STATEMENTS OF FINANCIAL POSITION PT BANK MANDIRI (PERSERO) Tbk. As of 30 September 2023 and 31 December 2022

		INDIVI	DUAL	CONSO	LIDATED
10	DESCRIPTION	30 September 2023	31 December 2022 (Audited)	30 September 2023	31 December 2022 (Audited)
	ASSETS				
L.	Cash	18,594,686	20,852,885	23,443,305	27,212,75
2.	Placements with Bank Indonesia	101,706,930	147,516,206	125,567,071	183,931,07
	Placements with other banks	35,477,137	63,963,932	44,230,387	66,552,17
	Spot and derivative receivables/forward	2,775,641	2,250,716	2,809,126	2,275,25
	Securities*)	256,286,028	280,079,709	361,571,903	385,062,70
	Securities sold under agreement to repurchase (Repo)	26,864,849	26,016,689	26,976,072	26,127,21
	Securities purchased under agreement to resale (Reverse Repo)	5,012,966	6,312,523	10,978,398	11,705,98
	Acceptance receivables	12,736,294	11,357,879	12,833,550	11,781,58
	Loans	1,016,043,397	932,639,051	1,280,914,677	1,172,599,88
D.	Consumer financing receivables	-	-	29,631,033	23,757,72
ι.	Sharia financing	-	-	-	-
2.	Investment in shares	15,068,656	15,068,650	2,847,005	2,757,59
3.	Others financials assets	38,979,355	43,883,587	40,523,988	45,339,33
1.	Allowance for impairment on financial assets -/-				
	a. Securities	(11,213)	(17,834)	(73,584)	(39,2
	b. Loans**)	(46,703,333)	(54,267,417)	(58,374,002)	(65,362,1
	c. Others	(2,491,292)	(1,714,720)	(2,587,610)	(1,761,1
5.	Intangible assets	9,745,950	9,270,638	12,507,266	11,712,0
	Accumulated amortisation for intangible assets -/-	(6,187,902)	(5,597,283)	(7,411,903)	(6,618,4
5.	Premises and equipment***)	67,911,543	66,392,486	79,997,874	77,969,8
	Accumulated depreciation for premises and equipment -/-	(17,631,237)	(16,185,489)	(23,560,790)	(21,429,3
<i>.</i>	Non earning assets				
	a. Abandoned properties - net	-	-	9,403	9,4
	b. Repossessed assets - net	-	-	-	-
	c. Suspense account - net	2,471,169	2,089,953	2,471,169	2,089,9
	d. Interoffice assets		-		-
3.	Lease Financing			5,376,922	5,872,5
	Other assets	22,890,610	20,419,902	36,257,886	30,997,8
	TOTAL ASSETS	1.559.540.234	1.570.332.063	2.006.939.146	1.992.544.6

STATEMENTS OF FINANCIAL POSITION

PT BANK MANDIRI (PERSERO) Tbk. As of 30 September 2023 and 31 December 2022

		INDIVI	DUAL	CONSC	DLIDATED
NO	DESCRIPTION	30 September 2023	31 December 2022 (Audited)	30 September 2023	31 December 2022 (Audited)
	LIABILITIES AND EQUITY				
	LIABILITIES				
1.	Demand deposits ****)	465,745,825	497,991,237	506,233,494	541,801,050
2.	Saving deposits ****)	440,789,615	428,366,948	564,083,926	552,752,472
3.	Time deposits ****)	244,191,729	266,806,141	381,390,705	396,291,070
4.	Electronic money	1,796,547	1,754,492	1,796,547	1,754,492
5.	Fund from Bank Indonesia	-	-	11,029,200	-
6.	Fund from other banks ****)	14,198,662	13,419,651	16,046,837	15,781,347
7.	Spot and derivative liabilities/forward	2,203,559	2,150,170	2,203,559	2,150,170
8.	Securities sold under repurchase agreements liabilities (Repo)	25,497,139	24,228,547	25,593,367	24,325,475
9.	Acceptance liabilities	12,736,294	11,357,879	12,833,550	11,781,581
10.	Securities issued	40,929,777	36,370,874	51,761,605	46,209,505
11.	Fund borrowings	50,555,120	41,862,329	74,654,161	62,973,682
12.	Margin deposits received	1,274,857	944,783	1,274,857	944,783
13.	Interoffice liabilities	19,465	124,781	19,465	124,781
14.	Liability to Unit-Link Holders	-	-	28,949,747	29,710,227
15.	Other liabilities	37,807,536	33,711,642	60,464,186	53,698,597
16.	Minority interest	-	-	25,294,392	22,566,669
	TOTAL LIABILITIES	1,337,746,125	1,359,089,474	1,763,629,598	1,762,865,901
	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	18,941,550	18,941,550	17,643,264	17,643,264
	b. Disagio -/-	-	-	-	-
	c. Funds for paid-up capital	-	-	-	-
	d. Others	-	-	-	-
19.	Other comprehensive income				
	a. Gain	36,028,874	36,028,874	36,913,605	36,982,170
11	b. Losses -/-	(3,758,929)	(3,076,188)	(4,221,231)	(3,599,747)
20.	Reserve				
	a. General reserve	2,333,333	2,333,333	2,333,333	2,333,333
11	b. Appropriated reserve	-	-	-	-
21.	Retained Earning				
11	a. Previous years *****)	145,348,353	124,472,820	164,612,749	140,299,355
	b. Current year	35,936,643	37,692,426	39,063,543	41,170,637
11	c. Paid Dividend -/-	(24,702,382)	(16,816,893)	(24,702,382)	(16,816,893)
11	TOTAL EQUITY ATTRIBUTABLE TO OWNER	221,794,109	211,242,589	243,309,548	229,678,786
	TOTAL EQUITY	221,794,109	211,242,589	243,309,548	229,678,786
	TOTAL LIABILITIES AND EQUITY	1,559,540,234	1,570,332,063	2,006,939,146	1,992,544,687
		1,000,2040,204	1,570,552,003	2,000,505,140	2,552,544,007

Including Securities owned by Subsidiary which classified "At Cost" in accordance with SFAS 110 "Accounting for Sukuk" which has effective since January 1, 2012. Including Allowance for Impairment for consumer financing receivables and lease financing.

*) **) ***) ****) *****) Including rights for seases 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 2023 and 2022

