

**STATEMENTS OF FINANCIAL POSITION**  
**PT BANK MANDIRI (PERSERO) Tbk.**  
**As of 30 September 2025 and 31 December 2024**

(In Millions of Rupiah)

(In Millions of Rupiah)					
NO	DESCRIPTION	INDIVIDUAL		CONSOLIDATED	
		30 September 2025	31 December 2024 (Audited)	30 September 2025	31 December 2024 (Audited)
	ASSETS				
1.	Cash	18,964,122	23,325,843	25,308,352	31,665,082
2.	Placements with Bank Indonesia	119,034,949	99,451,907	153,764,055	154,720,202
3.	Placements with other banks	57,700,599	56,710,305	64,503,158	60,324,335
4.	Spot and derivative receivables/forward	8,668,099	7,741,609	8,713,531	7,786,617
5.	Securities*)	260,857,569	174,284,731	378,904,294	290,842,385
6.	Securities sold under agreement to repurchase (Repo)	41,747,526	90,285,233	42,015,776	90,677,899
7.	Securities purchased under agreement to resale (Reverse Repo)	855,037	7,166,266	3,506,058	8,290,138
8.	Acceptance receivables	6,789,520	9,161,722	6,983,285	9,313,865
9.	Loans	1,384,539,056	1,310,779,402	1,720,252,673	1,623,216,612
10.	Consumer financing receivables	-	-	39,443,243	41,573,306
11.	Sharia financing	-	-	-	-
12.	Investment in shares	15,016,495	15,016,495	2,355,258	2,418,734
13.	Others financials assets	41,474,519	40,639,678	44,204,518	42,689,706
14.	Allowance for impairment on financial assets -/-				
	a. Securities	(7,649)	(9,390)	(46,096)	(50,958)
	b. Loans and sharia financing**)	(38,434,709)	(38,257,611)	(51,001,646)	(50,392,335)
	c. Others	(1,425,483)	(1,436,458)	(1,504,896)	(1,489,188)
15.	Intangible assets	11,744,208	11,425,335	16,637,852	15,743,152
	Accumulated amortisation for intangible assets -/-	(7,880,681)	(7,217,467)	(9,716,065)	(8,698,409)
16.	Premises and equipment***)	76,741,219	73,956,584	97,562,772	90,458,680
	Accumulated depreciation for premises and equipment -/-	(22,296,214)	(20,415,920)	(30,173,173)	(27,427,835)
17.	Non earning assets				
	a. Abandoned properties - net	-	-	5,531	9,403
	b. Repossessed assets - net	-	-	-	-
	c. Suspense account - net	1,898,244	4,557,985	1,925,872	4,574,940
	d. Interoffice assets	30,990	-	30,990	-
18.	Lease Financing	-	-	4,631,925	5,757,076
19.	Other assets	25,741,435	20,155,477	45,052,882	35,219,855
	TOTAL ASSETS	2,001,758,851	1,877,321,726	2,563,360,149	2,427,223,262

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NO	DESCRIPTION	INDIVIDUAL		CONSOLIDATED		
		30 September 2025	31 December 2024 (Audited)	30 September 2025	31 December 2024 (Audited)	
	LIABILITIES AND EQUITY					
	LIABILITIES					
1.	Demand deposits ****)	564,522,570	551,033,679	623,724,710	605,764,528	
2.	Saving deposits ****)	522,760,746	514,539,393	681,212,533	665,445,945	
3.	Time deposits ****)	399,651,947	261,314,782	579,252,103	427,686,443	
4.	Electronic money	2,115,323	1,979,101	2,115,323	1,979,101	
5.	Fund from Bank Indonesia	-	-	-	18,417,864	
6.	Fund from other banks ****)	18,276,533	25,207,287	20,702,684	27,720,211	
7.	Spot and derivative liabilities/forward	8,117,898	7,339,930	8,117,898	7,352,584	
8.	Securities sold under repurchase agreements liabilities (Repo )	39,395,073	90,156,012	39,611,852	90,256,225	
9.	Acceptance liabilities	6,789,520	9,161,722	6,820,772	9,136,013	
10.	Securities issued	37,332,600	27,110,945	52,400,725	41,181,325	
11.	Fund borrowings	115,218,785	97,593,015	140,578,637	129,802,935	
12.	Margin deposits received	1,307,613	1,350,106	1,307,613	1,350,106	
13.	Interoffice liabilities	-	31,468	-	(21,278)	
14.	Insurance contract liabilities	-	-	37,247,245	35,487,487	
15.	Other liabilities	34,551,930	33,378,343	56,429,939	52,189,092	
16.	Minority interest	-	-	32,207,107	29,678,252	
	TOTAL LIABILITIES	1,750,040,538	1,620,195,783	2,281,729,141	2,143,426,833	
	EQUITY					
17.	Share capital					
	a. Authorised capital	16,000,000	16,000,000	16,000,000	16,000,000	
	b. Unpaid-in capital/-	(4,333,333)	(4,333,333)	(4,333,333)	(4,333,333)	
	c. Treasury stock -/-	-	-	-	-	
18.	Additional Paid-in Capital					
	a. Agio	19,661,550	19,661,550	18,095,274	18,095,274	
	b. Disagio -/-	-	-	-	-	
	c. Funds for paid-up capital	-	-	-	-	
	d. Others	-	-	-	-	
19.	Other comprehensive income					
	a. Gain	37,184,015	36,063,836	38,422,791	37,469,742	
	b. Losses -/-	(255,451)	(2,442,225)	(823,796)	(3,485,723)	
20.	Reserve					
	a. General reserve	2,333,333	2,333,333	2,333,333	2,333,333	
	b. Appropriated reserve	-	-	-	-	
21.	Retained Earning					
	a. Previous years *****)	189,842,782	171,742,853	217,717,136	194,970,428	
	b. Current year	34,795,956	51,135,963	37,730,142	55,782,742	
	c. Paid Dividend -/-	(43,510,539)	(33,036,034)	(43,510,539)	(33,036,034)	
	TOTAL EQUITY ATTRIBUTABLE TO OWNER	251,718,313	257,125,943	281,631,008	283,796,429	
	TOTAL EQUITY	251,718,313	257,125,943	281,631,008	283,796,429	
	TOTAL LIABILITIES AND EQUITY					
		2,001,758,851	1,877,321,726	2,563,360,149	2,427,223,262	

\*) Consolidated balance includes Securities owned by Subsidiary which classified "At Cost" in accordance with SFAS 410 "Accounting for Sukuk" which has effective since January 1, 2012.

