufacturing & Trade	10,5	27.1%
Wholesale Trade - Agriculture	9,78	389%
Energy & Water	4,67	7.07%
Oil & Gas	2,98	18.5%
Non-Infrastructure...	2,78	4.64%
Coal Manufacturing	2,50	6.17%
Business Services	2,03	27.1%
Other Metal Mining	1,80	85.3%
Non-Palm Plantation & Trade	1,56	1,357%
Mining Services	1,37	25.5%

Top 10 Industries Contributing to Commercial Loan Growth in Jun-26

Year-on-Year

Industry	Outstanding Increase Rp Tn	Δ%
Water Transport. Serv. -...	7,89	26.3%
Coal Manufacturing	5,91	28.9%
Pulp & Paper Manufacturing	3,68	56.3%
Financial Services	3,59	19.0%
Industrial Estate	3,32	194%
Energy & Water	2,73	17.6%
Telco	2,64	33.1%
Fertilizer Manufacturing	2,37	45.8%
Hotel & Accommodation	1,88	30.4%
Trading - Plantation Non-CPO	1,87	34.7%

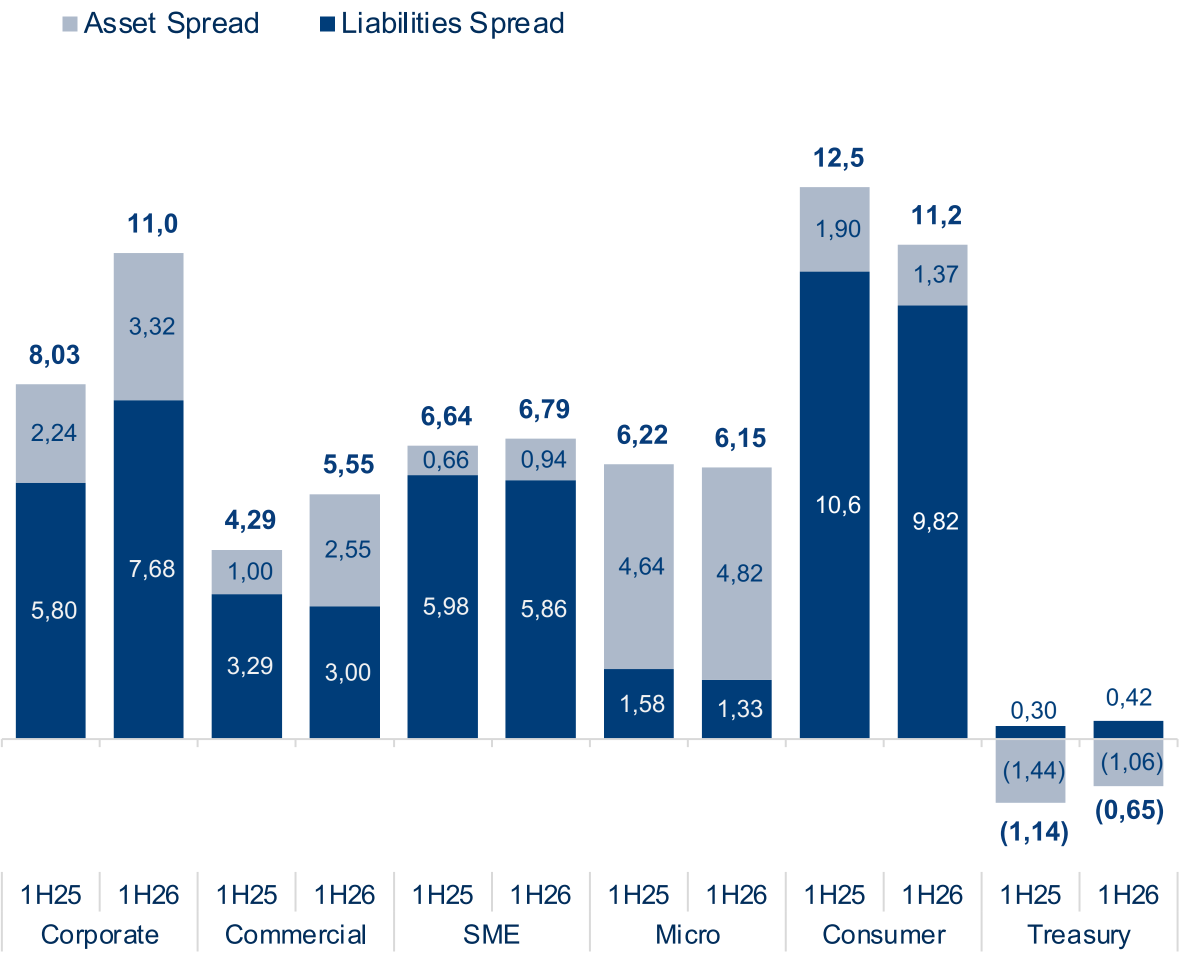
Quarter-on-Quarter

Industry	Outstanding Increase Rp Tn	Δ%
Water Transport. Serv. -...	4,20	12.5%
Industrial Estate	3,48	224%
Shipyard Manufacturing	2,92	61.8%
Energy & Water	1,96	12.0%
Oil & Gas	1,51	32.6%
Fertilizer Manufacturing	1,16	18.2%
Wholesale Trade - F&B	1,04	67.5%
Hotel & Accommodation	0,84	11.6%
Trading - Plantation Non-CPO	0,83	13.0%
Livestock	0,75	65.2%

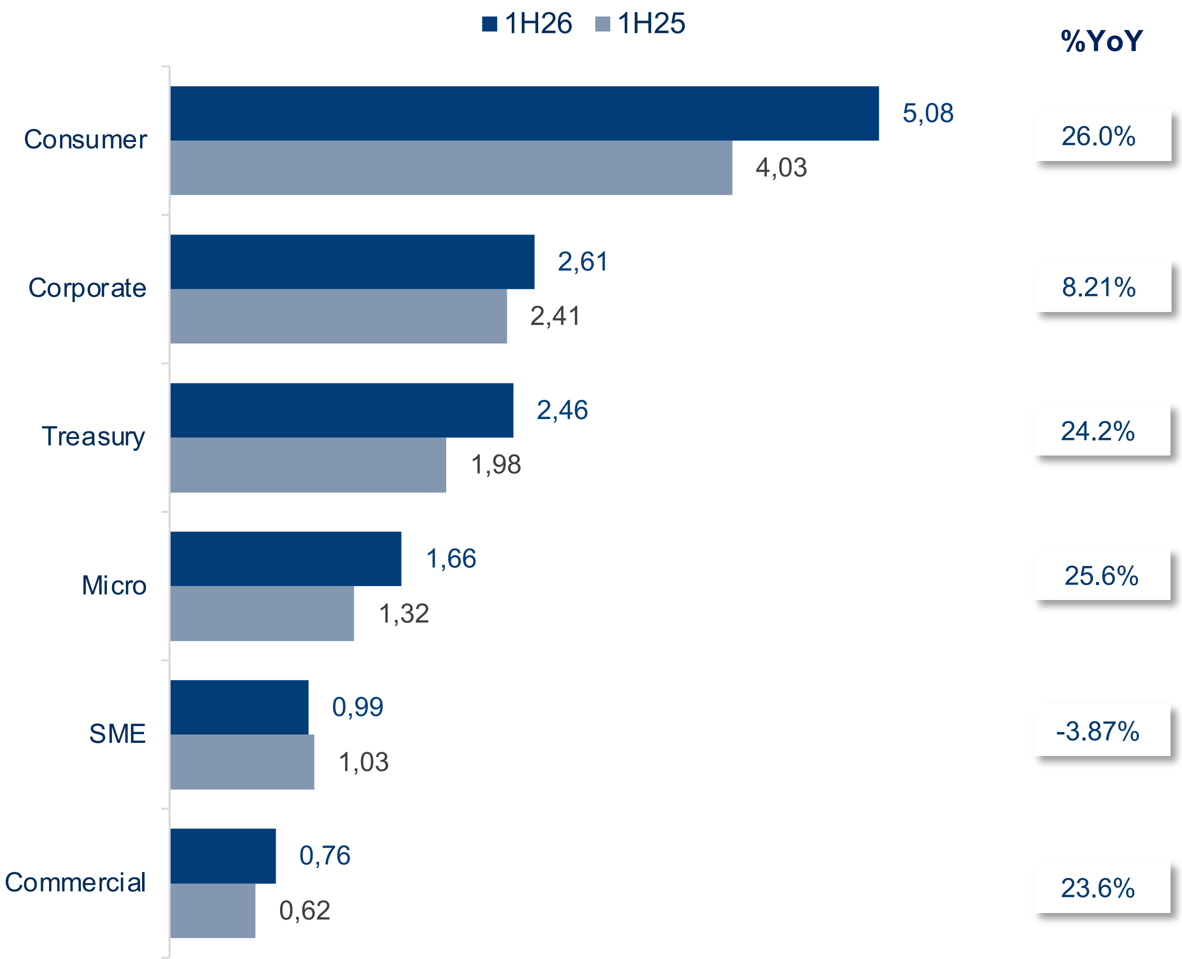
Notes:
- *All figures are using Bank-Only loan*
- *Exclude loan to Gov. of Indonesia*

Balanced earnings contribution by business units

NII per Segment Analysis 1H26 in Rp Tn (Bank-Only)

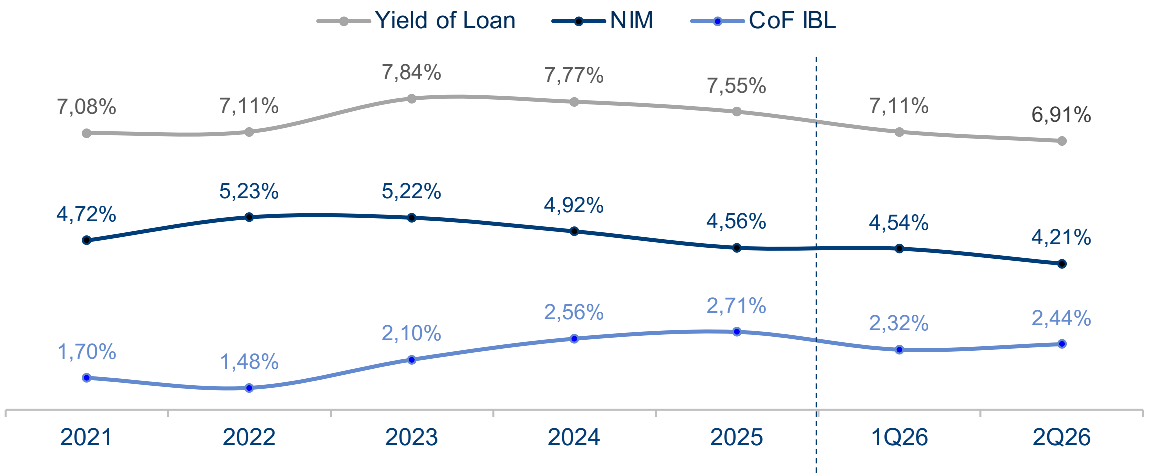


Non-Interest Income per Segment 1H26 in Rp Tn (Bank-Only)

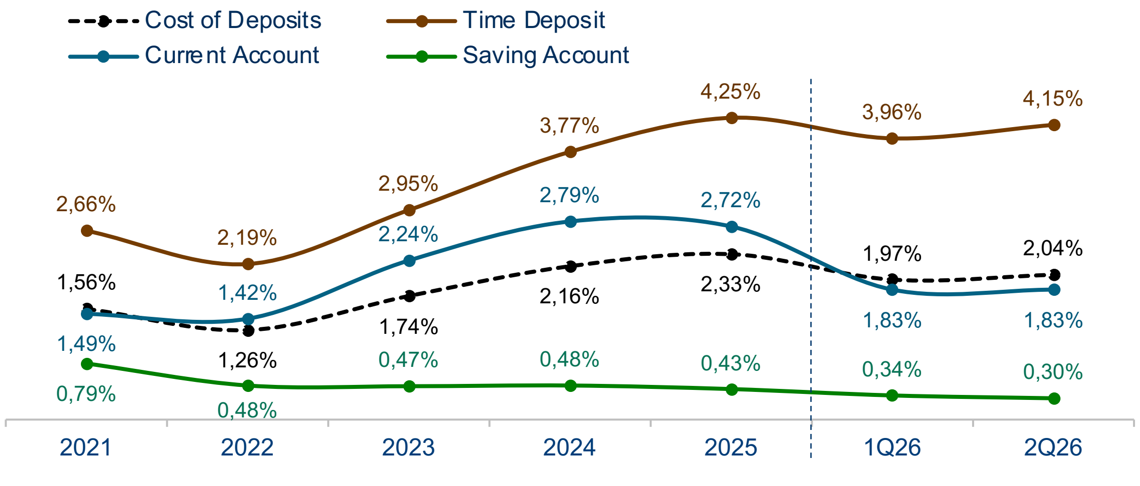


Net interest margin trend analysis

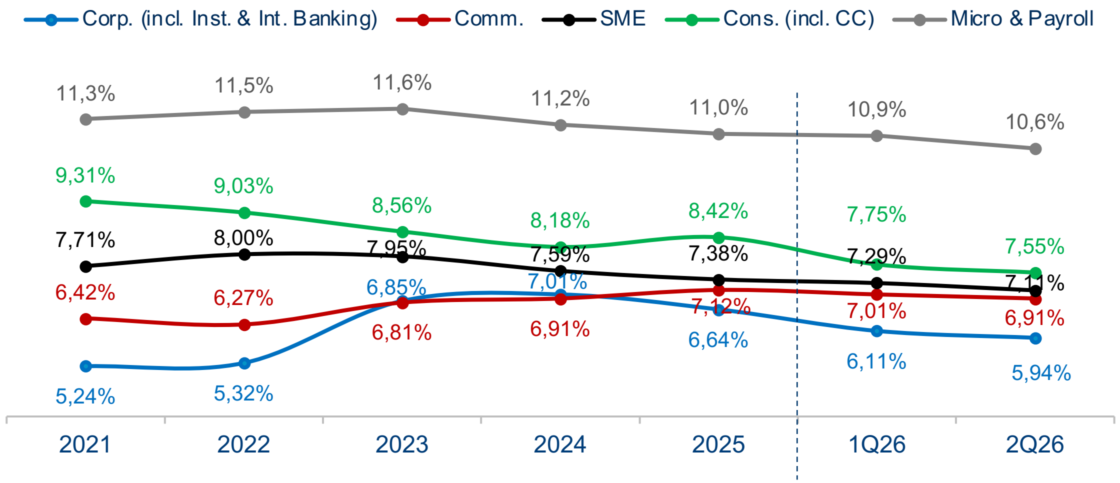
NIM, Loan Yield and Cost of Interest-Bearing Liabilities (Bank-Only)



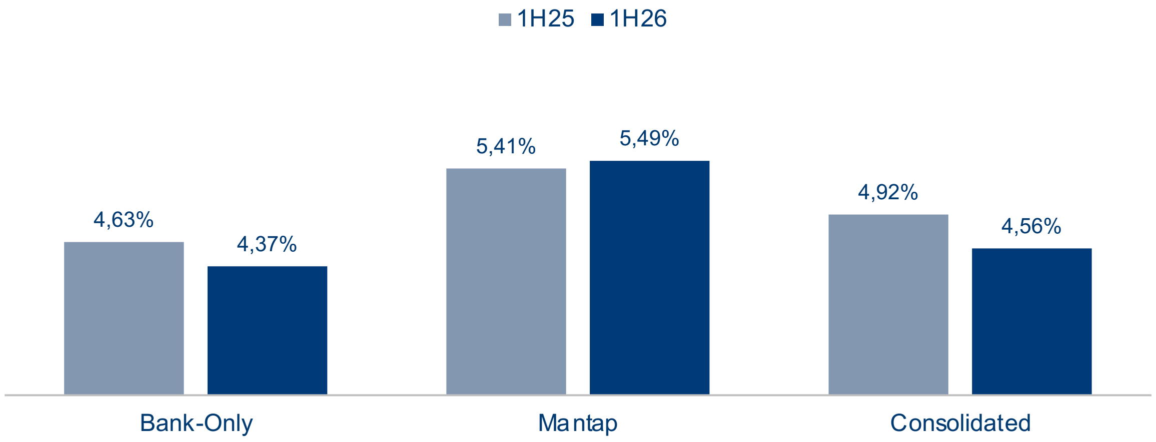
Cost of Fund by Type of Deposit (Bank-Only)



YTD Loan Yield per Segment (Bank-Only)



YTD NIM Analysis – Bank-Only, Banks Subsidiary and Consolidated



Notes:

- *Consolidated figures exclude Bank Syariah Indonesia (BSI) with historical figures presented on a pro-forma basis.*
- *The consolidated NIM is calculated using the average monthly balance approach, whereas the bank-only NIM, loan yield, and cost of funds are calculated using the average daily balance approach*

Non-interest income breakdown & trend analysis

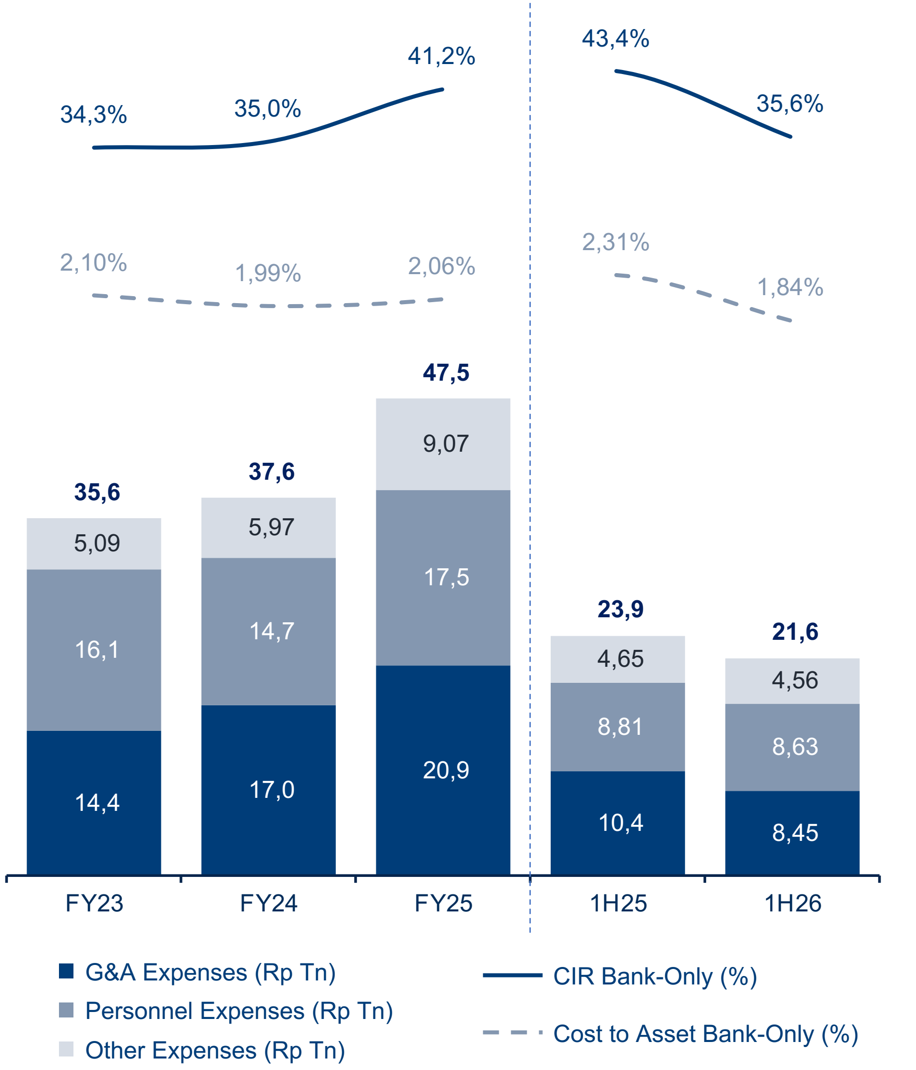
Consolidated

Non-II Breakdown (Rp Bn)	2Q25	1Q26	2Q26	% to Total	QoQ	YoY	1H25	1H26	YoY
Loan Related Fee	825	969	1,174	10.2%	21.2%	42.4%	1,795	2,144	19.4%
Deposit Related and Remittance Fee	1,160	1,326	1,389	12.1%	4.80%	19.8%	2,358	2,715	15.1%
Credit Card	467	616	612	5.31%	-0.65%	31.0%	959	1,227	27.9%
Mutual Fund & Bancassurance	153	248	242	2.10%	-2.60%	57.7%	309	490	58.4%
KOPRA Fee	497	578	606	5.27%	4.95%	21.9%	992	1,184	19.4%
E-Channel	1,325	1,621	1,707	14.8%	5.34%	28.8%	2,525	3,328	31.8%
ATM	124	125	138	1.20%	10.5%	11.6%	250	263	5.20%
Livin' App	718	981	1,049	9.11%	6.93%	46.0%	1,385	2,029	46.5%
Other E-Channel	483	515	520	4.52%	1.05%	7.71%	890	1,035	16.3%
Recurring Non-Interest Income	**4,427**	**5,357**	**5,730**	**49.8%**	**6.97%**	**29.4%**	**8,938**	**11,087**	**24.0%**
Fixed Income, FX & Derivatives	1,542	1,796	2,088	18.1%	16.3%	35.4%	3,154	3,885	23.2%
FX & Derivatives	420	974	930	8.08%	-4.51%	121%	1,223	1,905	55.8%
Fixed Income	1,122	822	1,158	10.1%	40.8%	3.25%	1,931	1,980	2.54%
Cash Recoveries	1,402	1,020	1,237	10.7%	21.3%	-11.8%	3,088	2,256	-26.9%
Other Income	1,277	72	1,809	15.7%	N/A	41.6%	1,366	1,881	37.7%
Non-Recurring Non-Interest Income	**4,221**	**2,889**	**5,134**	**44.6%**	**77.7%**	**21.6%**	**7,607**	**8,022**	**5.46%**
Total Non-Interest Income (Bank-Only)	**8,649**	**8,245**	**10,864**	**94.4%**	**31.8%**	**25.6%**	**16,545**	**19,109**	**15.5%**
Subsidiaries (Net of Elimination)	553	2,278	(382)	-3.30%	N/A	N/A	3,281	1,897	N/A
Profit from Associates		744	1,030	8.95%	38.5%	N/A		1,774	N/A
Total Non-Interest Income (Consolidated Excl. BSI)	**9,202**	**11,268**	**11,512**	**100%**	**2.17%**	**25.1%**	**19,826**	**22,780**	**14.9%**
Non-Interest Income to Revenue Ratio	30.1%	30.8%	33.4%				30.9%	32.0%	

Note:
a) Consolidated figures exclude Bank Syariah Indonesia (BSI) with historical figures presented on a pro-forma basis.

Operating expense breakdown & trend analysis

Bank-Only Operating Expense Highlights

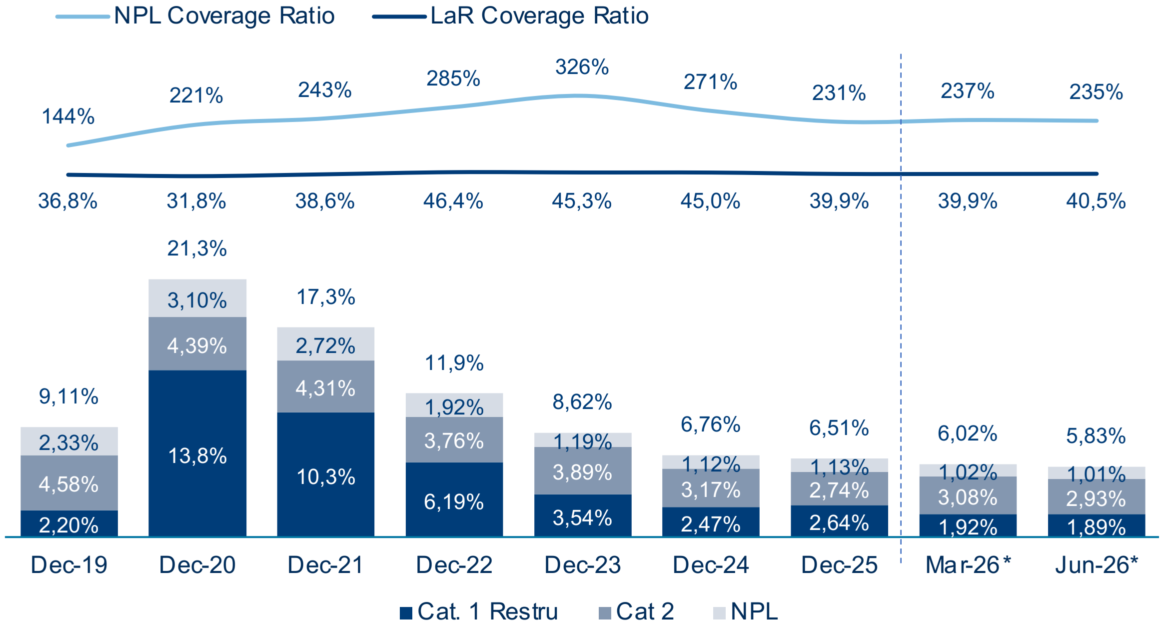


Rp Bn	2Q25	1Q26	2Q26	QoQ	YoY	% of total	1H25	1H26	YoY
Base Salary	1,419	1,485	1,455	-2.02%	2.53%	13.5%	2,897	2,940	1.49%
Other Allowances	2,333	2,826	2,673	-5.40%	14.6%	24.9%	5,783	5,499	-4.90%
Training	73	88	102	16.0%	40.2%	0.95%	132	190	43.9%
Bank-Only Personnel Expenses	**3,825**	**4,399**	**4,231**	**-3.83%**	**10.6%**	**39.4%**	**8,812**	**8,630**	**-2.07%**
IT & telecoms	821	757	924	22.0%	12.5%	8.60%	1,426	1,681	17.9%
Occupancy Related	854	792	998	26.0%	16.8%	9.29%	1,609	1,790	11.2%
Promo & Sponsor	2,257	371	534	44.0%	-76.3%	4.97%	2,620	905	-65.4%
Transport & Travel	145	138	170	23.2%	16.9%	1.58%	300	308	2.73%
Goods, Prof. Svc. & Other	1,646	884	991	12.1%	-39.8%	9.23%	2,706	1,876	-30.7%
Employee Related	840	1,110	785	-29.3%	-6.55%	7.30%	1,745	1,895	8.55%
Bank-Only G&A Expenses	**6,563**	**4,052**	**4,402**	**8.64%**	**-32.9%**	**41.0%**	**10,405**	**8,454**	**-18.7%**
Bank-Only Other Expenses	**3,191**	**2,444**	**2,112**	**-13.6%**	**-33.8%**	**19.7%**	**4,648**	**4,556**	**-1.98%**
Bank-Only OPEX (a)	**13,579**	**10,895**	**10,745**	**-1.38%**	**-20.9%**	**100%**	**23,865**	**21,640**	**-9.32%**

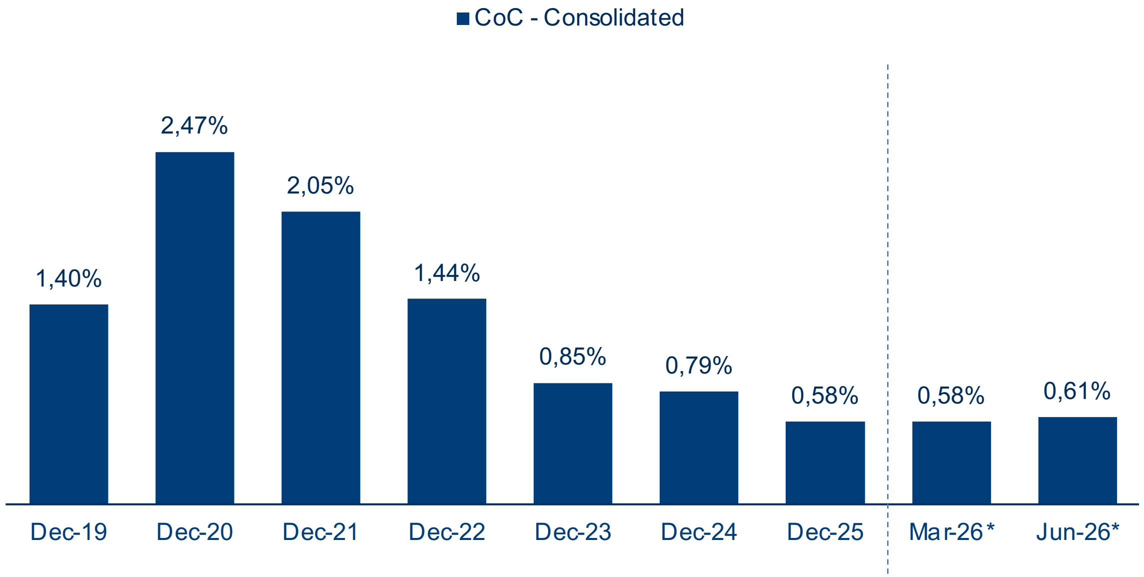
Asset Quality & Capital

Asset quality key highlights

Loan at Risk Ratio Breakdown & Coverage (Consolidated)



Gross CoC (Consolidated, YTD annualized)



2Q 2026 Loan Loss Reserve (Bank-Only, Rp Tn)

Stage	Loan Loss Reserve (LLR)	Total Loan	LLR/Loan
1	7.13	1,489	0.48%
2	16.6	78.4	21.1%
3	14.0	24.2	57.7%
Total	**37.7**	**1,592**	**2.37%**

2Q 2026 Loan Stage Profile by Segment (Bank-Only)