Display Display Display Display Display Display Display OPERATION INCOME AND CONTRACT OPERATION INCOME AND CONTRACT Statute and Status Income Statute and Status Income Statute and Status Income			INDIV	DUAL	CONSOLI	(In Millions of Rupiah DATED
A. Numerical Shufe secone: 1 Interest of Shufe Secone: 12,233,848 95,032,418 96,013,18 97,243,848 95,032,418 96,013,18 97,243,843 19,243,933 19,253,733 12,253,133,132,734 12,253,133,124,123,124,123,124,123,124,123,124,123,124,123,124,123,124,123,124,123,124,123,124,123,124,123,124,123,124,124,124,1253,123,124,124,124,124,124,124,124,124,124,124	NO.	DESCRIPTION	30 September 2023	30 September 2022	30 September 2023	30 September 2022
L Notesti and Shuit Income 72,373,864 39,532,418 96,081,15 91,256,00 L Interest and Shuit Income (Denses) 33,396,007 47,003,05 24,446,00 12,225,04 L Interest and Shuit Income (Denses) 33,396,007 47,003,05 24,446,00 12,225,04 L Interest and Shuit Income (Denses) 33,398,007 47,002,717 77,460,30 3,096,77 L Interest and Shuit Income (Contraction Income (Cain Denses) 33,398,007 47,002,717 77,460,30 1,096,73 L Interest (Sherrang) Information Income (Cain Denses) 1,107,00 1,107,00 1,107,00 1,057,03 1,055,03 L Interest (Sherrang) Information Income (Cain Denses) 1,017,00 1,027,03 1,056,03 1,052,03<		OPERATING INCOME AND EXPENSES				
Internal Shork Support 33,855,001 32,196,868 32,196,868 32,196,868 32,196,878 32,196,878 32,196,878 32,196,878 32,196,878 32,196,878 32,196,878 32,196,878 32,196,878 32,196,878 32,196,878 32,196,878 32,393,378 32,393,378 32,393,378 32,393,378 32,394,877 32,394,377	Α.	Interest and Sharia Income, Interest and Sharia Expenses, and Premium Income and Claim Expenses				
International Solutions (Episone) 53.98.807 97.487.305 63.98.75 International Control Co	1.					81,258,804
b. Presime home - - - - 1.045.500 1.0905.13 Columi spects - - 1.045.500 1.0905.13 1.0905.13 Note transmitter and Shore income (Figuresci) and the treatment income (Calin Expense) 53.396.607 47.602.705 72.466.303 1.082.61 Columi spectra (figuresci) and the treatment income (Calin Expense) - 1.075.00 1.075.300 1.055.20 Columi spectra (figuresci) and the treatment income (Calin Expense) -	2.					
4. Control Regimes	3.		55,598,807	47,402,762		
Net. Interst and Shair Internet (Lepense) and Net Premium Income [Claim Expense] 53.398.00 47.40.2782 73.450.38 66.88.35 0 Interst and Shair Internet (Lepense) and Netword Finiculal ands). 10.77.20 10.77.	4.		-	-		8,906,356
Bother Operating Income and Expenses Image: Control operating Income and Expenses Image: Control operating Income and Expenses Control Operating Income and Expenses 1.977.451 1.977.457 1.976.452 1.977.457.45 1.977.457.45 1.977.257 1.976.456.77 1.976.457 1.977.257 1.976.457 1.977.257 1.976.457 1.997.457.45 1.997.457.457.45 1.997.457.457.457.457.457.457.457.457.457.45			-	-		1,998,774
1. Conception Conception 1.197,009 1.477,411 1.192,009 1.477,411 1.192,209 1.407,411 1. Conception Conception 0.000,000 91,000,000 91,000,000 1.000,000 1.000,000 1. Conception Conception 0.000,000 91,000,000 91,000,000 1.000,000		Net Interest and Sharia Income (Expenses) and Net Premium Income (Claim Expenses)	53,398,807	47,402,762	73,450,328	65,983,536
2. Conticingtion decrease (intervals) information inhibities	В.		1 107 000	1.077.454	4 050 000	1 000 011
3. Continuity insult of financial usits 807,669 900,300 1.075,308 1.065,208 3. Continuity insult of whether it shares under equity method - <			1,197,309	1,877,451	1,359,329	1,862,610
5. Som (Cost) from investment in bares under equity method -	3.		807,669	910,380	1,075,308	1,065,293
6. bit loss from foreign currentes translation . <td>4.</td> <td></td> <td>65,423</td> <td></td> <td></td> <td>132,316</td>	4.		65,423			132,316
1. Discingtion 1.033.443 1.0.05.02 - - 2. Discingtion/Sec and administrative 1.1.533.213 1.0.46.239 1.1.54.321 1.0.46.239 1.1.54.321 3. Discingtion/Sec and administrative 5.2.7.6.04 1.5.56.279 1.0.257,318 8.523.02 3. Discingtion/Sec and administrative 5.2.7.6.04 7.5.56.279 1.0.257,318 8.523.02 3. Discingtion/Sec and administrative 5.2.77.604 7.272.48 1.1.557,201 1.1.3.443 1.0.257,318 1.1.557,201 1.1.3.257,218 1.1.557,201 1.1.3.257,218 1.2.557,201 1.1.557,201 1.1.557,201 1.1.557,201 1.1.557,201 1.2.557,201 1.2.557,201 1.2.557,201 1.2.552,202,402 2.2.10,201 PMORT (LOSS) FUND OFERATIONS 44.137,633 3.5.272,048 5.3.211,522 42.170,201 2. Distration administrative administradministradministrative administradministrative administradminist	5.		-	-	-	-
B. Constructory Operation (Figure 1) 11,53,251 11,46,24,510 13,18,46,45 Other Income 5,55,57 10,22,278 11,253,251 10,22,281 11,22,29,21 12,285,21 12,285,21 12,285,21 12,285,21 12,285,21 12,285,22 12,293,231 12,293,223 12,293,223 12,293,223 12,293,223 12,293,223 12,293,223 12,293,223 12,293,223 12,293,223 12,293,223 12,293,223 12,293,223 12,293,223 12,293,223 12,293,223 12,293,223 12,293,233 12,293,233 12,293,233 12,293,233 12,293,233 12,293,234 12,293,234 12,293,234 12,293,234 12,293,234 12,293,234 12,293,234 12,29	6.		-	-	-	-
9. Other numeric 5.75.084 5.75.084 5.75.084 5.92.63.79 10.225.738 8.522.02 10. Impairment for financial assess 3.244 2.3235 17.756 15.827.02 11. Status and exployee benefits 3.244 2.3235 17.756 15.87.76 10. Other Operations (none (tagenere) 12.825.720 11.729.144 13.934.40 11.09.913 10. Other Operating (none (tagenere) 12.825.720 11.729.144 13.934.40 11.09.913 10. Other Operating (none (tagenere) 1.697 2.77.45 11.157.230 11.127 1.42.92 12.122 10. Other Operating income (tagenere) 1.697 2.77.45 11.127 1.42.92 12.122 10.000 FXATING INCOME AND EXPENSES 1.697 2.77.45 11.157 11.127 11.127 12.23.92 11.127 12.23.92 12.12.92 12.13.92 12.13.92 12.13.92 12.13.92 12.13.92 12.13.92 12.13.92 12.13.92 12.13.92 12.13.92 12.13.92 12.13.92 <td></td> <td></td> <td></td> <td></td> <td>- 14 546 162</td> <td>- 13 184 641</td>					- 14 546 162	- 13 184 641
10. Impairment for financial assets 5.307,480 5.307,480 7.322,434 9.072,796 11365/0 11. Lisses related to persitional risk. 11,1577,210 11,422,383 1277,39,747 127,656 68,87 12. Saline and employee benefits 11,1577,210 11,422,383 1277,39,747 127,656,77 12,385,24 13. Saline and employee benefits 11,027,210 11,462,383 127,39,747 12,385,24 14. PROFT (LOS) FROM OPERATIONS 44,137,583 52,222,048	о. 9.					8,523,021
12. Sampation endpose benefits 11,577,210 11,482,884 17,739,747 17,66,677 13. Pronotion expenses 12,265,720 11,462,884 11,727,148 13,354,660 11,957,218 14. Other Operating income (topenses) 12,265,720 11,462,884 12,723,747 12,562,770 15. Other Operating income (topenses) 13,77,168 13,354,660 12,317,842 16. Other Operating income (topenses) 1,677 5,740 44,170,170 17. Other Operating income (topenses) 37,342 11,152 4,520 22,174 PROFT (LOS) FROM OPERATING 39,533 11,439 30,260 22,198 71 PROFT (LOS) CURRENT PERIOD BEFORE TAX 44,177,176 35,281,487 53,211,792 42,130,07 Income tax expenses 1 (17,236,464) (0,683,921) (0,463,316) (18,357,775) (17,036,013,160) 18,657,83 2,812,12 PROFT (LOS) CURRENT PERIOD 35,586,644 28,507,633 42,771,601 33,466,91 PROFT (LOS) CURRENT PERIOD 35,586,643 28,507,633 42,771,601 33,466,91 6,612,666 6,612,66	10.					11,561,073
13. Promotion expenses 859,323 812,709 1,466,077 1,180,97,18 0 Other expenses 13,97,074 13,97,27,44 13,38,400 13,089,18 0 Other segments 14,137,653 33,272,244 13,38,073,18 14,38,099,18 0 NON OPERATIONS 44,137,653 33,272,244 12,05,07,01 12,05,07,01 1 Can (cost) from Adve OPERATIONS 1,097 2,777 5,400 44,272,02 1 Control (cost) from Adve OPERATIONS 1,097 2,777 5,400 44,272,02 2 Other enor operating income (spenses) 1,1052 4,520 22,109 PROFT (LOSS) FROM NON OPERATING 39,533 11,143 10,260 22,19 PROFT (LOSS) CURRENT PERIOD BEFORE TAX 44,177,178 35,283,447 53,211,792 42,09,703 1 come tax expenses (1,003,691) (9,19,333) (977,755) (170,00 9 DEFORT (LOSS) CURRENT PERIOD 35,936,643 28,607,633 42,771,001 33,466,91 9 DEFORT (LOSS) NUNORITY PERIOD 35,936,643 28,507,633 42,771,001 33,202,22 9 DEF	11.	Losses related to operational risk	3,614	28,355	17,856	68,870
14. Other operating incore (spense) 11,72,248 11,732,248 11,384,469 18,0091 10 Other operating incore (spense) 12,365,720 11,732,148 12,381,246 (22,348,786) (23,321,24 10 Other Operating incore (spense) 1,697 2,77,048 32,201,532 42,170,88 10 Call (Los) form operating incore (spense) 37,842 11,162 4,550 21,72 11 Core (as operating incore (spense) 37,842 11,162 4,550 21,74 12 Core (as operating incore (spense) 35,780 10,050 11,72 32,81,47 32,211,72 42,195,07 12 Core (as operating incore (spense) 1,007 27,72,684 44,177,178 35,281,487 53,211,72 42,195,07 12 Core (as operating incore (spense) (1,003,691) (6,683,321) (9,463,516) (18,557) (17,003,691) (19,193) (17,72,75) (17,003,691) (17,032,644,91) (12,28) 23,21,72,641 (4,47,61) (4,47,61) (4,47,61) (4,47,61) (4,47,61) (4,47,61) (4,47,61) (4,47,61) (4,47,61) (4,47,61)	12.					17,654,774
Other Operating Income (Expenses) (9,261,168) (12,13,749) (22,248,766) (23,812,64) PROFT (LOSS) RCM OPERATIONS 44,137,69 35,272,048 53,270,552 42,170,803 NON OPERATIONS (COME AND EXPENSES)	13.					
PROFIT (LOSS) FROM OPERATIONS 44,137,69 35,272,068 52,20,152 42,127,688 NON OPERATING INCOME AND EXPENSES 1,697 277 5,740 44 2. Gain (Loss) from and or permets and equipment 1,697 277 5,740 44 2. Gain (Loss) from and or permets and equipment 3,953 11,433 10,260 22,19 PROFT (LOSS) CURRENT PERIOD BEFORE TAX 44,137,178 35,283,487 53,211,792 44,195,700 PROFT (LOSS) CURRENT PERIOD BEFORE TAX 44,1377,178 35,284,487 53,211,792 42,195,07 Income tax openness 10,103,6011 (16,683,921) (9,463,516) (8,557,25) Income tax openness 10,103,6011 (16,33,621) (8,137,25) (17,208,844) Income tax openness 10,103,6011 10,833 (97,77,30) 33,0464,91 PROFT (LOSS) (UNRENT PERIOD EXPONDER - - - - Intermets ant openness 1,103,103,103,107,101 33,464,91 - - - PROFT (LOSS) (UNRENT PERIOD EXPONDE 3,507,653 42,077,1001 3,507,653	14.					
NON OPERATING INCOME AND EXPENSES 1. Control (Loss) from sale of premises and equipment 2. Conter on operating income (expenses) 37,842 11,102 44,202 PROFIT (LOSS) FROM NON OPERATING 37,842 11,102 45,202 21,74 PROFIT (LOSS) CURRENT PERIOD BEFORE TAX 44,177,178 35,283,487 53,211,792 42,193,07 Income tax expenses a Estimated current tax b Deferred tax income (expenses) (1,7236,844) (6,683,921) (9,463,516) (8,557,25) PROFIT (LOSS) CURRENT PERIOD 25,936,643 28,507,633 42,771,001 33,464,91 PROFIT (LOSS) MINORITY INTEREST - - 3,707,458 2,812,12 OTHES COMPREHENSIVE INCOME - - - - - Intem tax will be reclassified to profit loss -						
1. San (cos) from sale of premises and equipment 1.697 277 5.740 44 2. Other non operating income (expense) 37,842 11.162 4,520 21,74 PROFT (LOSS) FORM NON OPERATING 33,784,39 10.260 22,19 PROFT (LOSS) FORMENT PERIOD BEFORE TAX 44,177,178 35,283,487 53,211,92 42,193,07 Income tax expenses a. 51,141 (6,683,921) (9,463,516) (8,557,25 b. Deferred tax income (expenses) (1000,691) (19,193) (077,275) (17,000) PROFT (LOSS) CURRENT PERIOD 35,986,643 28,507,633 42,771,001 33,464,91 PROFT (LOSS) INNORTY INTEREST - - 3,707,455 2,812,12 OTHER COMPREHENSIVE NCOME -			44,137,039	35,272,048	53,201,532	42,170,887
2. Other non operating income (expenses) 37,842 11,162 4,520 21,74 PROFIT (LOSS) FROM NON OPERATING 39,539 11,439 10,260 22,19 PROFIT (LOSS) CURRENT PERIOD BEFORE TAX 44,177,178 35,283,487 53,211,792 42,193,07 Income tax expenses 1 (7,236,644) (6,683,921) (9,463,516) (8,557,25) Deferred tax income (expenses) 1(1,003,991) (91,933) (977,275) (172,09) PROFIT (LOSS) CURRENT PERIOD 35,936,643 28,507,633 42,771,001 33,464,91 PROFIT (LOSS) ININGRITY INTEREST . <td< td=""><td>1</td><td></td><td>1 (07</td><td>277</td><td>F 740</td><td>44</td></td<>	1		1 (07	277	F 740	44
PROFIT (LOSS) FROM NON OPERATING 39,539 11,439 10,260 22,19 PROFIT (LOSS) CURRENT PERIOD BEFORE TAX 44,177,178 35,283,487 53,211,792 42,193,07 Income tax expenses 1,235,8440 (6,683,921) (9,463,316) (19,7275) (17,003) PROFIT (LOSS) CURRENT PERIOD 35,936,643 26,507,633 42,771,001 33,464,91 PROFIT (LOSS) MINORITY INTERST - - 3,707,458 2,812,12 OTHER COMPREHENSIVE INCOME - - - - 1. Item that will not be reclassified to profit loss - - - a. Gain (from) from changes of financial statement - - - - b. Gain (loss) from danges of financial statement - - - - b. Gain (loss) from danges of financial statement tail benefit program - - - - c. Others - - - - - - - b. Gain (loss) from danges of financial statement tail benefit program - - - -						