\*\*) Consolidated balance includes Allowance for Impairment for consumer financing receivables and lease financing.

\*\*\*) Including right of use assets

\*\*\*\*) Consolidated balance includes temporary syirkah funds from a Subsidiary.

\*\*\*\*\*) Accumulated losses of Rp162,874,901 had been eliminated against additional paid-in capital/agio through quasi-reorganisation on April 30, 2003.

## STATEMENTS OF INCOME AND OTHER COMPREHENSIVE INCOME

PT BANK MANDIRI (PERSERO) Tbk.  
For the Periods Ended 30 September 2025 and 2024

(In Millions of Rupiah)

NO.	DESCRIPTION	INDIVIDUAL		CONSOLIDATED	
		30 September 2025	30 September 2024	30 September 2025	30 September 2024
OPERATING INCOME AND EXPENSES					
A. Interest and Sharia Income, Interest and Sharia Expenses, and Insurance Revenue					
1.	Interest and Sharia Income	90,836,418	82,163,916	122,297,205	110,636,512
2.	Interest and Sharia Expenses	33,208,903	26,434,355	44,038,590	36,033,401
Net Interest Income and Sharia Income (Expenses)		57,627,515	55,729,561	78,258,615	74,603,111
Insurance Revenue - Net		-	-	300,260	1,301,976
Net Interest, Sharia, and Insurance Income		57,627,515	55,729,561	78,558,875	75,905,087
B. Other Operating Income and Expenses					
1.	Gain (loss) from increase (decrease) in fair value of financial assets	1,456,683	1,360,576	1,544,094	1,772,002
2.	Gain (loss) from decrease (increase) in fair value of financial liabilities	-	-	-	-
3.	Gain (Loss) from sale of financial assets	2,288,091	1,203,223	2,953,950	1,735,997
4.	Gain (Loss) from spot and derivative transaction/forward (realised)	284,705	(32,552)	323,697	23,653
5.	Gain (Loss) from investment in shares under equity method	-	-	-	-
6.	Gain (Loss) from foreign currencies translation	-	-	-	-
7.	Dividend Income	1,461,980	1,463,638	-	-
8.	Comissions/provisions/fees and administrative	14,685,815	13,008,256	19,206,184	16,875,948
9.	Other income	5,662,896	6,469,816	9,433,753	10,442,332
10.	Impairment for financial assets	4,929,733	5,884,790	9,171,759	9,451,986
11.	Losses related to operational risk	17,099	14,442	35,170	27,538
12.	Salaries and employee benefits	13,700,524	11,588,081	20,203,349	18,150,763
13.	Promotion expenses	2,539,436	862,759	3,426,780	1,585,192
14.	Other expenses	19,674,724	12,976,852	27,749,766	20,213,558
Other Operating Income (Expenses)		(15,021,346)	(7,853,967)	(27,125,146)	(18,579,105)
PROFIT (LOSS) FROM OPERATIONS		42,606,169	47,875,594	51,433,729	57,325,982
NON OPERATING INCOME AND EXPENSES					
1.	Gain (Loss) from sale of premises and equipment	256	996	1,904	1,952
2.	Other non operating income (expenses)	112,009	82,600	111,570	16,617
PROFIT (LOSS) FROM NON OPERATING		112,265	83,596	113,474	18,569
PROFIT (LOSS) CURRENT PERIOD BEFORE TAX		42,718,434	47,959,190	51,547,203	57,344,551
Income tax expenses					
a.	Estimated current tax	(5,929,426)	(7,055,329)	(8,031,044)	(9,148,477)
b.	Deferred tax income (expenses)	(1,993,052)	(1,897,349)	(2,143,218)	(2,112,820)
PROFIT (LOSS) CURRENT PERIOD		34,795,956	39,006,512	41,372,941	46,083,254
PROFIT (LOSS) MINORITY INTEREST		-	-	3,642,799	4,065,900
OTHER COMPREHENSIVE INCOME					
1.	Item that will not be reclassified to profit loss				
a.	Gain on fixed assets revaluation	-	-	-	116,525
b.	Gain (Loss) from remeasurement of actuarial benefit program	42,717	-	47,535	112,036
c.	Others	-	-	-	-
2.	Item that will be reclassified to profit loss				
a.	Gain (loss) from adjustments arising from translation of financial statement	75,215	12,375	119,932	(3,563)
b.	Gain (loss) from changes of financial assets measured at fair value on available for sale	3,189,021	1,418,819	3,643,574	1,785,704
c.	Others	-	-	(1,720)	(15,743)
Other comprehensive income current period after income tax - net		3,306,953	1,431,194	3,809,321	1,994,959
TOTAL OTHER COMPREHENSIVE INCOME CURRENT PERIOD		38,102,909	40,437,706	45,182,262	48,078,213
Profit (loss) current period attributable to :					
PARENT ENTITY		34,795,956	39,006,512	37,730,142	42,017,354
NON CONTROLLING INTEREST		-	-	3,642,799	4,065,900
TOTAL PROFIT (LOSS) CURRENT YEAR		34,795,956	39,006,512	41,372,941	46,083,254
Total comprehensive income current period attributable to :					
PARENT ENTITY		38,102,909	40,437,706	41,345,118	43,757,853
NON CONTROLLING INTEREST		-	-	3,837,144	4,320,360
TOTAL COMPREHENSIVE INCOME CURRENT PERIOD		38,102,909	40,437,706	45,182,262	48,078,213
TRANSFER PROFIT (LOSS) TO HEAD OFFICE		-	-	-	-
DIVIDEND		-	-	-	-
EARNINGS PER SHARE (in Rupiah)		372.81	417.93	404.25	450.19

