

Consolidated Financial Statements

PT Bank Mandiri (Persero) Tbk. & Subsidiaries



159.519.251

11,657,817

168,187,663

2,104,867

17,334,263 2,333,333

(641,622) (275,466)

(275,466)

(366,156)

(366,156) (1,272,153)

29,913,897 **136,161,601**

188.994.372

11,657,817

2,275,176

30,296,056 **151,044,332**

17,430,756 2,333,333 112,051,168 19,229,075

(275,466)

(1,272,153)

(5,143,154

9,462,008 11,881,822

10.964.954

168,981,259 200,876,194 163,537,404 181,854,252

321,035

9.140.973

KPMM RATIO

9,555,275 7,696,235 7,951,429 Tier 1 Ratio (%) 18.31% 18.19% 18.73% 18.41%

CET 1 for BUFFER

9.81% (%)

nce with OJK Regulation No. 48/POJK03/2020 on the December 1, 2020 reparding "Changes in Otoritas Jasa Keuangan Regulation No. 11 20 on National Economic Stimulus as Countercyclical Policy Due to the Effect of Coronavinus Disease 2019' 14 requirement of fulfil the Cap ration Buffer in the capital component of 2.5% of the Risk Weighted Assets for banks in BOOK category 3 and 4 is negated until March 31, 2022

conservation 8.70% buffer (%)

HTED ASSETS 731.277.826 877.196.305 688.465.985 769.496.863 CET 1 Ratio (%) 18.31% 18.19% 18.73% 18.41%

130.682.428 151.994.521 128.716.464 153.953.536 Tier 2 Ratio (%)

8.73%

0.00%

9.79% 9.83%

8.65%

0.00%

General and administrative expenses
Non operating income/(expense) - net
Payment of corporate income tax
Cash Flow From Operating Activities Before Changes in Operating Assets and Liabilities
Decrease/(increase) in Operating Assets:
Placements with Bank Indonesia and other banks
Marketable scurities - Fair value through profit or loss
Other receivables - trade transactions

182,281,799 183,829,418 154,488,381 171,554,843

3,095,860

127,833,219

(243,592)

(299,553)

(8,377,462)

9,049,023 10,299,409

9,618,711

443,198

8.605.825

1.09% 1.14% 1.10% 1.11%

19.40% 19.34% 19.83% 19.52%

9.65% 9.55% 10.00% 9.71%

0.000%*) 0.000%*) 0.000%*) 0.000%*)

0.000% 0.000% 0.000% 0.000%

10,282,943 12,749,767 (15,608,220)

(3,291,086) 152,413,923

(150,635,291) 7,143,977 860,297

(11,205,418)

(77,892,843)

43,644,89

11,681,239

8,534,578

21,928,368

(13,606,964) (107,206,210)

(10,271,552)

(In Millions of Rupiah)

(22,475,943)

(1,749,186) 144,472,536

(10,196,434

22,941,909

28,371,499

(3,814,655

1,645,168

8,645,838

(1,631,379)

3,187,796

(2,177,225) **92,448,873**

(560,000) (18,747,093)

(150,895)

11,657,817

3,210,785

17,174,147 2,333,333

(243,592)

(301,898)

1,352,027 (**13,426,604**) (6,791,439)

(3,533,874)

30,306,255 138,739,994

Statements of Calculation of Capital Adequacy Ratio Commercial Bank

Statements of Financial Position

DESCRIPTION

Placements with Bank Indonesia

Consumer financing receivables Sharia financing

Lease Financing 19. Other assets
TOTAL ASSETS

LIABILITIES AND EQUITY LIABILITIES Demand deposits**) Savings deposits**) Time deposits**) Electronic money

Fund from Bank Indonesi Fund from other banks**)
Spot and derivative liabilities/forward
Securities sold under repurchase agree

(repo)
Acceptances liabilities
Securities issued
Fund borrowings

Margin deposits received Inter office liabilities

Minority interest
TOTAL LIABILITIES

EQUITY
Share capital
a. Authorised capital

B. Additionar
a. Agio
b. Disagio -/c. Funds for paid-up capital
d. Others

19. Other comprehensive incorr
a. Gain
b. Losses -/20. Reserve

Reserve
a. General reserve
b. Appropriated reserve
Retained Earning
a. Previous years*)
b. Current year
c. Paid Dividend -/-

April 30, 2003

c. Paid Dividend -/TOTAL EQUITY ATTRIBUTABLE TO OWNER

Calculation of Financial Ratios

Liability to Unit Link Holders Other liabilities

Placements with other banks
Spot and derivative receivables/forward
Securities***)

Securities sold under repurchase agreements

Securities purchased under resale agreements

. Others Infancials assets
. Allowance for impairment on financial assets -/a. Securities
b. Loans
c. Others
. Intangible assets
Accumulated amortisation for intangible assets -/Premises and equipment****)
Accumulated depreciation for premises and
equipment -/Non earning assets
a. Abandoned properties
b. Repossessed assets - net
c. Suspense account
d. Inter office assets

nt on financial assets -/-

22.030.645

99,565,631 30,994,895

172,893,039

1,560,830

54,043,600 10,020,264

763,603,416

(66,439) (58,491,446) (1,900,375) 7,236,409 (4,085,191) 56,719,441

1,239,785 3,750

338,698,937

1,399,915

1.510.384

1,246,840

31,885,353

30.262.598

17,334,263

2,333,333

1.033.339.231

109,655,117

2,707,820

11,449,561 8,235,509 999,006,418

(17,665,414)