PROFIT (LOSS) CURRENT PERIOD BEFORE TAX 44,177,178 35,283,487 53,211,792 42,193,07 Income tax expenses a. Estimated current tax b. Defirred tax income (expenses) (7,236,844) (6,683,221) (9,463,516) (8,557,25) PROFIT (LOSS) CURRENT PERIOD 35,936,643 28,507,633 42,771,001 33,464,91 PROFIT (LOSS) MUNORITY INTEREST - - 3,707,458 2,812,12 OTHER COMPREHENSIVE (LOSS) From Tensels and equipment reveluation increment b. Gain (LOSS) from anguisent reveluation increment b. Gain (LOSS) from anguisent reveluation increment b. Gain (LOSS) from anguisent reveluation increment b. Gain (LOSS) from changes of financial statement b. Gain (LOSS) from	2.					
a. Estimated current tax (7,726,844) (6,683,921) (9,463,526) (8,557,25) b. Deferred tax income (expenses) (1,003,691) (91,033) (977,275) (170,90) PROFIT (LOSS) CURRENT PERIOD 35,936,643 28,507,633 42,771,001 33,464,91 OTHER COMPREHENSVE INCOME - - 3,707,458 2,812,12 OTHER COMPREHENSVE INCOME - - - - 1. Rem that will not be reclassified to profit loss - - - - a. Gain from premises and equipment revoluation increment - - - - - b. Gain (Loss) from adjustment arising from translation of financial statement 669 (33,121) (12,289) 32,771 c. Others -						42,193,077
a. Estimated current tax (7,726,844) (6,683,921) (9,463,526) (8,557,25) b. Deferred tax income (expenses) (1,003,691) (91,033) (977,275) (170,90) PROFIT (LOSS) CURRENT PERIOD 35,936,643 28,507,633 42,771,001 33,464,91 OTHER COMPREHENSVE INCOME - - 3,707,458 2,812,12 OTHER COMPREHENSVE INCOME - - - - 1. Rem that will not be reclassified to profit loss - - - - a. Gain from premises and equipment revoluation increment - - - - - b. Gain (Loss) from adjustment arising from translation of financial statement 669 (33,121) (12,289) 32,771 c. Others -						
b Deferred tax income (expenses) (1,003,601) (91,933) (977,275) (170,90 PROFIT (LOSS) CURRENT PERIOD 35,936,643 28,507,633 42,771,001 33,464,91 PROFIT (LOSS) MINORITY INTEREST - - 3,707,458 2,812,12 OTHER COMPREHENSIVE INCOME -			(7 226 944)	(6 692 021)	(0.462.516)	19 557 254
PROFIT (LOSS) CURRENT PERIOD 35,936,643 28,507,633 42,771,001 33,464,91 PROFIT (LOSS) MINORITY INTEREST - - 3,707,458 2,812,12 OTHER COMPREHENSIVE INCOME -						
PROFIT (LOSS) MINORITY INTEREST . <t< td=""><td></td><td></td><td></td><td></td><td></td><td></td></t<>						
OTHER COMPREHENSIVE INCOME Item that will not be reclassified to profit loss . . 1. Item that will not be reclassified to profit loss .			,,-	,,		
1. Item that will not be reclassified to profit loss - <t< td=""><td></td><td></td><td>-</td><td>-</td><td>3,707,438</td><td>2,812,120</td></t<>			-	-	3,707,438	2,812,120
a. Gain from premises and equipment revaluation increment - <td>-</td> <td></td> <td></td> <td></td> <td></td> <td></td>	-					
b Gain (Loss) from remeasurement of actuarial benefit program - - - (43,476) 156,53 c. Others -	1.					
c. Others			-		(43,476)	156,537
a. Gain (loss) from adjustments arising from translation of financial statement469(33,121)(12,289)32,71b. Gain (loss) from changes of financial assets measured at fair value on available for sale(643,662)(643,662)(6,639,72)(6,839,74)c. Others4,692(6,601(6,601Other comprehensive income current period after income tax - net(682,741)(6,446,783)(704,095)(6,656,551TOTAL OTHER COMPREHENSIVE INCOME CURRENT PERIOD35,253,90222,060,85042,066,96626,808,40Profit (loss) current period attributable to :PARENT ENTITYNON CONTROLLING INTEREST35,936,64328,507,63339,063,54330,652,78Total comprehensive profit (loss) current period attributable to :PARENT ENTITYNON CONTROLLING INTERESTTotal comprehensive profit (loss) current period attributable to :PARENT ENTITYNON CONTROLLING INTERESTTotal comprehensive profit (loss) current period attributable to :PARENT ENTITYNON CONTROLLING INTERESTTOTAL COMPREHENSIVE PROFIT (LOSS) CURRENT PERIOD35,253,90222,060,85036,93,4122,732,9835,253,90222,060,85036,93,4122,732,9836,93,4122,732,9836,93,4122,732,9836,93,4122,732,98Colspan="4">Colspan="4">Colspan="4">Colspan="4">Co		c. Others	-	-	-	-
b Gain (loss) from changes of financial assets measured at fair value on available for sale (683,210) (6,413,622) (653,022) (6,839,74) C. Others Other comprehensive income current period after income tax - net (682,741) (6,446,783) (704,095) (6,656,51) TOTAL OTHER COMPREHENSIVE INCOME CURRENT PERIOD 35,253,902 22,060,850 42,066,906 26,808,40 Profit (loss) current period attributable to : PARENT ENTITY 35,936,643 28,507,633 39,063,543 30,652,78 NON CONTROLLING INTEREST - - 3,707,458 2,812,12 37,074,58 2,812,12 Total comprehensive profit (loss) current period attributable to : PARENT ENTITY 35,936,643 28,507,633 42,771,001 33,464,93 Total comprehensive profit (loss) current period attributable to : PARENT ENTITY 35,253,902 22,060,850 38,373,494 24,075,42 NON CONTROLLING INTEREST - - 3,693,412 2,732,988 TOTAL COMPREHENSIVE PROFIT (LOSS) CURRENT PERIOD 35,253,902 22,060,850 42,066,906 26,808,40 TRANSFER PROFIT (LOSS) TO HEAD OFFICE - - - - - - - - </td <td>2.</td> <td>Item that will be reclassified to profit loss</td> <td></td> <td></td> <td></td> <td></td>	2.	Item that will be reclassified to profit loss				
c. Others - - 4,692 (6,01 Other comprehensive income current period after income tax - net (682,741) (6,446,783) (704,095) (6,656,51 TOTAL OTHER COMPREHENSIVE INCOME CURRENT PERIOD 35,253,902 22,060,850 42,066,906 26,808,400 Profit (loss) current period attributable to : - - - 3,707,458 2,812,12 PARENT ENTITY 35,936,643 28,507,633 42,771,001 33,464,91 TOTAL ORDERTENTITY 35,936,643 28,507,633 42,771,001 33,464,91 TOTAL ORDERTENTITY 35,936,643 28,507,633 42,771,001 33,464,91 PARENT ENTITY 35,936,643 28,507,633 42,771,001 33,464,91 TOTAL OMPREHENSIVE INCOMPRETENT - - 3,707,458 2,812,12 PARENT ENTITY 35,936,643 28,507,633 42,771,001 33,464,91 VIDIAL COMPREHENSIVE PROFIT (LOSS) CURRENT PERIOD - - 3,693,412 2,732,98 TOTAL COMPREHENSIVE PROFIT (LOSS) CURRENT PERIOD 35,253,902 22,060,850 42,066,906 26,808,400 TOTAL COMPREHENSIVE PROFIT (LOSS) CURRENT PERIOD		a. Gain (loss) from adjustments arising from translation of financial statement	469	(33,121)	(12,289)	32,710
Other comprehensive income current period after income tax - net (682,741) (6,446,783) (704,095) (6,656,51) TOTAL OTHER COMPREHENSIVE INCOME CURRENT PERIOD 35,253,902 22,060,850 42,066,906 26,808,40 Profit (loss) current period attributable to :			(683,210)	(6,413,662)		(6,839,748
TOTAL OTHER COMPREHENSIVE INCOME CURRENT PERIOD 35,253,902 22,060,850 42,066,906 26,808,40 Profit (loss) current period attributable to : PARENT ENTITY 35,936,643 28,507,633 39,063,543 30,652,78 NON CONTROLLING INTEREST - - 37,07,458 2,812,12 TOTAL OMPREHENSIVE profit (loss) current period attributable to : - 35,936,643 28,507,633 42,771,001 33,464,91 Total comprehensive profit (loss) current period attributable to : - 35,936,643 28,507,633 42,771,001 33,464,91 PARENT ENTITY - - - 37,07,458 2,40,75,42 NON CONTROLLING INTEREST - - 35,253,902 22,060,850 38,373,494 2,4,075,42 NON CONTROLLING INTEREST -		c. Others	-	-	4,692	(6,011
Profit (loss) current period attributable to : 35,936,643 28,507,633 39,063,543 30,652,78 PARENT ENTITY NON CONTROLLING INTEREST TOTAL PROFIT (LOSS) CURRENT YEAR 35,936,643 28,507,633 42,771,001 33,464,91 Total comprehensive profit (loss) current period attributable to : 35,253,902 22,060,850 38,373,494 24,075,42 PARENT ENTITY NON CONTROLLING INTEREST TOTAL COMPREHENSIVE PROFIT (LOSS) CURRENT PERIOD 35,253,902 22,060,850 38,373,494 24,075,42 TOTAL COMPREHENSIVE PROFIT (LOSS) TO HEAD OFFICE - - - - - DIVIDEND - - - - - - - EARNINGS PER SHARE 385.04 305,57 *) 418.54 328,57 *		Other comprehensive income current period after income tax - net	(682,741)	(6,446,783)	(704,095)	(6,656,512
PARENT ENTITY 35,936,643 28,507,633 39,063,543 30,652,78 NON CONTROLLING INTEREST - - 3,707,458 2,812,12 Total comprehensive profit (Loss) current period attributable to : 35,936,643 28,507,633 42,771,001 33,464,91 PARENT ENTITY 35,936,643 28,507,633 42,771,001 33,464,91 PARENT ENTITY 35,936,643 28,507,633 42,771,001 33,464,91 PARENT ENTITY 35,253,902 22,060,850 38,373,494 24,075,42 NON CONTROLLING INTEREST - - 3,693,412 2,732,98 TOTAL COMPREHENSIVE PROFIT (LOSS) CURRENT PERIOD 35,253,902 22,060,850 42,066,906 26,808,400 TRANSFER PROFIT (LOSS) TO HEAD OFFICE - </td <td></td> <td>TOTAL OTHER COMPREHENSIVE INCOME CURRENT PERIOD</td> <td>35,253,902</td> <td>22,060,850</td> <td>42,066,906</td> <td>26,808,402</td>		TOTAL OTHER COMPREHENSIVE INCOME CURRENT PERIOD	35,253,902	22,060,850	42,066,906	26,808,402
PARENT ENTITY 35,936,643 28,507,633 39,063,543 30,652,78 NON CONTROLLING INTEREST - - 3,707,458 2,812,12 Total comprehensive profit (Loss) current period attributable to : 35,936,643 28,507,633 42,771,001 33,464,91 PARENT ENTITY 35,936,643 28,507,633 42,771,001 33,464,91 PARENT ENTITY 35,936,643 28,507,633 42,771,001 33,464,91 PARENT ENTITY 35,253,902 22,060,850 38,373,494 24,075,42 NON CONTROLLING INTEREST - - 3,693,412 2,732,98 TOTAL COMPREHENSIVE PROFIT (LOSS) CURRENT PERIOD 35,253,902 22,060,850 42,066,906 26,808,400 TRANSFER PROFIT (LOSS) TO HEAD OFFICE - </td <td></td> <td>Profit (loss) current period attributable to :</td> <td></td> <td></td> <td></td> <td></td>		Profit (loss) current period attributable to :				
TOTAL PROFIT (LOSS) CURRENT YEAR 35,936,643 28,507,633 42,771,001 33,464,91 Total comprehensive profit (loss) current period attributable to : 35,936,643 28,507,633 42,771,001 33,464,91 PARENT ENTITY 35,253,902 22,060,850 38,373,494 24,075,42 NON CONTROLLING INTEREST 3,693,412 2,732,98 3,693,412 2,732,98 TOTAL COMPREHENSIVE PROFIT (LOSS) CURRENT PERIOD 35,253,902 22,060,850 42,066,906 26,808,40 TRANSFER PROFIT (LOSS) TO HEAD OFFICE . <td></td> <td></td> <td>35,936,643</td> <td>28,507,633</td> <td>39,063,543</td> <td>30,652,786</td>			35,936,643	28,507,633	39,063,543	30,652,786
Total comprehensive profit (loss) current period attributable to : PARENT ENTITY NON CONTROLLING INTEREST TOTAL COMPREHENSIVE PROFIT (LOSS) CURRENT PERIOD 35,253,902 22,060,850 38,373,494 24,075,42 TRANSFER PROFIT (LOSS) TO HEAD OFFICE 35,253,902 22,060,850 42,066,906 26,808,400 DIVIDEND			-	-		2,812,128
PARENT ENTITY 335,253,902 22,060,850 38,373,494 24,075,42 NON CONTROLLING INTEREST - 3,693,412 2,732,98 TOTAL COMPREHENSIVE PROFIT (LOSS) CURRENT PERIOD 35,253,902 22,060,850 42,066,906 26,808,400 TRANSFER PROFIT (LOSS) TO HEAD OFFICE - - - - - DIVIDEND - - - - - - - EARNINGS PER SHARE 385.04 305,57*) 418.54 328,57*		TOTAL PROFIT (LOSS) CURRENT YEAR	35,936,643	28,507,633	42,771,001	33,464,914
PARENT ENTITY 335,253,902 22,060,850 38,373,494 24,075,42 NON CONTROLLING INTEREST - 3,693,412 2,732,98 TOTAL COMPREHENSIVE PROFIT (LOSS) CURRENT PERIOD 35,253,902 22,060,850 42,066,906 26,808,400 TRANSFER PROFIT (LOSS) TO HEAD OFFICE - - - - - DIVIDEND - - - - - - - EARNINGS PER SHARE 385.04 305,57*) 418.54 328,57*		Total comprehensive profit (loss) current period attributable to :				
NON CONTROLLING INTEREST - 3,693,412 2,732,98 TOTAL COMPREHENSIVE PROFIT (LOSS) CURRENT PERIOD 35,253,902 22,060,850 42,066,906 26,808,402 TRANSFER PROFIT (LOSS) TO HEAD OFFICE - <td></td> <td>PARENT ENTITY</td> <td>35,253,902</td> <td>22,060,850</td> <td></td> <td>24,075,420</td>		PARENT ENTITY	35,253,902	22,060,850		24,075,420
TRANSFER PROFIT (LOSS) TO HEAD OFFICE - - - - DIVIDEND - - - - - EARNINGS PER SHARE 385.04 305,57*) 418.54 328,57*			-	-		2,732,982
DIVIDEND		TOTAL COMPREHENSIVE PROFIT (LOSS) CURRENT PERIOD	35,253,902	22,060,850	42,066,906	26,808,402
EARNINGS PER SHARE 385.04 305,57 *) 418.54 328,57 *		TRANSFER PROFIT (LOSS) TO HEAD OFFICE	-	-	-	-
		DIVIDEND	-		-	-
		EARNINGS PER SHARE	385.04	305,57 *)	418.54	328,57 *