**STATEMENTS OF COMMITMENTS AND CONTINGENCIES**  
**PT BANK MANDIRI (PERSERO) Tbk.**  
**As of 30 September 2025 and 31 December 2024**

(In Millions of Rupiah)

NO	DESCRIPTION	INDIVIDUAL		CONSOLIDATED	
		30 September 2025	31 December 2024 (Audited)	30 September 2025	31 December 2024 (Audited)
<b>I.</b>	<b>COMMITMENT RECEIVABLES</b>				
	1. Unused fund borrowings/financing facilities	-	-	-	-
	2. Outstanding purchase position of spot and derivative/forward	530,060,908	486,714,332	531,702,671	489,370,382
	3. Others	-	-	-	-
<b>II.</b>	<b>COMMITMENT PAYABLES</b>				
	1. Unused loan/financing facilities granted to customers				
	i. Committed	59,559,007	53,409,662	59,530,310	53,211,283
	ii. Uncommitted	211,696,957	213,888,608	212,917,459	214,018,590
	2. Outstanding irrevocable letters of credit	22,511,329	22,075,076	23,805,920	22,439,663
	3. Outstanding sales position of spot and derivative/forward	529,507,978	486,300,423	536,337,409	491,607,013
	4. Others	-	-	-	-
<b>III.</b>	<b>CONTINGENT RECEIVABLES</b>				
	1. Guarantees received	57,766,319	50,138,716	58,020,044	50,383,762
	2. Others	34,470	34,411	34,470	34,411
<b>IV.</b>	<b>CONTINGENT PAYABLES</b>				
	1. Guarantees issued	164,467,322	148,825,466	166,486,830	150,866,192
	2. Others	4,563,189	4,072,541	4,880,004	4,072,541

\*) The effectiveness of this appointment is subject to and shall commence only upon the approval of the Financial Services Authority (OJK) for the fulfillment of the Fit and Proper Test requirements and in compliance with the prevailing laws and regulations.

1) The above financial information is extracted from the interim Consolidated Financial Statements of PT Bank Mandiri (Persero) Tbk ("Bank") and its Subsidiaries as of 30 September 2025 and for the nine months period then ended, as prepared by the Bank's Management in accordance with Indonesian Financial Accounting Standards, have been audited by KAP Purwanto Susanti dan Surja ("PSS") (a member firm of the Ernst & Young Global Limited) with Yovita, as partner in charge, an independent auditor, in accordance with the Auditing Standards established by the Indonesian Institute of Certified Public Accountants, with an unmodified audit opinion, as stated in the report dated 17 September 2025 which is not included in this publication. Because the financial information above is derived from the financial statements, it does not constitute a complete presentation of the financial statements.

2) The published financial statements above are presented to comply with the following regulations:

- a. Financial Services Authority Regulation (POJK) No. 37/POJK.03/2019 dated 19 December 2019, regarding Transparency and Publication of Bank Reports.
- b. Financial Services Authority Circular Letter (SEJK) No. 9/SEJK.03/2020 dated 30 June 2020, regarding Transparency and Publication of Conventional Commercial Bank Reports.
- c. POJK No. 14/POJK.04/2022 dated 22 August 2022, concerning the Submission of Periodic Financial Statements of Issuers or Public Companies.
- d. Financial Services Authority Letter No. S-2/PB.11/2020 dated 20 January 2020, regarding Changes in the Format of Published Reports.
- e. Attachment to the Decree of the Chairman of Bapepam and LK No. Kep-346/BL/2011 dated 5 July 2011, regarding the Submission of Periodic Financial Statements of Issuers or Public Companies.
- f. Financial information and Cash Flow Statements in the Published Financial Statements are also prepared in accordance with Bapepam and LK Regulation No. VIII.G.7, Attachment to the Decree of the Chairman of Bapepam and LK No. Kep-347/BL/2012 dated 25 June 2012.

3) Related Parties in the Statement of Assets' Quality and Other Information are presented in accordance with Financial Services Authority Regulation No. 32/POJK.03/2018 regarding The Legal Lending Limit and Provisions of Large Fund for Commercial Banks as last amended with Financial Services Authority Regulation No. 38/POJK.03/2019 dated 19 December 2019.

4) Start from 1 January 2025, Subsidiary in insurance industry has implemented SFAS 117 "Insurance Contracts" and SFAS 109 "Financial Instruments"

5) Certain accounts in the above Consolidated Statement of Financial Position as of 31 December 2024 and Consolidated Statement of Cash Flow for the year ended 31 December 2024 and for the nine-month period ended 30 September 2024, have been reclassified to conform with the presentation of Interim Consolidated Financial Statements as of 30 September 2025 and for the nine-month period ended.

6) Exchange rate of 1 US Dollar as at 30 September 2025, 31 December 2024 and 30 September 2024 were Rp16,665.00, Rp16,095.00, and Rp15,140.00, respectively.