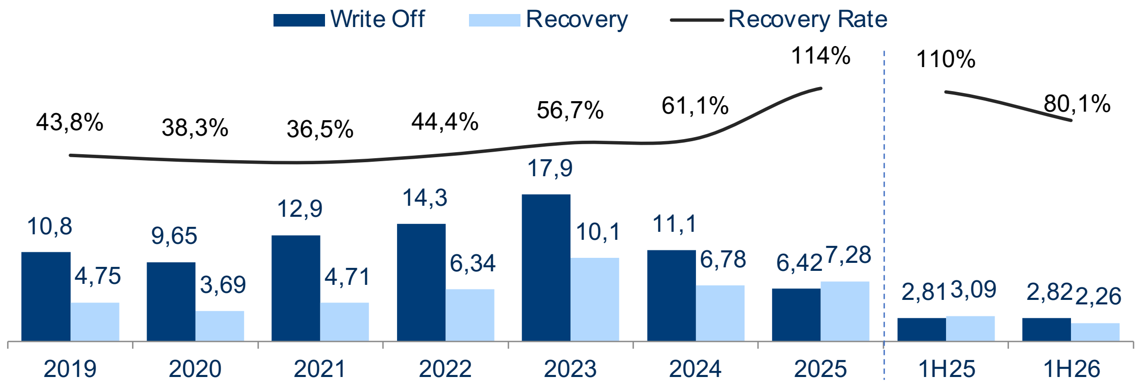
Stage	Corporate	Commercial	SME	Micro & Payroll	Consumer	Total
1	94.2%	92.6%	94.7%	93.0%	92.1%	93.6%
2	4.59%	6.81%	4.07%	3.71%	4.52%	4.93%
3	1.23%	0.63%	1.19%	3.26%	3.40%	1.52%
Total	**100%**	**100%**	**100%**	**100%**	**100%**	**100%**

Danantara Indonesia Sovereign Fund

** Consolidated figures exclude Bank Syariah Indonesia (BSI).*

Write-offs, recoveries and NPL trend

Write Off & Recovery [a] (Rp Tn) – Bank Only



Net NPL Formation [b] (%) – Bank Only

	Corp	Comm	SME	Micro & Payroll	Cons	Total Bank Only
2021	0.16	3.27	2.27	2.79	3.07	1.69
2022	0.07	1.69	2.79	2.75	2.64	1.32
2023	0.22	0.67	2.55	3.53	4.10	1.45
2024	0.27	0.37	1.52	4.01	3.64	1.27
2025	0.00	0.12	0.64	2.84	3.17	0.77
2Q25	0.00	0.21	0.55	3.15	3.76	0.90
1Q26	0.00	0.00	1.12	2.22	3.01	0.59
2Q26	0.00	-0.03	1.25	2.60	3.00	0.64

NPL by Segment – Bank Only

Segment	NPL Amount (Rp Tn)			NPL Ratio (%)			QoQ (bps)	YoY (bps)
	2Q25	1Q26	2Q26	2Q25	1Q26	2Q26		
Corporate	2.12	2.10	2.10	0.34	0.26	0.25	-1	-9
Commercial	3.14	2.29	2.16	1.02	0.70	0.63	-7	-42
SME	0.81	0.91	1.01	0.95	1.10	1.18	+8	+21
Micro & Payroll	5.06	5.97	6.30	2.60	3.02	3.18	+16	+58
Consumer	3.06	3.72	3.99	2.51	2.99	3.20	+21	+69
Bank Only [c]	**14.2**	**15.0**	**15.6**	**1.08**	**0.98**	**0.98**	**0**	**-9**

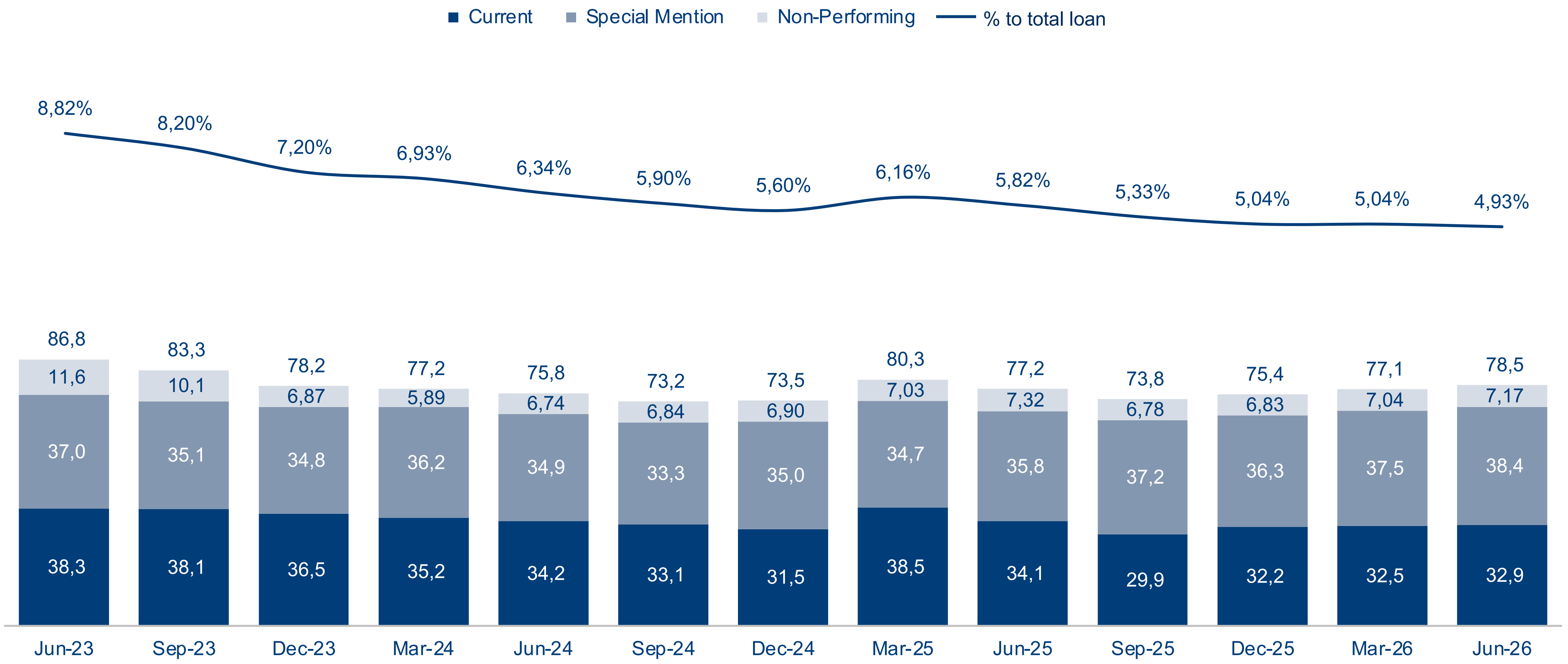
NPL Movement (Rp Tn) – Bank Only

NPL Movement	2Q25	3Q25	4Q25	1Q26	2Q26
Wholesale Banking					
Beginning Balance	5.5	5.2	4.4	4.4	4.4
(+) Downgrade	0.1	0.1	0.0	0.0	0.8
(-) Upgrade	0.0	0.0	0.0	0.0	0.9
(-) Collection	0.0	0.0	0.0	0.0	0.0
(-) Write-Offs	0.3	1.0	0.0	0.0	0.1
(+) Others	-0.0	0.0	-0.0	0.0	0.0
Ending Balance	5.2	4.4	4.4	4.4	4.3
Retail Banking					
Beginning Balance	7.6	8.9	9.7	10.0	10.6
(+) Downgrade	3.3	3.2	3.1	2.9	3.0
(-) Upgrade	0.6	0.9	0.8	0.7	0.6
(-) Collection	0.6	0.5	0.6	0.3	0.3
(-) Write-Offs	0.9	1.1	1.5	1.3	1.4
(+) Others	0.0	0.0	0.0	0.0	-0.0
Ending Balance	8.9	9.7	10.0	10.6	11.3

Notes:
a) Recovery exclude penalty
b) Net NPL Formation = (Downgrade – Upgrade) / Average Balance Bank Only Loan
c) Exclude Loan to Bank

Bank-Only restructured loan trend analysis

Total Restructured Loans – Rp Tn



	Jun-23	Sep-23	Dec-23	Mar-24	Jun-24	Sep-24	Dec-24	Mar-25	Jun-25	Sep-25	Dec-25	Mar-26	Jun-26
Current Ratio	44.0%	45.7%	46.7%	45.5%	45.1%	45.2%	42.9%	48.0%	44.1%	40.5%	42.7%	42.2%	41.9%
SML	42.6%	42.1%	44.5%	46.8%	46.1%	45.5%	47.7%	43.2%	46.4%	50.4%	48.2%	48.7%	48.9%
NPL	13.4%	12.1%	8.8%	7.6%	8.9%	9.4%	9.4%	8.8%	9.5%	9.2%	9.1%	9.1%	9.1%

Note: Starting 2025, the restructured loans will be shown in total

Provisioning by segments

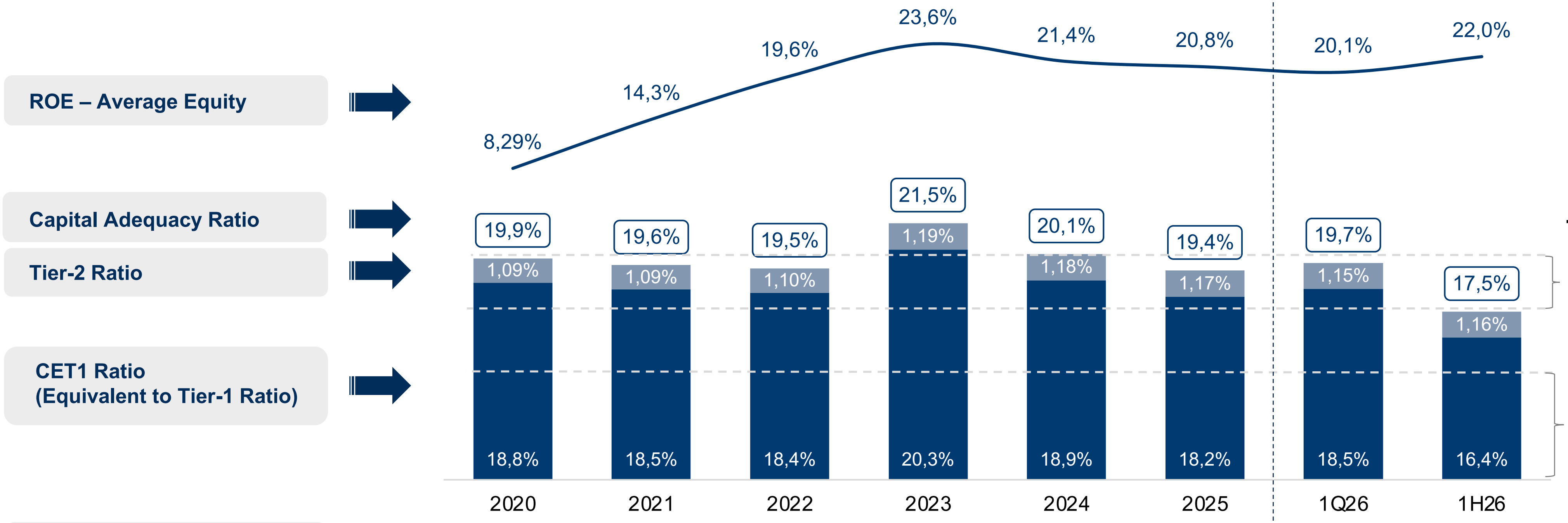
Business Segments	Loan Mix (% of Consolidated Loan)						Cost of Credit (%)					
	2021	2022	2023	2024	2025	1H26	2021	2022	2023	2024	2025	1H26
Corporate	42.1	41.6	42.3	44.6	49.0	50.1	1.26	0.28	(0.23)	(0.05)	(0.01)	0.11
Commercial	19.8	19.7	20.5	21.0	20.5	20.5	2.73	1.14	(0.76)	(0.21)	(0.30)	0.11
SME	6.83	6.77	6.63	6.23	5.27	5.09	1.55	1.84	1.16	0.20	0.25	0.60
Micro & Payroll	15.0	15.3	14.5	13.5	12.4	11.8	2.58	2.78	2.69	2.36	1.64	1.98
Consumer	10.5	10.3	9.80	8.82	7.90	7.42	2.29	2.37	3.58	2.95	1.91	1.95
Total Bank-Only	**94.1**	**93.8**	**93.8**	**94.2**	**95.0**	**94.9**	**1.91**	**1.21**	**0.63**	**0.62**	**0.34**	**0.52**
Mandiri Taspen	3.56	3.71	3.57	3.32	3.21	3.16	2.61	1.80	0.75	0.11	0.45	1.01
Mandiri Tunas Finance [a)]	2.06	2.26	2.43	2.35	1.71	1.62	3.68	1.94	2.04	2.72	4.04	3.33
Mandiri Utama Finance [a)]	0.66	0.66	0.83	0.99	1.10	1.12	4.19	4.68	6.42	4.48	5.33	5.66
Total Subsidiaries	**6.28**	**6.63**	**6.83**	**6.67**	**6.01**	**5.90**	**2.54**	**2.00**	**1.30**	**1.02**	**1.17**	**1.18**
Elimination	(0.40)	(0.41)	(0.62)	(0.83)	(1.07)	(0.79)						
Total Consolidated	**100.00**	**100.00**	**100.00**	**100.00**	**100.00**	**100.00**	**2.05**	**1.44**	**0.85**	**0.79**	**0.58**	**0.61**

Notes:
a) Non-Joint Finance only

CAR and CET1 ratios are well above minimum requirement

Capital Structure, Dividend Payout and Returns (Bank-Only)

	2020	2021	2022	2023	2024	2025	1Q26	1H26
Dividend Payout Ratio	60.0%	60.0%	60.0%	60.0%	60.0%	78.0%	78.0%	78.0%



REGULATORY REQUIREMENT

18.0 - 20.0% Internal Target
for Bank-only CAR

14.68% Baseline Requirement
- **2.50%** Capital Conservation Buffer
- **2.50%** Capital Surcharge on Systemic Bank
- **9.68%** CAR based on Risk Profile

	2020	2021	2022	2023	2024	2025	1Q26	1H26
RWA (Rp Tn)	827	894	986	1,033	1,215	1,308	1,342	1,399
RWA Density [a)]	68.4%	66.0%	62.8%	61.2%	64.7%	58.7%	59.5%	59.6%
Leverage Ratio [b)]	12.2%	11.5%	11.0%	11.8%	11.6%	10.0%	10.3%	9.11%

Notes:
a) RWA Density = Total RWA divided by Total Asset
b) Based on OJK Regulation No. 31/POJK.03/2019, Leverage Ratio = Tier 1 Capital divided by Total Exposure (On Balance Sheet Exposure + Derivatives Exposure + Securities Financing Transaction Exposure + Other Off-Balance Sheet Exposures)

Digital Innovations & Performance

General performance highlights

Livin' Registered Users

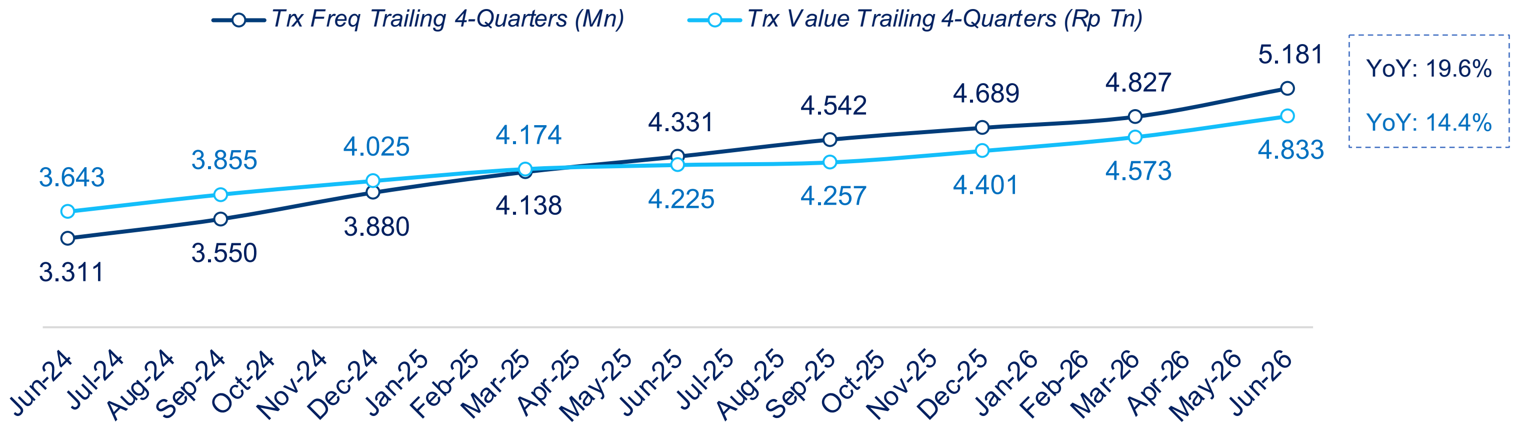
Launched in Oct-21

Registered Users
As of Jun-26

41Mn
▲**24% YoY**

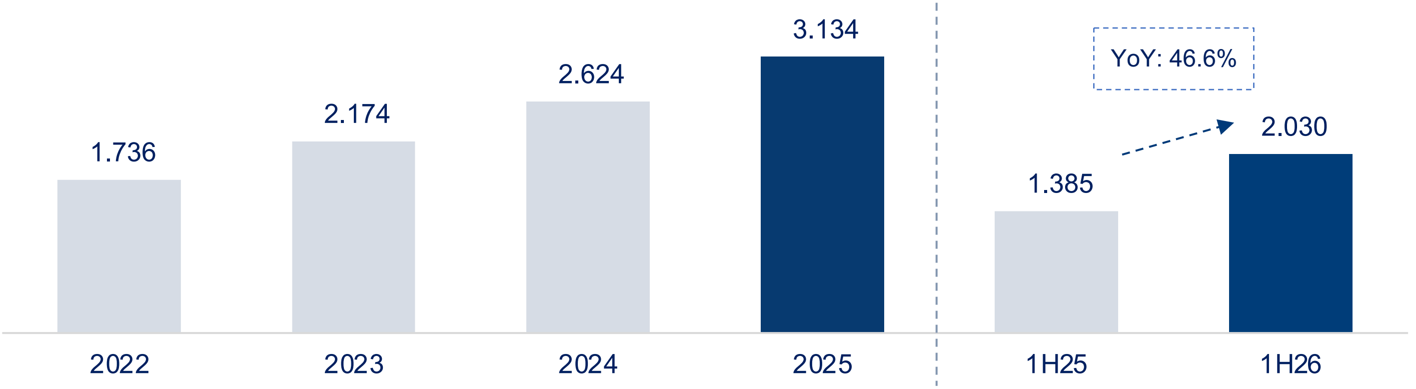
Livin' Performance Highlights

Livin' Trx Value & Frequency



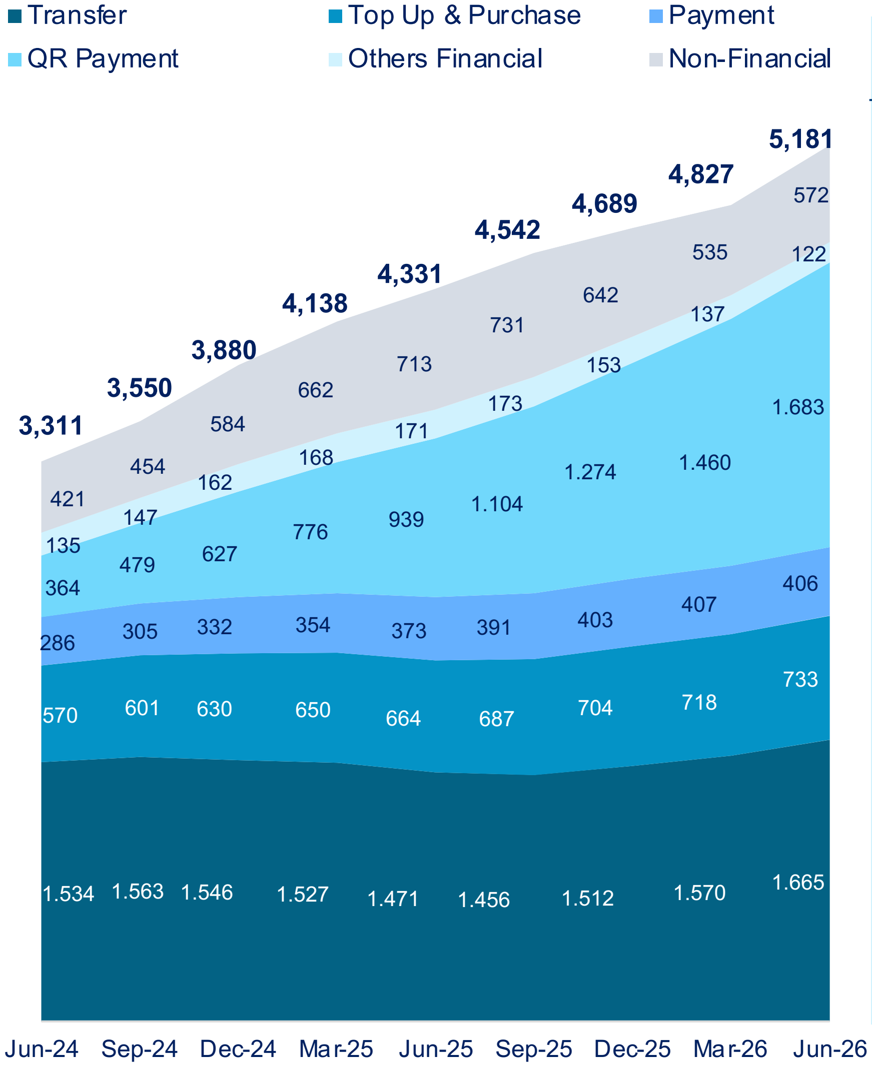
Livin' Fee-Based Income

In Rp Bn



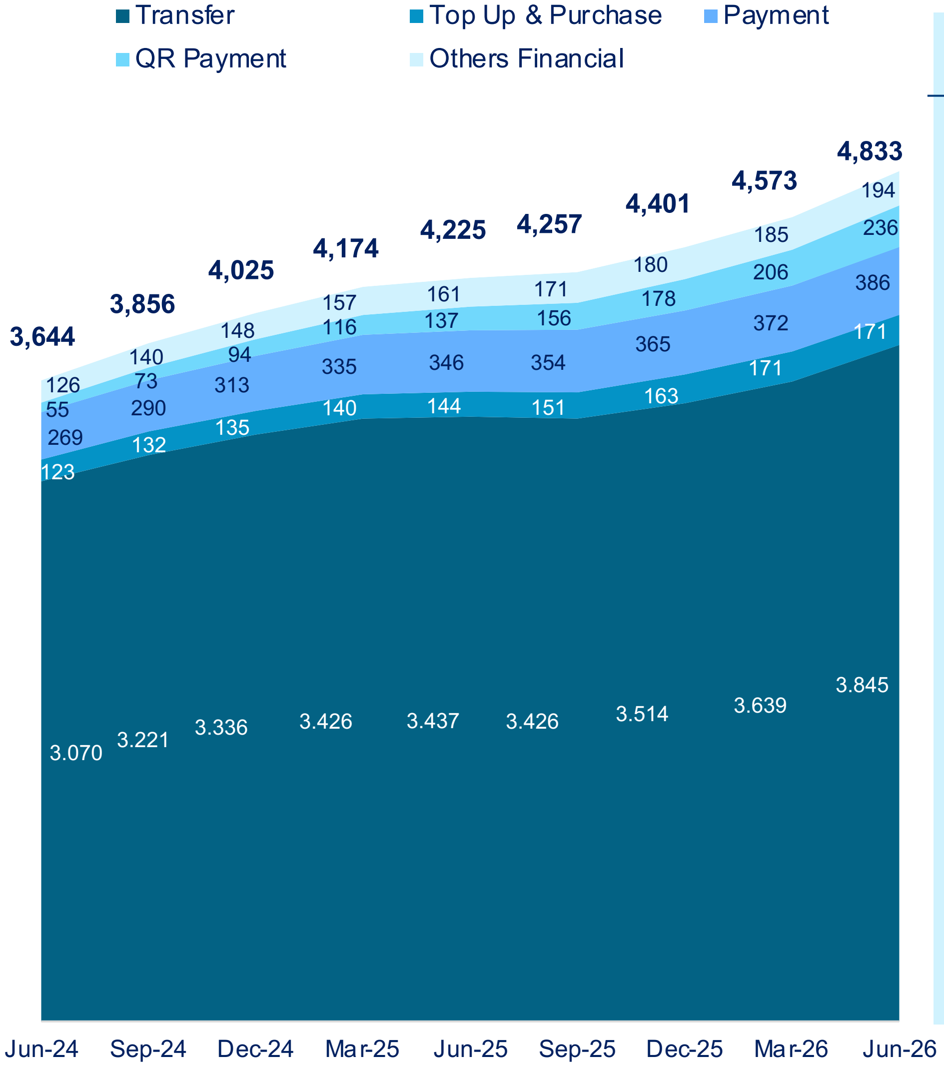
Strong transactional growth generating solid transactional value growth

Transaction Frequency Trailing 4-Quarters (In Mn)



% to Total	QoQ	YoY
100%	7.33%	16.7%
11.0%	7.00%	-19.2%
2.35%	-11.3%	-18.2%
32.5%	15.3%	88.2%
7.84%	-0.21%	14.9%
14.1%	1.99%	10.5%
32.1%	6.05%	2.77%

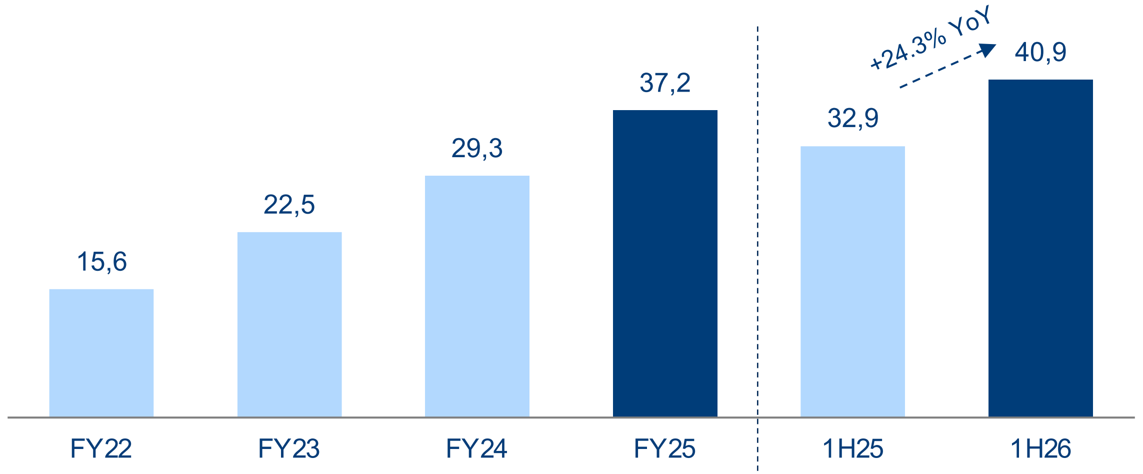
Transaction Value Trailing 4-Quarters (In Rp Tn)



% to Total	QoQ	YoY
100%	5.69%	14.4%
4.02%	5.11%	20.2%
4.89%	14.4%	72.8%
7,99%	3.83%	11.5%
3.54%	0.24%	19.1%
79.6%	5.67%	11.9%

Quality Livin' users driving strong growth of fee generating transactions

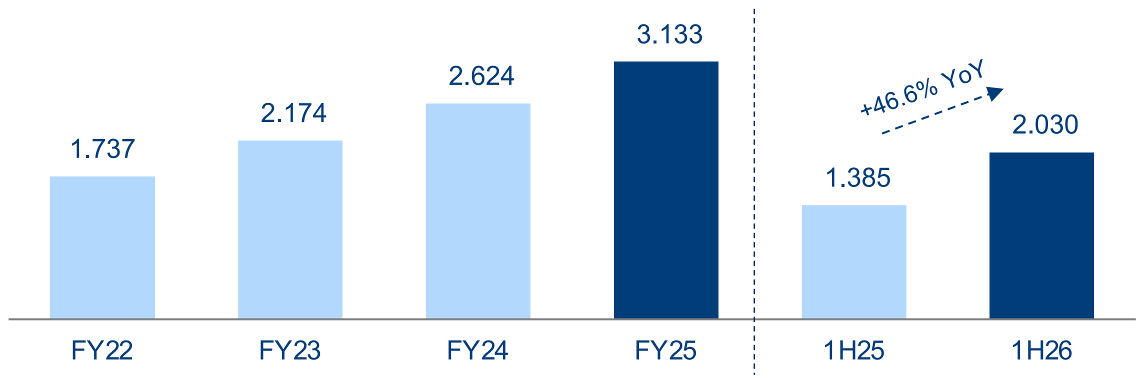
of Users Registered in Livin' App (in Mn)



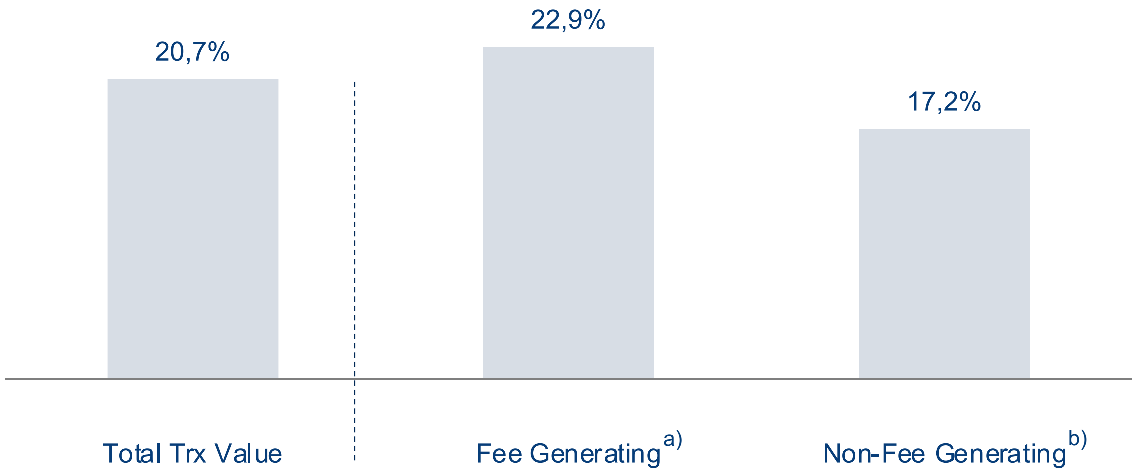
Fee Income Generated by Livin' App (in Rp Bn)