STATEMENTS OF COMMITMENTS AND CONTIGENCIES PT BANK MANDIRI (PERSERO) Tbk. As of 30 September 2023 and 31 December 2022

					(In Millions of Rupiah)
		INDIV	IDUAL	CONSO	LIDATED
NO	DESCRIPTION	30 September 2023	31 December 2022 (Audited)	30 September 2023	31 December 2022 (Audited)
Ι.	COMMITMENT RECEIVABLES				
	 Unused fund borrowings/financing facilities Outstanding purchase position of spot and derivative/forward Others 	- 235,861,393 -	- 216,072,362 -	- 237,147,738 -	- 216,413,578 -
п.	COMMITMENT PAYABLES				
	 Unused loan/financing facilities granted to customers Committed Uncommitted Outstanding irrevocable letters of credit Outstanding sales position of spot and derivative/forward Others 	55,327,844 164,124,025 17,907,214 235,845,509 -	47,765,747 149,441,920 28,135,050 219,886,630 -	54,681,541 164,836,667 17,951,506 239,235,238 -	47,580,488 149,954,493 28,317,281 222,031,188 -
III.	CONTINGENT RECEIVABLES				
	 Guarantees received Others 	27,070,733 34,344	27,815,004 34,355	27,306,035 34,344	28,052,019 34,355
IV.	CONTINGENT PAYABLES				
	 Guarantees issued Others 	122,190,436 3,023,134	120,128,031 2,154,323	125,112,155 3,023,134	122,836,819 2,154,323