## STATEMENTS OF ASSETS' QUALITY AND OTHER INFORMATION

As of 30 June 2025 and 2024  
(In Millions of Rupiah)

	DESCRIPTION	INDIVIDUAL											
		30 June 2025 (Audited)						30 June 2024 (Unaudited and unreviewed)					
		Current	Special Mention	Sub Standard	Doubtful	Loss	Total	Current	Special Mention	Sub Standard	Doubtful	Loss	Total
RELATED PARTIES													
1.	Placements with other banks	-	-	-	-	-	-	-	-	-	-	-	-
	a. Rupiah	-	-	-	-	-	-	-	-	-	-	-	-
	b. Foreign currencies	983,057	-	-	-	-	983,057	929,028	-	-	-	-	929,028
2.	Spot and derivative receivables/forward	-	-	-	-	-	-	-	-	-	-	-	-
	a. Rupiah	-	-	-	-	-	-	-	-	-	-	-	-
	b. Foreign currencies	-	-	-	-	-	-	-	-	-	-	-	-
3.	Securities	-	-	-	-	-	-	-	-	-	-	-	-
	a. Rupiah	165,661	-	-	-	-	165,661	68,639	-	-	-	-	68,639
	b. Foreign currencies	-	-	-	-	-	-	-	-	-	-	-	-
4.	Securities sold with agreement to repurchase (Repo)	-	-	-	-	-	-	-	-	-	-	-	-
	a. Rupiah	-	-	-	-	-	-	-	-	-	-	-	-
	b. Foreign currencies	-	-	-	-	-	-	-	-	-	-	-	-
5.	Securities purchased with agreement to resell (reverse repo)	-	-	-	-	-	-	-	-	-	-	-	-
	a. Rupiah	-	-	-	-	-	-	-	-	-	-	-	-
	b. Foreign currencies	-	-	-	-	-	-	-	-	-	-	-	-
6.	Acceptances receivables	-	-	-	-	-	-	1,916	-	-	-	-	1,916
7.	Loans and financing	-	-	-	-	-	-	-	-	-	-	-	-
	a. Micro, small and medium loans (UMKM)	-	-	-	-	-	-	-	-	-	-	-	-
	i. Rupiah	-	-	-	-	-	-	-	-	-	-	-	-
	ii. Foreign currencies	-	-	-	-	-	-	-	-	-	-	-	-
	b. Non UMKM	11,878,473	-	-	-	-	11,878,473	9,104,007	1	-	-	-	9,104,008
	i. Rupiah	11,378,697	-	-	-	-	11,378,697	8,348,387	1	-	-	-	8,348,388
	ii. Foreign currencies	499,776	-	-	-	-	499,776	755,620	-	-	-	-	755,620
	c. Restructured loans*)	-	-	-	-	-	-	-	-	-	-	-	-
	i. Rupiah	-	-	-	-	-	-	-	-	-	-	-	-
	ii. Foreign currencies	-	-	-	-	-	-	-	-	-	-	-	-
8.	Investments in shares	14,552,122	-	414,227	25,191	-	14,991,540	13,536,122	-	414,227	25,191	-	13,975,540
9.	Other receivables	-	-	-	-	-	-	-	-	-	-	-	-
10.	Commitments and contingencies	-	-	-	-	-	-	-	-	-	-	-	-
	a. Rupiah	382,445	-	-	-	-	382,445	4,380,426	-	-	-	-	4,380,426
	b. Foreign currencies	-	-	-	-	-	-	-	-	-	-	-	-
THIRD PARTIES													
1.	Placements with other banks	-	-	-	-	-	-	-	-	-	-	-	-
	a. Rupiah	350,031	-	-	-	-	350,031	7,409,888	-	-	-	-	7,409,888
	b. Foreign currencies	60,328,782	-	-	-	-	60,328,782	72,175,039	-	-	-	-	72,175,039
2.	Spot and derivative receivables/forward	-	-	-	-	-	-	-	-	-	-	-	-
	a. Rupiah	8,555,518	-	-	-	-	8,555,518	5,461,705	-	-	-	-	5,461,705
	b. Foreign currencies	112,581	-	-	-	-	112,581	96,056	-	-	-	-	96,056
3.	Securities	-	-	-	-	-	-	-	-	-	-	-	-
	a. Rupiah	203,101,024	-	-	-	12,980	203,114,004	162,116,494	-	-	-	8,591	162,125,085
	b. Foreign currencies	57,577,904	-	-	-	-	57,577,904	53,989,834	-	-	-	-	53,989,834
4.	Securities sold with agreement to repurchase (Repo)	-	-	-	-	-	-	-	-	-	-	-	-
	a. Rupiah	29,665,058	-	-	-	-	29,665,058	55,011,608	-	-	-	-	55,011,608
	b. Foreign currencies	12,082,468	-	-	-	-	12,082,468	12,703,136	-	-	-	-	12,703,136
5.	Securities purchased with agreement to resell (reverse repo)	-	-	-	-	-	-	-	-	-	-	-	-
	a. Rupiah	855,037	-	-	-	-	855,037	2,182,544	-	-	-	-	2,182,544
	b. Foreign currencies	-	-	-	-	-	-	-	-	-	-	-	-
6.	Acceptances receivables	6,788,076	1,444	-	-	-	6,789,520	10,772,354	9,094	-	-	-	10,781,448
7.	Loans and financing	-	-	-	-	-	-	-	-	-	-	-	-
	a. Micro, small and medium loans (UMKM)	134,593,025	3,947,982	329,865	315,953	1,496,584	140,683,409	126,341,208	4,214,016	429,285	546,939	852,142	132,383,590
	i. Rupiah	134,103,250	3,947,982	329,865	315,953	1,496,584	140,193,634	125,323,314	4,214,016	429,285	546,939	852,142	131,365,696
	ii. Foreign currencies	489,775	-	-	-	-	489,775	1,017,894	-	-	-	-	1,017,894
	b. Non UMKM	1,177,460,008	42,473,007	1,322,397	1,627,145	9,094,617	1,231,977,174	1,047,657,803	41,512,391	2,790,306	1,708,703	5,681,140	1,099,350,343
	i. Rupiah	890,658,384	31,090,925	1,322,397	1,627,145	7,907,918	932,606,769	801,585,841	32,651,015	2,790,306	1,708,703	4,272,981	843,008,846
	ii. Foreign currencies	286,801,624	11,382,082	-	-	1,186,699	299,370,405	246,071,962	8,861,376	-	-	1,408,159	256,341,497
	c. Restructured loans*)	29,872,419	37,187,627	725,498	400,050	5,658,867	73,844,461	33,051,020	33,271,297	2,155,797	441,069	4,247,331	73,166,514
	i. Rupiah	23,177,093	25,806,412	725,498	400,050	4,472,168	54,581,221	25,731,069	24,409,921	2,155,797	441,069	2,845,318	55,583,174
	ii. Foreign currencies	6,695,326	11,381,215	-	-	1,186,699	19,263,240	7,319,951	8,861,376	-	-	1,402,013	17,583,340
8.	Investments in shares	23,000	-	-	-	1,955	24,955	20,000	-	-	-	34,022	54,022
9.	Other receivables	29,452,344	42,208	-	-	1,303,691	30,798,243	26,337,554	41,703	-	-	1,197,747	27,577,004
10.	Commitments and contingencies	-	-	-	-	-	-	-	-	-	-	-	-
	a. Rupiah	266,158,245	1,291,142	793	4,217	6,001	267,460,398	235,877,321	1,618,291	588	39,005	6,152	237,541,357
	b. Foreign currencies	189,347,833	1,043,939	-	-	-	190,391,772	159,555,186	950,426	-	-	-	160,505,612
OTHER INFORMATION													
1.	Value of bank's assets pledged as collateral :	-	-	-	-	-	-	-	-	-	-	-	-
	a. To Bank Indonesia	-	-	-	-	-	-	-	-	-	-	-	-
	b. To others	-	-	-	-	-	-	-	-	-	-	-	-
2.	Reposessed assets**)	-	-	-	-	-	-	-	-	-	-	-	-