1,148,989 1,181,871

1,485,489

13.988.717

1.025.676

8,235,509

16,672,581 1,441,798,051

17,430,756

34,125,429 (677,008)

2,333,333

122,322,718

1,552

90,600,528 34,546,135 1,585,284

260,503,158

2.582.006

7,117,193 8,185,274 808,863,845

(34,413) (60,830,979) (1,501,085) 7,616,741 (4,544,614) 56,946,026

353,293,583

365,335,219 245,104,358

1,485,489

12,393,123 1,024,905

2,296,513 8,185,274 35,383,908 38,396,099 869,070 126,820

38.742.424

17,334,263

33,513,951 (649,808)

2,333,333

109,334,221

1,102,636,785

24.682.671

114,665,364

38.835.001

1.687.310

55,094,456 10,156,509 870,145,465

245,652 1,239,785

1.330.068

38.545.729

27.850.536

1.240.191.532

17,174,147

2,333,333

121.692.745

ASSETS

Statements of Income and Other Comprehensive (In Millions of Rupiah) For the Period Ended September 30, 2021 and 2020

	DESCRIPTION	INDIV		CONSOLIDATED			
10	DESCRIPTION	30 September 2021	31 December 2020 (Audited)	30 September 2021	31 December 202 (Audited)		
	OPERATING INCOME AND EXPENSES		(Addited)		(Addited)		
А	Interest and Sharia Income, Interest and Sharia Expe	nses, and Premi	ium Income and	d Claim Expense	s		
1.	Interest and Sharia Income	52,825,594	54.733.757	72,268,775	66,371,18		
2.	Interest and Sharia Expenses	13,420,395	19,856,739	18,952,456	24,211,40		
	Net Interest Income and Sharia Income (Expenses)	39,405,199	34,877,018	53,316,319	42,159,77		
3.		-	-	9,800,802	9,205,26		
4.	Claim Expense	-	-	8,472,329	7,976,94		
	Net Premium Income (Claim Expenses)	-	-	1,328,473	1,228,32		
	Net Interest and Sharia Income (Expenses), and Net						
	Premium Income (Claim Expenses)	39,405,199	34,877,018	54,644,792	43,388,09		
3	Other Operating Income and Expenses						
	Gain (loss) from increase (decrease) in fair value of financial assets	1,540,609	1,982,052	1,707,610	2,179,23		
	Gain (loss) from decrease (increase) in fair value of	1,540,009	1,502,032	1,707,010	2,179,23		
	financial liabilities	_	_	_			
3.	Gain (Loss) from sale of financial assets	3,623,330	1,347,706	3,686,509	1,372,86		
i.	Gain (Loss) from spot and derivative transaction/	-,,	.,,	-,,	.,		
	forward (realised)	437,241	1,191,744	472,894	1,255,67		
5.	Gain (Loss) from investment in shares under equity						
	method	-	-	-			
5.	Gain (Loss) from foreign currencies translation	-	-	-			
7.	Dividend Income	596,580	718,115	-			
В.	Comissions/provisions/fees and administrative	9,319,808	8,197,224	11,629,849	9,880,56		
9.	Other income	3,506,064	3,010,451	6,393,787	4,952,46		
	Impairment for financial assets	12,285,743	12,971,439	15,985,406	15,453,25		
1.		22,426	29,548	22,426	29,54		
		10,998,008	9,667,714	16,181,373	12,707,72		
3.	Promotion expenses Other expenses	670,717 12,045,820	369,345 11,450,803	855,621 18,097,378	479,11		
4.	Other Operating Income (Expenses)	(16,999,082)	(18,041,557)	(27,251,555)	15,402,60 (24,431,459		
	PROFIT (LOSS) FROM OPERATIONS	22,406,117	16,835,461	27,393,237	18,956,64		
	NON OPERATING INCOME AND EXPENSES		10,000,101				
١.	Gain (Loss) from sale of premises and equipment	2,018	377	1,868	5,73		
2.	Other non operating income (expenses)	27,328	5,367	15,403	(61,00		
	PROFIT (LOSS) FROM NON OPERATING	29,346	5,744	17,271	(55,269		
	PROFIT (LOSS) CURRENT PERIOD BEFORE TAX	22,435,463	16,841,205	27,410,508	18,901,37		
	Income tax expenses						
	a. Estimated current tax	(5,464,775)	(2,460,140)	(6,955,352)	(2,974,74		
	b. Deferred tax income (expenses)	460,648	(1,394,344)	598,390	(1,493,21		
	PROFIT (LOSS) CURRENT PERIOD	17,431,336	12,986,721	21,053,546	14,433,40		
	PROFIT (LOSS) MINORITY INTEREST	-	-	1,824,471	405,85		
	OTHER COMPREHENSIVE INCOME						
١.	Unreclassified to profit (loss)						
	a. Premises and equipment revaluation increment	-	-	(26,549)			
	b. Remeasurement from actuarial benefit program	25,335	635,330	(16,686)	656,24		
	c. Others	-	-				
2.	Reclassified to profit (loss)	-	-				
2.	Reclassified to profit (loss) a. Gain (Loss) from adjustments arising from translation	-	(50.052)	54.410	F 00		
2.	Reclassified to profit (loss) a. Gain (Loss) from adjustments arising from translation of financial statement	38,036	(59,053)	54,418	5,93		
2.	Reclassified to profit (loss) a. Gain (Loss) from adjustments arising from translation of financial statement b. Gain (Loss) from changes of financial assets on						
2.	Reclassified to profit (loss) a. Gain (Loss) from adjustments arising from translation of financial statement b. Gain (Loss) from changes of financial assets on available for sale	38,036	(59,053) 1,762,556	(2,260,428)	1,739,93		
2.	Reclassified to profit (loss) a. Gain (Loss) from adjustments arising from translation of financial statement b. Gain (Loss) from changes of financial assets on available for sale c. Others				1,739,93		
2.	Reclassified to profit (loss) a. Gain (Loss) from adjustments arising from translation of financial statement b. Gain (Loss) from changes of financial assets on available for sale			(2,260,428)	1,739,93 16,13		
2.	Reclassified to profit (loss) a. Gain (Loss) from adjustments arising from translation of financial statement b. Gain (Loss) from changes of financial assets on available for sale c. Others Other comprehensive income current period after income tax - net	(2,245,804)	1,762,556	(2,260,428) 28,489	1,739,93 16,13		
