Key Metrics Report
PT Bank Mandiri (Persero) Tbk (Bank Only)
For the Period of September 2020

(in millions of rupiah)

No.	Description	a	b	c	d	e
		Sep-20	Jun-20	Mar-20	Dec-19	Sep-19
	Available capital (amounts)					
1	*Common Equity Tier 1 (CET1)*	154.488.381	148.564.867	142.899.423	179.161.161	173.369.890
2	*Tier 1*	154.488.381	148.564.867	142.899.423	179.161.161	173.369.890
3	*Total capital*	163.537.404	157.588.555	152.514.850	188.828.259	182.347.142
	Risk-weighted assets (amounts)					
4	*Total risk-weighted assets (RWA)*	824.878.684	820.581.352	864.163.146	882.905.621	810.608.939
	Risk-based capital ratios as a percentage of RWA					
5	*CET1 ratio (%)*	18,73%	18,10%	16,54%	20,29%	21,39%
6	*Tier 1 ratio (%)*	18,73%	18,10%	16,54%	20,29%	21,39%
7	*Total capital ratio (%)*	19,83%	19,20%	17,65%	21,39%	22,50%
	Additional CET1 buffer requirements as a percentage of RWA					
8	*Capital conservation buffer requirement (2.5% from 2019) (%)*	0,00%	0,00%	2,50%	2,50%	2,50%
9	*Countercyclical buffer requirement (%)*	0,00%	0,00%	0,00%	0,00%	0,00%
10	*Bank G-SIB and/or D-SIB additional requirements (%)*	2,50%	2,50%	2,50%	2,50%	2,50%
11	*Total of bank CET1 specific buffer requirements (%) (row 8 + row 9 + row 10)*	2,50%	2,50%	5,00%	5,00%	5,00%
12	*CET1 available after meeting the bank's minimum capital requirements (%)*	10,00%	9,45%	7,90%	11,80%	12,91%
	Basel III leverage ratio					
13	*Total Basel III leverage ratio exposure measure*	1.283.497.872	1.242.315.779	1.212.860.001	1.211.904.387	1.173.871.583
14	*Basel III leverage ratio (%) (including the impact of any applicable temporary exemption of central bank reserves)*	12,04%	11,96%	11,78%	14,78%	14,77%
14b	*Basel III leverage ratio (%) (excluding the impact of any applicable temporary exemption of central bank reserves)*	12,04%	11,96%	11,78%	14,78%	14,77%
14c	*Basel III leverage ratio (%) (including the impact of any applicable temporary exemption of central bank reserves) incorporating mean values for SFT assets*	12,36%	12,01%	11,76%	14,75%	14,78%
14d	*Basel III leverage ratio (%) (excluding the impact of any applicable temporary exemption of central bank reserves) incorporating mean values for SFT assets*	12,36%	12,01%	11,76%	14,75%	14,78%
	Liquidity Coverage Ratio (LCR)					
15	*Total high-quality liquid assets (HQLA)*	284.155.456	238.824.618	204.110.719	214.673.816	185.645.607
16	*Total net cash outflow*	136.453.720	127.888.381	121.766.972	116.585.877	102.244.606
17	*LCR ratio (%)*	208,24%	186,74%	167,62%	184,13%	181,57%
	Net Stable Funding Ratio (NSFR)					
18	*Total available stable funding*	837.347.661	804.642.714	776.803.024	813.388.281	778.003.274
19	*Total required stable funding*	671.449.912	665.315.688	692.873.803	697.849.752	638.193.244
20	*NSFR ratio (%)*	124,71%	120,94%	112,11%	116,56%	121,91%

Key Metrics Report
PT Bank Mandiri (Persero) Tbk (Consolidated)
For the Period of September 2020

(in millions of rupiah)

No.	Description	a	b	c	d	e
		Sep-20	Jun-20	Mar-20	Dec-19	Sep-19
	Available capital (amounts)					
1	*Common Equity Tier 1 (CET1)*	171.554.843	165.018.574	160.713.207	194.621.334	188.436.522
2	*Tier 1*	171.554.843	165.018.574	160.713.207	194.621.334	188.436.522
3	*Total capital*	181.854.252	175.268.310	171.618.098	205.559.893	198.706.393
	Risk-weighted assets (amounts)					
4	*Total risk-weighted assets (RWA)*	931.401.828	924.256.265	970.455.259	983.387.107	911.600.038
	Risk-based capital ratios as a percentage of RWA					
5	*CET1 ratio (%)*	18,41%	17,85%	16,56%	19,79%	20,67%
6	*Tier 1 ratio (%)*	18,41%	17,85%	16,56%	19,79%	20,67%
7	*Total capital ratio (%)*	19,52%	18,96%	17,68%	20,90%	21,80%
	Additional CET1 buffer requirements as a percentage of RWA					
8	*Capital conservation buffer requirement (2.5% from 2019) (%)*	0,00%	0,00%	2,50%	2,50%	2,50%
9	*Countercyclical buffer requirement (%)*	0,00%	0,00%	0,00%	0,00%	0,00%
10	*Bank G-SIB and/or D-SIB additional requirements (%)*	2,50%	2,50%	2,50%	2,50%	2,50%
11	*Total of bank CET1 specific buffer requirements (%) (row 8 + row 9 + row 10)*	2,50%	2,50%	5,00%	5,00%	5,00%
12	*CET1 available after meeting the bank's minimum capital requirements (%)*	9,71%	9,22%	7,94%	11,30%	12,20%
	Basel III leverage ratio					
13	*Total Basel III leverage ratio exposure measure*	1.460.040.906	1.410.384.377	1.381.967.894	1.375.177.927	1.328.282.872
14	*Basel III leverage ratio (%) (including the impact of any applicable temporary exemption of central bank reserves)*	11,75%	11,70%	11,63%	14,15%	14,19%
14b	*Basel III leverage ratio (%) (excluding the impact of any applicable temporary exemption of central bank reserves)*	11,75%	11,70%	11,63%	14,15%	14,19%
14c	*Basel III leverage ratio (%) (including the impact of any applicable temporary exemption of central bank reserves) incorporating mean values for SFT assets*	12,03%	11,75%	11,61%	14,13%	13,88%
14d	*Basel III leverage ratio (%) (excluding the impact of any applicable temporary exemption of central bank reserves) incorporating mean values for SFT assets*	12,03%	11,75%	11,61%	14,13%	13,88%
	Liquidity Coverage Ratio (LCR)					
15	*Total high-quality liquid assets (HQLA)*	325.761.719	279.506.108	245.263.239	249.444.697	215.613.121
16	*Total net cash outflow*	160.808.885	150.291.107	145.339.336	140.365.716	124.321.734
17	*LCR ratio (%)*	202,58%	185,98%	168,75%	177,71%	173,43%
	Net Stable Funding Ratio (NSFR)					
18	*Total available stable funding*	956.823.872	923.490.085	896.030.250	929.948.320	887.314.175
19	*Total required stable funding*	770.480.640	763.331.330	793.077.557	797.564.809	734.359.519
20	*NSFR ratio (%)*	124,19%	120,98%	112,98%	116,60%	120,83%