Exposure in Leverage Ratio Report

PT Bank Mandiri (Persero) Tbk. (Bank Only)

Reporting Position: September 2026

(In Millions of Rupiah)

No	Item	Total
1	Total consolidated assets as per published financial statements	2,444,243,809
2	Adjustment for investments in banking, financial, insurance or commercial entities that are consolidated for accounting purposes but outside the scope of regulatory consolidation	(428,109)
3	Adjustment for securitised exposures that meet the operational requirements for the recognition of risk transference	-
4	Adjustment for temporary exemption of central bank reserves (if applicable)	N/A
5	Adjustment for fiduciary assets recognised on the balance sheet pursuant to the operative accounting framework but excluded from the leverage ratio exposure measure	N/A
6	Adjustments for regular-way purchases and sales of financial assets subject to trade date accounting	-
7	Adjustments for eligible cash pooling transactions	-
8	Adjustments for derivative financial instruments	27,969,676
9	Adjustment for securities financing transactions (i.e. repos and similar secured lending)	-
10	Adjustment for off-balance sheet items (i.e. conversion to credit equivalent amounts of off-balance sheet exposures)	165,835,694
11	Adjustments for prudent valuation adjustments and specific and general provisions which have reduced Tier 1 capital	(64,508,004)
12	Other adjustments	-
13	**Leverage Ratio Exposure**	**2,573,113,066**

**) Calculation based on POJK No. 31/POJK.03/2019*

Leverage Ratio Common Disclosure

PT Bank Mandiri (Persero) Tbk. (Bank Only)

Reporting Position: September 2026

(In Millions of Rupiah)

No.	Item	Period	
	On-Balance Sheet Exposures	**Sep-26**	**Jun-26**
1	On Balance Sheet items (excluding derivatives and SFTs, but including collateral)	2,338,124,932	2,271,910,117
2	Gross up for derivatives collateral provided where deducted from the B/S assets pursuant to the operative accounting framework	-	-
3	(Deduction of receivalvels assets for cash variation margin provided in derivatives transaction)	-	-
4	(Adjustment for securities received under securities financing transactions that are recognised as an asset)	-	-
5	(Specific and general provisions associated with on-balance sheet exposures that are deducted from Basel III Tier 1 Capital)	(40,133,731)	(39,652,928)
6	(Asset amount deducted in determining Basel III Tier 1 Capital and regulatory adjustments)	(24,802,382)	(25,400,564)
7	Total on-balance sheet exposures (excluding derivatives and SFTs) (sum of rows 1 to 6)	2,273,188,819	2,206,856,625
	Derivatives Exposure	**Sep-26**	**Jun-26**
8	Replacement cost associated with all derivatives transaction (where applicable net of eligible cash variation margin and/or with bilateral netting)	26,315,590	28,469,909
9	Add on amounts for PFE associated with all derivatives transactions	20,450,936	12,369,370
10	(Exempted central counterparty (CCP) leg of client-cleared trade exposures)	N/A	N/A
11	Adjusted effective notional amount of written credit derivatives	-	-
12	(Adjusted effective notional offsets and add on deductions for written credit derivatives)	-	-
13	Total derivatives Exposures (sum of rows 8 to 12)	46,766,526	40,839,279
	Securities Financing Transaction Exposures	**Sep-26**	**Jun-26**
14	Gross SFT assets (with no recognition of netting), after adjusting for sales accounting transaction	87,322,027	96,598,778
15	(Netted amounts of cash payables and cash receivables of gross SFT assets)	-	-
16	CCR exposure for SFT assets	-	-
17	Agent transaction exposures	-	-
18	Total Securities Financing Transaction Exposures (sum of rows 14 to 17)	87,322,027	96,598,778
	Other Off-Balance Sheet Exposures	**Sep-26**	**Jun-26**
19	Off-balance sheet exposure at gross notional amount	544,223,401	514,481,001
20	(Adjustment for conversion to credit equivalent amount)	(377,540,862)	(343,500,802)
21	(Specific and general provisions associated with off-balance sheet exposures deducted in determining Tier 1 Capital)	(846,845)	(853,205)
22	Off Balance Sheet Items (sum of rows 19 to 21)	165,835,694	170,126,994
	Capital and Total Exposures	**Sep-26**	**Jun-26**
23	Tier 1 Capital	249,947,244	228,962,752
24	Total Exposures (sum of rows 7, 13, 18, 22)	2,573,113,066	2,514,421,675
	Leverage Ratio	**Sep-26**	**Jun-26**
25	Leverage ratio (including the impact of any applicable temporary exemption of central bank reserves)	9.71%	9.11%
25a	Leverage ratio (excluding the impact of any applicable temporary exemption of central bank reserves)	9.71%	9.11%
26	National Minimum Leverage Ratio Requirement	3.00%	3.00%
27	Applicable Leverage Buffer	N/A	N/A
	Disclosures of mean values	**Sep-26**	**Jun-26**
28	Mean value of gross SFT assets, after adjustment for sale accounting transactions and netted of amounts of associated cash payables and cash receivables	97,068,135	52,736,858
29	Quarter-end value of gross SFT assets, after adjustment for sale accounting transactions and netted of amounts of associated cash payables and cash receivables	87,322,027	96,598,778
30	Total exposures (including the impact of any applicable temporary exemption of central bank reserves) incorporating mean values from row 28 of gross SFT assets (after adjustment for sale accounting transactions and netted of amounts of associated cash payables and cash receivables)	2,582,859,174	2,470,559,756
30a	Total exposures (excluding the impact of any applicable temporary exemption of central bank reserves) incorporating mean values from row 28 of gross SFT assets (after adjustment for sale accounting transactions and netted of amounts of associated cash payables and cash receivables)	2,582,859,174	2,470,559,756
31	**Leverage ratio (including the impact of any applicable temporary exemption of central bank reserves) incorporating mean values from row 28 of gross SFT assets (after adjustment for sale accounting transactions and netted of amounts of associated cash payables and cash receivables)**	**9.68%**	**9.27%**
31a	**Leverage ratio (excluding the impact of any applicable temporary exemption of central bank reserves) incorporating mean values from row 28 of gross SFT assets (after adjustment for sale accounting transactions and netted of amounts of associated cash payables and cash receivables)**	**9.68%**	**9.27%**

**) Calculation based on POJK No. 31/POJK.03/2019*