2.	Reclassified to profit (loss) a. Gain (Loss) from adjustments arising from translation of financial statement b. Gain (Loss) from changes of financial assets on available for sale c. Others Other comprehensive income current period after	(2,245,804)	1,762,556	(2,260,428) 28,489	1,739,93 16,13 2,418,23		
2.	Reclassified to profit (loss) a. Gain (Loss) from adjustments arising from translation of financial statement b. Gain (Loss) from changes of financial assets on available for sale c. Others Other comprehensive income current period after income tax - net TOTAL OTHER COMPREHENSIVE INCOME CURRENT PERIOD	(2,245,804) - (2,182,433)	1,762,556 - 2,338,833	(2,260,428) 28,489 (2,220,756)	1,739,93 16,13 2,418,23		
2.	Reclassified to profit (loss) a. Gain (Loss) from adjustments arising from translation of financial statement b. Gain (Loss) from changes of financial assets on available for sale c. Others Other comprehensive income current period after income tax - net TOTAL OTHER COMPREHENSIVE INCOME CURRENT	(2,245,804) - (2,182,433)	1,762,556 - 2,338,833	(2,260,428) 28,489 (2,220,756)	1,739,93 16,13 2,418,23 16,851,64		
2.	Reclassified to profit (loss) a. Gain (Loss) from adjustments arising from translation of financial statement b. Gain (Loss) from changes of financial assets on available for sale c. Others Other comprehensive income current period after income tax - net TOTAL OTHER COMPREHENSIVE INCOME CURRENT PERIOD Profit (loss) current period attributable to:	(2,245,804) - (2,182,433) 15,248,903	1,762,556 - 2,338,833 15,325,554	(2,260,428) 28,489 (2,220,756)	1,739,93 16,13 2,418,23 16,851,64		
2.	Reclassified to profit (loss) a. Gain (Loss) from adjustments arising from translation of financial statement b. Gain (Loss) from changes of financial assets on available for sale c. Others Other comprehensive income current period after income tax - net TOTAL OTHER COMPREHENSIVE INCOME CURRENT PERIOD PROfit (loss) current period attributable to: PARENT COMPANY	(2,245,804) - (2,182,433) 15,248,903	1,762,556 - 2,338,833 15,325,554	(2,260,428) 28,489 (2,220,756) 18,832,790 19,229,075	1,739,93 16,13 2,418,23 16,851,64 14,028,01 405,39		
2.	Reclassified to profit (loss) a. Gain (Loss) from adjustments arising from translation of financial statement b. Gain (Loss) from changes of financial assets on available for sale c. Others Other comprehensive income current period after income tax - net TOTAL OTHER COMPREHENSIVE INCOME CURRENT PERIOD Profit (loss) current period attributable to: PARENT COMPANY NON-COMPONING INTEREST TOTAL PROFIT (LOSS) CURRENT PERIOD	(2,245,804) (2,182,433) 15,248,903 17,431,336	1,762,556 - 2,338,833 15,325,554 12,986,721	(2,260,428) 28,489 (2,220,756) 18,832,790 19,229,075 1,824,471	1,739,93 16,13 2,418,23 16,851,64 14,028,01 405,39		
2.	Reclassified to profit (loss) a. Gain (Loss) from adjustments arising from translation of financial statement b. Gain (Loss) from changes of financial assets on available for sale c. Others Other comprehensive income current period after income tax - net TOTAL OTHER COMPREHENSIVE INCOME CURRENT PERIOD PROfit (loss) current period attributable to: PARENT COMPANY NON-CONTROLLING INTEREST TOTAL PROFIT (LOSS) CURRENT PERIOD Total comprehensive profit (loss) current period attributable to:	(2,245,804) 	1,762,556 2,338,833 15,325,554 12,986,721 12,986,721	(2,260,428) 28,489 (2,220,756) 18,832,790 19,229,075 1,824,471 21,053,546	1,739,93 16,13 2,418,23 16,851,64 14,028,01 405,39 14,433,40		
2.	Reclassified to profit (loss) a. Gain (Loss) from adjustments arising from translation of financial statement b. Gain (Loss) from changes of financial assets on available for sale c. Others Other comprehensive income current period after income tax - net TOTAL OTHER COMPREHENSIVE INCOME CURRENT PERIOD Profit (loss) current period attributable to: PARENT COMPANY NON-CONTROLLING INTEREST TOTAL PROFIT (LOSS) CURRENT PERIOD Total comprehensive profit (loss) current period attributable to: PARENT COMPANY	(2,245,804) (2,182,433) 15,248,903 17,431,336	1,762,556 - 2,338,833 15,325,554 12,986,721	(2,260,428) 28,489 (2,220,756) 18,832,790 19,229,075 1,824,471 21,053,546	1,739,93 16,13 2,418,23 16,851,64 14,028,01 405,39 14,433,40		
2.	Reclassified to profit (loss) a. Gain (Loss) from adjustments arising from translation of financial statement b. Gain (Loss) from changes of financial assets on available for sale c. Others Other comprehensive income current period after income tax - net TOTAL OTHER COMPREHENSIVE INCOME CURRENT PERIOD PROfit (loss) current period attributable to: PARENT COMPANY NON-CONTROLLING INTEREST TOTAL PROFIT (LOSS) CURRENT PERIOD Total comprehensive profit (loss) current period attributable to:	(2,245,804) 	1,762,556 2,338,833 15,325,554 12,986,721 12,986,721	(2,260,428) 28,489 (2,220,756) 18,832,790 19,229,075 1,824,471 21,053,546	5,93 1,739,93 16,13 2,418,23 16,851,64 14,028,01 405,39 14,433,40 16,406,78 444,85		