\*) Include restructured loans due to Covid-19

\*\*) Reposessed assets are presented net after the allowance for impairment of assets.

ALLOWANCE FOR IMPAIRMENT AND ASSET QUALITY ASSESSMENT

No.	DESCRIPTION	30 June 2025 (Audited)							30 June 2024 (Unaudited and unreviewed)						
		Allowance for Impairment (CKPN )				Allowance for Asset Quality Assessment (PPKA )			Allowance for Impairment (CKPN )				Allowance for Asset Quality Assessment (PPKA )		
		Stage 1*)	Stage 2	Stage 3	Total Allowance for impairment	General	Specific	Total Allowance for Asset Quality Assessment	Stage 1	Stage 2	Stage 3	Total Allowance for impairment	General	Specific	Total Allowance for Asset Quality Assessment
1.	Placements with other banks	19,477	-	-	19,477	577,006	-	577,006	15,448	-	-	15,448	553,470	-	553,470
2.	Spot and derivative receivables/forward	-	-	-	-	83,505	-	83,505	-	-	-	-	55,578	-	55,578
3.	Securities*)	9,572	-	9,587	19,159	382,229	12,980	395,209	13,418	-	7,229	20,647	408,433	8,591	417,024
4.	Securities sold with agreement to repurchase (Repo)	-	-	-	-	14,401	-	14,401	-	-	-	-	7,318	-	7,318
5.	Securities purchased with agreement to resell (Reverse Repo)	-	-	-	-	8,064	-	8,064	-	-	-	-	21,825	-	21,825
6.	Acceptances receivables	11,833	4,041	-	15,874	67,881	72	67,953	18,827	9,880	-	28,707	107,742	455	108,197
7.	Loans and financing *)	8,410,565	16,844,407	13,224,992	38,479,964	13,239,315	14,131,638	27,370,953	9,430,981	17,907,360	10,948,994	38,287,335	11,831,030	10,430,361	22,261,391
8.	Investments in shares	30	-	12,546	12,576	145,752	76,685	222,437	30	-	45,385	45,415	135,562	108,752	244,314
9.	Other receivables	45,181	28,675	1,303,700	1,377,556	294,523	1,305,801	1,600,324	43,091	207,207	1,197,747	1,448,045	263,375	1,199,832	1,463,207
10.	Commitments and contingencies	401,691	506,827	7,865	916,383	2,457,243	47,707	2,504,950	374,907	556,085	79,841	1,010,833	2,082,178	62,385	2,144,563
Total		8,898,349	17,383,950	14,558,690	40,840,989	17,269,919	15,574,883	32,844,802	9,896,702	18,680,532	12,279,196	40,856,430	15,466,511	11,810,376	27,276,887

\*) Allowance for Impairment includes allowance for impairment for financial assets that are measured at fair value through other comprehensive income which booked in equity.

STATEMENTS OF CALCULATION OF CAPITAL ADEQUACY RATIO FOR COMMERCIAL BANK  
PT Bank Mandiri (Persero) Tbk  
As of 30 September 2025 and 2024

(in millions of rupiah)