% to total Consolidated Non-Interest Income c)

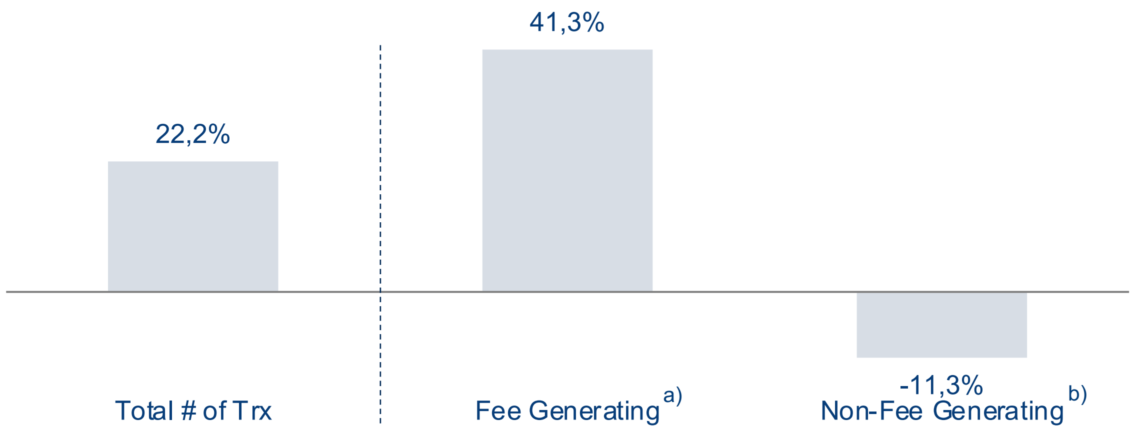
4.94%	5.35%	6.20%	6.47%	6.62%	**8.91%**



Growth of Transaction Value in 1H26 (% YoY)



Growth in # of Transaction Volume (% YoY)



Notes:

a) *Example of fee generating transactions: Payment (including QRIS), Powercash, e-Wallet Top-up, Interbank Transfers, Bond investment, etc.*

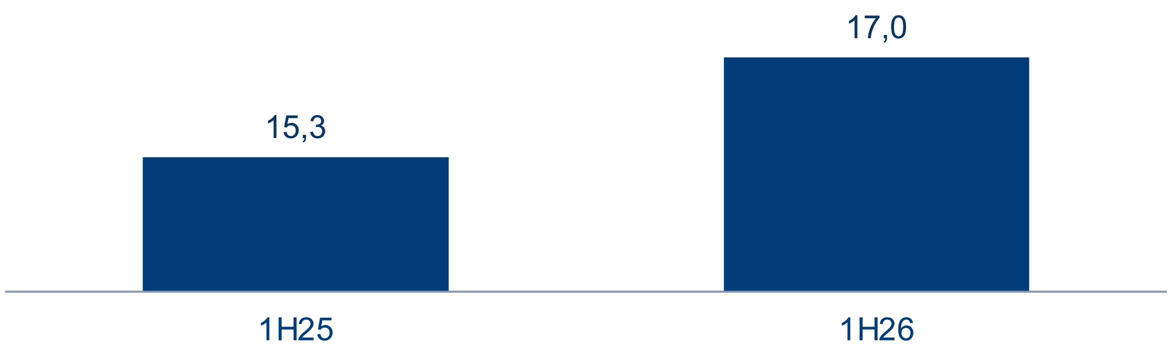
b) *Example of non-fee generating transactions: Cardless withdrawal at ATM, E-money, Opening Accounts, Transfer Inhouse, etc.*

c) *Consolidated figures already excluding BSI numbers*

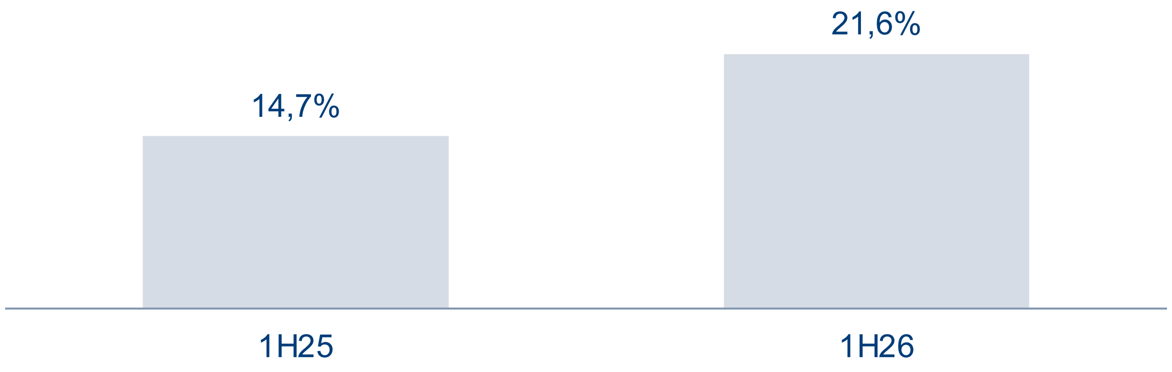
Consistently supporting balance sheet growth through loans and deposits

Steadily Growing our Digital Loans Booking

Digital Loans [a] Booking via Livin' (trailing 4-quarters)
In Rp Tn

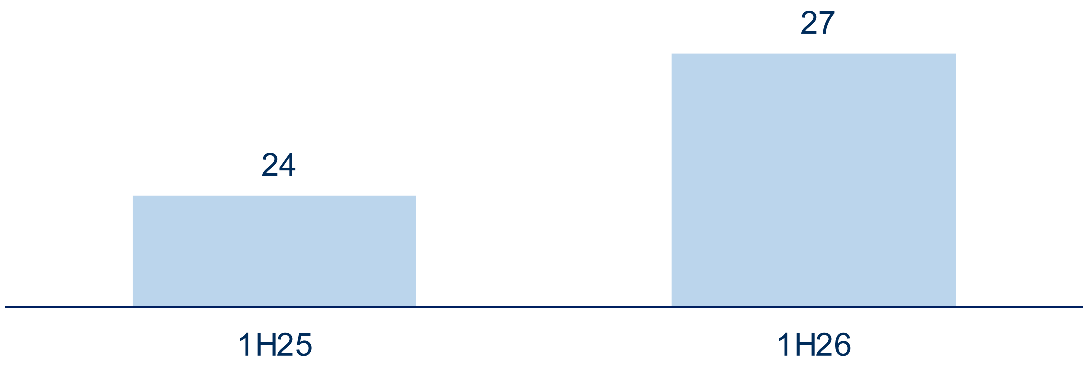


% of Digital Loans Booking via Livin' to Overall Booking [b] (trailing 4-quarters)

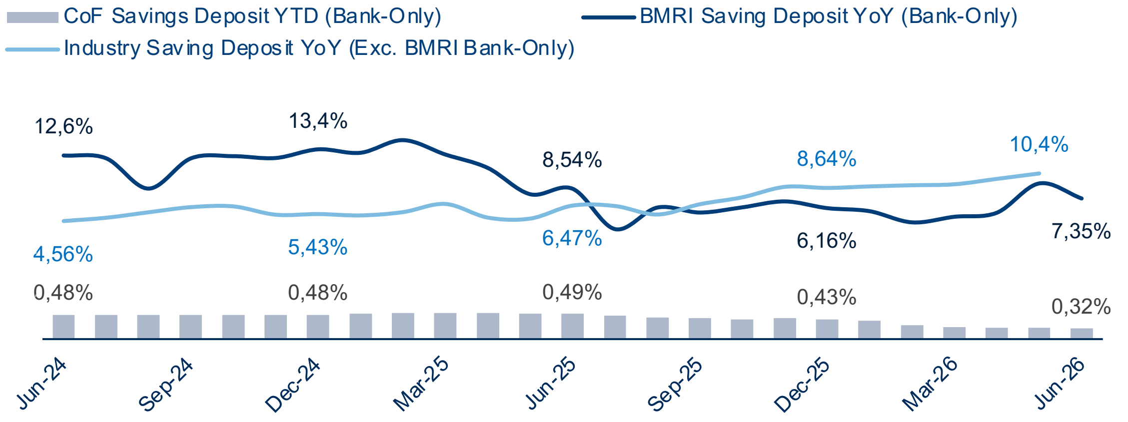


Boosting New Acc. & Driving Saving Deposit Growth Beyond Industry Level

Avg. Daily New Account Openings via Livin'
in '000 Account Opening Per Working Day



Savings Deposits Growth YoY (BMRI & Industry) vs. CoF



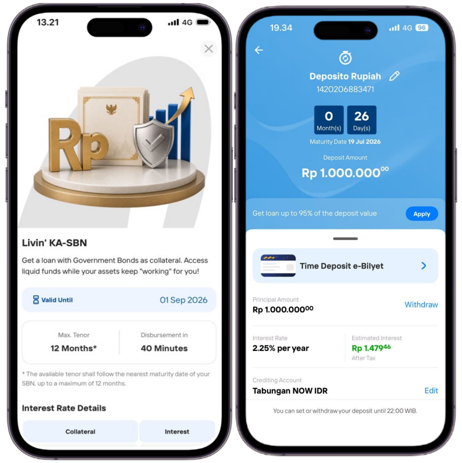
Source: Indonesian Banking Statistics, Latest Industry Savings Data as of May-26

Notes:
a) Digital Loans include multipurpose Loan (Digital Payroll Loan, Mortgage, and Auto) and CC Power Cash disbursed via Livin'.
b) Overall booking (digitally and non-digitally) of multipurpose Loan (Payroll Loan, Mortgage, and Auto) and CC Power Cash.

Offering extensive range of retail lending products

livin' by mandiri

Hassle-Free Liquidity Solution

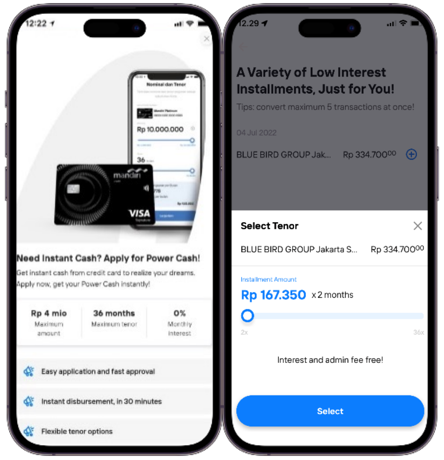


Asset-Backed Loan
Deposits Launched Nov-25

*Access **instant funds** while your deposit investment **keeps growing***

Up To **95%**	***Of Deposit Value into Credit Limit***
Up To **0.5%**	*Above the **asset's interest rate***

Instant and Manageable Solution



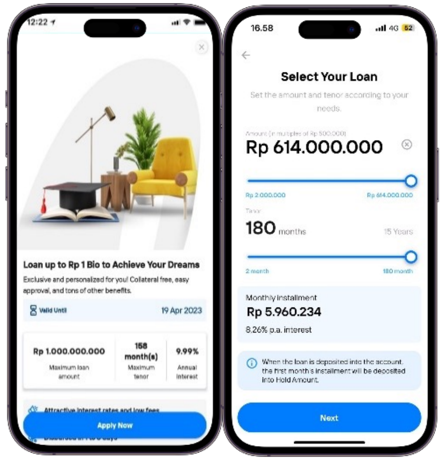
Cash Advance
Launched in Dec-22

CC Installment
Launched in Oct-21

***Easy and Efficient** loan through both Credit Cards Loan Solutions*

Up To **50%**	***Of Credit Card** Limit Starting from **Rp1 Mn***
Up To **36** *months*	***Easy Conversion** of Transactions into **Installments***

Quick and Flexible Solutions

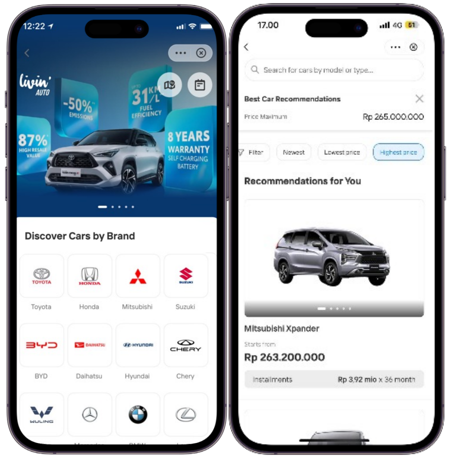


Personal Loan
Launched in Oct-21

***Leveraging Payroll Ecosystem** by offering loans to eligible customers*

Up To **Rp1 Bn**	***Indicative Personalized** Limit*
	Flexible Term** of **Tenure

Vehicle Financing

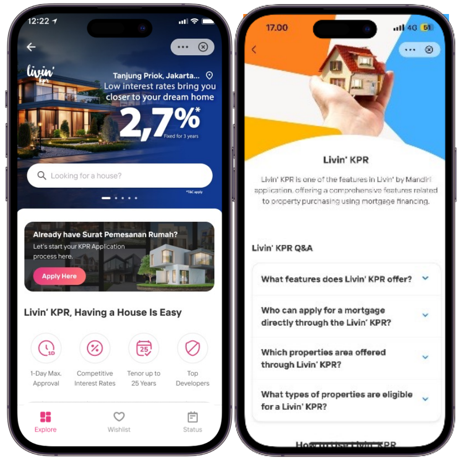


Livin' Auto
Launched in Oct-24

***Quick Financing** for **Vehicle Purchase** with Flexible Loan Term*

***Partnering** with **Top Dealers** in Livin' Auto*
***Personalized Offerings** of Auto Solutions*

Mortgage Offerings



Livin' Mortgage
Launched in Jun-24

***Competitive Mortgage Solutions** for easy Home Ownership*

Team up with **600+** *Projects*	***Leading Housing Developers** in Indonesia*
30 *minutes*	***Rapid Approval** of Loans for Mortgage Solution*

Smaller ticket-size items

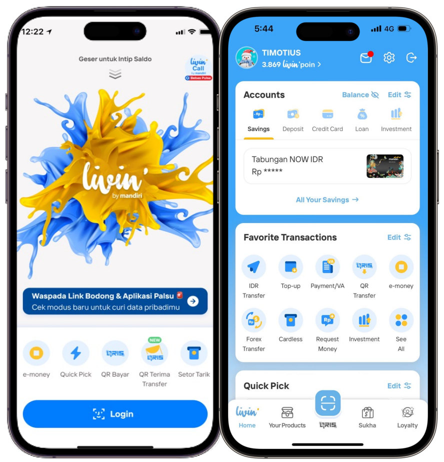
CATERING TO ALL CUSTOMER NEEDS

From essential daily purchases to significant lifestyle investments

Bigger ticket-size items

Some of our leading features (1/2)

Smart Top-ups & Pre-Login



Pre-Login
Launched in Oct-21

Smart Top-Up
Launched in Oct-21

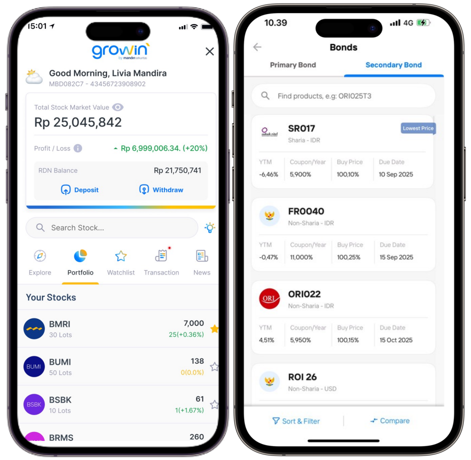
Quick Financial Transaction** with **Pre-Login Features** and **Link e-wallets** to set up **auto top-ups

- Cardless Withdrawal
- QR Payment & Transfer
- Top Up E-money
- Quick Pick

E-Wallet Integration

LinkAja! · OVO · DANA · gopay · ShopeePay

Smart Investment



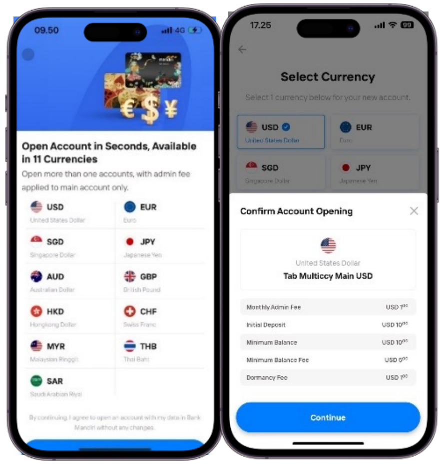
Stock Investment
Launched in Oct-24

Secondary Bonds
Launched in Aug-25

*Invest **in stocks, primary bonds,** and **Secondary Bonds** via Livin'*

- Retail Investor Account
- Invest in Mutual Funds, Stocks, & Bonds
- Integrated Portfolio with Mandiri Sekuritas (Growin)
- Automatic Monthly Investment Option

Multicurrency Solutions & Seamless Cross-Border Transfer



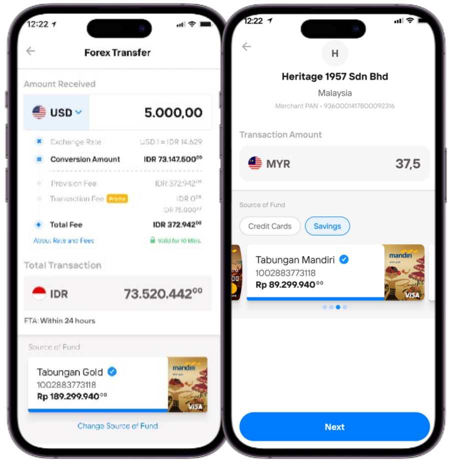
Multicurrency account
Launched in Aug-23

***Seamlessly Open Accounts** with various foreign currency options*

14+ Currencies Available

USD EUR SGD AUD GBP HKD CAD

CNY KRW CHF SAR JPY MYR NZD



Cross-border Transfer
Launched in Feb-23

QR Payment Cross Border
Launched in Jan-24

Transfer real-time to 18 currencies** with competitive rates and easily use **QR payments abroad

QR Payment Cross-border Available in 6 Countries

- Thailand
- Singapore
- Malaysia
- Japan
- S. Korea
- China NEW

Tap to Pay

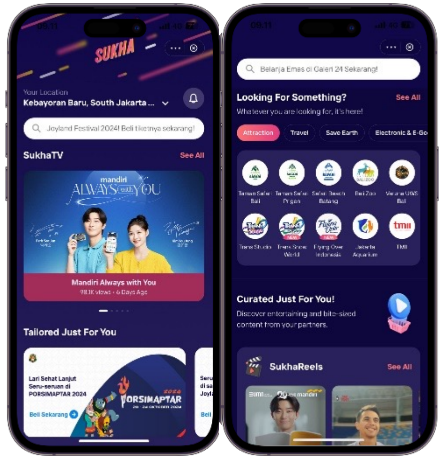
Launched in Dec-23

*Transact faster with no fuss by simply **tapping smartphone to make contactless payment***

*Make **contactless payments worldwide!** From paying for transport to buying food – simply with a tap!*

Some of our leading features (2/2)

Sukha

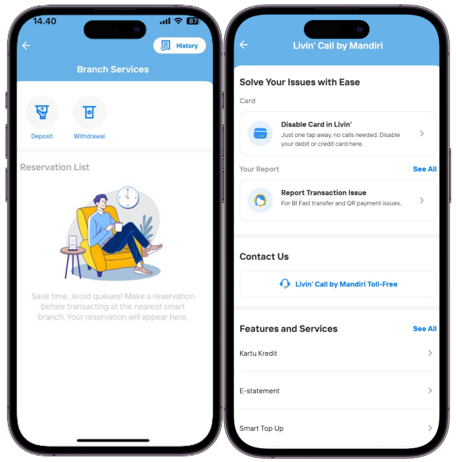


Launched in Oct-23

***Beyond Banking lifestyle feature** with engaging contents to drive purchase*

- Pharmacy & Healthcare
- Travel & Leisure
- Golf Course
- Protection & Investment
- Game Voucher
- Concert & Event
- Transportation
- Charity & Donation

Operational Support

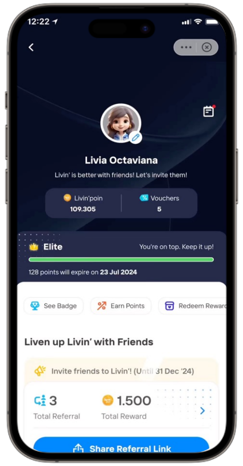


Launched in Jun-22

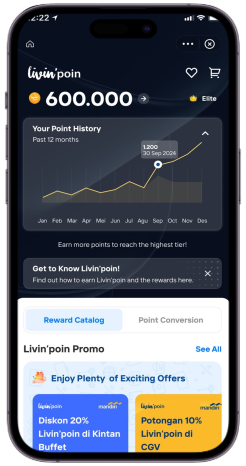
***Seamless & Always-On** Customer Helpdesk*

1,871 Conventional Branches	**259** Smart Branch[a]
Livin' Call by mandiri – Bebas Pulsa	**24/7** Toll-Free

Livin' Loyalty

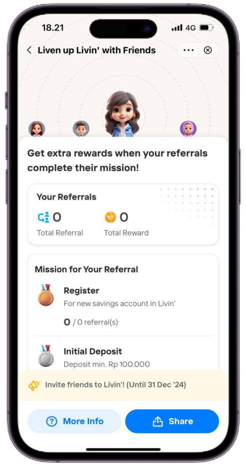


Livin' Loyalty



Utilizing Livin' Points

Launched in Oct-24



Member-Get-Member

Personalized** and **Engaging** Experience* | *Monetizing **Transactions | *A New Way of **User Acquisition***

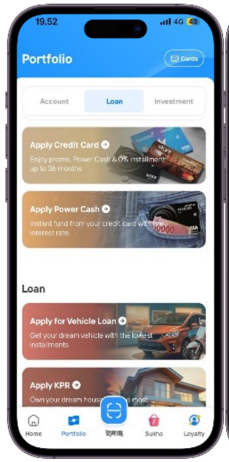
Loyalty Level on Member
Personalized profile display on Higher Tiering Member

Monetizing Challenges
For Transaction and Funding Growth

Rewarding Transactions
More Transactions in Gaining Livin' Points

Livin' Points Redemption
Points can now be exchanged partially at Livin'

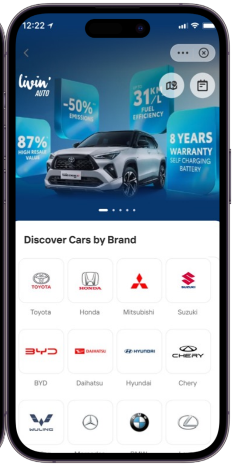
Retail Lending



Digital Loan *Offerings*

Livin' Mortgage

Launched in Jun-24



Livin' Auto

Launched in Oct-24

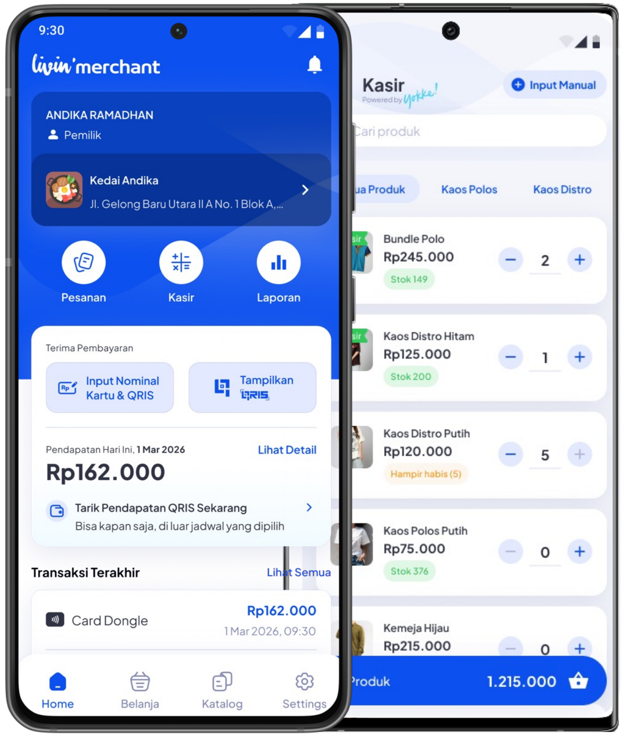
*Offering **Complete Retail Solution** through Digital Super App*

- ***Complete** Financial Solutions*
- ***Easy** Approval via Digital Lending*
- ***Indicative** Personal Limit*
- ***Flexible** Tenors and Schemes*

Note:
a) branches that provide for branch reservation via Livin'

Empowering merchants: your mobile pos powerhouse at your fingertips

Livin' Merchant App

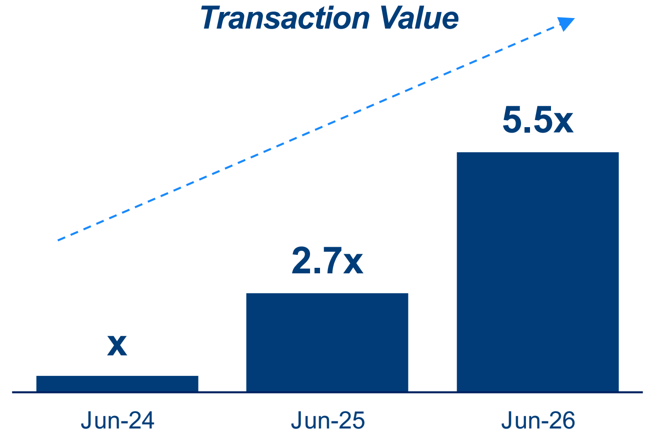


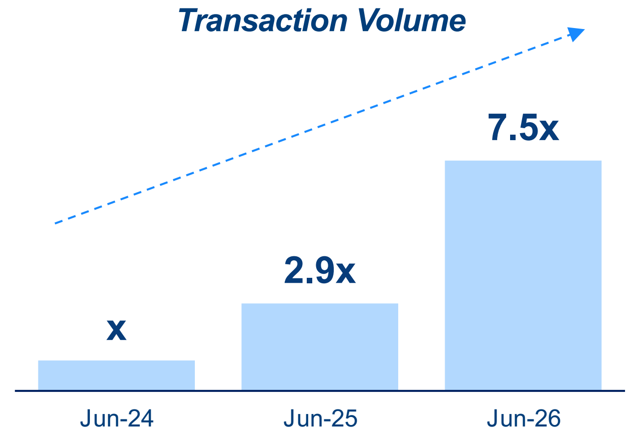
Launched in Jun-23

Registered Merchants **~3.6 Mn**

As of Jun-26

Livin' Merchant General Performance

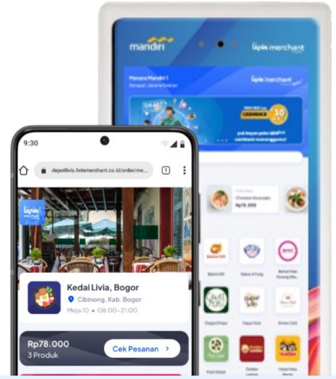




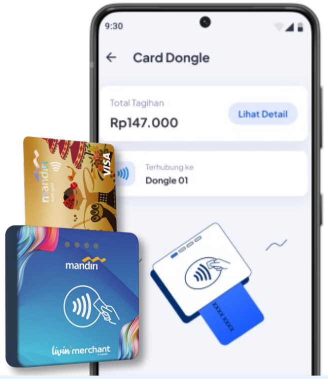
Value Propositions for MSME Merchants

- ***8 minutes onboarding***
- ***Real time & on demand settlement*** NEW
- ***Free subscription***
- ***Modern & Complete Point-of-Sales***

Enriched Value Proposition



***Sector Solution** - F&B and Kiosk*



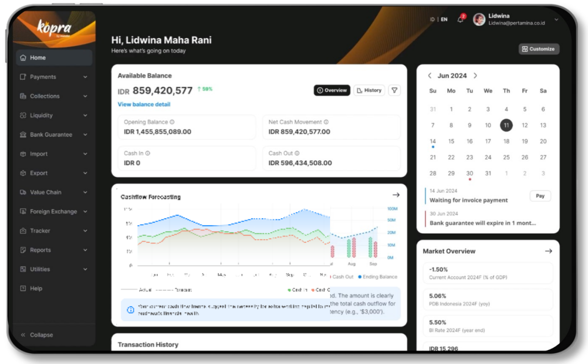
Card Payment Acceptance

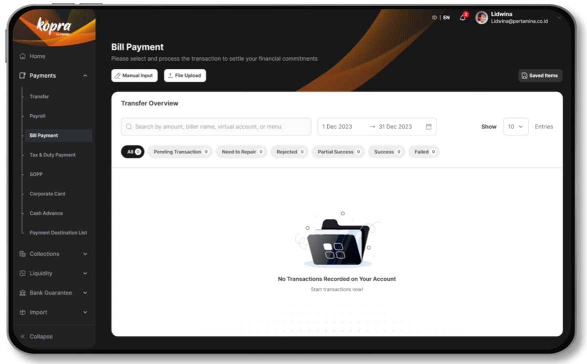
Upgraded to provide an enhanced customer experience