Statements of Commitments and Contingencies

TRANSFER PROFIT (LOSS) TO HEAD OFFICE

COMMITMENT RECEIVABLES

CONTINGENT RECEIVABLES

Unused fund borrowings/financing facilities
Outstanding purchase position on spot and
derivative/forward

Unused loan facilities granted to customer

Outstanding irrevocable letters of credit
Outstanding sales position on spot and de

DIVIDEND **EARNINGS PER SHARE**

42,324,390

127,258,060

15,445,371

412.36

167,464,310

64,912,375

141,528,987

22,193,989

171,708,169

(In Millions of Rupiah)

I CORE CAPITAL (TIER 1)

1.2 Disclosed Reserves 1.2.1 Additional Factor

1.2.1.2 Other disclosed reserves

1.4.3 Other intangible assets

on sharia principle (if available)

2. Additional Tier 1 (AT 1)

SUPPLEMENTAL CAPITAL (TIER 2)

1.4.4 Investments in share1.4.5 Shortfall of capital on insurance subsidiaries

other bank
1.4.7.2 Cross-ownership in another entity acquired by the
transition due to law, grants, or grants will
1.4.7.3 Exposure that give rise to credit risk due the settler
(settlement risk) – Non-Delivery versus Payment

Instrument which comply with AT 1 requirements Agio/Disagio Deduction Factor of AT 1

2.3.1 Placements of fund in instrument AT 1 and/or Tier 2 to other bank
 2.3.2 Cross ownership in another entity acquired by the transition due to law, grants, or grants will

SUPPLEMENTAL CAPITAL (TIER 2)

1. Capital instrument in the form of stock or other which comply with Tier 2 requirements

2. Agio/DiSagio

3. General provison on earning assets (max. 1.25% credit risk-weighted assets)

4. Deduction supplemental capital

Sinking Fund Placement of funds in instrumen Tier 2 to other bank

transition due to law, grants, or grants will

TOTAL CORE AND SUPPLEMENTAL CAPITAL

9,205,360

9.75%

8.66%

0.00%

For the Period Ended September 30, 2021 and 2020

Statements of Cash Flow

CASH FLOWS FROM OPERATING ACTIVITIES

(Increase)/decrease in marketable securities - other than at fair value through Increase in Government Bonds - other than at fair value through profit or loss Proceeds from sale of fixed assets Acquisitions of fixed assets Acquisitions of rintangible assets Acquisitions of right of used assets Net cash used in investing activities CASH FLOWS FROM FINANCING ACTIVITIES Increase/(decrease) of investment in Subsidiaries

Increase/(decrease) in securities sold under repurchase agreements

Purchase or treasury stock Adjustment of Agio Share Net cash (Used)/Provided by in Financing Activities Net Increase/(Decrease) in Cash and Cash Equivalents Effect of Exchange Rate Changes on Cash and Cash Equ Cash and Cash Equivalents at Beginning of Period Cash and Cash Equivalents at End of Year

Cash and cash equivalent at end of period consist of

Mudharabah time deposits - unrestricted investment
Net Cash Provided by Operating Activities

CASH FLOWS FROM INVESTING ACTIVITIES

Increase/(decrease) of investment in Subsidiaries Increase of marketable securities issued (Decrease)/Increase from fund borrowings Decrease from Subordinated Loans and bonds

Payments of dividends

Purchase of treasury stock

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

(Increase)/decrease in marketable securities - other than at fair value through profit or loss

Cash
Current accounts with Bank Indonesia
Current accounts with other banks
Current accounts with other banks
Short-term investments are liquid with maturity period of three months or less since the

1. The above financial information is extracted from the consolidated financial statements of PT Bank Mandiri (Persero) Tbk. (the "Bank") and its subsidiaries as of September 30, 2021 for the nine month periods then ended, prepared by the Bank's management baink, Jaint is Subsidiaries as or september 30, 2021 on the time from the periods under enteuer, prepared by the bainks intallagement in accordance with Indonesian Financial Accounting Standards. The consolidated financial statements of PT Bank Mandiri (Persero) Tbk. (the "Bank") and its subsidiaries as of December 31, 2020 and then ended prepared by Bank's management in accordance with Indonesian Financial Accounting Standards, which have been audited by KAP Purwantono, Sungkoro & Surja ("PSS") (a member firm of Ernst & Young Global Limited) with Benyanto Suherman, as partner in charge, an independent auditors, in accordance with Standards on Auditing established by the Indonesian Institute of Certified Public Accountants, with an unmodified audit opinion,

as stated in the report dated January 21, 2021 which is not included in this publication. The independent auditors' report also