(In Millions of Rupiah)

	MANAGEMENT OF THE E	BANK	SHAREHOLDER	
	Board of Commissioners			
	- President Commissioner/Independent	: Muhamad Chatib Basri		
	- Deputy President Commissioner/Independent	: Andrinof A. Chaniago	Republic of Indonesia : 52.00%	
	- Independent Commissioner	: Loeke Larasati Agoestina	Non Ultimate Shareholder through Capital Market (≥ 5%)	: Nil
	- Independent Commissioner	: Muliadi Rahardja	Non Ultimate Shareholder through non Capital Market (≥ 5%)	:
	- Independent Commissioner	: Heru Kristiyana	Indonesia Investment Authority : 8,00%	
	- Independent Commissioner	: Zainudin Amali*)		
	- Commissioner	: Rionald Silaban		
	- Commissioner	: Arif Budimanta		
	- Commissioner	: Faried Utomo		
	- Commissioner	: Nawal Nely		
	- Commissioner	: Muhammad Yusuf Ateh		
	Board of Directors			
	Board of Directors			
	- President Director	: Darmawan Junaidi	Jakarta, 30 October 2023	
	- Deputy President Director	: Alexandra Askandar	S. E & O	
	 Director of Risk Management 	: Ahmad Siddik Badruddin	Board of Directors	
	- Director of Complience and HR	: Agus Dwi Handaya	PT Bank Mandiri (Persero) Tbk.	
	- 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		
	- Director of Treasury and International Banking	: Eka Fitria	Darmawan Junaidi	Sigit Prastowo
1			President Director	Director of Finance and Strategy

*) The appointment of member of the Board of Commissioners is effective after obtaining approval from the Financial Services Authority based on Fit and Proper Test and in accordance with the applicable laws and regulations.