Personalised Dashboard and Experience

Customized Dashboard

Personalized Payment Experience





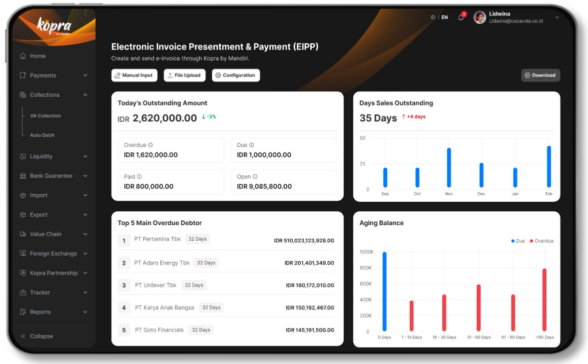
Personalized Offerings** Customizable To Client's Needs with **Comprehensive Dashboard & Payment

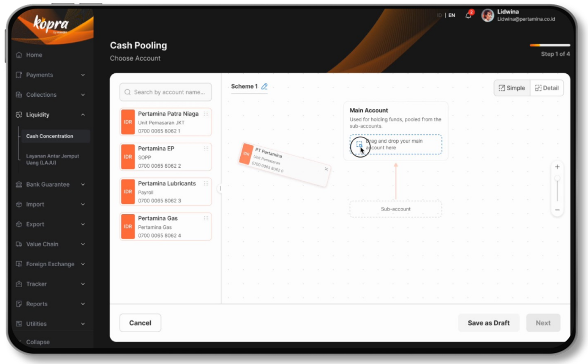
***Quick Access** to Cross-Border & Bank Report*	***Various Transaction** Options*
*Insight with **Cashflow Forecasting***	***Personalized Biller** Tailored to Industry*

Optimized Collection & Liquidity Capabilities

Closed-Loop Collection Ecosystem

Seamless Liquidity Setup





Optimized** Fund Management Solution, Creating A Closed Loop Ecosystem with **Collection & Liquidity

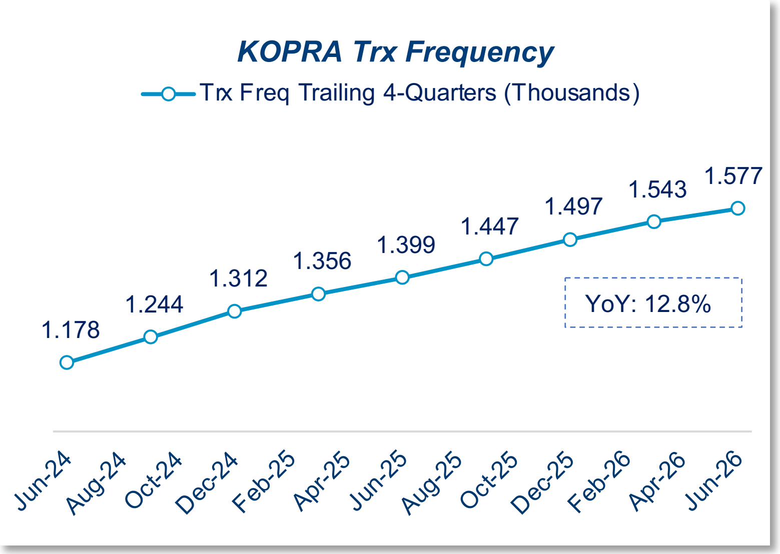
***Direct Virtual Account** (VA) through KOPRA*	***Simplified VA Collection** Reconciliation Process*
***Self-Setup** Directly through KOPRA*	***Flexible Execution Time** Up to 7 times a Day*

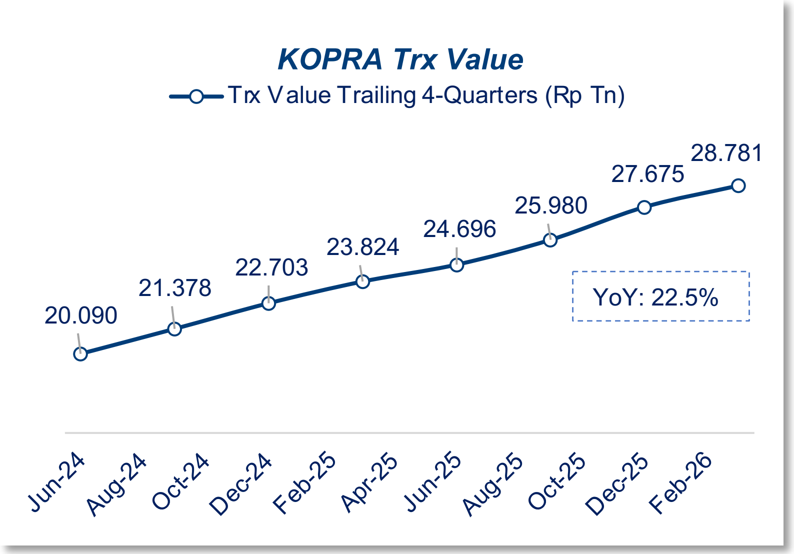
General performance highlights

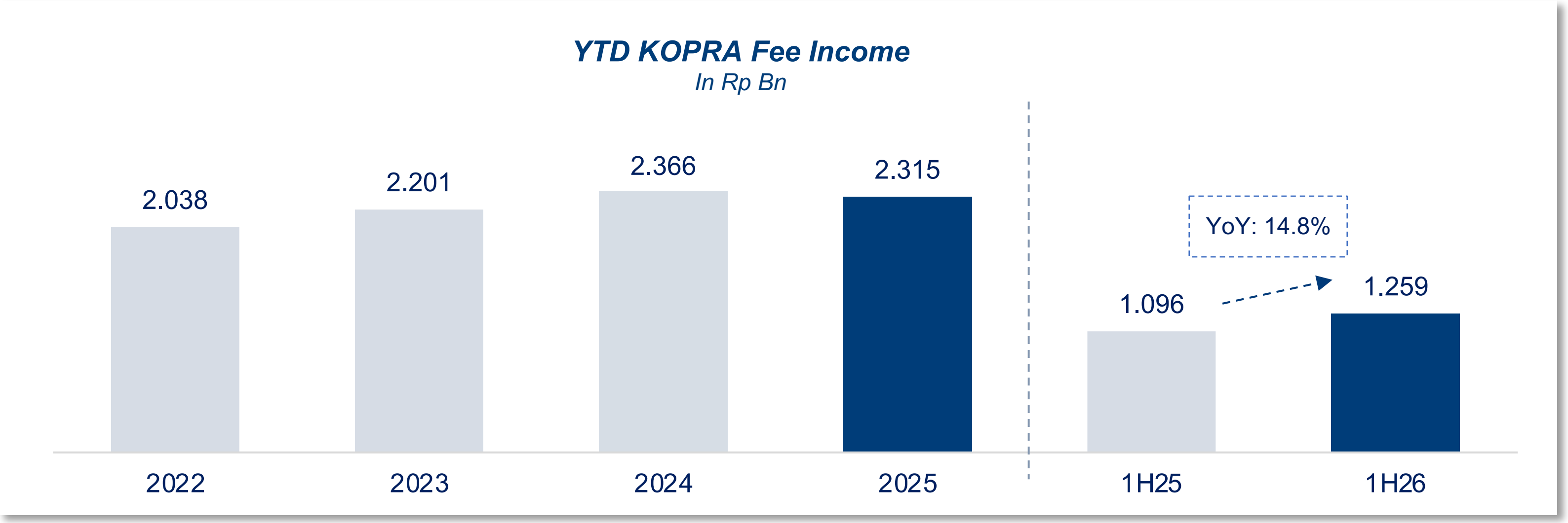
Providing **Comprehensive Wholesale Solutions**,
Covering Wide-range of Clients' Needs

- Offering corporate treasurers cashflow & liquidity management with **Cash & Treasury Solutions**
- Enabling clients with working capital solutions through **Trade Services & Supply Chain Financing**
- Generate valuable **insights** and better **risk management** for corporate clients
- **Bespoke Solutions** catered to **Industry-Specific** demands across key sectors

Kopra Performance Highlights





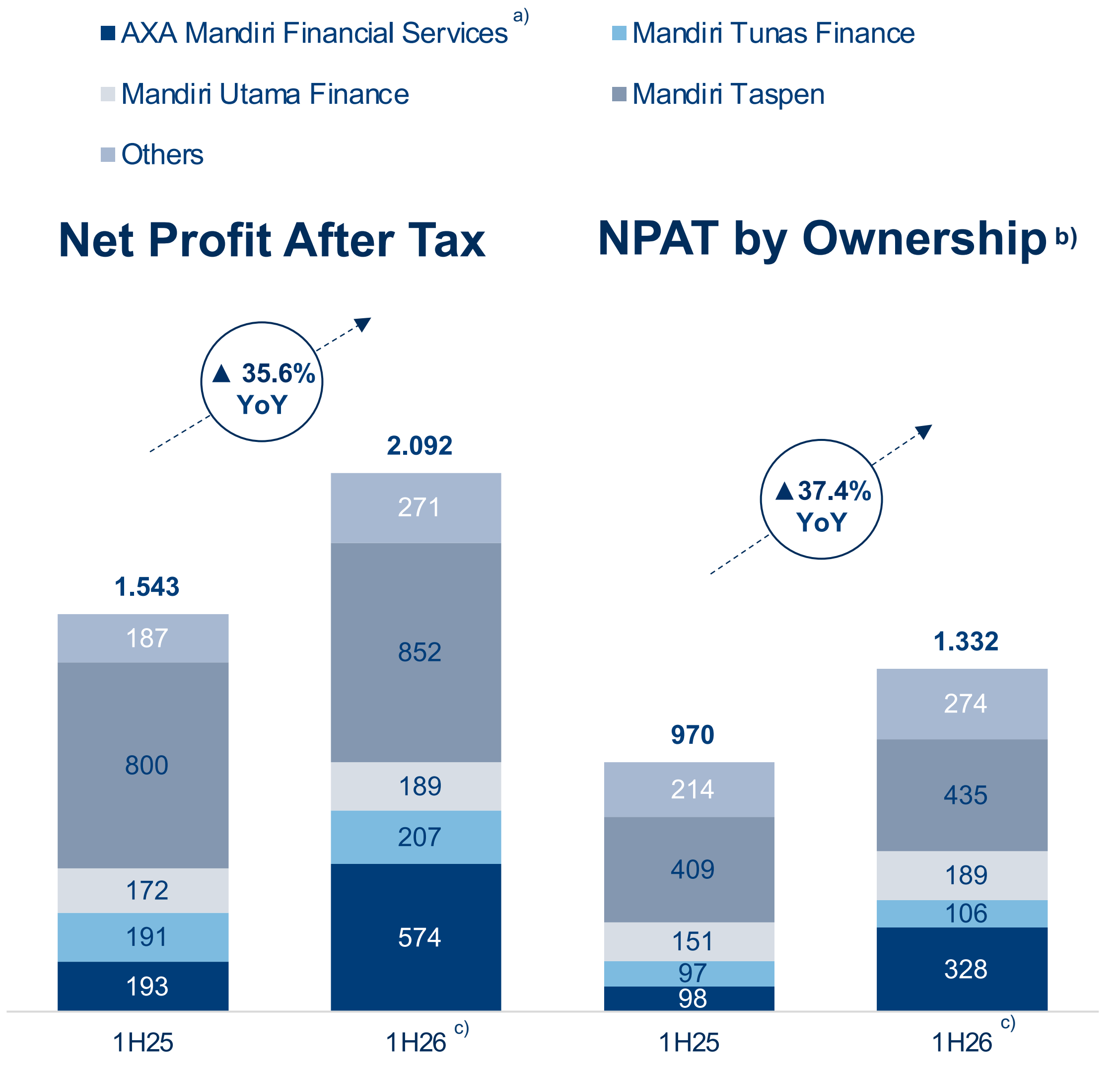


Subsidiaries Performance

Subsidiaries performance summary

Subsidiaries	Ownership	Total Assets (in Rp Bn)			Growth		as % to Total
		2Q25	1Q26	2Q26	QoQ	YoY	
Banking							
Mandiri Taspen	51.10%	66,420	76,576	76,999	0.55%	15.9%	40.8%
Bank Mandiri Europe Limited	100.0%	4,378	4,891	5,166	5.63%	18.0%	2.74%
Multi-Finance							
Mandiri Tunas Finance (MTF)	51.00%	30,915	27,967	28,380	1.48%	-8.20%	15.0%
Mandiri Utama Finance (MUF)	99.99%	16,005	19,709	20,490	3.96%	28.0%	10.9%
Insurance							
AXA Mandiri Financial Services	51.00%	42,770	43,365	42,305	-2.44%	-1.09%	22.4%
Securities, Venture Capital & Others							
Mandiri Sekuritas	99.99%	5,665	7,939	8,903	12.1%	57.2%	4.72%
Mandiri Capital	99.99%	6,151	6,418	6,458	0.62%	4.99%	3.42%
Mandiri Remittance	100.0%	37	39	40	4.11%	9.12%	0.02%
Total		**172,341**	**186,904**	**188,742**	**0.98%**	**9.52%**	**100%**

Subsidiaries Net Profit Contribution to Mandiri Group (in Rp Bn)



Notes:
a) Restatement on AMFS financial statement due to the implementation of PSAK 74/IFRS 17
b) Net Profit After Tax and Non-Controlling Interest by Ownership
c) Including part of audited prior-year profit recognized in the current year

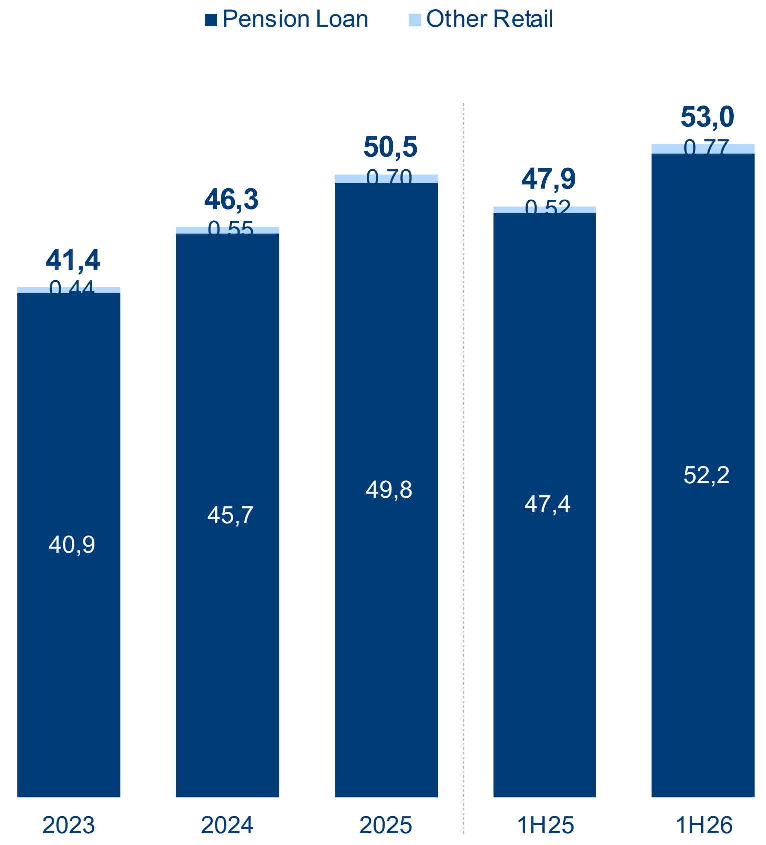
Danantara Indonesia Sovereign Fund

Bank Mandiri Taspen

Key Financial Metrics

	FY24	FY25	YoY Growth	2Q25	1Q26	2Q26	QoQ Growth	YoY Growth
BALANCE SHEET (Rp Bn)								
Total Asset	66,232	73,019	10.2%	66,420	76,576	76,999	0.55%	15.9%
Loan	46,261	50,531	9.23%	47,911	51,634	52,942	2.53%	10.5%
Total Deposit	48,825	55,031	12.7%	49,886	58,340	57,206	-1.94%	14.7%
Total Equity	7,788	9,395	20.6%	8,667	9,640	9,649	0.09%	11.3%
INCOME STATEMENT (Rp Bn)								
Net Interest Income	3,442	3,666	6.51%	892	1,035	1,061	2.55%	19.0%
Non-Interest Income	421	425	0.93%	69	183	139	-23.7%	103%
Revenue	3,863	4,091	5.90%	960	1,217	1,200	-1.40%	25.0%
Operating Expense	1,764	1,831	3.81%	431	487	520	6.74%	20.7%
PPOP	2,099	2,260	7.65%	529	730	680	-6.82%	28.5%
Net Profit	1,578	1,581	0.22%	365	464	388	-16.5%	6.24%
PROFITABILITY								
NIM	5.56%	5.42%	-14bps	5.41%	5.47%	5.49%	2bps	8bps
CoC	0.11%	0.45%	34bps	0.35%	0.89%	1.01%	12bps	66bps
CIR	45.7%	44.8%	-86bps	43.7%	40.1%	41.7%	1.63pts	-1.97pts
ROA	3.26%	2.98%	-28bps	3.08%	3.22%	2.97%	-24bps	-10bps
ROE	22.9%	18.9%	-3.99pts	20.0%	19.9%	18.1%	-1.81pts	-1.87pts
FUNDING, LIQUIDITY & CAPITAL								
CASA Ratio	23.3%	23.3%	-4bps	21.9%	25.8%	28.5%	2.70pts	6.63pts
LFR	93.1%	89.0%	-4.13pts	94.4%	85.8%	89.7%	3.86pts	-4.76pts
CAR	27.4%	30.5%	3.05pts	29.3%	30.0%	29.7%	-39bps	37bps
ASSET QUALITY								
NPL Ratio	0.38%	0.63%	25bps	0.52%	0.71%	0.72%	1bps	20bps
NPL Coverage	175%	127%	-48.4pts	140%	123%	124%	1.02pts	-15.4pts

Loan Breakdown (Rp Tn)



Total Loan
YoY : 10.5%

Other Retail
YoY : 48.1%

Pension Loan
YoY :10.1%

288
Branch Network Across Indonesia

~936.465
Customer Based

~673,483
"Payroll Based" Retiree

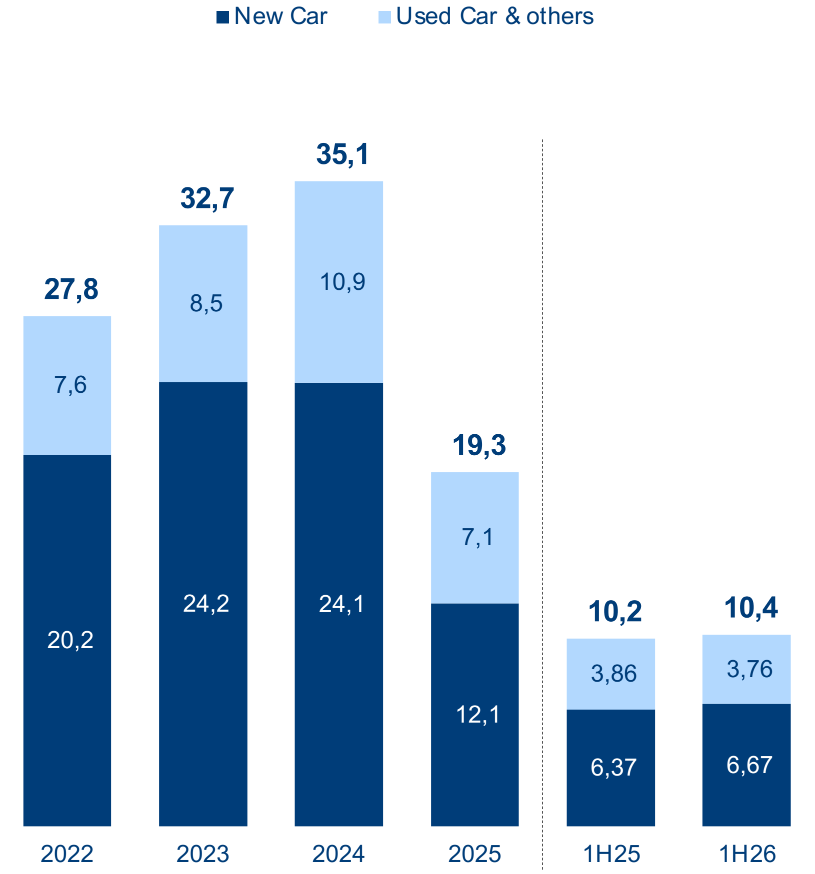
Danantara Indonesia Sovereign Fund

Mandiri Tunas Finance

Key Financial Metrics

	FY24	FY25	YoY Growth	2Q25	1Q26	2Q26	QoQ Growth	YoY Growth
BALANCE SHEET (Rp Bn)								
Total Asset	34,425	28,009	-18.6%	30,915	27,967	28,380	1.48%	-8.20%
Loan	60,643	51,352	-15.3%	56,303	49,998	48,627	-2.74%	-13.6%
% to Mandiri Loans (%)	3.63%	2.71%	-92bps	3.31%	3.10%	2.90%	-20bps	-41bps
Total Equity	4,864	4,916	1.07%	5,060	5,031	5,022	-0.17%	-0.74%
INCOME STATEMENT (Rp Bn)								
Net Interest Income	2,219	1,714	-22.7%	454	213	496	133%	9.18%
Non-Interest Income	1,452	1,171	-19.4%	272	261	280	7.52%	3.09%
Revenue	3,671	2,885	-21.4%	726	474	776	63.9%	6.90%
Operating Expense	1,183	1,091	-7.75%	238	263	270	2.63%	13.5%
PPOP	2,488	1,794	-27.9%	488	210	506	141%	3.70%
Net Profit	1,172	400	-65.9%	45	102	105	3.17%	133%
% to Mandiri NPAT (%)	2.10%	0.71%	-1.39pts	0.40%	0.66%	0.70%	4bps	30bps
PROFITABILITY								
NIM	3.87%	3.05%	-82bps	3.20%	2.57%	2.90%	34bps	-30bps
CoC	3.09%	4.32%	1.23pts	5.05%	2.99%	3.33%	34bps	-1.72pts
CIR	32.2%	37.8%	5.60pts	33.4%	44.2%	42.7%	-1.48pts	9.33pts
ROA	4.55%	1.65%	-2.90pts	1.48%	1.88%	1.91%	3bps	43bps
ROE	26.6%	8.15%	-18.5pts	7.65%	8.20%	8.26%	7bps	62bps
CAPITAL & ASSET QUALITY								
DER [a)]	5.79x	4.49x	-1.30x	4.92	4.34x	4.38	0.86x	-10.9x
NPL ratio	1.13%	2.08%	95bps	1.80%	2.38%	2.53%	15bps	73bps
NPL Coverage	172%	114%	-58.3pts	110%	104%	108%	3.89pts	-2.34pts

Disbursement Breakdown (Rp Tn)



Total Disbursement
YoY : -21.5%

Used Car & others
YoY : -16.5%

New Car
YoY : 4.73%

221,250
Customer Based

228,013
Unit of New Car Financed

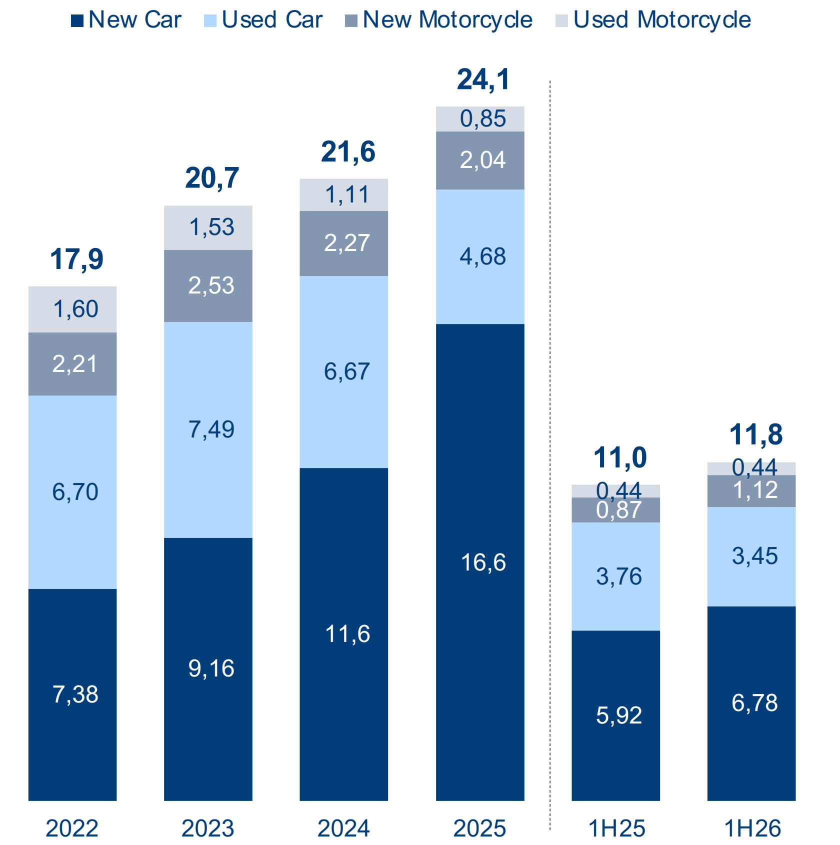
Note :
a) Regulatory DER (Debt to Equity Ratio) maximum at 10x

Mandiri Utama Finance

Key Financial Metrics

	FY24	FY25	YoY Growth	2Q25	1Q26	2Q26	QoQ Growth	YoY Growth
BALANCE SHEET (Rp Bn)								
Total Asset	15,048	18,682	24.2%	16,005	19,709	20,490	3.96%	28.0%
Loan	35,111	40,643	15.8%	37,017	41,924	42,785	2.05%	15.6%
% to Mandiri Loans (%)	2.10%	2.14%	4bps	2.18%	2.60%	2.55%	-5bps	37bps
Total Equity	1,481	1,882	27.1%	1,653	1,973	2,071	4.95%	25.2%
INCOME STATEMENT (Rp Bn)								
Net Interest Income	2,161	2,154	-0.32%	526	593	599	0.99%	13.9%
Non-Interest Income	930	993	6.77%	235	245	256	4.32%	9.06%
Revenue	3,091	3,147	1.81%	761	839	855	1.96%	12.4%
Operating Expense	1,774	1,798	1.36%	403	475	460	-3.30%	14.0%
PPOP	1,317	1,349	2.42%	357	363	395	8.85%	10.6%
Net Profit	300	400	33.1%	91	91	98	7.11%	7.38%
% to Mandiri NPAT (%)	0.54%	0.71%	17bps	0.81%	0.59%	0.65%	6bps	-16bps
PROFITABILITY								
NIM	6.59%	5.82%	-77bps	5.91%	5.77%	5.73%	-4bps	-18bps
CoC	7.81%	5.62%	-2.19pts	6.25%	5.52%	5.66%	14bps	-59bps
CIR	57.4%	57.1%	-28bps	56.6%	56.7%	55.2%	-1.48pts	-1.41pts
ROA	3.01%	3.16%	15bps	2.90%	2.47%	2.49%	2bps	-41bps
ROE	20.3%	23.8%	3.56pts	21.9%	18.8%	19.0%	20bps	-2.88pts
CAPITAL & ASSET QUALITY								
DER [a)]	8.56x	8.41x	-0.15x	8.22x	8.56x	8.43x	-1.58pts	2.50pts
NPL ratio	1.33%	1.31%	-2bps	1.39%	1.37%	1.36%	0bps	-3bps
NPL Coverage	228%	180%	-47.6pts	190%	174%	178%	4.05pts	-11.9pts

Disbursement Breakdown (Rp Tn)



Total Disbursement
YoY : 7.21%

Used Motorcycle
YoY : 0.19%

New Motorcycle
YoY : 27.7%

Used Car
YoY : -8.14%

New Car
YoY : 14.4%

573,205
Customer Based

294,100
Unit of Car Financed

279,105
Unit of Motorcycle Financed

Danantara Indonesia Sovereign Fund

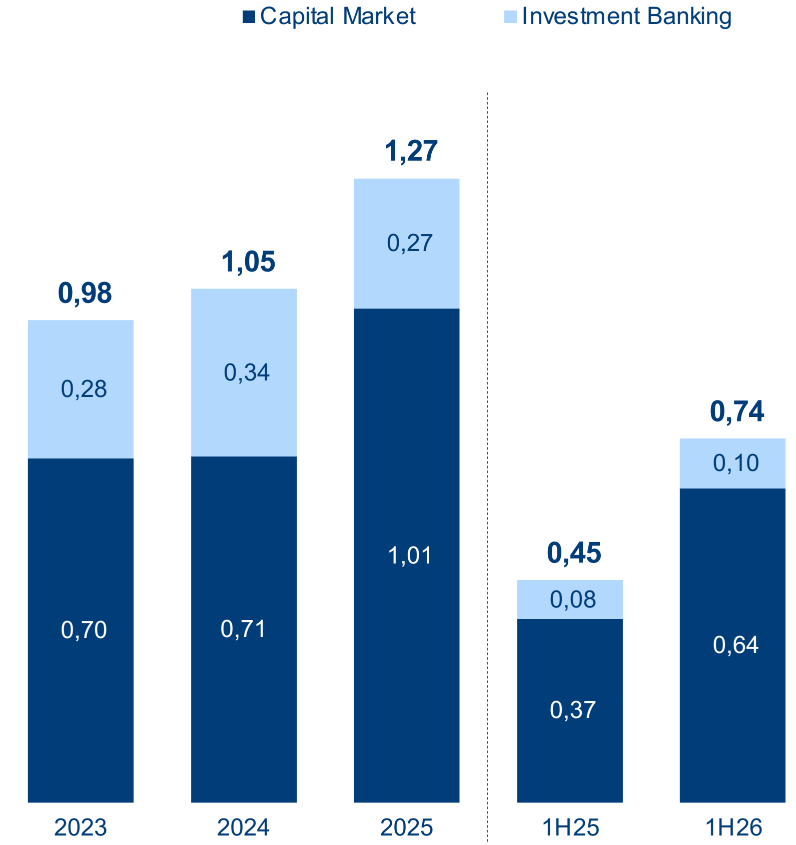
Notes :
a) Regulatory DER (Debt to Equity Ratio) maximum at 10x

Mandiri Sekuritas

Key Financial Metrics

	FY24	FY25	YoY Growth	2Q25	1Q26	2Q26	QoQ Growth	YoY Growth
BALANCE SHEET (Rp Bn)								
Total Asset	3,987	5,665	42.1%	5,414	7,939	8,729	9.94%	61.2%
Total Equity	1,848	2,237	21.0%	1,798	2,210	2,296	3.90%	27.7%
Adj. Net Working Capital (ANWC)	785	1,238	57.7%	813	1,230	1,315	6.91%	61.7%
Minimum ANWC a)	250	250	0.00%	250	333	250	-25.0%	0.00%
INCOME STATEMENT (Rp Bn)								
Revenue	1,048	1,323	26.2%	230	408	334	-18.1%	45.6%
Operating Expense	690	850	23.2%	161	318	187	-41.2%	16.3%
Net Profit	278	367	31.9%	93	51	113	123%	21.8%
PROFITABILITY								
CIR	70.1%	66.5%	-3.65pts	70.0%	77.6%	68.6%	-9pts	-1.35pts
ROA	4.94%	5.56%	62bps	4.07%	1.78%	2.86%	1.08pts	-1.21pts
ROE	14.7%	16.6%	1.92pts	12.3%	7.29%	12.5%	5.18pts	18bps
CAPITAL & ASSET QUALITY								
ANWC to Minimum ANWC	3.14x	4.95x	1.81x	3.25x	3.69x	5.26x	-1.57x	2.01x

Revenue Generator Breakdown (Rp Tn)



Total Revenue
YoY : 63.6%

Investment Banking b)
YoY : 28.4%

Capital Market c)
YoY : 71.1%

~ 1,435,336
Customer Based

~Rp550 Tn
Equity Trading Value

~Rp3.18 Tn
Avg. Asset Under Mgmt.