2. The above published financial statements are presented to comply with Financial Services Authority Regulation (FSA) No. 37/ POJK.03/2019 dated December 19, 2019 regarding Transparency and Published Financial Statements of the Bank and Circular Letter of Financial Services Authority No. 9/SEOJK.03/2020 dated June 30, 2020 regarding Transparency and Published Financial Statements of Commercial Banks and Circular Letter of Financial Services Authority No. 5-2/P8.11/2020 dated January 20, 2020

Statements of Commercial Banks and Circular Letter of Financial Services Authority No. 5-2/PB.11/2020 dated January 20, 2020 regarding Changes to Published Financial Statements and also in accordance with Rule No. K.K.Z. Attachment to Decision of Chairman of Bapepam and LK No. Kep-346/BL/2011 dated July 5, 2011 regarding Submission of Periodic Financial Statements for Issuers or Public Companies. Financial Information and statement of cash flows included in the published financial statements have been prepared in accordance with Bapepam and LK No. Kep-347/BL/2012 dated June 25, 2012.

Bapepam and LK No. Kep-347/BL/2012 dated June 25, 2012.

3. The above financial statement information for the position of September 30, 2021 has consolidated the financial statement of PT Bank Syariah Indonesia which is the result of a combination of PT Bank Syariah Mandiri, PT Bank Negara Indonesia Syariah and PT Bank Rakyat Indonesia Syariah which is effective in the merger on February 1, 2021.

4. Related Parties in the Assets' Quality and Other Information Report are presented in accordance with Bank Indonesia Regulation No. 7/3/PBI/2005 dated January 20, 2005 regarding the Amendment of Financial Services Authority Regulation No. 38/ POJK.03/2019 dated December 19, 2019 regarding the Amendment of Financial Services Authority Regulation No. 32/POJK.03/2018 regarding The Legal Lending Limit and Provisions of Large Fund for Commercial Banks. 5. Exchange rate of 1 US Dollar as at September 30, 2021, December 31, 2020 and September 30, 2020 were Rp14,312.50; Rp14,050.00 and Rp14,880.00, respectively.

> Jakarta, October 28, 2021 S. E & O Board of Directors PT Bank Mandiri (Persero) Tbk.

contains an other matter paragraph, which describe presentation of parent entity financial information.

Receipts from interest income Receipts from sharia income Receipts from fees, commissions and premium - net

RISK WEIGHTED ASSETS

ASSETS 13/
TOTAL RISK
WEIGHTED
ASSETS 87
CAR BASED ON
RISK PROFILE (%)

ASSETS
OPERATIONAL
RISK - WEIGH
ASSETS

From CET 1 (%)

From AT 1 (%)

Paid-in Capital (net of Treasury Stock)

1.2.1.1 Other comprehensive income
1.2.1.1.1 Excess differences arising from translation of financial statement
1.2.1.1.2 Potential gain of the increase in the fair value of financial assets available for sale
1.2.1.1.3 Surplus of fixed assets revaluation

1.2.1.2 Other disclosed reserves
1.2.1.2.1 Agio
1.2.1.2.2 General reserves
1.2.1.2.3 Frevious year profit
1.2.1.2.5 Funds for paid-in capital
1.2.1.2.5 Others
1.2.1.2 Deduction Factor
1.2.2.1 Other comprehensive income
1.2.2.1.1 Negrative differences arising from translation of financial statement arising from translation of financial statement

1.2.2.1.2 Potential losses from the decrease in the fair value of financial assets available for sale

1.2.2.2 Other disclosed reserves

1.2.2.2.1 Disagio

1.2.2.2.2 Previous year loss

1.2.2.2.3 Current year loss

1.2.2.2.3 Current year loss

1.2.2.2.5 Negative difference in allowance for possible losses and allowance for impairment on earning assets

1.2.2.5 Negative difference in adjusment amounts from fair value of financial assets in trading book

1.2.2.2.6 Required allowance for non-earning assets

1.2.2.7 Others

1.3 Non-Controlling interest

1.4 Deduction Factor of CET 1

1.2.2.1.2 Potential losses from the decrease in the fair

financial statement

For	the Period Ended Septembe	er 30, 2021	and 2020				(In %)	МО	DESCRIPT
NO	RATIOS	30 September 2021	30 September 2020	NO	RATIOS	30 September 2021	30 September 2020	1	COMMITMENT RECEIVABL
	PERFORMANCE RATIOS				COMPLIANCE			1.	Unused fund borrowings/fill Outstanding purchase positi
1.	Capital Adequacy Ratio (CAR)	19.40%	19.83%	1.	a. Percentage violation of Legal			2.	derivative/forward
2.	Non-performing earning assets				Lending Limit			3.	
	and non-performing non-earning				i. Related parties	0.00%	0.00%	J.	
	assets to total earning assets and				ii. Third parties	0.00%	0.00%	- 11	COMMITMENT PAYABLES
	non-earning assets	1.72%	1.98%		b. Percentage of excess of the			1.	Unused loan facilities grante
3.	Non-performing earning assets to				Legal Lending Limit				i. Committed
	total earning assets	1.70%	2.43%		i. Related parties	0.00%	0.00%		ii. Uncommitted
4.	Allowance for impairment on				ii. Third parties	0.00%	0.00%	2.	Outstanding irrevocable let
	financial assets to earning assets	5.10%	4.99%	2.	Reserve requirement			3.	Outstanding sales position
5.	Gross NPL	3.06%	3.50%		a. Primary reserve requirement				forward
6.	Net NPL	0.43%	0.64%		Rupiah	3.58%	5.51%	4.	Others
7.	Return on Asset (ROA)	2.42%	1.95%		i. Daily	0.50%	2.43%	III	CONTINGENT RECEIVABLE
8.	Return on Equity (ROE)	15.08%	11.56%		ii. Average	3.08%	3.08%	1	Guarantees received
9.	Net Interest Margin (NIM)	4.67%	4.50%		b.Reserve requirement Foreign			2.	
10.	Operating Expenses to				currencies	4.22%	8.32%		
	Operating Income	68.82%	76.35%		i. Daily	2.00%	4.21%	IV	CONTINGENT PAYABLES
11.	Cost to Income Ratio (CIR)	40.63%	41.92%		ii. Average	2.22%	4.11%	1.	Guarantees issued
12.	Loan to Deposit Ratio (LDR)	83.29%	83.03%	3.	Net Open Position - Overall	6.00%	1.97%	2.	Others