Notes :

- 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 2023 and for the nine months period then ended, as prepared by the Bank's Management in accordance with Indonesian Financial Accounting Standards. The Consolidated Financial Statements of PT Bank Mandiri (Persero) Tbk. ("Bank") and its Subsidiaries as of 31 December 2022 have been audited by KAP Tanudiredja, Wibisana, Rintis & Rekan (a member firm of PwC global network) with Lucy Luciana Suhenda, S.E., Ak., CPA,
- 2) The above published financial statements are presented to comply with the Financial Services Authority Regulation (RFSA) No. 37/POJK.03/2019 dated 19 December 2019 regarding the Transparency and Published Financial Statements of the Bank and Circular Letter of Financial Services Authority (CLFSA) No. 9/SEOJK.03/2020 dated 30 June 2020 regarding the Transparency and Published Financial Statements of Coventional Bank's Report and Circular Letter of Financial Services Authority No. S-2/PB.11/2020 dated 20 January 2020 regarding Changes to Published Financial Statements and also Financial information and Statement of Cash Flows which included in the Published Financial Statements have been prepared in accordance with Bapepam and LK Regulation No. VIII.G7, Attachment to Decision of 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 the Bank Indonesia Regulation No. 7/3/PBI/2005 dated 20 January 2005 regarding the Amendment of Financial Services Authority Regulation No. 38/POJK.03/2019 dated 19 December 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.

4) Exchange rate of 1 US Dollar as at 30 September 2023, 31 December 2022 and 30 September 2022 were Rp15,455.00, Rp15,567.50 and Rp15,227.50, respectively.

STATEMENTS OF ASSETS' QUALITY AND OTHER INFORMATION

As of 30 September 2023 and 2022

					(In Millions	of Rupiah)	101511/1	DUAL					
							INDIVI	DUAL					
	DESCRIPTION			30 Septem	ber 2023					30 Septem	ber 2022		
		Current	Special Mention	Sub Standard	Doubtful	Loss	Total	Current	Special Mention	Sub Standard	Doubtful	Loss	Total
	RELATED PARTIES	1					r						
1.	Placements with other banks												
	a. Rupiah b. Foreign currencies	22 984,133	-	-	-	-	22 984,133	22 958,593	-	-	-	-	22 958,593
2.	Spot and derivative receivables/forward												
	a. Rupiah	-	-	-	-	-	-	-	-	-	-	-	-
	b. Foreign currencies	-	-	-	-	-	-	-	-	-	-	-	-
3.	Securities												
	a. Rupiah	26,394	-	-	-	-	26,394	15,231	-	-	-	-	15,231
	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	6,556	-	-	-	-	6,556	4,115	-	-	-	-	4,115
		-	-	-	-	-	-	-	-	-	-	-	-
7.	Loans and financing provided a. Micro, small and medium loans (UMKM)												-
	i. Rupiah		-	-	-	-	-	-	-	-	-	-	-
	ii. Foreign currencies		_	-	-	-	-	-	-	-	-	-	-
	b. Non UMKM	5,661,293	54	-	-	-	5,661,347	3,886,821	2,430	-	2,055	-	3,891,306
	i. Rupiah	4,890,730	54	-	-	-	4,890,784	3,429,996	2,430	-	2,055	-	3,434,481
	ii. Foreign currencies	770,563	-	-	-	-	770,563	456,825	-	-	-	-	456,825
	c. Restructured loans*)	-	-	-	-	-	-	-	-	-	-	-	-
	i. Rupiah ii. Foreign currencies	-	-	-	-	-	-	-	-	-	-	-	-
	II. Foreign currencies	-	-	-	-	-	-	-	-	-	-	-	-
8.	Investments in shares	14,526,121	-	414,227	94,191	-	15,034,539	10,042,232	-	414,227	94,191	-	10,550,650
9.	Other receivables	-	-	-	-	-	-	-	-	-	-	-	-
10.	Commitments and contingencies												
	a. Rupiah	1,067,967	153	-	-	-	1,068,120	435,732	130	-	-	-	435,862
	b. Foreign currencies	-	-	-	-	-	-	-	-	-	-	-	-

	THIRD PARTIES												
1.	Placements with other banks						1						
1	a. Rupiah	21,541,422					21,541,422	27,854,185					27,854,185
	b. Foreign currencies	43,213,975	-		-	-	43,213,975	50,122,638	-		-	-	50,122,638
		43,213,373					43,213,373	50,122,050					50,122,050
2.	Spot and derivative receivables/forward												
2.	a. Rupiah	2,615,861					2,615,861	2,063,108					2,063,108
	b. Foreign currencies	159,780	-	-	-	-	159,780	125,948	-	-	-	-	125,948
	b. Foreign currencies	139,780	-	-	-	-	155,760	125,540	-		-	-	125,540
3.	Securities												
3.	a. Rupiah	197,614,152					197,614,152	211,010,886					211,010,886
			-	-	-	-			-	-	-	-	
	b. Foreign currencies	58,645,482	-	-	-	-	58,645,482	58,846,733	-	-	-	-	58,846,733
4.	Securities sold with agreement to repurchase (Repo)	17 000 000											
	a. Rupiah	17,992,369	-	-	-	-	17,992,369	25,504,663	-	-	-	-	25,504,663
	b. Foreign currencies	8,872,480	-	-	-	-	8,872,480	7,661,034	-	-	-	-	7,661,034
1_													
5.	Securities purchased with agreement to resell												
	(reverse repo)												
	a. Rupiah	5,012,966	-	-	-	-	5,012,966	7,397,180	-	-	-	-	7,397,180
	b. Foreign currencies	-	-	-	-	-	-	226,976	-	-	-	-	226,976
6.	Acceptances receivables	12,639,592	90,146	-	-	-	12,729,738	8,522,789	116,116	2,143	-	-	8,641,048
7.	Loans and financing provided												
	a. Micro, small and medium loans (UMKM)	115,650,296	4,600,321	575,240	760,328	493,520	122,079,705	108,553,909	3,797,782	364,477	1,007,555	302,405	114,026,128
	i. Rupiah	115,275,020	4,600,321	575,240	760,328	493,520	121,704,429	108,431,039	3,797,782	364,477	1,007,555	302,405	113,903,258
	ii. Foreign currencies	375,276	-	-	-	-	375,276	122,870	-	-	-	-	122,870
	b. Non UMKM	832,529,811	43,849,376	1,675,968	6,194,801	4,052,389	888,302,345	733,388,738	37,799,589	1,031,104	5,413,181	12,240,560	789,873,172
	i. Rupiah	613,575,186	30,534,038	1,675,968	4,760,495	1,813,695	652,359,382	531,556,773	25,998,924	1,031,104	4,533,368	8,279,050	571,399,219
				-		, ,				1,031,104			218,473,953
	ii. Foreign currencies	218,954,625	13,315,338		1,434,306	2,238,694	235,942,963	201,831,965	11,800,665		879,813	3,961,510	
	c. Restructured loans*)	38,081,844	35,109,900	1,134,441	5,300,952	3,680,962	83,308,099	64,438,570	33,870,550	833,167	5,596,628	10,911,725	115,650,640
	i. Rupiah	29,886,585	21,794,994	1,134,441	3,866,646	1,455,212	58,137,878	55,147,103	22,550,453	833,167	4,716,815	6,950,294	90,197,832
	ii. Foreign currencies	8,195,259	13,314,906	-	1,434,306	2,225,750	25,170,221	9,291,467	11,320,097	-	879,813	3,961,431	25,452,808
1													
8.	Investments in shares	-	-	-	-	34,117	34,117	-	-	-	-	34,098	34,098
1													
9.	Other receivables	25,791,037	491,732	-	2,050	1,219,630	27,504,449	31,422,026	635,271	15,522	-	1,203,825	33,276,644
1													
10.	Commitments and contingencies												
1	a. Rupiah	217,811,367	2,228,353	277	55,047	63,257	220,158,301	191,452,219	1,794,206	33,652	36,903	174,374	193,491,354
1	b. Foreign currencies	131,750,288	6,566,097	-	2,316	4,397	138,323,098	113,561,829	5,068,780	7,748	2,670	12,977	118,654,004
L													
	OTHER INFORMATION												
1.	Value of bank's assets pledgeD as collateral :												
1	a. To Bank Indonesia						-						-
1	b. To others						-						-
2.	Repossessed assets**)						-						238,820
	Include restmictured leave due to Could 10												

Include restructured loans due to Covid-19
 Repossessed assets are presented net after the allowance for impairment of assets.