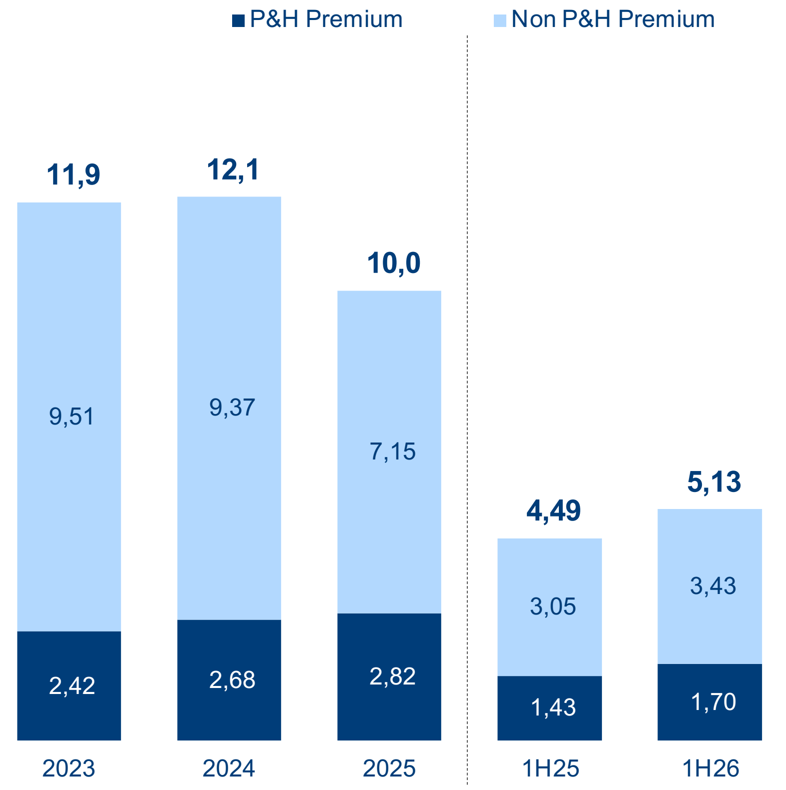
Notes:
a) Regulatory ANWC is minimum at Rp 25 billion or 6.25% of total liability
b) Investment Banking includes Equity, Fixed Income & Global Bond Underwirtting, Advisory, and MTN Arrangement
c) Capital Market includes Brokerage on Equity Capital Market and Debt Capital Market

AXA Mandiri Financial Services

Key Financial Metrics

	FY24	FY25	YoY Growth	2Q25	1Q26	2Q26	QoQ Growth	YoY Growth
BALANCE SHEET (Rp Bn)								
Total Asset	40,749	43,425	6.57%	42,770	43,365	42,305	-2.44%	-1.09%
Total Equity	3,433	3,615	5.29%	2,863	3,803	2,646	-30.4%	-7.59%
INCOME STATEMENT (PSAK 117 Unaudited Rp Bn)								
Insurance Revenue	3,996	4,224	5.70%	920	1,088	1,013	-6.89%	10.1%
Investment Income	630	741	17.7%	182	197	213	8.53%	17.0%
Other Operating Income & Reinsurance	54	146	174%	46	36	122	238%	165%
Total Income	**4,680**	**5,112**	**9.23%**	**1,149**	**1,321**	**1,349**	**2.09%**	**17.4%**
Insurance Expense	2,931	3,221	9.89%	716	782	799	2.24%	11.6%
Investment Expense (Unwinding of Discount Rate on Reserve)	434	600	38.3%	137	174	187	7.71%	36.8%
Total Expense	**3,364**	**3,820**	**13.6%**	**853**	**955**	**986**	**3.23%**	**15.6%**
Net Profit After Tax	**1,093**	**1,227**	**12.2%**	**299**	**279**	**295**	**5.63%**	**-1.57%**
PROFITABILITY								
Claim Ratio (Excluding No Claim Bonus)	8.65%	9.30%	66bps	8.38%	9.39%	10.8%	1.41pts	2.42pts
MER [a)]	15.0%	15.8%	73bps	14.7%	12.8%	14.5%	1.68pts	-0.15pts
ROA	2.68%	2.83%	14bps	2.71%	2.57%	2.71%	0.14pts	0.01pts
ROE	31.9%	33.9%	2.09pts	40.4%	29.3%	43.4%	14.0pts	2.93pts
CAPITAL & QUALITY								
RBC [b)]	553.6%	613.3%	59.7pts	438.2%	683.2%	436.3%	-247pts	-1.84pts

Gross Written Premium Breakdown (Rp Tn)



Gross Written Premium
YoY : 14.4%

Non-P&H Premium
YoY : 12.5%

P&H Premium
YoY : 18.5%

~3.7 Mn
Number of Policies

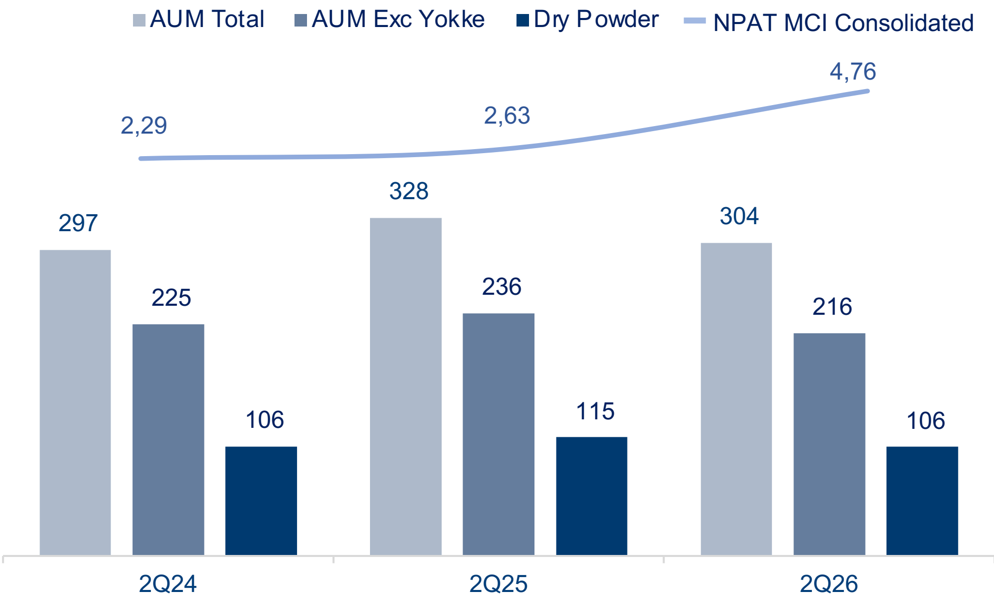
~1.6 K
Financial Advisors

Notes: The financial statement format and the numbers are changed and restated due to the implementation of PSAK 74/IFRS 17 on insurance companies
a) MER (Management Expense Ratio) defined as Management Expense divided by Full –Year Premium, Renewal Premium, and 10% of Single Premium
b) RBC (Risk Based Capital) requirement by regulator is minimum at 120%

Mandiri Capital Investment

Fund Performance

(In USD Mn)



NPAT
YoY : 98,82%

AUM Total
YoY : -7,37%

AUM Exc Yokke
YoY : -8,17%

Dry Powder
YoY : -8,08%

*) The USD to IDR rate uses the BI Intermediate Rate Value per quarter position

Portfolio Performance

(In USD Mn)

Average GPM

Gross Profit Margin

48,92%

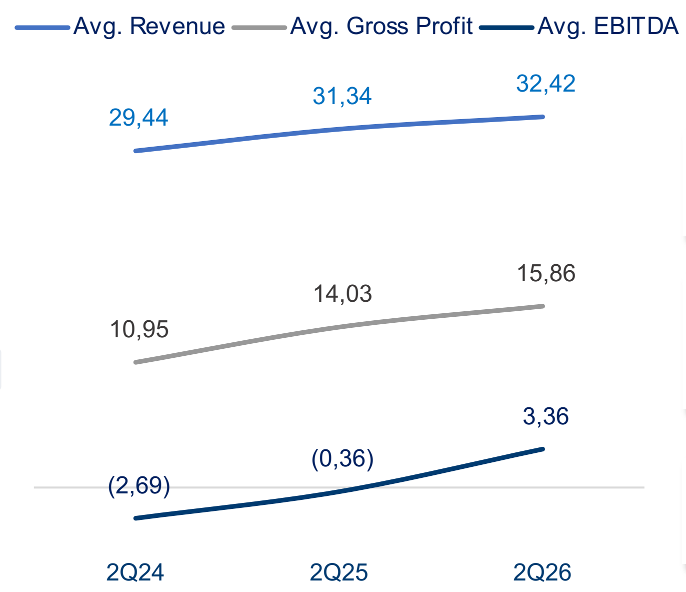
▲ 4,15 % YoY

Average EBM

EBITDA Margin

10,36%

▲ 11,51 % YoY



Avg. Revenue
YoY : 5.95%

Avg. Gross Profit
YoY : 15.8%

Avg. EBITDA
YoY : 1.06%

**) Exclude Portfolio Performance from Public Companies

TVPI

Total Value Paid-in capital

2,18x

▲ 1,03% YoY

- 25th percentile 1,12x
- 50th percentile 1,63x
- **75th percentile 2,20x**
- 90th percentile 3,94x

IRR

Internal Rate of Return

15,6%

▼ 0,67% QoQ

- 25th percentile 3,2%
- 50th percentile 9,2%
- **75th percentile 15,5%**
- 90th percentile 25,0%

DPI

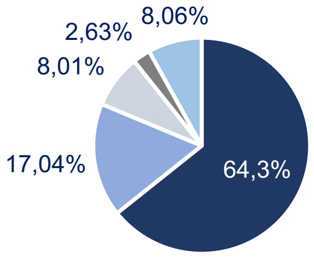
Distributed Paid-in capital

0,24x

▲0,94% QoQ

- 25th percentile 0,08x
- **50th percentile 0,31x**
- 75th percentile 0,60x
- 90th percentile 1,18x

Mix & Portfolio Companies



- Payments — yokke!, PTEN, LinkAja!, iSeller
- Lending — amartha
- Enablers — mekari, privy
- Other Fintech — Qoala
- Non Fintech — horizon, AssistX, DELOS, DORÉ by LeTAO

***) TVPI, IRR, and DPI Benchmark Data from VC Fund Performance 2017 Vintage from Q1-26 by Carta Insights Report

Other subsidiaries

mandiri europe

	FY24	FY25	YoY Growth	2Q25	1Q26	2Q26	QoQ Growth	YoY Growth
BALANCE SHEET (Rp Bn)								
Total Asset	4,213	4,975	18.1%	4,378	4,891	5,166	5.63%	18.0%
Total Equity	873	942	7.96%	903	954	1,016	6.56%	12.6%
Loans	664	1,231	85.3%	971	1,076	1,152	7.10%	18.6%
INCOME STATEMENT								
Total Income	86.5	97.3	12.4%	24.1	30.0	30.2	0.90%	25.4%
Operating Expense	66.7	71.5	7.19%	13.9	20.5	20.4	-0.47%	46.5%
Net Income	17.1	22.1	29.8%	-4.69	9.40	7.86	-16.4%	N/A
PROFITABILITY								
NIM	70.1%	66.5%	-10bps	2.19%	2.28%	2.10%	-18bps	-9bps
ROA	0.44%	0.50%	6bps	0.72%	0.79%	0.55%	-24bps	-17bps
ROE	1.96%	2.39%	43bps	3.17%	3.97%	2.69%	-1.28pts	-47bps
EFFICIENCY								
CER	77.1%	73.5%	-3.6pts	76.9%	68.5%	73.7%	5.21pts	-3.21pts

mandiri remittance

	FY24	FY25	YoY Growth	2Q25	1Q26	2Q26	QoQ Growth	YoY Growth
BUSINESS ACTIVITY								
Number of Transactions	3,733	5,602	6.36%	18.759	28.734	32.488	13.1%	73.2%
Transactions Volume	1,661	2,189	-29.6%	149	243	301	23.6%	102%
New Remitter	785	1,238	36.6%	3,713	3,091	3,353	8.48%	-9.70%
INCOME STATEMENT								
Fee Remittance	1.50	1.83	22.0%	0.38	0.49	0.75	52.7%	98.1%
Fee Forex	14.0	13.3	-5.22%	2.75	3.75	4.48	19.7%	62.9%
Net Income	0.54	0.25	-53.3%	0.12	0.19	0.25	36.1%	116%
PROFITABILITY								
ROA	3.56%	0.68%	-2.9pts	1.07%	1.93%	2.18%	26bps	1.12pts
ROE	5.48%	0.98%	-4.5pts	1.63%	2.81%	3.14%	34bps	1.51pts
EFFICIENCY								
CER	98.9%	97.8%	61bps	97.4%	96.0%	95.8%	-21bps	-1.61pts

Environmental, Social & Governance

Bank Mandiri's Commitment to Sustainability: **Demonstrating Continuous Progress**

Bank Mandiri's ESG Framework

VISION

"Becoming Indonesia's
Sustainability Champion
for a Better Future"

PILLAR

SUSTAINABLE BANKING	SUSTAINABLE OPERATION	SUSTAINABILITY BEYOND BANKING

COMMITMENT

Leading Indonesia's Transition to **Low Carbon Economy**	**Net Zero Emission** Operation by 2030	Catalyzing Multiple Growth for **Social Impact to Achieve SDGs**

INITIATIVES

Sustainable Products and Services	Carbon Neutral Initiatives	Financial Inclusion
ESG Integration in Business Process	Security & Data Protection	Corporate Social Responsibility
	Gender Equity	

Governance, Capacity Development & Disclosure

What's New in 2Q 2026?

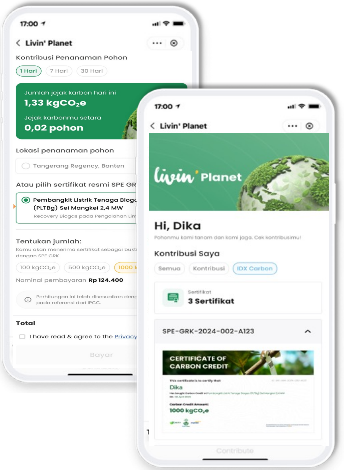
***New Deals*: Social Loan**

- **Bank Mandiri secured the MIGA* (World Bank Group) guaranteed Social loan.** Marking MIGA's **first financial institution transaction in ASEAN.**
- The proceeds of the loan will be utilized to support Bank Mandiri's financing/refinancing loan portfolio extended to MSMEs under KUR product.
- MIGA's guarantee acts as an **effective de-risking instrument** for sustainable projects, **mitigating credit risk** and enabling Bank Mandiri to access financing at more competitive rates.

*Multilateral Investment Guarantee Agency

Facility Amount	Maturity Date	Signing Date
US$750 million	3 Years from Initial Drawdown	June 10, 2026

***New Features*: Livin' Planet**



- Livin' Planet is **the first mobile banking app in Indonesia** to sell carbon credit in retail segment
- **Since April 2026,** Customers can purchase **Carbon Credit** from verified projects registered in Indonesia's National Registry System or contribute through tree planting.
- The official carbon credit currently available are sourced from a **biogas power plant (PLTBg)** and traded through **IDXCarbon.**

277.2 $tCO_{2}e$
Carbon Credit

802
Total Transactions

Bank Mandiri sustainable portfolio and innovative funding solutions

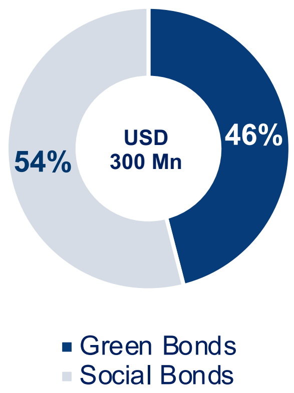
Bank Mandiri's Sustainable Financing (Rp Tn)

Classification Based on POJK 51/2017

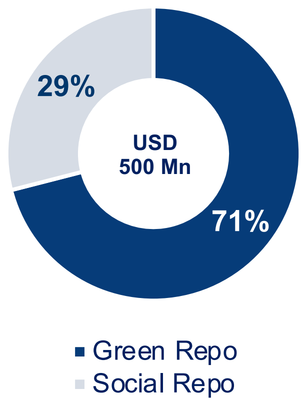
Sustainable Agriculture	Renewable Energy	Eco-Efficient Products
Rp117Tn (7.4% of Total Loan)	**Rp13 Tn** (0.8% of Total Loan)	**Rp16.2 Tn** (1.0% of Total Loan)
Clean Transportation	**Sustainable Water Mgt**	**Green Building**
Rp10.5 Tn (0.7% of Total Loan)	**Rp5.9 Tn** (0.4% of Total Loan)	**Rp9.9 Tn** (0.6% of Total Loan)

Bank Mandiri's Sustainable Funding

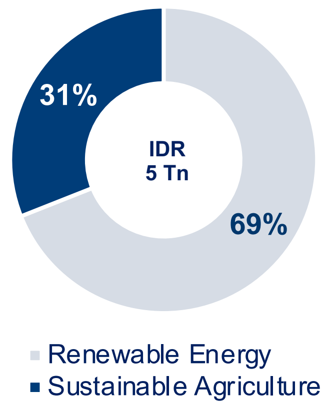
Sustainability Bonds (2021)



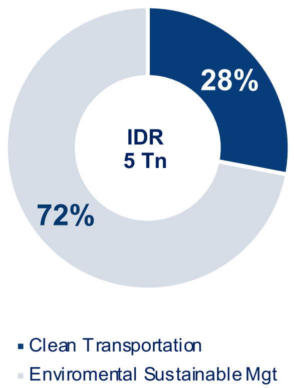
ESG Repo (2022)



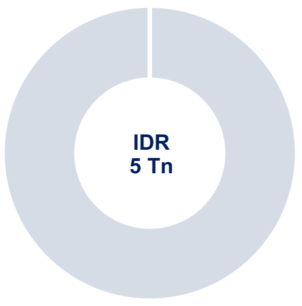
Green Bonds Phase I (2023)



Green Bond Phase II (2025)



Sustainability Bond Phase I (2025)



Oversubscribed 3.10x

2026

Wholesale Funding for Bank Mandiri

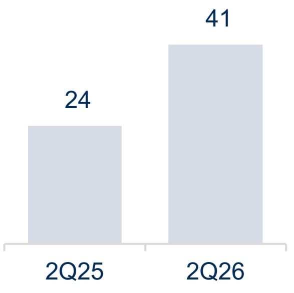
- **USD 750 Mn** Social Loan
- **USD 339 Mn** Sustainability-Linked Loan
- **USD 100 Mn** Sustainable Loan

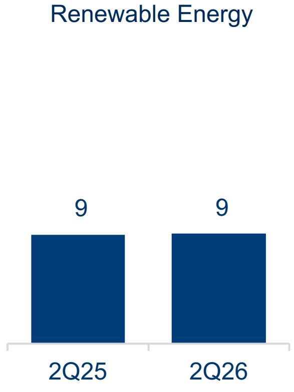
Navigating the future: progress in our sustainable portfolio

As of Jun-26

Green Financing

*Energy Sector Portfolio (Rp Tn)



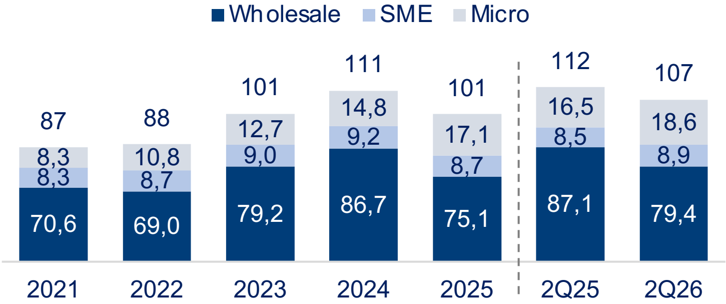


*IPP Only

Energy Sector Policy

- Fulfil the Environmental Impact Analysis (AMDAL) or engage in Environmental Management and Monitoring Efforts (UKL-UPL) in accordance with applicable laws and regulations.
- Have Environmental Management Certification and Occupational Health and Safety (OHS) Management Certification or other similar documents.
- For the construction of a new coal-fired power plant, consideration has been given to the appropriateness of the financing period in alignment with the government's energy transition timeline.
- Have clear code of conduct environmental (carbon emission, coal ash, waste and water treatment management) and employment policies.

Total Palm Sector Portfolio (Rp Tn)



86%** of the corporate palm oil portfolio is* ***Sustainable Palm Oil (ISPO and/or RSPO certified).

Palm Sector Policy

- PROPER Assessment Results (ie. Company Performance Rating Assessment Program in Environmental Management) minimum blue.
- Have ISPO (Indonesia Sustainable Palm Oil) Certification or at least proof that ISPO certification is in progress.
- Have internal policies related to Zero-Deforestation and No Exploitation (NDPE), which include land clearing, preservation of High Conservation Value (HCV) areas.
- Have clear code of conduct environmental (carbon emission, coal ash, waste and water treatment management) and employment policies.

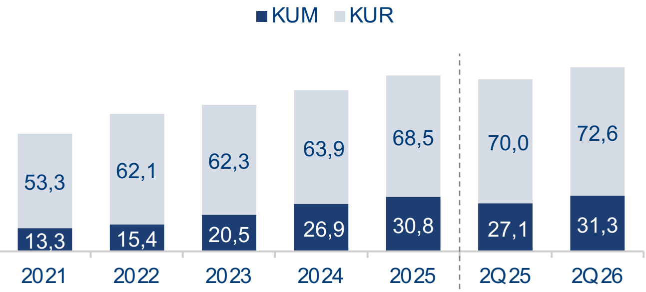
Social Financing

Performance KUR & KUM

***67.3%** of our social portfolio is disbursed for Micro segments (KUM & KUR)*

114,502 Mandiri Agents extends our distribution network throughout Indonesia

KUM & KUR Loan Disbursement (Rp Tn)



KUR Disbursement for Farmers & Fishermen

Rp7.08 Tn Agriculture

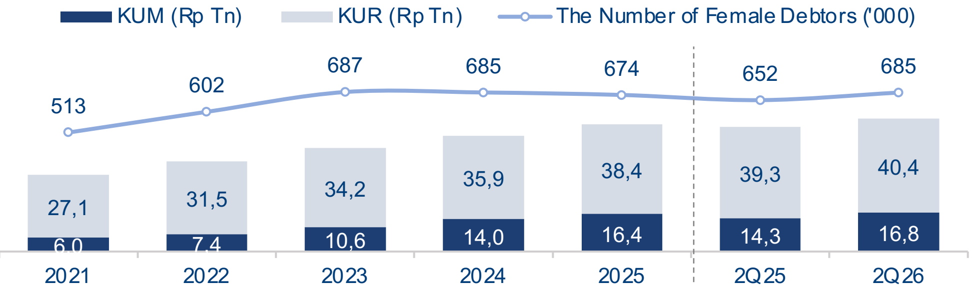
Rp307 Bn Fishery

Debtors

47% *Rp46.8 Tn* *611 K Debtors*

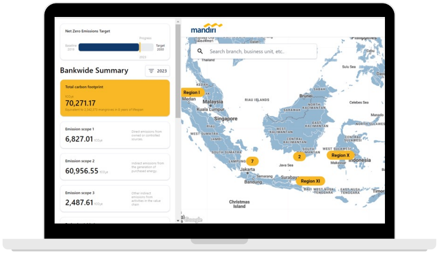
53% *Rp57.2 Tn* *685 K Debtors*

Financing for Women through MSME Credit



Accelerating our efforts to a low carbon economy in operational and business

Promoting Green Operational Business Practices



First Bank in Indonesia to Implement Digital Carbon Tracking
https://esg.bankmandiri.co.id/

626 EV & Hybrid

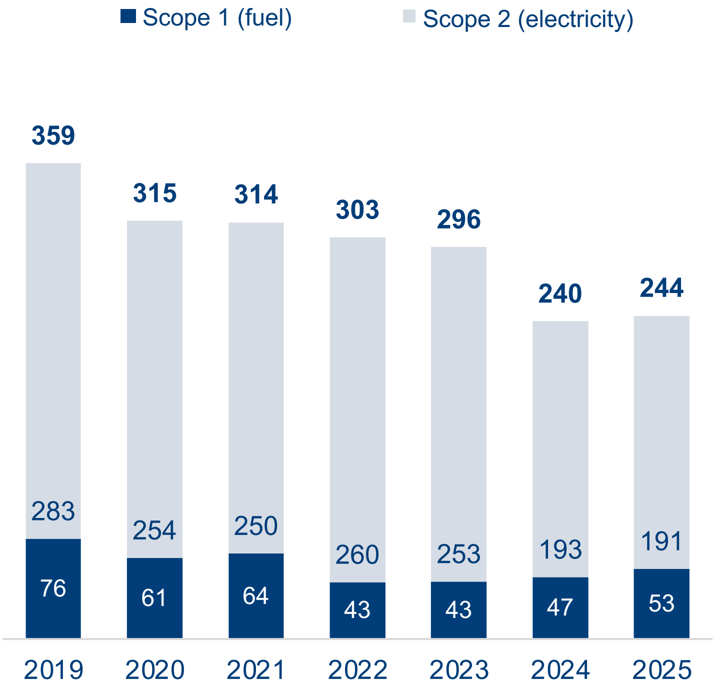
33 Charging St.

870 Solar Panel

3 Green Buildings
GBCI certified
Wisma Danantara
Indjoko Surabaya
Mandiri Digital Tower

10 Green Offices

…. Have Resulted in Emissions Reduction



▼ Emission Reduction **32%** from 2019

Intensity of GHG per Employee **(tCO2eq)**

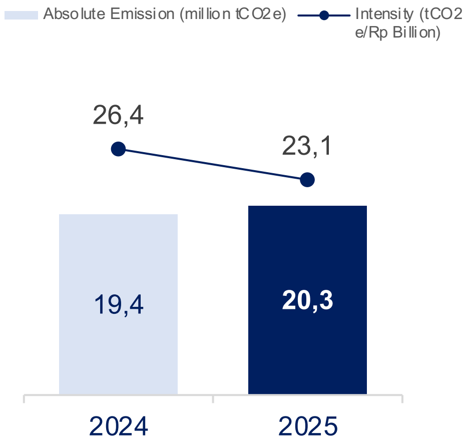
4.6	4.2	4.2	4.1	3.9	3.2	3.3

▼ Intensity per Employee **28%** from 2019

Financed Emission Calculation

Total Absolute Financed Emission

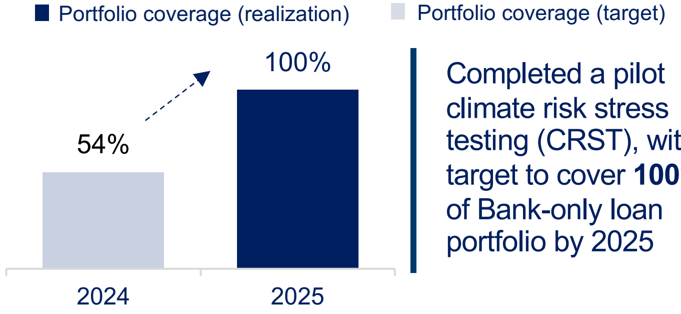
in Mn tCO2eq



***60.9%** covered from total portfolio (bank only)

**Previously only covered 56.1% of total loan portfolio

Climate Risk Stress Testing (CRST)



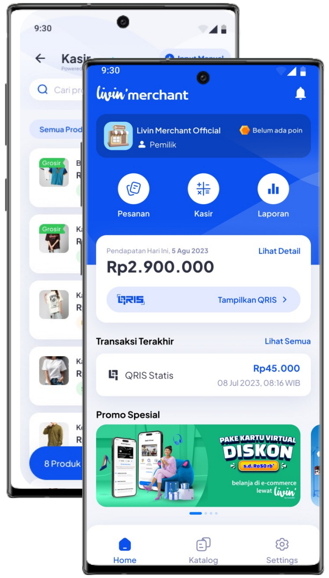
Completed a pilot climate risk stress testing (CRST), with a target to cover **100%** of Bank-only loan portfolio by 2025

Danantara Indonesia

Social performance highlights - empowering communities through financial inclusion

Promoting Inclusive Access to Finance for MSMEs in Non-Urban Areas

Distribution of livin' merchant by mandiri *User Registered in non-urban Area*



~2.24 Mn (▲30.6% YoY)
Users in **Non-Urban** Area

CSR Initiatives that Empower Financial Inclusion

Mandiri Berbagi Sembako

Distributed essential food packages to **low-income communities and informal-sector workers** to help strengthen their economic resilience and meet basic daily needs.