Statements of Assets' Quality and Other Information

167,300,567

140,519,442

21,965,591

169,620,463

							INDI	VIDUAL					
10	DESCRIPTION		Special	30 Septe	mber 2021				Special Mention		mber 2020		
		Current	Mention	Standard	Doubtful	Loss	Total	Current	Mention	Sub Standard	Doubtful	Loss	Total
	ELATED PARTIES												
	Placements with other banks						22	22					2
	a. Rupiah b. Foreign currencies	22 896,962					896,962	779,218					779,21
	Spot and derivative receivables/	090,902					890,902	779,210					779,21
	forward												
	a. Rupiah			-						-			
	b. Foreign currencies			-					-	-	-		
	Securities												
	a. Rupiah	17,529	1,233	-			18,762		-	-	-		
	b. Foreign currencies	-	-	-					-	-	-	-	
	Securities sold with agreement to repurchase (repo)												
	a. Rupiah												
	b. Foreign currencies												
	Securities purchased with												
	agreement to resell (reverse repo)												
	a. Rupiah									-			
	b. Foreign currencies	-	-	-				-	-	-	-		
	Acceptances receivables	1,260		-			1,260	648		-		-	64
	Loans and financing provided												
	a. Micro, Small and Medium loans (UMKM)	500					500	4,790					4,79
	i. Rupiah	500					500	4,790 4,790					4,79 4,79
	ii. Foreign currencies	300					300	4,790					4,/3
	b. Non UMKM	14,777,868	6,845				14,784,713	13,471,340	9,403	19			13,480,76
	i. Rupiah	3,127,226	6,845				3,134,071	2,318,103	9,403	19			2,327,52
	ii. Foreign currencies	11,650,642	-				11,650,642	11,153,237	.,				11,153,23
	c. Restructured loans**)	,,.						.,,,					,,
	i. Rupiah												
	ii. Foreign currencies	-		-						-			
	Investments in shares	8,323,990	-	483,227	25,191		8,832,408	7,915,609	-	483,227	25,191		8,424,02
	Other receivable	484	-	-	-		484			-	-	-	
	Commitments and contingencies												
	a. Rupiah	667,685	403	-			668,088	1,519,098	309	-	-	-	1,519,40
	b. Foreign currencies	34,197,756	-	-			34,197,756	15,678,335		-	-	<u> </u>	15,678,33
	THIRD PARTIES												
	Placements with other banks							44.505.603					
	a. Rupiah b. Foreign currencies	25,248,985 69,610,833					25,248,985 69,610,833	44,595,693 77,802,511				48,683	44,595,69 77,851,19
	Spot and derivative receivables/	09,010,033	-	-			09,010,033	77,002,311				40,003	//,031,19
	forward												
	a. Rupiah	1,526,891	-	-	-		1,526,891	1,612,078	-	-	-		1,612,07
	b. Foreign currencies	58,393	-	-			58,393	174,438	-	-	-	-	174,43
	Securities												
	a. Rupiah	200,974,587	47,416	-			201,022,003		-	-	-	-	127,167,23
	b. Foreign currencies	59,462,393	-	-	-		59,462,393	40,812,661	-	-	-	-	40,812,66
	Securities sold with agreement to repurchase (repo)												
	a. Rupiah	202,134					202,134	122.477					122,47
	b. Foreign currencies	2,379,872					2,379,872	1,959,483					1,959,48
	Securities purchased with	_,_,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,					_,,_,	.,. 55, 155					.,,,,,,,,
	agreement to resell (reverse repo)												
	a. Rupiah	7,117,193					7,117,193	55,332,712					55,332,71
	b. Foreign currencies	-	-	-	-	-		-	-	-	-	-	
	Acceptances receivables	7,880,108	302,588	662	656	-	8,184,014	9,459,132	48,976	435	-	-	9,508,54
	Loans and financing provided												
	a. Micro. Small and Medium loans (UMKM)	96,046,161	2,914,571	193,693	732,286	254 012	100,141,623	91 202 005	1,444,250	122,617	124 440	225.070	02 220 27
	i. Rupiah	95,984,739	2,914,571	193,693	732,286		100,141,623	81,128,633	1,444,250	122,617	134,449 125,188	325,070 325,070	83,230,37 83,140,18
	ii. Foreign currencies	61,422	2,714,371	173,053	, 32,200	234,712	61.422	75.352	5,569	122,017	9,261	323,070	90,18
	b. Non UMKM	633,680,029	36,854,298	1,870,906	4,518,419	17,013.357	693,937,009	,	-,	1,950,554		21,072,225	654,440,49
	i. Rupiah	494,609,260		1,834,362	3,962,091		541,755,931		26,653,288	1,805,813		16,415,856	529,453,44
	ii. Foreign currencies	139,070,769	8,317,244	36,544	556,328		152,181,078		8,343,278	144,741	86,926	4,656,369	124,987,04
	c. Restructured loans**)	99,543,454	33,580,200	1,573,936		14,871,303	154,202,624	109,341,922		1,404,456		13,629,997	154,736,48
	i. Rupiah	88,586,871		1,537,392	4,077,403		130,187,735		20,726,200	1,259,715	1,212,309	12,478,157	136,222,22
	ii. Foreign currencies	10,956,583	8,265,316	36,544	556,328	4,200,118		8,796,077	8,325,415	144,741	96,186	1,151,840	18,514,25
	Investments in shares	-	-	32,067	-	2,095	34,162	-	-	34,305	-	2,020	36,32
	Other receivable	26,162,583	966,992	16,897	-	1,140,259	28,286,731	26,298,287	111,946	14,377	-	1,179,684	27,604,29
	Commitments and contingencies												
	a. Rupiah	200,082,709	2,863,234	43,396	33,656		203,195,873		3,952,305	26,567	382	365,776	197,997,30
									2.575.541	425	789		
	b. Foreign currencies	97,372,167	3,918,509	8,169		11,05/	101,310,502	00,902,744	2,575,541	423	/09		83,539,49
	b. Foreign currencies OTHER INFORMATIONS Value of bank's assets pledge as col		3,918,509	8,169		11,057	101,310,502	00,902,744	2,373,341	423	769		63,339,49