COMPONENTS OF CAPITAL					30 September 2025		30 September 2024	
					Individual	Consolidated	Individual	Consolidated
<b>I Core Capital (Tier 1)</b>					<b>226,794,619</b>	<b>290,419,354</b>	<b>220,877,490</b>	<b>275,797,007</b>
<b>1 Common Equity Tier 1 (CET 1)</b>					<b>226,794,619</b>	<b>290,419,354</b>	<b>220,877,490</b>	<b>275,797,007</b>
<b>1.1 Paid-in Capital</b>					<b>11,666,667</b>	<b>11,666,667</b>	<b>11,666,667</b>	<b>11,666,667</b>
<b>1.2 Disclosed Reserves</b>					<b>237,146,732</b>	<b>266,649,680</b>	<b>232,712,667</b>	<b>257,447,049</b>
<b>1.2.1 Additional Factor</b>					<b>239,245,160</b>	<b>269,157,887</b>	<b>234,802,059</b>	<b>260,035,109</b>
<b>1.2.1.1 Other comprehensive income</b>					<b>36,122,078</b>	<b>36,792,541</b>	<b>35,093,845</b>	<b>35,654,754</b>
1.2.1.1.1 Excess differences arising from translation of financial statement					45,708	431,380	37,061	309,261
1.2.1.1.2 Potential gain of the increase in the fair value of financial assets available for sale					1,588,416	1,588,416	568,830	568,830
1.2.1.1.3 Surplus of fixed assets revaluation					34,487,954	34,772,745	34,487,954	34,776,663
<b>1.2.1.2 Other disclosed reserves</b>					<b>203,123,082</b>	<b>232,365,346</b>	<b>199,708,214</b>	<b>224,380,355</b>
1.2.1.2.1 Agio					19,661,550	18,095,274	19,661,550	18,095,274
1.2.1.2.2 General reserves					2,333,333	2,333,333	2,333,333	2,333,333
1.2.1.2.3 Previous year profit					146,332,243	174,206,597	138,706,819	161,934,394
1.2.1.2.4 Current year profit					34,795,956	37,730,142	39,006,512	42,017,354
1.2.1.2.5 Funds for paid-in capital					-	-	-	-
1.2.1.2.6 Others					-	-	-	-
<b>1.2.2 Deduction Factor</b>					<b>(2,098,428)</b>	<b>(2,508,207)</b>	<b>(2,089,392)</b>	<b>(2,588,060)</b>
1.2.2.1 Other comprehensive income					(812,113)	(492,602)	(1,512,994)	(1,124,712)
1.2.2.1.1 Negative differences arising from translation of financial statement					(301,159)	(301,159)	(459,123)	(459,123)
1.2.2.1.2 Potential losses from the decrease in the fair value of financial assets available for sale					(510,954)	(191,443)	(1,053,871)	(665,589)
<b>1.2.2.2 Other disclosed reserves</b>					<b>(1,286,315)</b>	<b>(2,015,605)</b>	<b>(576,398)</b>	<b>(1,463,348)</b>
1.2.2.2.1 Disagio					-	-	-	-
1.2.2.2.2. Previous year loss					-	-	-	-
1.2.2.2.3 Current year loss					-	-	-	-
1.2.2.2.4 Negative differences in allowance for possible losses and allowance for impairment on earning assets					-	-	-	-
1.2.2.2.5 Negative differences in amounts and financial instruments in trading book and adjustment amounts based on financial accounting standards					-	-	-	-
1.2.2.2.6 Required allowance for non earning assets					(1,286,315)	(2,015,605)	(576,398)	(1,463,348)
1.2.2.2.7 Others					-	-	-	-
<b>1.3 Non controlling interest</b>					-	28,320,847	-	24,544,533
<b>1.4 Deduction Factor of CET 1</b>					<b>(22,018,780)</b>	<b>(16,217,840)</b>	<b>(23,501,844)</b>	<b>(17,861,242)</b>
1.4.1 Deferred tax calculation					(3,163,713)	(5,362,625)	(5,707,412)	(7,681,631)
1.4.2 Goodwill					-	(482,091)	-	(482,091)
1.4.3 Other intangible assets					(3,863,527)	(6,402,502)	(3,833,255)	(5,482,018)
1.4.4 Investments in share					(14,991,540)	(3,970,622)	(13,961,177)	(4,215,502)
1.4.5 Shortfall of capital on insurance subsidiaries					-	-	-	-
1.4.6 Securitisation exposure					-	-	-	-
1.4.7 Other deduction of CET 1					-	-	-	-
1.4.7.1 Placement of funds in instrumen AT 1 and/or Tier 2 to other banks					-	-	-	-
1.4.7.2 Cross-ownership in another entity acquired by the transition due to law, grants, or grants will					-	-	-	-
1.4.7.3 Exposures that give rise to credit risk due the settlement risk (settlement risk) - Non Delivery Versus Payment					-	-	-	-
1.4.7.4 Exposures in Subsidiaries that do business activity based on sharia principles (if available)					-	-	-	-
<b>2 Additional Tier 1 (AT 1)</b>					-	-	-	-
2.1 Instrument which comply with AT 1 requirements					-	-	-	-
2.2 Agio/Disagio					-	-	-	-
2.3 Deduction factor of AT 1					-	-	-	-
2.3.1 Placement of funds 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					-	-	-	-
<b>II Supplemental Capital (Tier 2)</b>					<b>14,746,712</b>	<b>17,985,791</b>	<b>13,653,510</b>	<b>16,682,859</b>
<b>1 Capital Instrument in the form of Stock or others which comply with Tier 2 Requirements</b>					<b>121,522</b>	<b>251,522</b>	<b>172,362</b>	<b>342,362</b>
<b>2 Agio/Disagio</b>					-	-	-	-
<b>3 General provision on earning assets (max. 1.25% credit risk - weighted assets)</b>					<b>14,625,190</b>	<b>17,734,269</b>	<b>13,481,148</b>	<b>16,340,497</b>
<b>4 Deduction supplemental capital</b>					-	-	-	-
4.1 Sinking Fund					-	-	-	-
4.2 Placement of funds in instrument AT 1 and/or Tier 2 to other bank					-	-	-	-
4.3 Cross-ownership in another entity acquired by the transition due to law, grants, or grants will					-	-	-	-
<b>TOTAL CORE AND SUPPLEMENTAL CAPITAL</b>					<b>241,541,331</b>	<b>308,405,145</b>	<b>234,531,000</b>	<b>292,479,866</b>
					30 September 2025		30 September 2024	
					Individual	Consolidated	Individual	Consolidated
<b>RISK WEIGHTED ASSETS</b>					<b>KPMM Ratio</b>			
CREDIT RISK - WEIGHTED ASSETS					1,170,015,172	1,418,741,496	1,078,491,835	1,307,239,789
MARKET RISK - WEIGHTED ASSETS					33,793,149	36,341,620	26,993,427	29,292,020
OPERATIONAL RISK - WEIGHTED ASSETS					64,518,330	81,656,177	62,675,961	75,849,894
<b>TOTAL RISK WEIGHTED ASSETS</b>					<b>1,268,326,651</b>	<b>1,536,739,293</b>	<b>1,168,161,223</b>	<b>1,412,381,703</b>
<b>CAR BASED ON RISK PROFILE (%)</b>					<b>9.74%</b>	<b>9.79%</b>	<b>9.69%</b>	<b>9.73%</b>
<b>CAPITAL ALLOCATION FOR CAR BASED ON RISK PROFILE</b>					<b>PERCENTAGE OF BUFFER MANDATORY FILLED BY BANK(%)</b>			
From CET 1 (%)					8.58%	8.62%	8.52%	8.55%
From AT 1 (%)					-	-	-	-
From Tier 2 (%)					1.16%	1.17%	1.17%	1.18%
					17.88%	18.90%	18.91%	19.53%
					17.88%	18.90%	18.91%	19.53%
					1.16%	1.17%	1.17%	1.18%
					19.04%	20.07%	20.08%	20.71%
					9.30%	10.28%	10.39%	10.98%
					2.50%	2.50%	2.500%	2.500%
					0.00%	0.00%	0.00%	0.00%
					2.50%	2.50%	2.50%	2.50%