>28,000 beneficiaries

10 Locations

Mandiri Sahabat Desa

Supported **inclusive and sustainable rural development** through road repairs, village boundary monument construction, community clean-ups, social package distribution, and an MSME festival.

28 Villages

2,800 Social packages

Mandiri Donor Darah

Collaborated with PMI and healthcare facilities to organize nationwide blood donation, **supporting the availability of national blood supplies**

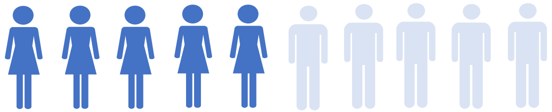
7,650 Blood donors

10 cities

Boosting Equality Work Environment

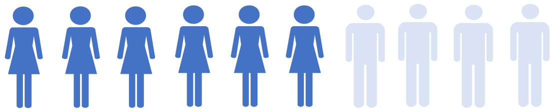
Bank Mandiri's Gender Diversity

> Manager Level



46% employees at the manager level and above are woman

Total All Employee



53% female out of total employee

Our Facilities

Counseling Session is a program that collaborates with professional psychologists to assist female employees in addressing issues related to their emotional, mental, and physical well-being

Respectful Workplace Policy (RWP) ensures a safe and respectful work environment for all employees, monitored by Mandiri Bank's Board and reported biannually to the BUMN Minister, with no incidents of discrimination.

Strengthening corporate governance, capacity development & disclosure

Strengthening Governance

CGPI Assessment

Score
95.30

Governance Score

One of the top performers in corporate governance perception index (CGPI)

**) From previous rating of 95.22*

The 15th IICD Corporate Governance Award

Achieved the "**Top 50 Big Capitalization Public Listed Company**" from the Indonesian Institute for Corporate Directorship (IICD)

ESG Governance

Establishment of the ESG Group as the 'control tower' for the implementation of ESG at Bank Mandiri

ESG Governance Oversight by the Board of Commissioners and Directors, directly supervised by the Vice President Director

Privacy Policy for Bank Mandiri products and all Subsidiaries.

Whistleblowing System - Letter to CEO (WBS-LTC) managed by an independent external party.

Bank Mandiri Cyber Resilience Framework

Operation

Performing **Security Operation Center (SOC) 24x7** detection and monitoring of IT and cyber security systems.

The application of **Cyber Threat Intelligence** with the latest cyber security attack tactics.

Implementation of **Vendor Security Assessment** for third parties collaborating with the Bank

Protection

Implementing a multilayer **Defense Mechanism** supported by the latest security technology

Penetration test through regular hacking simulations are conducted to ensure optimal security measures

Managing **User Access Management** that are integrated with the Bank's network

Governance & Awareness

Increasing **Security awareness** among all stakeholders about the importance of IT and cyber security

Ensuring alignment and compliance with **Security Policy**

Ensuring the adequacy and capability of **Organization Structure & Personnel** related to IT and cyber security

Cyber Resilience Enabler

- **ISO 9001:2015 Certified** for quality management systems (Mandiri Contact Center Department)
- **ISO 27001 Certified** for Provision of Infrastructure and Operational Data Center and Disaster Recovery Center
- **ISO 27001 Certified** for Provision of application development and IT operation related to Livin' by Mandiri
- **ISO 27001 Certified** for Security operation center to manage cybersecurity threats in banking system & cyber operations
- **ISO/IEC 17025 Accreditation** for Digital Forensic Laboratory

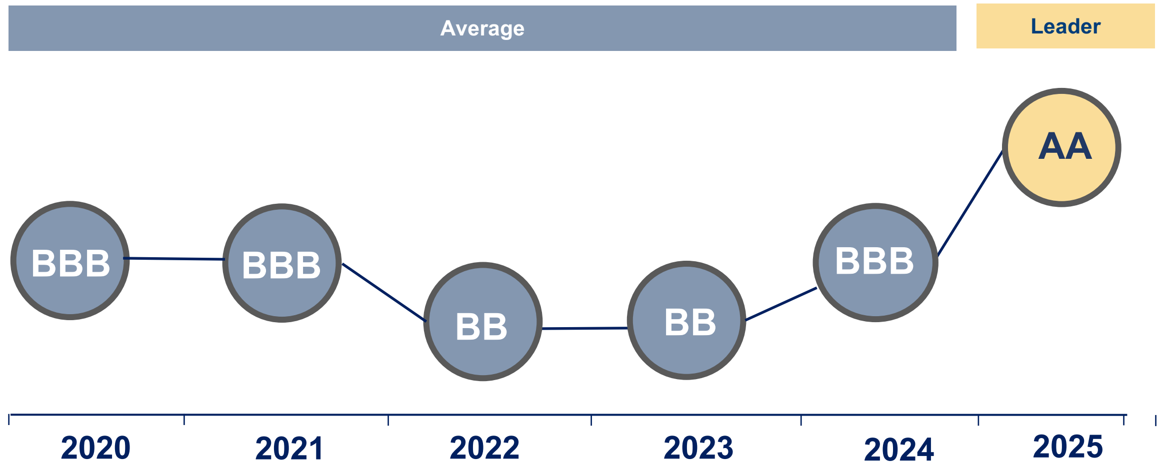
Bank Mandiri raised **exceptional ESG rating improvements** through extensive efforts

MSCI ESG Rating has been Upgraded to AA

MSCI

As of Dec-25

ESG Rating History



Overall increases are driven by:

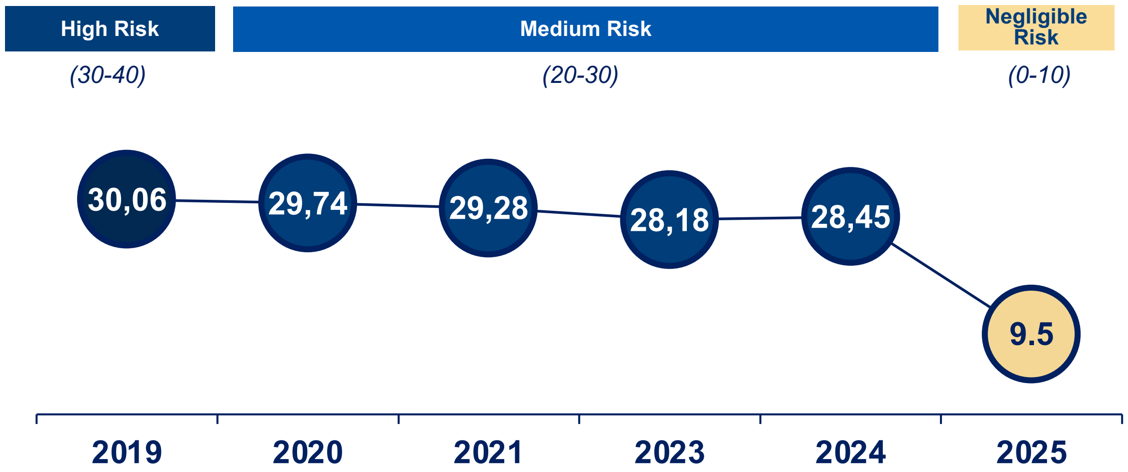
- Strengthening **Credit Policies**
- Increasing in **Corporate Behavior** Score due to disclosure of audit ethics
- Zero Data Breach
- Reinforcing Strong **Data Security**
- Increasing in Loan to **MSMEs**
- Extending Grievance Escalation/Reporting

Sustainalytics ESG Rating has been improved to Negligible Risk (9.5)

SUSTAINALYTICS

As of Dec-25

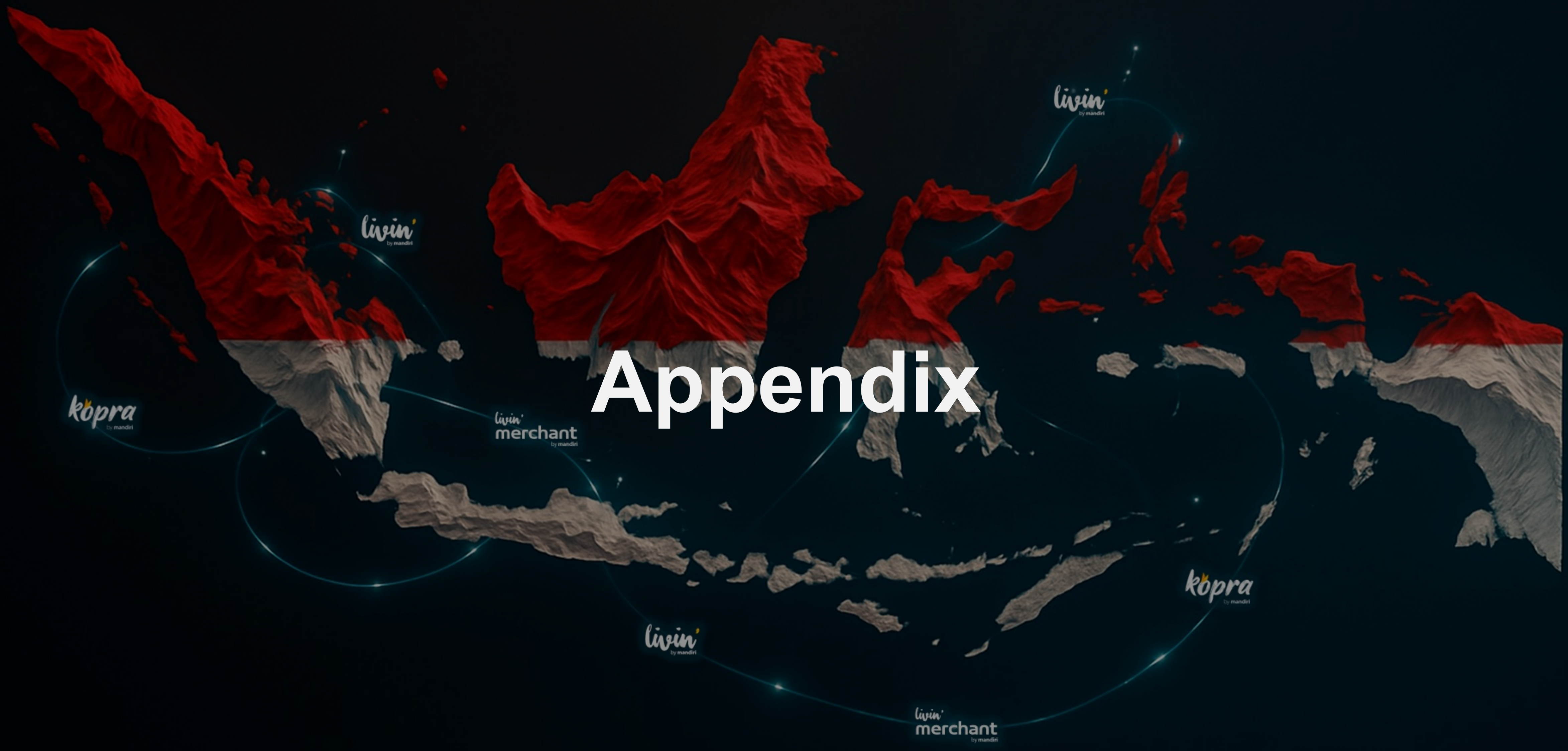
ESG Risk Rating History



Driving Factors

- ESG Integration – Financials
- Business Ethics
- Product Governance
- Data Privacy and Cybersecurity

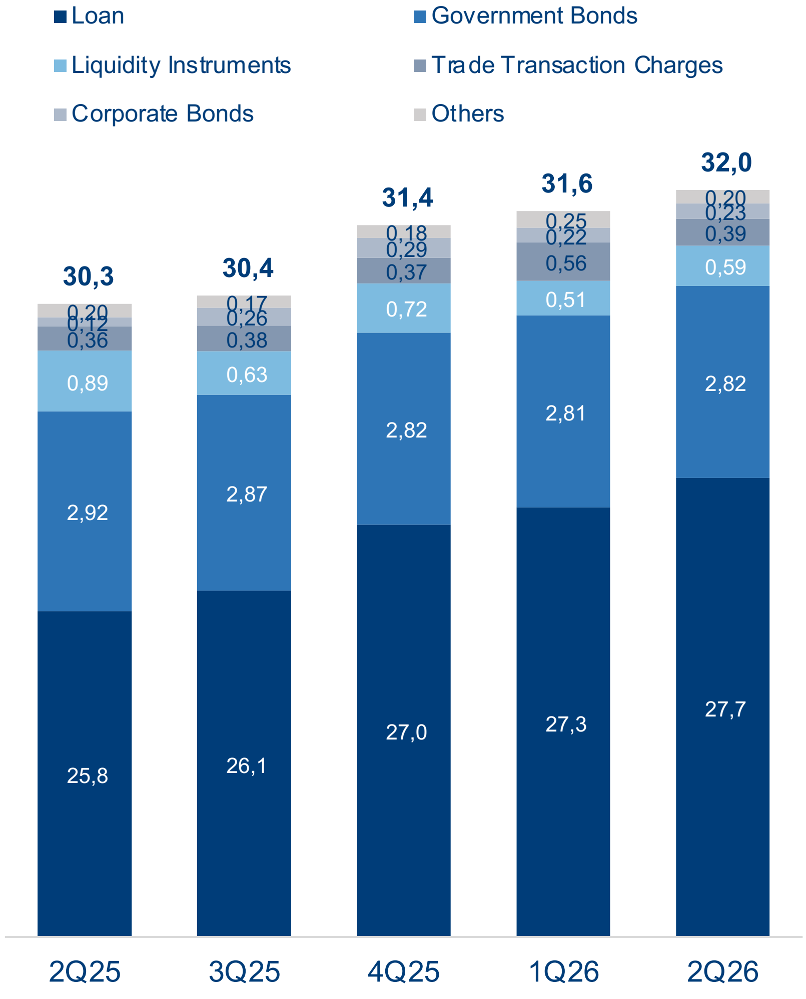
Appendix



Interest income & interest expense breakdown

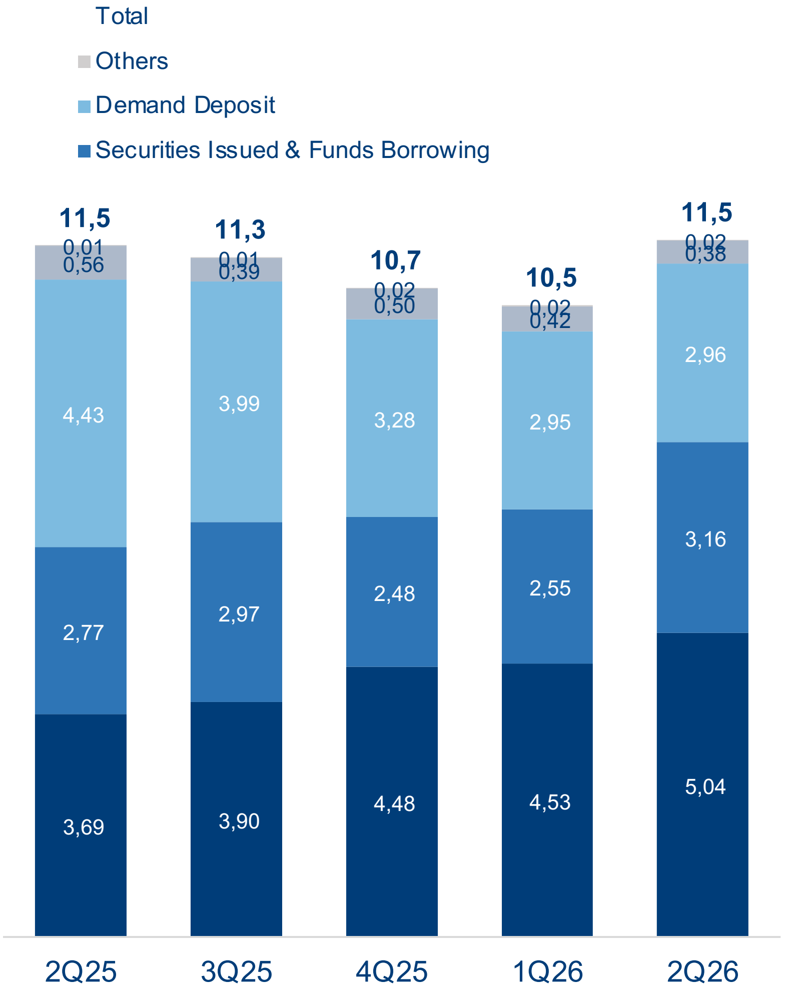
Bank-only

QTD Interest Income Breakdown (Rp Tn)



Break down	QoQ	YoY
100%	**0.98%**	**5.52%**
0.61%	-20.6%	-2.49%
0.72%	5.02%	85.5%
1.22%	-30.0%	7.73%
1.86%	17.2%	-33.4%
8.82%	0.14%	-3.56%
86.8%	1.56%	7.54%

QTD Interest Expense Breakdown (Rp Tn)

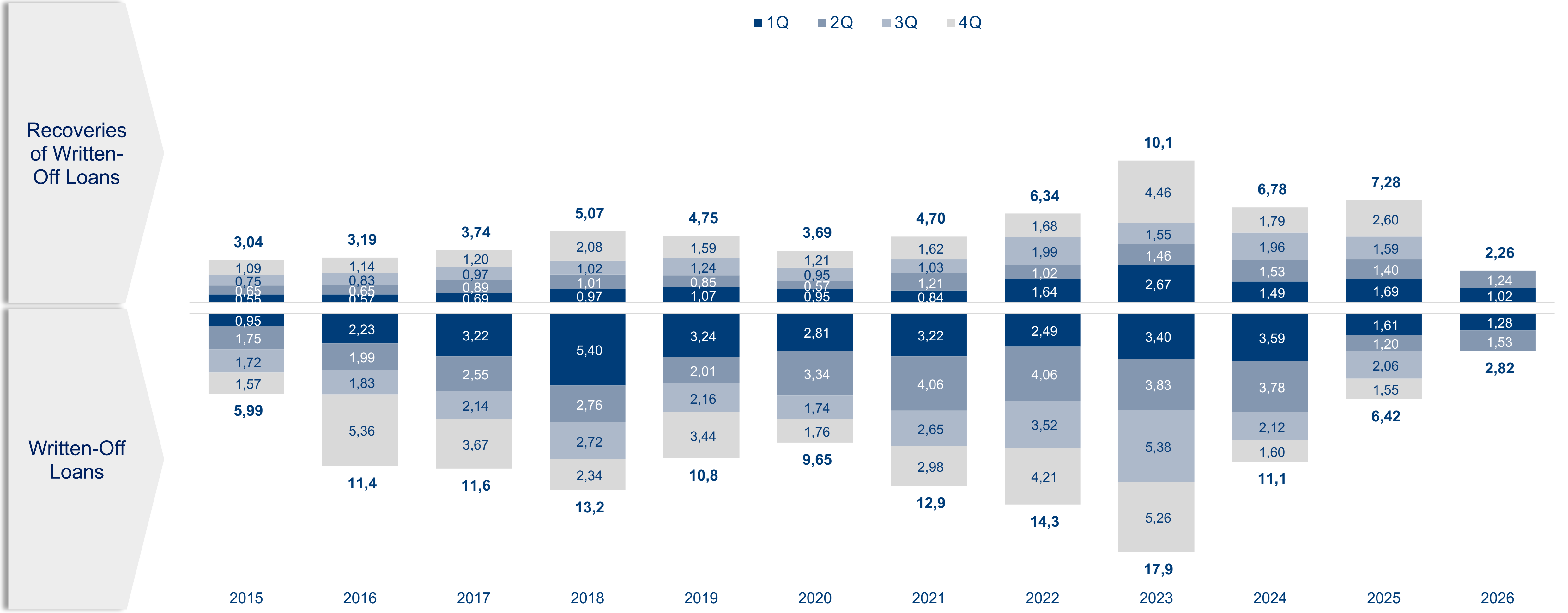


Break down	QoQ	YoY
100%	**10.4%**	**0.83%**
0.15%	9.58%	164%
3.29%	-9.09%	-32.6%
25.7%	0.51%	-33.1%
27.4%	23.8%	14.2%
43.6%	11.1%	36.4%

Recoveries and written-off loan – historical data

Recoveries and Written-Off Loans – Bank-Only

Recovery Rate	2015	2016	2017	2018	2019	2020	2021	2022	2023	2024	2025	2026
Recovery Rate	50.7%	28.0%	32.3%	38.3%	43.8%	38.3%	36.5%	44.4%	56.7%	61.2%	114%	80.1%



Note: All figures in the chart are in Rupiah Trillion amount

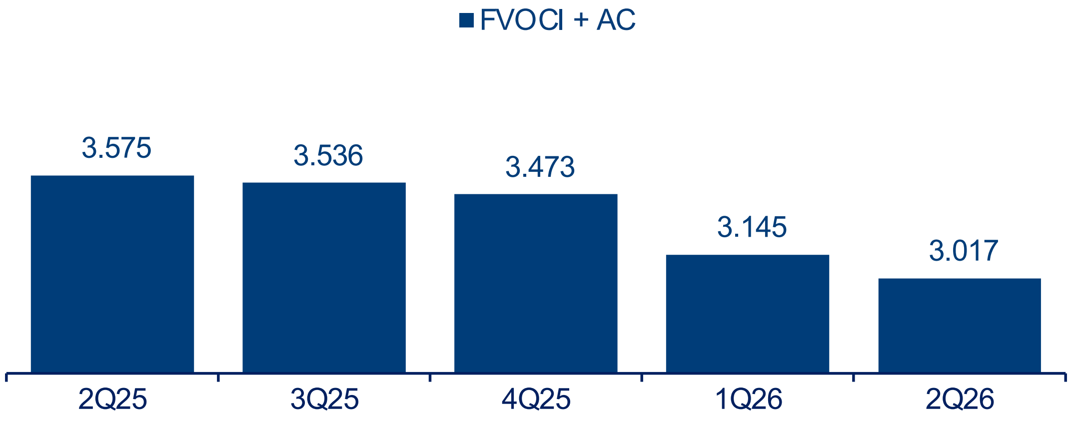
Government bond portfolio (Rp 260 Tn as of June 2026)

Rp Bn

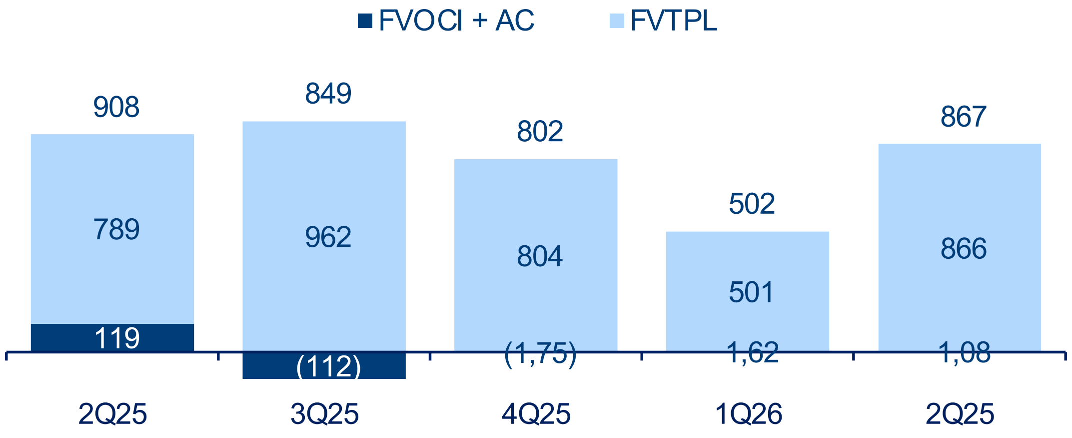
Government Bond Portfolio by Type and Maturity

Maturity (Rp Bn)	FVTPL Portfolio Nominal	FVTPL Portfolio MTM	FVOCI Nominal	FVOCI MTM	AC	TOTAL (MTM + AC)
Fixed Rate Bonds						
< 1 year	11,871	11,911	7,503	7,394	15,647	34,952
1 - 5 year	9,210	9,313	59,915	59,097	50,110	118,520
5 - 10 year	4,555	4,546	26,156	25,471	38,575	68,592
> 10 year	5,412	5,405	8,892	8,505	24,289	38,199
Total	**31,048**	**31,175**	**102,466**	**100,467**	**128,621**	**260,263**
Variable Rate Bonds						
< 1 year	-	-	-	-	-	-
1 - 5 year	-	-	-	-	-	-
5 - 10 year	-	-	-	-	-	-
> 10 year	-	-	-	-	-	-
Sub Total	**-**	**-**	**-**	**-**	**-**	**-**
T o t a l	**31,048**	**31,175**	**102,466**	**100,467**	**128,621**	**260,263**

QTD Interest Income from Gov't Bonds



QTD Non-Interest Income (Realized Gains/Losses) from Gov't Bonds



Notes:
FVTPL : Fair Value to Profit & Loss
FVOCI : Fair Value to Other Comprehensive Income
AC : Amortized Cost

Danantara Indonesia Sovereign Fund

Bank Mandiri historical credit ratings

STANDARD & POOR'S	2020	2021	2022	2023	2024	2025	1H26
Outlook	**BBB-/Neg-/A-3**	**BBB-/Neg-/A-3**	**BBB-/Neg-/A-3**	**BBB/Stable/A-3**	**BBB/Stable/A-2**	**BBB/Stable/A-2**	**BBB/Stable/A-2**

MOODY'S	2020	2021	2022	2023	2024	2025	1H26
Outlook	STABLE	STABLE	STABLE	STABLE	STABLE	STABLE	NEGATIVE
LT Counterparty Risk Rating	**Baa2**	**Baa2**	**Baa2**	**Baa2**	**Baa1**	**Baa1**	**Baa1**
LT Debt	Baa2	Baa2	Baa2	Baa2	Baa2	Baa2	Baa2
LT Deposit	Baa2	Baa2	Baa2	Baa2	Baa2	Baa2	Baa2

PEFINDO	2020	2021	2022	2023	2024	2025	1H26
Corporate Rating	STABLE	STABLE	STABLE	STABLE	STABLE	STABLE	STABLE
LT General Obligation	**$_{id}$AAA**	**$_{id}$AAA**	**$_{id}$AAA**	**$_{id}$AAA**	**$_{id}$AAA**	**$_{id}$AAA**	**$_{id}$AAA**

FITCH RATING	2020	2021	2022	2023	2024	2025	1H26
Outlook	STABLE	STABLE	STABLE	STABLE	STABLE	STABLE	NEGATIVE
International LT Rating	**BBB-**	**BBB-**	**BBB-**	**BBB-**	**BBB**	**BBB**	**BBB**
International ST Rating	F3	F3	F3	F3	F2	F2	F2
National LT Rating	**AA+(idn)**	**AA+(idn)**	**AA+(idn)**	**AA+(idn)**	**AAA(idn)**	**AAA(idn)**	**AAA(idn)**
National ST Rating	F1+(idn)	F1+(idn)	F1+(idn)	F1+(idn)	F1+(idn)	F1+(idn)	F1+(idn)
Viability Rating	bb+	bb+	bb+	bbb-	bbb-	bbb-	bbb-
Government Support			bbb-	bbb-	bbb	bbb	bbb

Bank Mandiri historical corporate actions

Bank Mandiri Key Corporate Actions

1998
Bank Mandiri Establishment

1999
Subsidiaries
Bank Mandiri Europe Ltd. acquisition

2000
Subsidiaries
Mandiri Sekuritas acquisition

2003
Bank Mandiri IPO

Subsidiaries
AXA Mandiri Financial Services establishment

2004
Subsidiaries
Mandiri Manajemen Investasi establishment

2008
Subsidiaries
Mandiri Taspen acquisition

2009
Subsidiaries
Mandiri Tunas Finance & Mandiri Remittance establishment

Bonds Issuance
Rupiah Subordinated Bonds I: Rp 3.5 Tn

2011
Rights Issue
- # of Shares: 2.34 Bn
- Amount: Rp 11.7 Tn

2014
Subsidiaries
Mandiri InHealth acquisition

2015
Bonds Issuance
Negotiable Certificates of Deposit (NCD) I: Rp 2.6 Tn

Subsidiaries
Mandiri Utama Finance & Mandiri Capital Indonesia establishment

2016
Bonds Issuance
- Negotiable Certificates of Deposit (NCD) II: Rp 2.7 Tn
- Sustainable Bonds I Phase I: Rp 5 Tn

Securities Issuance
Asset-Backed Securities (EBA - SP) Class A: Rp 457 Bn

2017
Bonds Issuance
Sustainable Bonds I Phase II: Rp 6 Tn

Stock Split
- Ratio: 1:2
- Result: 46 Bn shares

2018
Bonds Issuance
Sustainable Bonds I Phase III: Rp 3 Tn

MTN Issuance
Medium Term Notes Subordinated I 2018: Rp 500 Bn

2019
MTN Issuance
Euro Medium Term Notes 2019: USD 750 Mn

MTN Issuance
Euro Medium Term Notes 2020: USD 500 Mn

2020
Bonds Issuance
Sustainable Bonds II Phase I: Rp 5 Tn

2021
Subsidiaries
Bank Syariah Indonesia merger

Bonds Issuance
Euro Medium Term Notes / Sustainability Bond 2021: USD 300 Mn

2022
Issuance Repo
ESG *Repurchase Agreement (Repo)* : USD500Mn

2023
Stock Split
- Ratio: 1:2
- Result: 93Bn shares

Bonds Issuance
Green Bond 2023: Rp 5 Tn

2024
Subsidiaries
Mandiri AXA General Insurance divestment

MTN Issuance
Euro Medium Term Notes IV 2023 : USD300 Mn

Subsidiaries
- Mandiri InHealth partial divestment
- Mandiri Utama Finance incremental ownership