٥.	agreement to resell (reverse repo)												
	a. Rupiah	7,117,193					7,117,193	55,332,712					55,332,712
	b. Foreign currencies	-		-	-	-		-	-	-	-		-
6.	Acceptances receivables	7,880,108	302,588	662	656	-	8,184,014	9,459,132	48,976	435	-	-	9,508,543
7.	Loans and financing provided												
	a. Micro. Small and Medium loans (UMKM)	96,046,161	2,914,571	193,693	732,286	254,912	100,141,623	81,203,985	1,444,250	122,617	134,449	325,070	83,230,371
	i. Rupiah	95,984,739	2,914,571	193,693	732,286	254,912	100,080,201	81,128,633	1,438,681	122,617	125,188	325,070	83,140,189
	ii. Foreign currencies	61,422	-	-	-	-	61,422	75,352	5,569	-	9,261	-	90,182
	b. Non UMKM	633,680,029	36,854,298	1,870,906	4,518,419	17,013,357	693,937,009	593,956,282	34,996,566	1,950,554	2,464,864	21,072,225	654,440,491
	i. Rupiah	494,609,260	28,537,054	1,834,362	3,962,091	12,813,164	541,755,931	482,200,547	26,653,288	1,805,813	2,377,938	16,415,856	529,453,442
	ii. Foreign currencies	139,070,769	8,317,244	36,544	556,328	4,200,193	152,181,078	111,755,735	8,343,278	144,741	86,926	4,656,369	124,987,049
	c. Restructured loans**)	99,543,454	33,580,200	1,573,936	4,633,731	14,871,303	154,202,624	109,341,922	29,051,615	1,404,456	1,308,495	13,629,997	154,736,485
	i. Rupiah	88,586,871	25,314,884	1,537,392	4,077,403	10,671,185	130,187,735	100,545,845	20,726,200	1,259,715	1,212,309	12,478,157	136,222,226
	ii. Foreign currencies	10,956,583	8,265,316	36,544	556,328	4,200,118	24,014,889	8,796,077	8,325,415	144,741	96,186	1,151,840	18,514,259
8.	Investments in shares	-	-	32,067	-	2,095	34,162	-	-	34,305	-	2,020	36,325
9.	Other receivable	26,162,583	966,992	16,897	-	1,140,259	28,286,731	26,298,287	111,946	14,377	-	1,179,684	27,604,294
10.	Commitments and contingencies												
	a. Rupiah	200,082,709	2,863,234	43,396	33,656	172,878	203,195,873	193,652,276	3,952,305	26,567	382	365,776	197,997,306
	b. Foreign currencies	97,372,167	3,918,509	8,169	-	11,657	101,310,502	80,962,744	2,575,541	425	789	-	83,539,499
Ш	OTHER INFORMATIONS												
1.	Value of bank's assets pledge as col	llateral:											
	a. To Bank Indonesia												-
	b. To others												-
2.	Repossessed assets*)						238,820						238,820
) *)	Repossessed assets are presented net after the impairment of assets Include restructured loan due to Covid-19												
	osses and Allowance for Asset Quality Assessment or the Period Ended September 30, 2021 and 2020 (In Millions of Rupiah)												