\* In accordance with OJK Regulation No. 48/POJK.03/2020 on the 1st December 2020 regarding "Changes in Otoritas Jasa Keuangan Regulation No. 11/POJK.03/2020 on National Economic Stimulus as Countercyclical Policy Due to the Effect of Coronavirus Disease 2019", the requirement to fulfill the Capital Conservation Buffer in the capital component of 2.5% of the Risk Weighted Assets for banks in BOOK category 3 and 4 is neatened until 31st March 2022.

# STATEMENTS OF FINANCIAL RATIOS

As of 30 September 2025 and 2024

(In %)

No.	RATIOS	30 September 2025	30 September 2024
<b>PERFORMANCE RATIOS</b>			
1.	Capital Adequacy Ratio (CAR)	19.04%	20.08%
2.	Non-performing earning assets and non-performing non-earning assets to total earning assets and non-earning assets	0.73%	0.68%
3.	Non-performing earning assets to total earning assets	0.70%	0.66%
4.	Allowance for impairment on financial assets to earning assets	2.20%	2.39%
5.	Gross NPL	1.03%	0.97%
6.	Net NPL	0.40%	0.33%
7.	Return on Asset (ROA)	2.93%	3.71%
8.	Return on Equity (ROE)	21.24%	25.21%
9.	Net Interest Margin (NIM)	4.59%	4.91%
10.	Operating Expenses to Operating Income	63.48%	54.68%
11.	<i>Cost to Income Ratio (CIR)</i>	43.05%	32.12%
12.	Loan to Deposit Ratio (LDR)	92.55%	93.15%
<b>COMPLIANCE</b>			
1.	a. Percentage violation of Legal Lending Limit		
	i. Related parties	0.00%	0.00%
	ii. Third parties	0.00%	0.00%
	b. Percentage of excess of the Legal Lending Limit		
	i. Related parties	0.00%	0.00%
	ii. Third parties	0.00%	0.00%
2.	Reserve requirement		
	a. Primary reserve requirement Rupiah	9.04%	5.17%
	- Daily	0.00%	0.00%
	- Average	9.04%	5.17%
	b. Reserve requirement foreign currencies	4.10%	4.10%
	- Daily	2.00%	2.00%
	- Average	2.10%	2.10%
3.	Net Open Position - Overall	1.16%	0.93%



**STATEMENTS OF SPOT AND DERIVATIVE TRANSACTIONS**

**As of 30 September 2025**  
**(In Millions of Rupiah)**

No.	TRANSACTION	INDIVIDUAL				
		Notional Amount	Type		Derivative Receivables & Payables	
			Trading	Hedging	Receivables	Payables
A. Exchange Rate Related						
1	Spot	20,791,228	20,791,228	-	17,251	21,157
2	Forward	83,379,498	83,379,498	-	276,767	325,460
3	Option					
	a. Written	94,882,055	93,715,505	1,166,550	-	5,944,175
	b. Purchased	92,037,932	92,037,932	-	5,957,315	2,564
4	Future	-	-	-	-	-
5	Swap	210,532,680	184,221,835	26,310,845	939,472	665,260
6	Others	-	-	-	-	-
B. Interest Rate Related						
1	Forward	-	-	-	-	-
2	Option					
	a. Written	-	-	-	-	-
	b. Purchased	-	-	-	-	-
3	Future	-	-	-	-	-
4	Swap	33,265,725	31,456,840	1,808,885	366,605	285,048
5	Others	29,590,347	29,590,347	-	938,854	852,986
C.	Others	11,840,000	11,840,000	-	171,835	21,248
	TOTAL	576,319,465	547,033,185	29,286,280	8,668,099	8,117,898