ALLOWANCE FOR IMPAIRMENT AND ASSET QUALITY ASSESSMENT

					30 September 2023							30 September 2022			
			Allowance for Imp	airment (<i>CKPN</i>)		Allowance for	Asset Quality Ass	essment (<i>PPKA</i>)		Allowance for Im	pairment (<i>CKPN</i>)		Allowance for A	Asset Quality Asse	essment (<i>PPKA</i>)
No.	DESCRIPTION	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	12,650	-	-	12,650	354,771	-	354,771	10,622	-	-	10,622	417,846	-	417,846
2.	Spot and derivative receivables/forward	-	-	-	-	26,843	-	26,843	-	-	-	-	21,787	-	21,787
3.	Securities*)	15,969	-	-	15,969	389,720	-	389,720	31,129	-	-	31,129	387,628	-	387,628
4.	Securities sold with agreement to repurchase (Repo)	-	-	-	-	7,321	-	7,321	-	-	-	-	7,263	-	7,263
5.	Securities purchased with agreement to resell (Reverse Repo)	-	-	-	-	310	-	310	-	-	-	-	50,443	-	50,443
6.	Acceptances receivables	30,949	176,974	-	207,923	126,462	4,507	130,969	26,256	125,059	2,143	153,458	85,269	6,128	91,397
7.	Loans and financing provided*)	11,264,624	24,607,417	10,843,192	46,715,233	9,538,414	10,783,643	20,322,057	11,666,089	26,574,218	21,298,301	59,538,608	8,458,295	18,043,688	26,501,983
8.	Investments in shares	30	-	79,055	79,085	145,261	143,347	288,608	30	-	79,834	79,864	30	143,327	143,357
9.	Other receivables	38,554	931,202	1,221,878	2,191,634	257,910	1,245,242	1,503,152	79,611	204,535	1,219,348	1,503,494	314,220	1,237,918	1,552,138
10.	Commitments and contingencies	460,577	645,166	98,332	1,204,075	1,886,754	426,191	2,312,945	427,590	1,164,820	197,766	1,790,176	1,726,468	487,984	2,214,452
	Total	11,823,353	26,360,759	12,242,457	50,426,569	12,733,766	12,602,930	25,336,696	12,241,327	28,068,632	22,797,392	63,107,351	11,469,249	19,919,045	31,388,294

*) Stage 1 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 2023 and 2022

	30 Septem	ber 2023	30 Septer	(in millions of rupiah nber 2022
COMPONENTS OF CAPITAL	Individual	Consolidated	Individual	Consolidated
Core Capital (Tier 1)	192,315,530	239,405,599	169,655,464	203.927.848
1 Common Equity Tier 1 (CET 1)	192,315,530	239,405,599	169,655,464	203,927,848
1.1 Paid-in Capital (net of Treasury Stock)	11,666,667		11,666,667	11,666,667
1.2 Disclosed Reserves	208,070,560	228,791,823	181,844,747	198,075,240
1.2.1 Additional Factor	212,420,733	233,742,482	187,428,053	204,282,616
1.2.1.1 Other comprehensive income	34,563,236	34,791,975	29,989,610	30,215,525
1.2.1.1.1 Excess differences arising from translation of financial statement	50,823	50,823	70,000	70,000
1.2.1.1.2 Potential gain of the increase in the fair value of financial assets available for sale	24,459	24,459	5,713	5,713
1.2.1.1.3 Surplus of fixed assets revaluation	34,487,954	34,716,693	29,913,897	30,139,812
1.2.1.2 Other disclosed reserves	177,857,497	198,950,507	157,438,443	174,067,091
1.2.1.2.1 Agio	18,941,550	17,643,264	18,941,550	17,643,264
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	120,645,971	139,910,367	107,655,927	123,437,708
1.2.1.2.4 Current year profit	35,936,643	39,063,543	28,507,633	30,652,786
1.2.1.2.5 Funds for paid-in capital	-	-	-	-
1.2.1.2.6 Others	-	-	-	-
1.2.2 Deduction Factor	(4,350,173)	(4,950,659)	(5,583,306)	(6,207,376
1.2.2.1 Other comprehensive income	(3,834,211)	(3,469,163)	(5,263,690)	(5,017,142
1.2.2.1.1 Negative differences arising from translation of financial statement	(412,108)	(123,539)	(396,144)	(126,275
1.2.2.1.2 Potential losses from the decrease in the fair value of financial assets available for sale	(3,422,103)	(3,345,624)	(4,867,546)	(4,890,867
1.2.2.2 Other disclosed reserves	(515,962)	(1,481,496)	(319,616)	(1,190,234
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 adjusment amounts based on financial accounting standards	-	-	-	-
1.2.2.2.6 Required allowance for non earning assets	(515,962)	(1,481,496)	(319,616)	(1,190,234
1.2.2.7 Others	-	-	-	-
	-	-	-	•
1.3 Non controlling interest	-	20,945,259	-	15,778,654
1.4 Deduction Factor of CET 1	(27,421,697)		(23,855,950)	(21,592,713
1.4.1 Deferred tax calculation	(8,877,047)	(11,181,145)	(9,877,332)	(11,683,915
1.4.2 Goodwill	-	(482,091)	-	(482,091
1.4.3 Other intangible assets	(3,558,048)	(4,293,214)	(3,476,703)	(3,973,980
1.4.4 Investments in share	(14,986,602)	(6,041,700)	(10,501,915)	(5,452,727
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 <i>Tier</i> 2 to other banks 1.4.7.2 Cross-ownership in another entity acquired by the transition due to law, grants, or grants will		-	-	•
1.4.7.2 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		-	-	
1.4.7.3 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)		-	-	
		-	-	
2 Additional Tier 1 (AT 1)		-	-	
2.1 Instrument which comply with AT 1 requirements		-	-	
2.1 Instrument which comply with AT1 requirements 2.2 Agio/Disagio		-	-	
2.2 Agu/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		-		
2.3.1 Placement of runds in instrument AT 1 and/or her 2 to other bank 2.3.2 Cross-ownership in another entity acquired by the transition due to law, grants, or grants will		-	-	
2.3.2 closs-ownersing in another entry adquired by the transition due to law, grants, or grants will		-	-	

STATEMENTS OF CALCULATION OF CAPITAL ADEQUACY RATIO FOR COMMERCIAL BANK PT Bank Mandiri (Persero) Tbk As of 30 September 2023 and 2022

									(in millions of rupiah)		
II Supplemental Capital (Tier 2)						11,712,998	14,182,094	10,122,480	12,564,173		
1 Capital Instrument in the form of Stock or others which	Capital Instrument in the form of Stock or others which comply with Tier 2 Requirements										
2 Agio/Disagio											
3 General provision on earning assets (max. 1.25% cred	it risk - weighted ass	ets)				11,502,498	13,925,761	9,908,789	12,029,649		
4 Deduction supplemental capital						-	-	-	-		
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 lav	, grants, or grants wi	11			-	-	-	-		
TOTAL CORE AND SUPPLEMENTAL CAPITAL						204,028,528	253,587,693	179,777,944	216,492,021		
	30 Septen	iber 2023	30 Septem	ber 2022		30 September 2023		30 Septer	nber 2022		
	Individual	Consolidated	Individual	Consolidated		Individual	Consolidated	Individual	Consolidated		
RISK WEIGHTED ASSETS					KPMM Ratio						
CREDIT RISK - WEIGHTED ASSETS	920,199,879	1,114,060,868	792,703,100	962,371,890	CET 1 Ratio (%)	19.50%	20.12%	18.23%	17.83%		
MARKET RISK - WEIGHTED ASSETS	7,532,883	7,566,397	4,020,987	4,753,254	Tier 1 Ratio (%)	19.50%	20.12%	18.23%	17.83%		
OPERATIONAL RISK - WEIGHTED ASSETS	58,720,278	68,332,364	133,826,964	176,859,897	Tier 2 Ratio (%)	1.18%	1.19%	1.09%	1.10%		
TOTAL RISK WEIGHTED ASSETS	986,453,040	1,189,959,629	930,551,051	1,143,985,041	Capital Adequacy Ratio (%)	20.68%	21.31%	19.32%	18.93%		
CAR BASED ON RISK PROFILE (%)	9.76%	9.82%	9.86%	9.90%	CET 1 FOR BUFFER (%)	10.92%	11.49%	9.46%	9.03%		
CAPITAL ALLOCATION FOR CAR BASED ON RISK PROFILE					PERCENTAGE OF BUFFER MANDATORY FILLED BY BANK(%)						
From CET 1 (%)	8.58%	8.63%	8.77%	8.80%	Capital conservation buffer (%)	2.50%	2.50%	2.500%	2.500%		
From AT 1 (%)	-	-	-	-	Countercyclical Buffer (%)	0.00%	0.00%	0.00%	0.00%		
From Tier 2 (%)	1.18%	1.19%	1.09%	1.10%	Capital Surcharge for Systemic Bank (%)	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 negated until 31st March 2022.