Fo	or the Period Ended September 30, 2021 and 2020	(In Millions of Rupiah)													
				30	September 20)21			30 September 2020						
N	O DESCRIPTION		Anowance for impairment					Allowance for							Total Allowance for
		Stage 1	Stage 2	Stage 3	Impairment		Specific	Possible Losses							Possible Losses
1	. Placements with other banks	8,743	-	-	8,743	345,461	-	345,461	5,719	-	48,683	54,402	218,266	56,556	274,822
2	. Spot and derivative receivables/forward	-	-	-	-	15,853	-	15,853	-	-	-	-	18,147	-	18,147
3	. Securities	24,995	9,418	-	34,413	249,922	2,433	252,355	6,611	36,170	-	42,781	270,777	369	271,146
4	. Securities sold with agreement to repurchase (repo)	-	-	-	-	10,572	-	10,572	-	-	-	-	-	-	-
5	 Securities purchased with agreement to resell (reverse repo) 	-	-	-	-	-	-	-	-	-	-	-	-	-	-
6	. Acceptances receivables	15,760	84,835	1,154	101,749	78,814	15,556	94,370	32,056	85,352	206	117,614	94,598	2,514	97,112
7	. Loans and financing provided	11,279,578	28,149,233	21,402,168	60,830,979	7,445,046	22,192,098	29,637,144	10,596,415	22,972,570	21,952,999	55,521,984	6,886,364	24,830,441	31,716,805
8	. Investments in shares	30	-	27,148	27,178	30	91,985	92,015	22,080	-	28,805	50,885	2,580	92,246	94,826
9	. Other receivable	62,699	143,561	1,157,155	1,363,415	261,631	1,191,143	1,452,774	75,153	231,638	1,186,500	1,493,291	262,983	1,187,438	1,450,421
10	Commitments and contingencies	818,206	2,691,902	187,571	3,697,679	1,926,118	506,462	2,432,580	748,282	1,960,819	159,022	2,868,123	1,571,931	507,739	2,079,670
	TOTAL	12,210,011	31,078,949	22,775,196	66,064,156	10,333,447	23,999,677	34,333,124	11,486,316	25,286,549	23,376,215	60,149,080	9,325,646	26,677,303	36,002,949

149,040,892

42,560,531

126,524,216

149,713,001

15,418,049

							Payments of interest expense
	11	1 707 036	107 100 201	112 547	405 10	0 742 660	Payments of sharia expenses
			107,180,201	113,547,		8,742,660	Receipts from the sale of Government Bonds - Fair value through profit
		1,537,409	1,484,051	1,537,	409	1,484,051	Acquisition of Government Bonds - Fair value through profit or loss
							Foreign exchange gain - net
ŧ.	atements	of Spot ar	nd Deriva	tive Tra	nsactio	ons	Trading income - net
	of Septembe					of Rupiah)	Other operating income - others
15	or septembe	er 30, 2021		(III	Willions	or Rupian)	Other operating expenses - others
							Salaries and employee benefits
				INDIVID			General and administrative expenses
ON	TRANSACTION	NOTIONAL					Non operating income/(expense) - net
		AMOUNT				/ables	Payment of corporate income tax
			Trading	Hedging	Receivables	Payables	Cash Flow From Operating Activities Before Changes in Operating Ass
Α.	Exchange Rate	Related					Decrease/(increase) in Operating Assets:
1.	Spot	3,106,465	3,105,034	1,431	873	1,003	Placements with Bank Indonesia and other banks
2.	Forward	26,933,689	26,933,689	-	176,105	66,045	Marketable securities - Fair value through profit or loss
3.	Option						Other receivables - trade transactions
	a. Written	-			-	-	Loans Sharia financing
	b. Purchased	1,881,124	879,249	1,001,875	23,543	7,887	Securities purchased under resale agreements
4.	Future	.,,		.,,		.,	Consumer financing receivable
5.	Swap	91,373,885	81,240,673	10,133,212	619,329	252,995	Net investment in lease financing
6.	Others	,	,,	,,	,		Prepaid taxes
	Interest Rate R						Prepaid expense
В.	Forward	telated					Other assets
١.		-	-	-		-	Proceeds from collection of financial assets already written - off
2.	Option						Increase/(decrease) in Operating liabilities and Temporary Syirkah Fu
	a. Written	-	-	-	-	-	Conventional Banking
	b. Purchased		-	-		-	Demand deposits
3.	Future			-		-	Saving deposits
4.	Swap	41,989,654		5,121,668	473,697	439,681	Time deposits
5.	Others	18,635,009	18,635,009		233,413	257,294	Interbank call money
c.	Others	140,000	140,000		58,324	-	Obligation due immediately
	TOTAL	184,059,826	167,801,640	16,258,186	1,585,284	1,024,905	Liability to unit - linked policyholders Other taxes payable
							Other liabilities
							Sharia Banking - Temporary Syirkah Funds
Vla	nagemer	nt of The B	ank				Demand deposits - restricted investment and demand deposit - mudh
_							musytarakah - musyarakah
R	ard of Commi	issioner					Saving deposits - restricted investment and mudharabah saving depo

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

Shareholders

Ultimate Shareholder	
Republic of Indonesia	60.00%
Non Ultimate Shareholder through Capital Market (≥ 5%)	Nil
Non Ultimate Shareholder through non Capital Market (> 5%)	Nil

Awards

Asiamoney Best Bank Awards 2021 Best Digital Bank in Indonesia	15th Annual Alpha Southeast Best FI Awards 2021
Asiamonev Best for Investment	Best Retail Bank in Indonesia
Research in Indonesia 2021	Best Cash Management Bank in Indonesia.
Tempo Financial Award 2021 Best Bank in Digital Services (Conventional Bank with assets > Ro100Tn)	Best Wealth Management Bank in Indonesia
The Best Bank in Financial Sustainability	Bisnis Indonesia Award 2021



Sigit Prastowo

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Bank Mandiri Financial Reports