2025
Bonds Issuance
Green Bond 2025: USD800 Mn

First Dividend Interim since 2010
- Allocation: Rp 9.33 Tn

Transfer of Ownership
From Government of RI to PT Biro Klasifikasi Indonesia

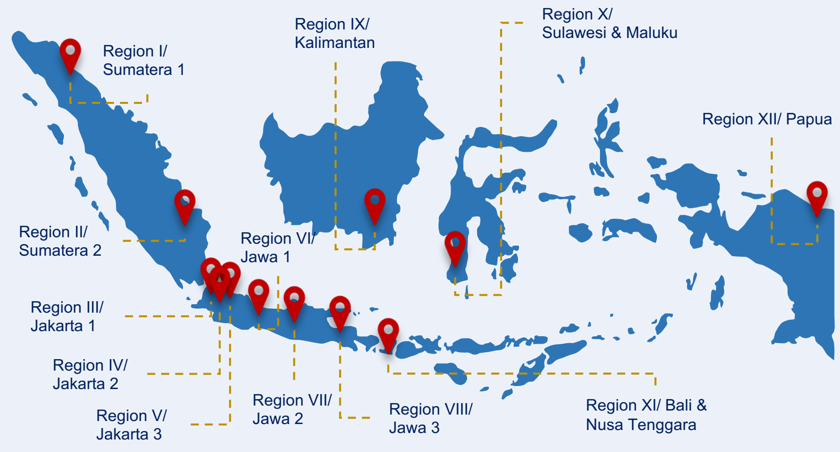
Shares Buyback
- Allocation: Rp 1.17 Tn
- Period: 26 Mar'25 – 25 Mar'26

2026
Subsidiaries
- Bank Syariah Indonesia partial divestment
- Transfer of Mandiri Management Investasi to Danantara

Network coverage of Bank Mandiri’s group

As of Jun-26

Office & Networks



Branches:	2,149
Conventional Branches	1,871
Smart Branches	259
Other Outlets	19
Overseas Offices	7
# of Employees	40,101

No. of Customers & Accounts

40.4mn	48.7mn	4.85mn	5.73mn
# of Customers	# of Deposit Accounts	# of Loan Accounts	# of Payroll Accounts

Cards

Debit Cards	Credit Cards	Prepaid Cards
35.8mn Cards	2.21mn Cards	9.81mn Active Cards
62.1mn YTD Trx	58.9mn YTD Trx	5.79mn Active e-Money
Rp30.9Tn YTD Trx Value	Rp42.6Tn YTD Trx Value	

E-Channel

ATM	EDC
13,014	339,989
# of ATMs	# of Active EDCs

Digital

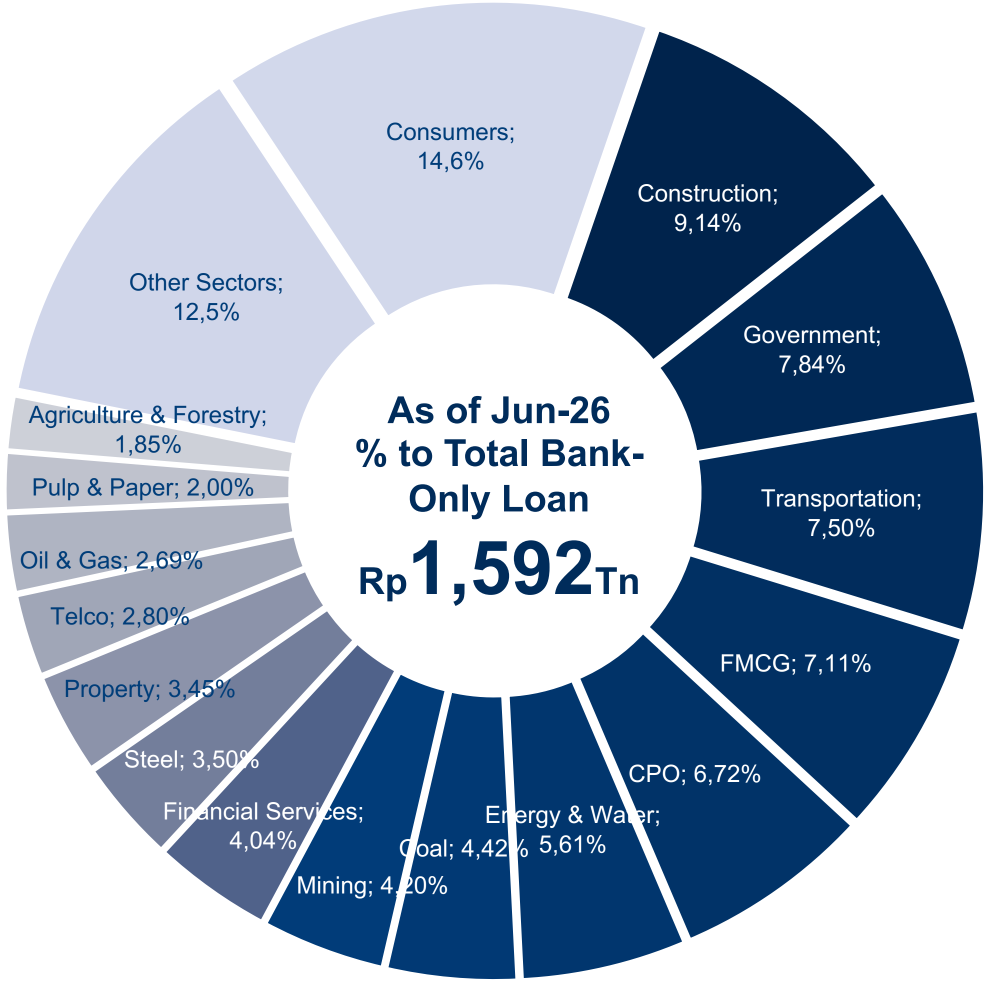
Livin’	Livin’ Merchant
40.9mn	3.30mn
User Registered	User Registered

Loan portfolio by sectors, June 2026

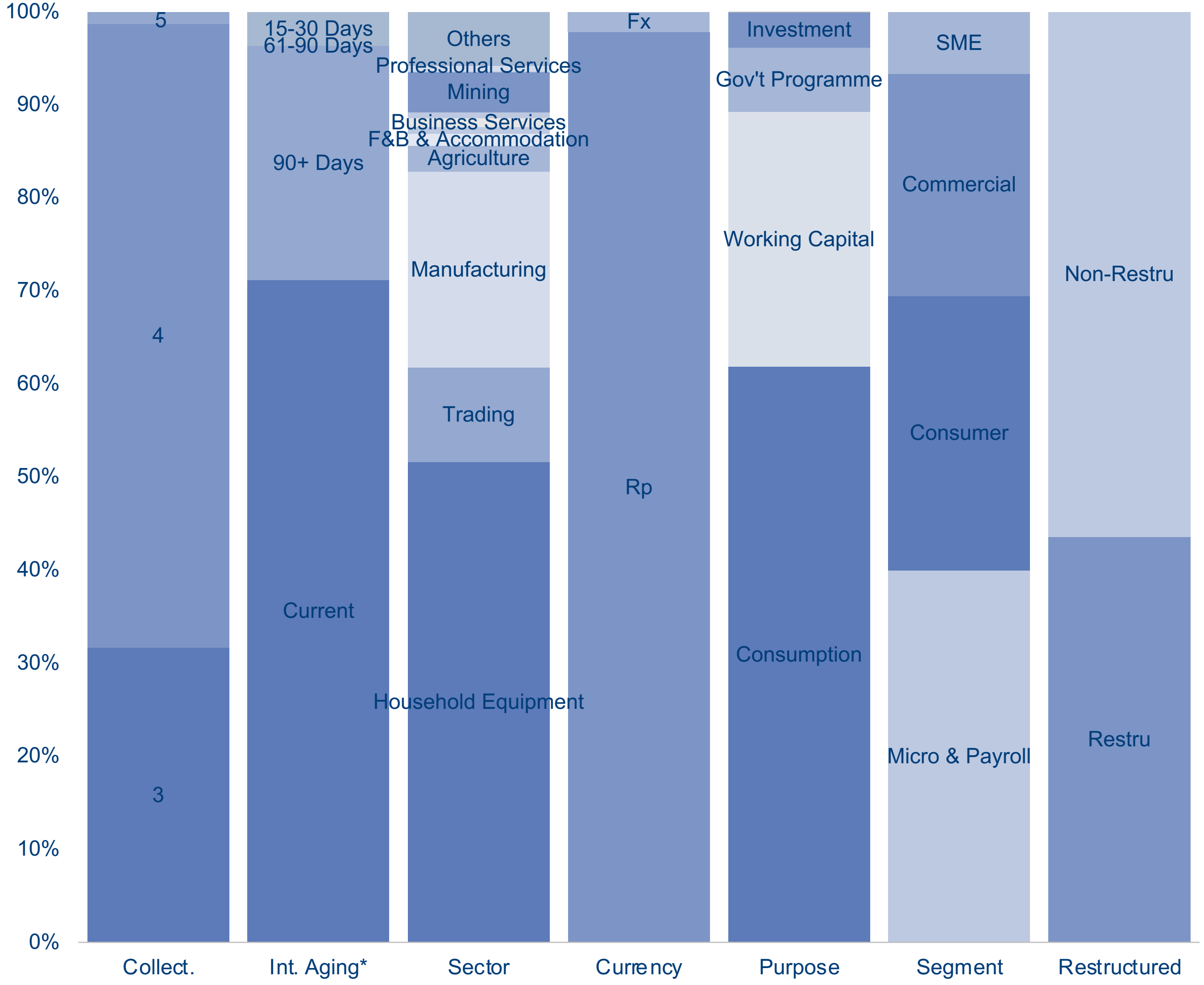
Top 15 sectors consist of prospective and neutral sectors with low NPL ratios

No	Top 15 Sectors	O/S (Rp Tn)	% to Total Loan (%)	NPL Ratio (%)
1	Construction	146	9.14%	0.12%
2	Government	125	7.84%	0.00%
3	Transportation	119	7.50%	0.17%
4	FMCG	113	7.11%	0.52%
5	CPO	107	6.72%	0.14%
6	Energy & Water	89.4	5.61%	0.00%
7	Coal	70.3	4.42%	0.03%
8	Mining	66.8	4.20%	2.43%
9	Financial Services	64.3	4.04%	0.03%
10	Steel	55.7	3.50%	0.59%
11	Property	54.9	3.45%	0.02%
12	Telco	44.5	2.80%	0.02%
13	Oil & Gas	42.7	2.69%	0.17%
14	Pulp & Paper	31.8	2.00%	0.01%
15	Agriculture & Forestry	29.4	1.85%	0.79%
	Total of Top 15 Sectors	**1,160**	**72.9%**	**0.30%**
	Total Loans (Bank-Only)	**1,592**	**100%**	**0.98%**

Bank-Only, As of Jun-26



2Q26 Loan detail: downgrades to NPL



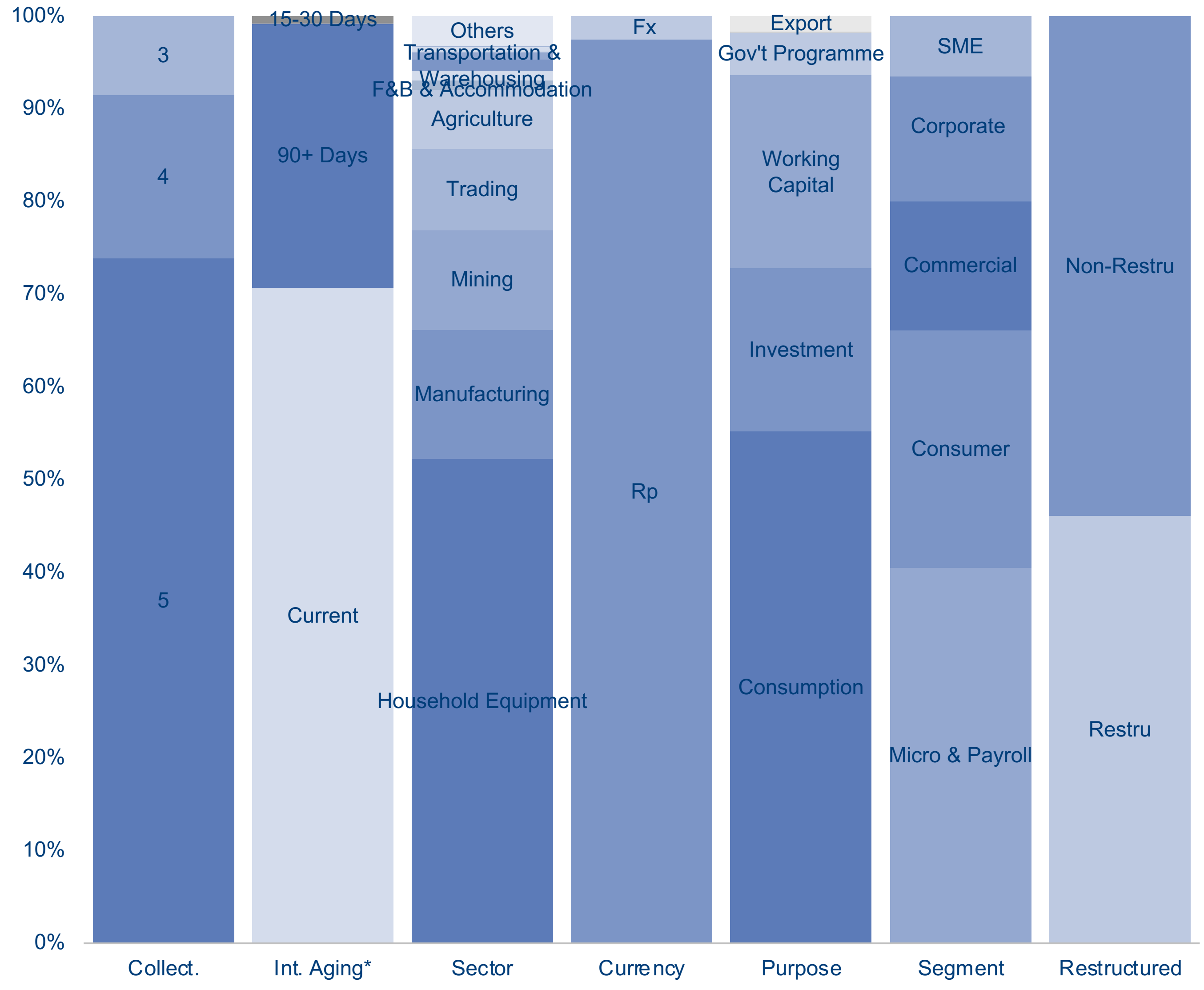
Loan Profile: Downgrade to NPL (Rp3,524Bn) Bank Only

The downgrade to Non-Performing Loan in 2Q 2026 totaled Rp 3,524 Bn. Of these loans:

- 67.1% were in Collectability 4 (Doubtful)
- 71.2% were Current on interest payment
- Top 3 downgraded sectors:
  - Household Equipment,
  - Manufacturing,
  - Trading.
- 97.9% were Rupiah loan
- 57.4% were loan for Consumption
- 40.0% came from Micro & Payroll segment
- 43.6% had been restructured

** Excludes Micro and Consumer segments*

2Q26 Loan detail: non-performing loans



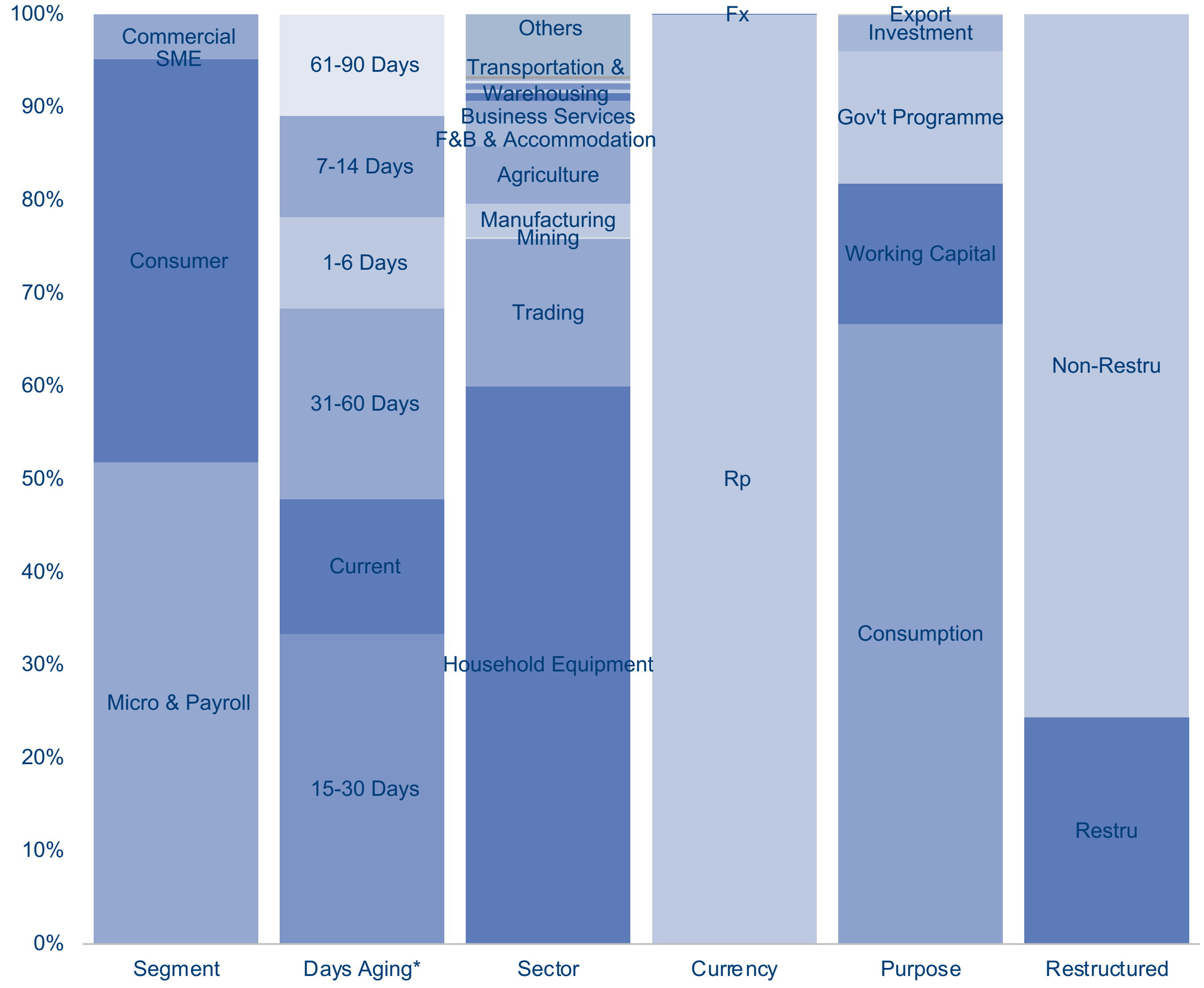
Loan Profile: Non-Performing Loan (Rp15,557Bn) Bank Only

NPLs totaled Rp15,557Bn. Of these NPLs in 2Q 2026:

- 73.9% were in Collectability 5 (Loss)
- 70.7% were Current on interest payments.
- The top 3 sectors were:
  - Household Equipment,
  - Manufacturing,
  - Mining.
- 97.5% were Rupiah loan
- 55.2% were loan for Consumption, 17.6% were Investment loan, and 20.8% were Working Capital loan.
- 40.5% were from Micro & Payroll segment
- 46.1% had been restructured

** Excludes Micro and Consumer segments*

2Q26 Loan detail: downgrades to category 2



Loan Profile: Downgrade to Cat. 2 (Rp6,028Bn) Bank Only

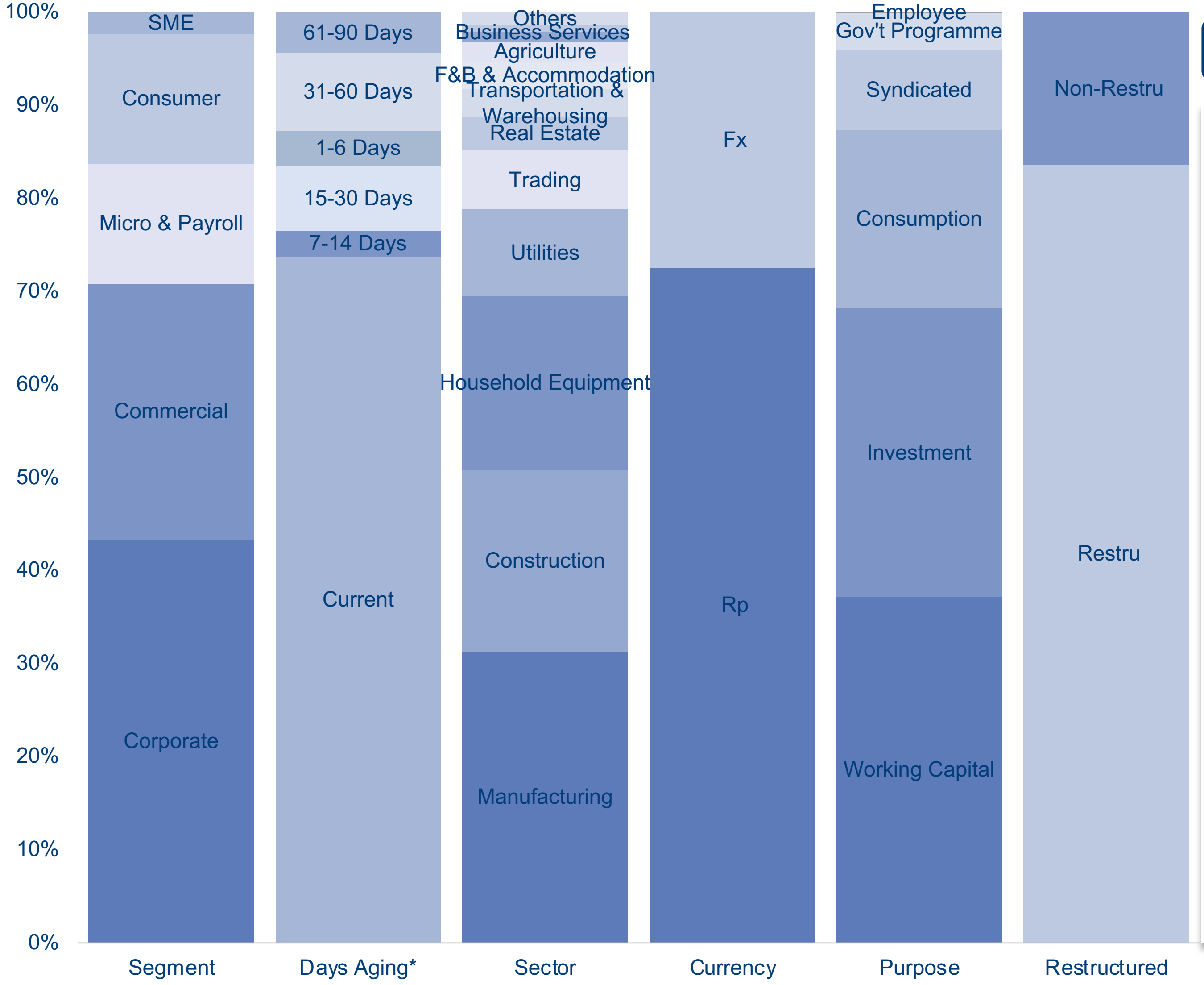
The downgrade loan to Category 2 in 1Q 2026 totaled Rp6,028Bn. Of this loan:

- 51.8% were from Micro & Payroll segment
- 33.4% were 15-30 days delayed on interest payment
- Primary sectors downgraded were:
  - Household Equipment,
  - Trading,
  - Agriculture.
- 100% were Rupiah loan
- 66.7% were loan for Consumption purpose
- Only 24.4% were restructured

Danantara Indonesia Sovereign Fund

** Excludes Micro and Consumer segments*

2Q26 Loan detail: category 2 loan



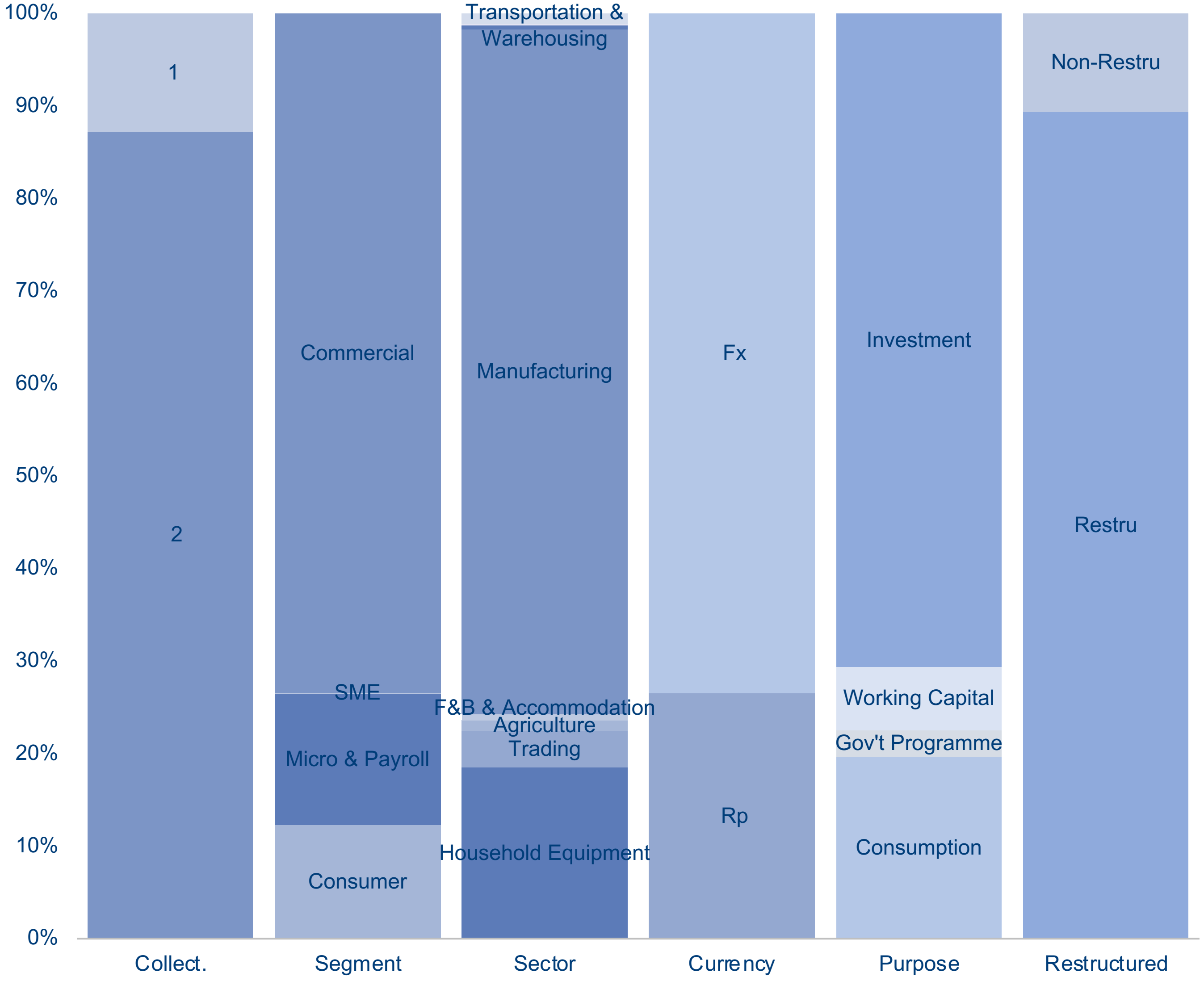
Loan Profile: Category 2 Loan (Rp45,898Bn) Bank Only

Rp45,898Bn loan were in Special Mention Loan in 2Q 2026. Of these Special Mention Loan:

- 43.4% were to Corporate Segment, 27.4% were to Commercial Segment
- 73.8% of the Special Mention Loan (Category 2) were still Current on payment
- Top 3 sectors in Category 2 were:
  - Manufacturing,
  - Household Equipment,
  - Construction.
- 72.6% were Rupiah loan
- 37.2% were Working Capital loan and 31.1% were Investment loan
- 83.7% were restructured