**STATEMENTS OF CASH FLOWS**  
**For the Periods Ended 30 September 2025 and 2024**  
(In millions of Rupiah)

DESCRIPTION	CONSOLIDATED	
	30 September 2025	30 September 2024
<b>CASH FLOWS FROM OPERATING ACTIVITIES</b>		
Receipts from interest income	101,519,015	94,330,356
Receipts from sharia income	18,699,415	15,670,694
Receipts from fees, commissions, and premiums	23,323,937	24,849,570
Payment of insurance claims expenses	(3,751,540)	(6,810,652)
Payments of interest expenses	(35,441,845)	(29,118,161)
Payments of sharia expense	(6,879,026)	(5,851,206)
Receipts from the sale of government bonds - Fair value through profit or loss	319,994,462	365,966,475
Acquisition of government bonds - Fair value through profit or loss	(317,741,986)	(378,041,281)
Receipts from financial asset measured at FVTPL - net	6,404,021	(2,338,864)
Other operating income - others	3,695,644	3,817,938
Other operating expenses - others	(8,828,438)	(7,808,714)
Salaries and employee benefits	(19,659,056)	(21,912,813)
General and administrative expenses	(17,487,232)	(13,322,073)
Non-operating income/(expense) - net	111,570	16,617
Payment of corporate income tax	(8,185,962)	(9,470,993)
<b>Cash Flow From Operating Activities Before Changes in Operating Assets and Liabilities</b>	<b>55,772,979</b>	<b>29,976,893</b>
<b>Decrease/(Increase) in Operating Assets:</b>		
Placements with Bank Indonesia and other banks	(1,025,274)	(766,807)
Marketable securities - Fair value through profit or loss	(19,839,054)	(6,065,921)
Other receivables - trade transactions	(1,521,910)	(872,065)
Loans	(80,497,178)	(165,771,466)
Sharia financing	(23,710,796)	(27,809,413)
Securities purchased under agreement to resell	4,784,080	15,659,982
Consumer financing receivables	811,089	(10,394,964)
Net investment in finance lease	991,245	(347,928)
Prepaid taxes	(830,222)	(469,484)
Prepaid expenses	(2,063,302)	(2,099,512)
Other assets	(10,213,551)	(11,204,875)
Recovery of written-off financial assets	5,767,216	6,652,946
<b>Increase in Operating Liabilities and Temporary Syirkah Funds:</b>		
<b>Conventional Banking</b>		
Demand deposits	12,182,310	6,935,975
Saving deposits	11,517,037	46,134,612
Time deposits	141,092,905	40,059,114
Interbank call money	(4,750,915)	(970,998)
Obligation due immediately	(665,209)	393,791
Insurance contract liabilities	1,897,097	6,787,767
Other taxes payable	(1,137,493)	(809,960)
Other liabilities	3,240,387	4,421,253
<b>Sharia Banking - Temporary Syirkah Funds</b>		
Demand deposits - restricted investment and demand deposit - mudharabah musytarakah	3,266,249	3,242,394
Saving deposits - restricted investment and unrestricted investment - mudharabah	4,209,050	1,825,691
Mudharabah time deposits - unrestricted investment	10,758,267	(591,157)
<b>Net Cash Used in Operating Activities</b>	<b>110,035,007</b>	<b>(66,084,132)</b>
<b>CASH FLOWS FROM INVESTING ACTIVITIES</b>		
Decrease in marketable securities - other than at fair value through profit or loss	(1,996,909)	8,742,352
(Increase)/Decrease in government bonds - other than measured at fair value through profit or loss	(13,620,738)	19,532,675
Proceeds from sale of fixed assets	120,280	18,652
Acquisitions of fixed assets	(3,272,313)	(2,565,351)
Acquisitions of intangible assets	(923,680)	(1,093,989)
Acquisitions of right of use assets	-	-
Increase of investment in Subsidiaries	(1,000)	(15,072)
Receipts from divestment of Associate Entity	-	-
Investment in other entity	-	(20,000)
Proceeds from control transfer of a subsidiary	-	951,284
<b>Net Cash Provided by Investing Activities</b>	<b>(19,694,360)</b>	<b>25,550,551</b>
<b>CASH FLOWS FROM FINANCING ACTIVITIES</b>		
Receipts from marketable securities issued	29,048,453	15,636,848
Payments of marketable securities issued	(18,631,090)	(29,438,729)
Receipts from fund borrowings	118,842,931	64,573,058
Payments of fund borrowings	(130,076,283)	(42,789,297)
Receipts from subordinated loans and marketable securities	-	-
Payments of subordinated loans and marketable securities	(17,338)	(16,887)
(Decrease)/Increase in securities sold under repurchase agreements liabilities	(52,041,846)	27,629,419
Payments for lease liabilities	(1,237,653)	(1,376,702)
Payments of dividends	(43,510,539)	(33,036,034)
Acquisition of interest in a subsidiary from non-controlling interest	-	-
<b>Net Cash (Used for)/Provided by Financing Activities</b>	<b>(97,623,365)</b>	<b>1,181,676</b>
<b>INCREASE/(DECREASE) IN CASH AND CASH EQUIVALENTS</b>	<b>(7,282,718)</b>	<b>(39,351,905)</b>
<b>EFFECT OF EXCHANGE RATE CHANGES ON CASH AND CASH EQUIVALENTS</b>	<b>3,123,390</b>	<b>4,569,148</b>
<b>CASH AND CASH EQUIVALENTS AT THE BEGINNING OF PERIOD</b>	<b>244,038,123</b>	<b>243,801,693</b>
Cash and Cash Equivalents At Beginning of Period from a Subsidiary Transferred to an Entity Under Common Control	-	-
<b>CASH AND CASH EQUIVALENTS AT THE END OF PERIOD</b>	<b>239,878,795</b>	<b>209,018,936</b>
Cash and cash equivalents at the end of year consist of :		
Cash	25,308,352	24,344,090
Current accounts with Bank Indonesia	138,394,784	84,863,492
Current accounts with other banks	53,042,592	46,638,874
Liquid short-term investments with maturity period of three months or less since the date of acquisition	23,133,067	53,172,480
<b>Total cash and cash equivalents</b>	<b>239,878,795</b>	<b>209,018,936</b>