** Excludes Micro and Consumer segments*

2Q26 Loan detail: upgrade to PL

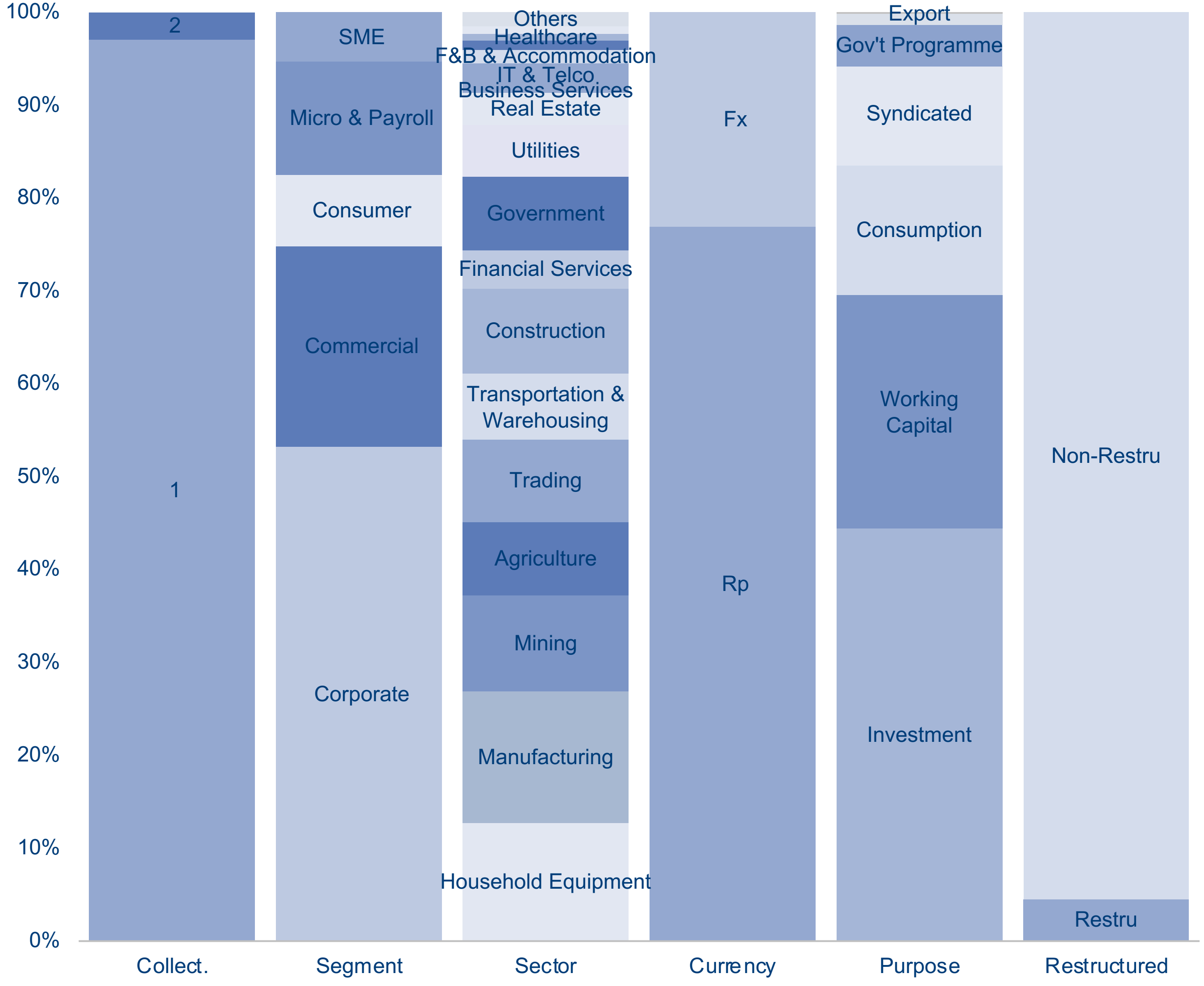


Loan Profile: Upgrade to PL (Rp1,213Bn) Bank Only

Rp1,213Bn of loan were upgraded to PL in 2Q 2026. Of this loan:

- 73.5% were coming from Commercial segment
- Largest upgrades by sector:
  - Manufacturing,
  - Household Equipment,
  - Trading.
- 73.5% were Fx loans.
- 70.6% were loans for Investment purpose; 19.7% were for Consumption.
- 89.4% were restructured loan

2Q26 Loan detail: performing loan

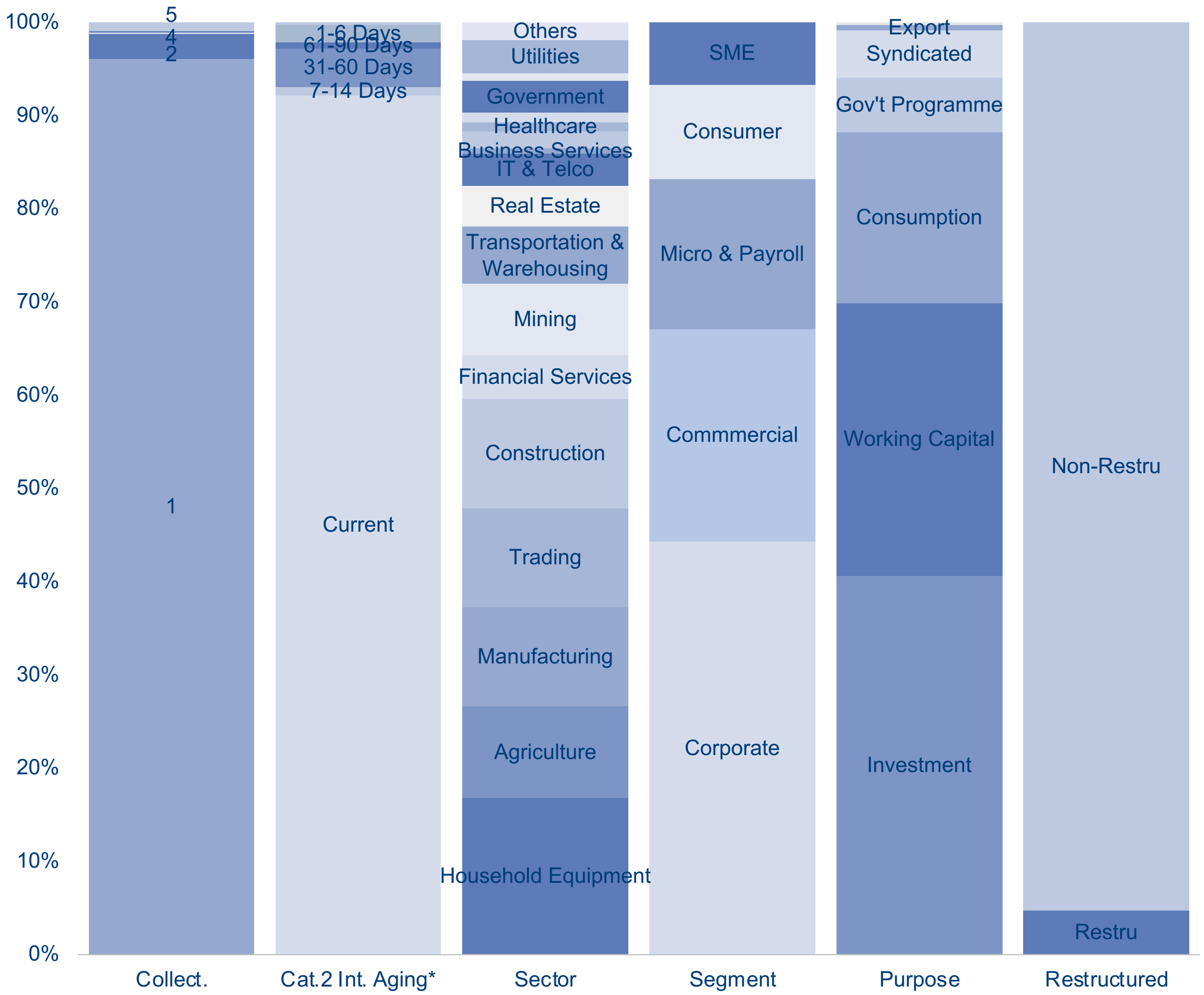


Loan Profile: Performing Loan (Rp1,576,121Bn) Bank Only

Rp1,576,121Bn in bank-only loan were performing in 2Q 2026. Of this performing loan:

- 97.1% were in Collectability 1 (Current)
- 53.2% were from Corporate segment, 21.6% were from Commercial segment
- Primary sectors are:
  - Manufacturing,
  - Household Equipment,
  - Mining.
- 76.9% were Rupiah loan
- 44.4% were Investment loan; 25.1% were Working Capital loan
- Only 4.50% were restructured

2Q26 Loan detail: Rupiah loan



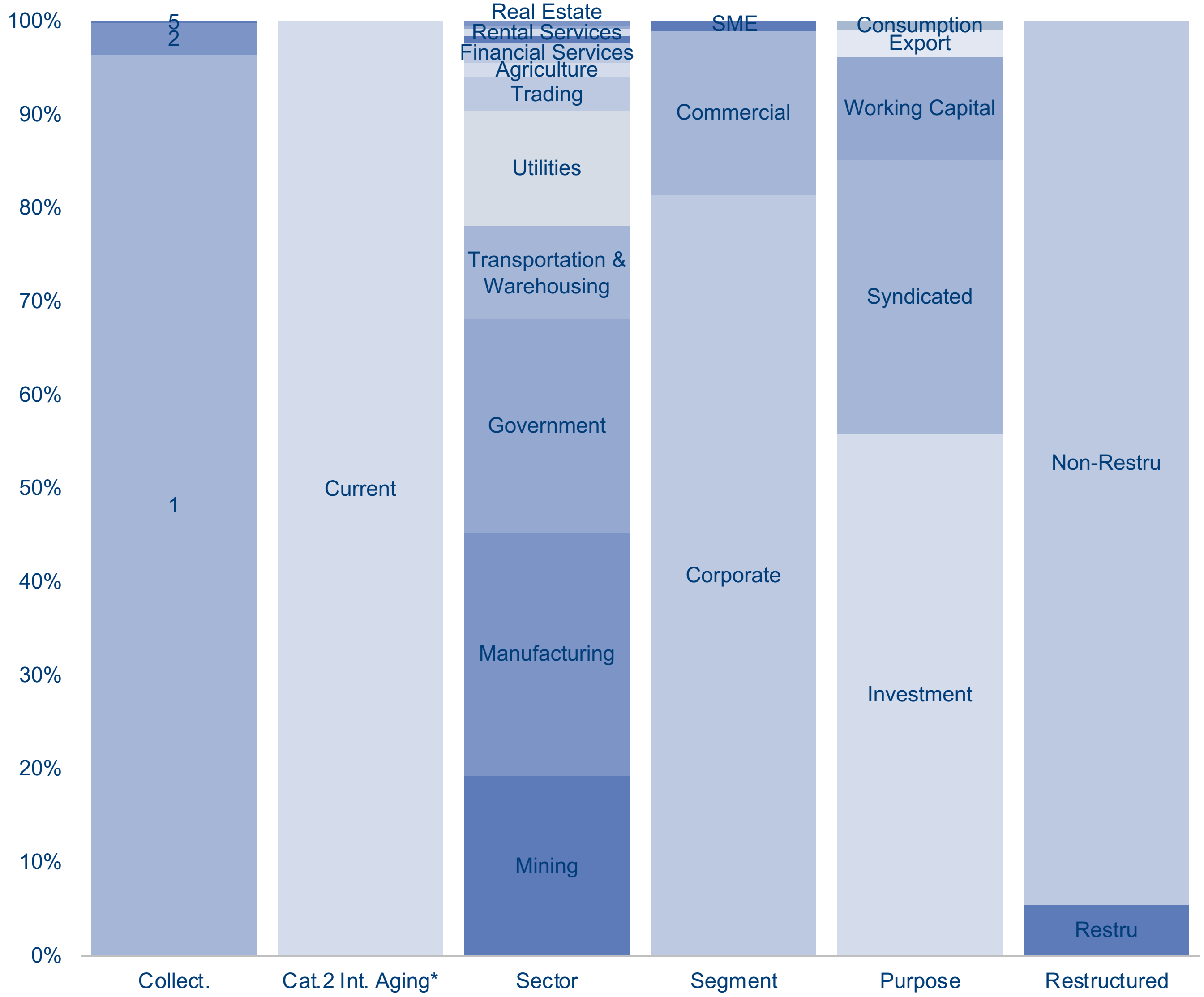
Loan Profile: Rupiah Loan (Rp1,227,032Bn) Bank Only

Rp1,227,032Bn in loan were Rupiah denominated in 2Q 2026. Of this Rupiah Loan:

- 98.7% were Performing Loan (Category 1 & 2)
- 92.2% of the Special Mention Loan were still Current on Interest Payment
- Primary sectors in Rupiah loan were:
  - Household Equipment
  - Construction
  - Manufacturing
- 44.3% were Corporate loan; 22.8% were Commercial loan; and 16.1% were Micro & Payroll loan
- 40.6% were Investment loan; 29.2% were Working Capital loan
- Only 4.76% were restructured

** Excludes Micro and Consumer segments*

2Q26 Loan detail: FX loan



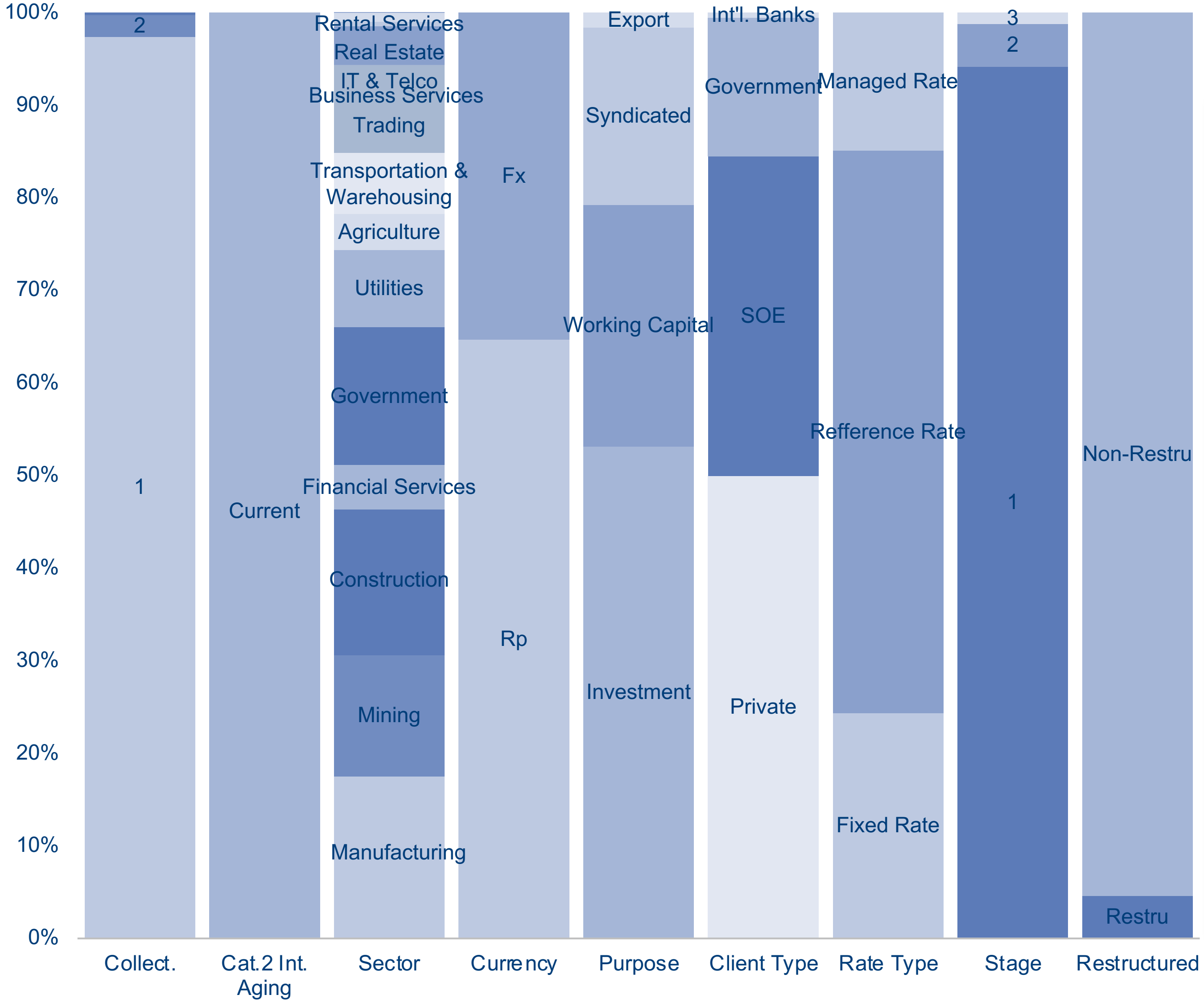
Loan Profile: FX Loan (Rp364,646Bn) Bank Only

Rp364,646Bn in loan were FX denominated in 2Q 2026.
Of the FX Loan:

- 99.9% were Performing Loan (Category 1 & 2)
- All of the Special Mention Loan were Current on interest payments
- Primary sectors in FX loan are:
  - Manufacturing
  - Government
  - Mining
- 81.4% were Corporate loan; and 17.6% were Commercial loan
- 56.0% were Investment loan; 29.2% were Syndication; 11.1% were Working Capital Loan
- Only 5.51% were restructured

** Excludes Micro and Consumer segments*

2Q26 Loan detail: corporate loan

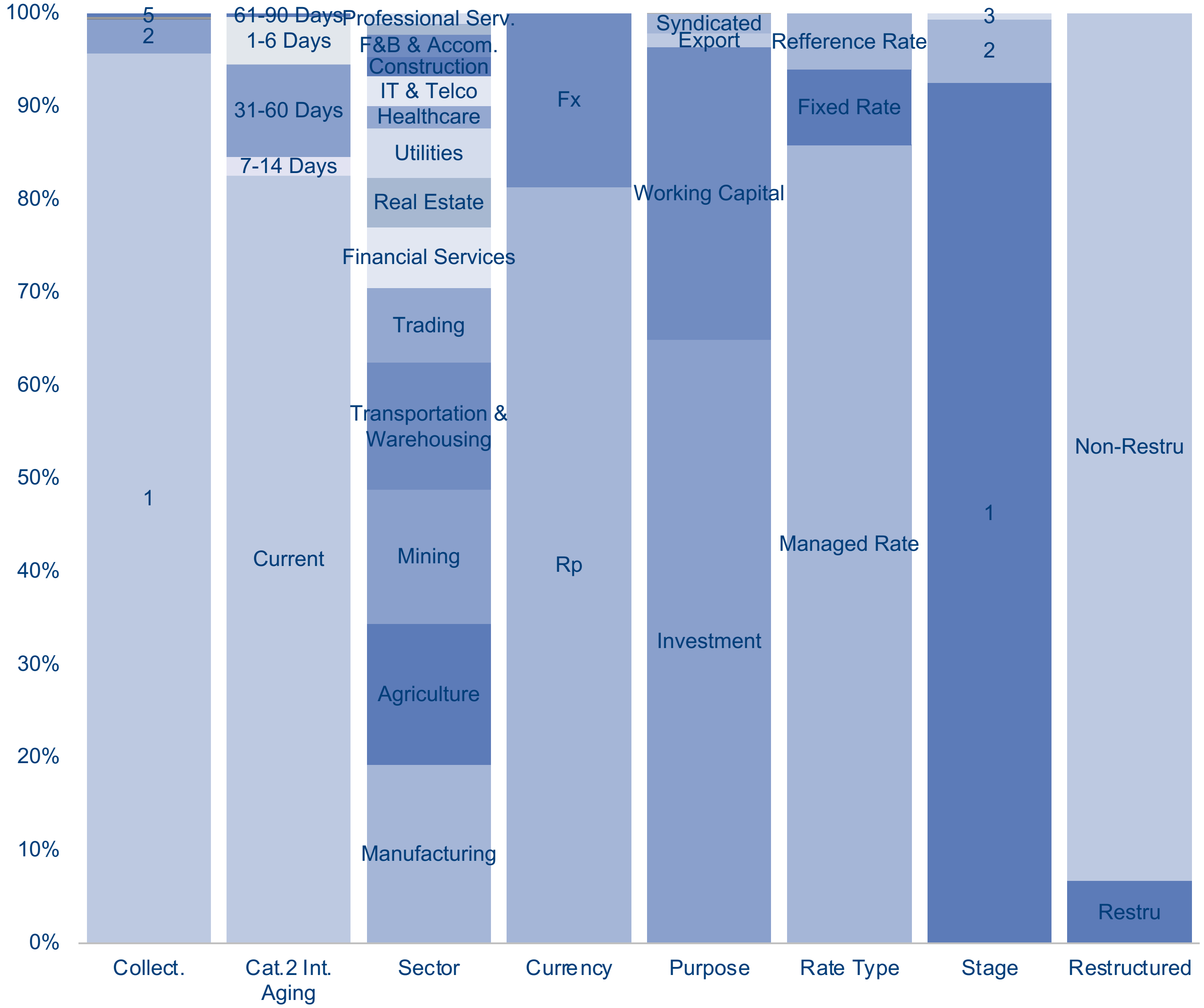


Loan Profile: Corporate Loan (Rp840,494Bn) Bank Only

Rp840,494Bn in loan were in the Corporate portfolio in 2Q 2026. Of the Corporate Loan:

- 99.8% were performing loan
- All of the Special Mention Loan were Current on interest payments
- Primary sectors in Corporate were:
  - Manufacturing
  - Construction
  - Government
- 64.7% were Rupiah loan
- 53.1% were Investment Loan; 26.1% were Working Capital Loan; 19.2% were Syndication
- 49.9% were into Private clients; 34.5% were into SOEs
- 60.8% were tied to Referenced Rate; 14.9% were Managed Rate
- 94.2% were in Stage 1
- Only 4.62% were restructured

2Q26 Loan detail: commercial loan

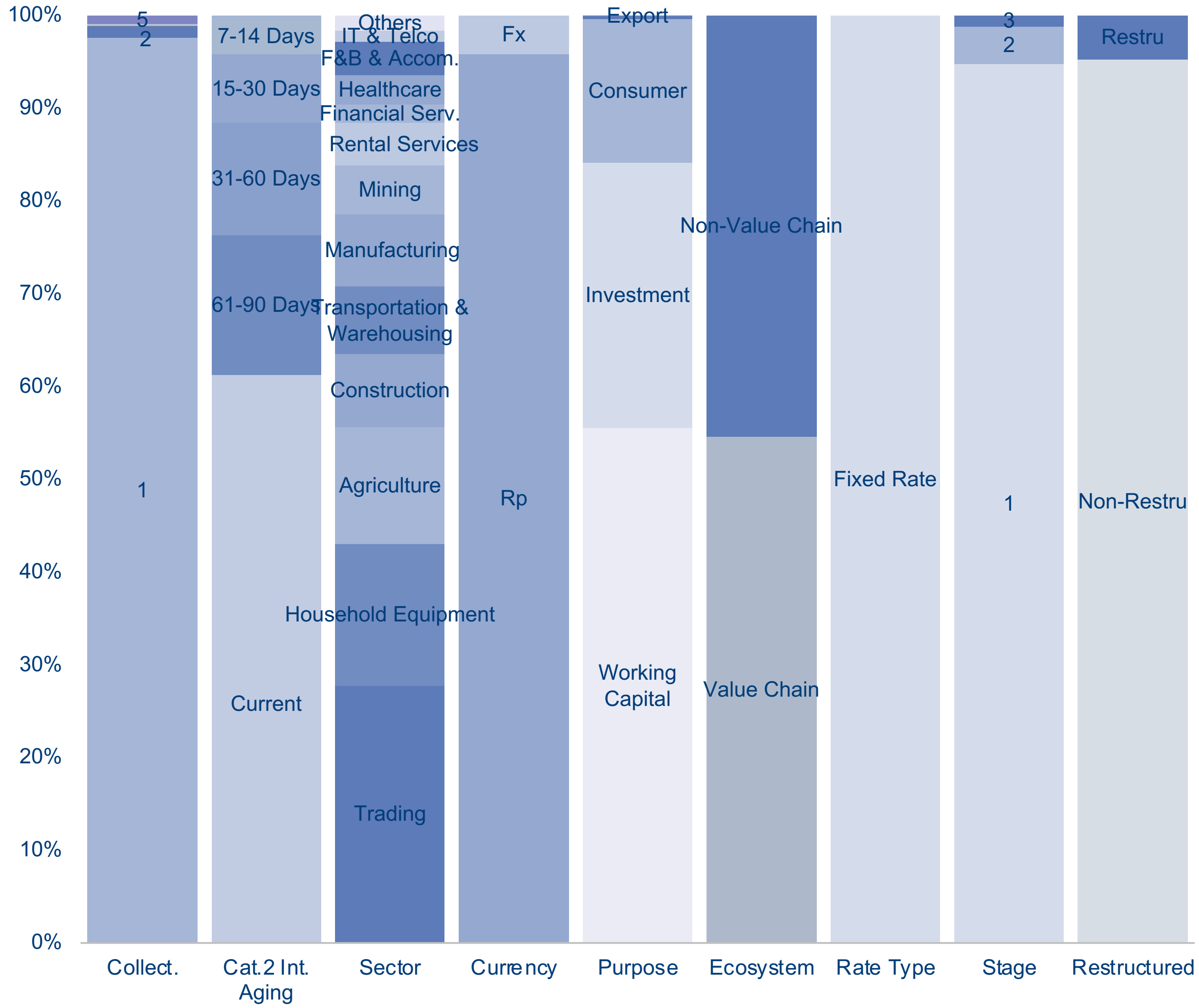


Loan Profile: Commercial Loan (Rp343,215Bn) Bank Only

Rp343,215Bn in loan were in the Commercial portfolio in 2Q 2026. Of the Commercial Loan:

- 99.4% were Performing Loan, with 3.7% in Special Mention Loan
- 82.6% of the Special Mention Loan were Current in interest payments
- Primary sectors in Commercial were:
  - Manufacturing
  - Agriculture
  - Mining
- 81.4% were Rupiah loan
- 64.9% were Investment loan; 31.4% were Working Capital loan
- 85.8% were Managed Rate; 8.12% were Fixed Rate
- 92.6% were in Stage 1
- Only 6.70% were restructured

2Q26 Loan detail: SME loan

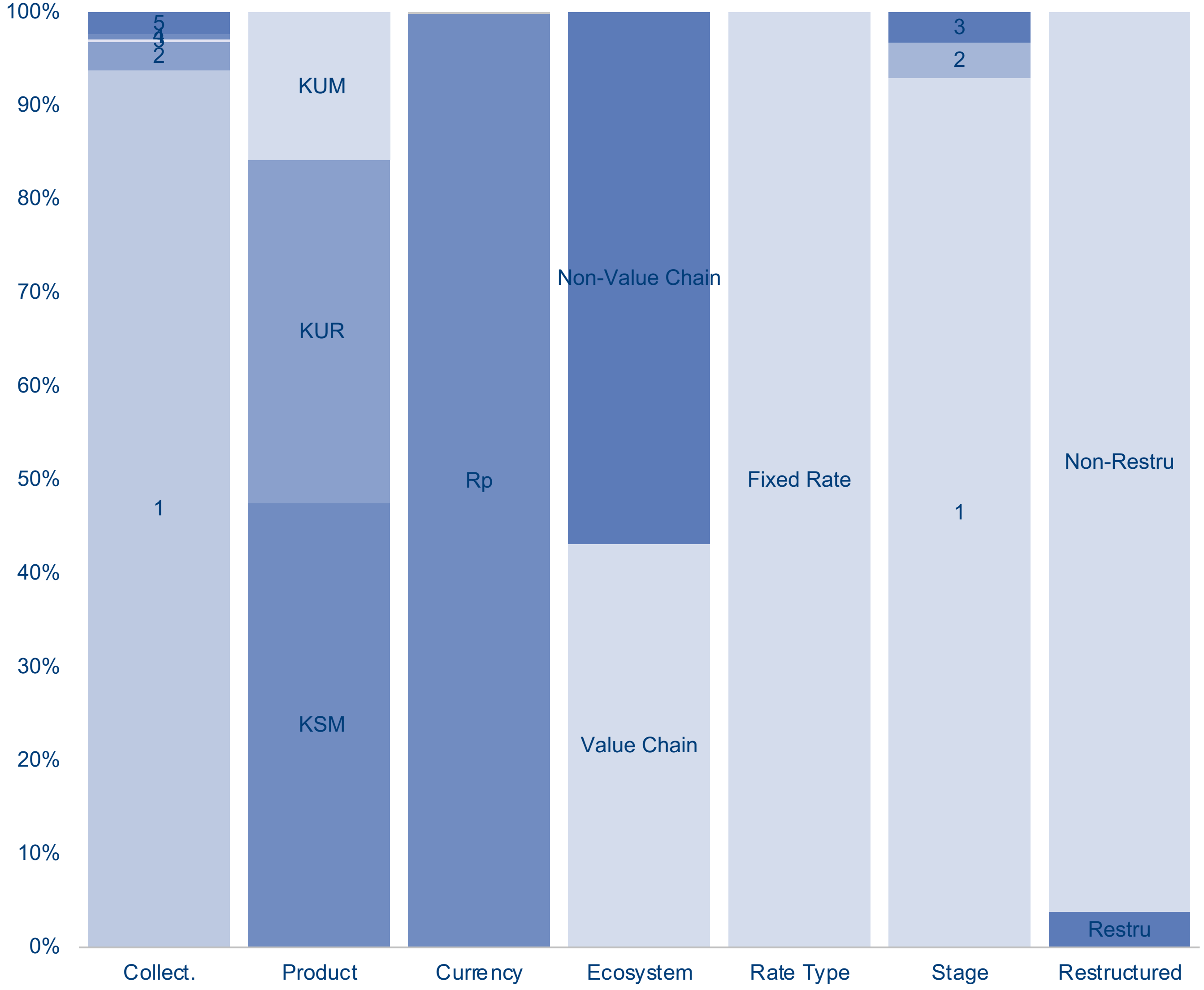


Loan Profile: Small Business Loan (Rp85,362Bn) Bank Only

Rp85,362Bn in loan were in the SME portfolio in 2Q 2026:

- 98.8% were Performing Loan, with 1.23% in Category 2
- 61.3% of Special Mention Loan were still Current in Interest Payment
- Primary sectors in SME were:
  - Trading
  - Household Equipment
  - Agriculture
- 95.9% were Rupiah loan
- 55.6% were Working Capital loan and 28.6% were Investment loan
- 54.6% were from value chain ecosystem
- 100% were Fixed Rate
- 94.7% were in Stage 1
- Only 4.76% were restructured

2Q26 Loan detail: micro & payroll loan



Loan Profile: Micro & Payroll Loan (Rp198,065Bn) Bank Only

Rp198,065Bn in loan were in the Micro & Payroll portfolio in 2Q 2026. Of this Micro & Payroll Loan:

- 96.8% were Performing Loan, with 2.99% in Category 2
- 47.5% were Payroll Loan; 36.7% were Subsidized Micro Loan (KUR)
- 99.8% were Rupiah Loan
- 43.1% were from value chain ecosystem
- 100% were Fixed Rate
- 93.0% were in Stage 1
- Only 3.78% were restructured

2Q26 Loan detail: consumer loan

Loan Profile: Consumer Loan (Rp124,541Bn) Bank Only

Rp124,541Bn in loan were in the Consumer portfolio in 2Q 2026. Of this Consumer Loan:

- 96.9% were Performing Loan, with 5.15% in Category 2
- 56.9% were Mortgage; 21.1% were Auto Loan
- 100% were Rupiah loan
- 22.0% were from value chain ecosystem
- 75.4% were Fixed Rate
- 92.1% were in Stage 1
- Only 4.09% were restructured

Notes

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