STATEMENTS OF FINANCIAL RATIOS

As of 30 September 2023 and 2022

		-	(In %)
No.	RATIOS	30 September 2023	30 September 2022
PFRF	ORMANCE RATIOS		
1.	Capital Adequacy Ratio (CAR)	20.68%	19.32%
2.	Non-performing earning assets and non-performing non-earning assets		
	to total earning assets and non-earning assets	0.87%	1.36%
3.	Non-performing earning assets to total earning assets	0.88%	1.35%
4.	Allowance for impairment on financial assets to		
	earning assets	3.45%	4.54%
5.	Gross NPL	1.36%	2.26%
6.	Net NPL	0.32%	0.31%
7.	Return on Asset (ROA)	3.85%	3.40%
8.	Return on Equity (ROE)	26.34%	23.28%
9.	Net Interest Margin (NIM)	5.35%	5.12%
10.	Operating Expenses to Operating Income	52.92%	55.59%
11.	Cost to Income Ratio (CIR)	33.94%	35.82%
12.	Loan to Deposit Ratio (LDR)	87.64%	83.18%
СОМ	PLIANCE		
1.	a. Percentage violation of Legal Lending Limit		
	i. Related parties	0.00%	0.00%
	ii. Third parties	0.00%	0.00%
	 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	7.89%	8.23%
	- Daily	0.00%	0.00%
	- Average	7.89%	8.23%
	b. Reserve requirement Foreign currencies	4.10%	4.10%
	- Daily	2.00%	2.00%
	- Average	2.10%	2.10%
3.	Net Open Position - Overall	1.23%	7.59%

STATEMENTS OF SPOT AND DERIVATIVE TRANSACTIONS

As of 30 September 2023 (In Millions of Rupiah)

		<u>(</u>	n Millions of Ru	INDIVIDUAL		
No.	TRANSACTION	Notional Amount	Т	уре	Derivative Rec	eivables & Payables
		Notional Amount	Trading	Hedging	Receivables	Payables
Α.	Exchange Rate Related					
1	Spot	9,784,001	9,777,046	6,955	13,467	9,602
2	Forward	44,468,321	44,468,321	-	183,462	368,568
3	Option a. Written b. Purchased	3,091,148 5,893,067	1,700,198 5,893,067	1,390,950 -	631 60,277	15,980 9
4	Future	-	-	-	-	-
5	Swap	129,914,100	115,884,193	14,029,907	988,946	423,651
6	Others	-	-	-	-	-
Β.	Interest Rate Related					
1	Forward	-	-	-	-	-
2	Option a. Written b. Purchased	-	-	-	-	-
3	Future	-	-	-	-	-
4	Swap	42,323,924	39,904,058	2,419,866	843,110	725,386
5	Others	30,556,390	30,556,390	-	423,287	643,380
C.	Others	5,703,800	5,703,800	-	262,461	16,983
	TOTAL	271,734,751	253,887,073	17,847,678	2,775,641	2,203,559

STATEMENTS OF CASH FLOWS For the Periods Ended 30 September 2023 and 2022 (In millions of Rupiah)

(In millions of Rupiah)		
	CONSOLIDATED	
DESCRIPTION		
	30 September 2023	30 September 2022
CASH FLOWS FROM OPERATING ACTIVITIES		
Receipts from interest income	80,769,057	65,721,928
Receipts from sharia income	13,867,126	11,621,081
Receipts from fees, commissions, and premiums	24,750,027	23,710,107
Payment of insurance claims expenses	(8,878,497)	(8,906,356)
Payments of interest expenses Payments of sharia expense	(21,244,528)	(14,080,913)
Receipts from the sale of government bonds - Fair value through profit or loss	(4,291,345) 148,244,012	(2,888,719) 247,817,538
Acquisition of government bonds - Fair value through profit or loss	(153,971,284)	(249,902,348)
Foreign exchange gain - net	-	-
Receipts from financial asset measured at FVTPL - net	4,792,566	3,497,641
Other operating income - others	3,197,219	2,942,909
Other operating expenses - others	(7,414,186)	(8,069,626)
Salaries and employee benefits	(19,845,115)	(18,091,173)
General and administrative expenses Non-operating income/(expense) - net	(12,483,793) 4,520	(11,563,461) 21,746
Payment of corporate income tax	(10,520,645)	(9,028,385)
Cash Flow From Operating Activities Before Changes in Operating Assets and Liabilities	36,975,134	32,801,969
Decrease/(Increase) in Operating Assets:		
Placements with Bank Indonesia and other banks	(4,502,384)	1,682,437
Marketable securities - Fair value through profit or loss	(6,397,959)	7,978,302
Other receivables - trade transactions Loans	6,633,028	(3,092,038) (94,312,882)
Sharia financing	(97,952,606) (25,227,895)	(30,300,712)
Securities purchased under agreement to resell	727,591	15,492,060
Consumer financing receivables	(6,634,516)	(4,302,770)
Net investment in lease financing	432,326	(901,990)
Prepaid taxes	569,819	862,510
Prepaid expenses	(1,670,540)	(1,133,168)
Other assets	(6,384,115)	(2,689,515)
Proceeds from collection of financial assets already written - off	7,153,868	5,914,051
te serve in Oceanity (in this is and Terrary control of the bit Standard		
Increase in Operating Liabilities and Temporary Syirkah Funds: Conventional Banking		
Demand deposits	(33,657,067)	(2,349,843)
Saving deposits	11,347,959	42,450,169
Time deposits	(22,386,523)	23,590,603
Interbank call money	3,429,439	1,497,240
Obligation due immediately	2,910,149	(1,059,623)
Liability to unit - linked policyholders	(760,480)	(587,484)
Other taxes payable	(390,581)	67,271
Other liabilities	12,310,955	9,540,482
Sharia Banking - Temporary Syirkah Funds		
Demand deposits - restricted investment and demand deposit - mudharabah musytarakah	(2,601,590)	5,169,280
Saving deposits - restricted investment and mudharabah saving deposit - unrestricted investment	(58,350)	3,842,221
Mudharabah time deposits - unrestricted investment	5,055,959	(2,475,429)
Net Cash (Used for)/Provided by Operating Activities	(121,078,379)	7,683,141
CASH FLOWS FROM INVESTING ACTIVITIES Decrease in marketable securities - other than at fair value through profit or loss	5,916,987	12,462,734
Decrease/(increase) in government bonds - other than measured at fair value through profit or loss	29,491,466	(44,363,479)
Proceeds from sale of fixed assets	239,796	7,013
Acquisitions of fixed assets	(1,172,557)	(2,116,871)
Acquisitions of intangible assets	-	-
Proceeds from sale of intangible assets	(772,854)	(457,917)
Acquisitions of leased assets	(1,278,896)	(1,596,874)
Increase of investment in Subsidiaries	(1,017,048)	(1,057,671)
Net Cash Provided by/(Used for) Investing Activities	31,406,894	(37,123,065)
CASH FLOWS FROM FINANCING ACTIVITIES		
Receipts from marketable securities issued	15,079,460	1,225,667
Payments of marketable securities issued	(9,202,000)	(3,882,040)
Receipts from fund borrowings	47,811,975	15,258,186
Payments of fund borrowings	(25,375,911)	(9,883,125)
Receipts from subordinated loans and marketable securities Payments of subordinated loans and marketable securities	100,000	(12,900)
Payments of subordinated loans and marketable securities (Decrease)/increase in securities sold under repurchase agreements liabilities	(517,151) (35,893)	(12,900) 25,744,544
Payments of dividends	(24,702,382)	(16,816,893)
Net Cash Provided by/(Used for) Financing Activities	3,158,098	11,633,439
	(0.5 - 1.0 - 0.0 -)	
DECREASE IN CASH AND CASH EQUIVALENTS	(86,513,387)	(17,806,485)
EFFECT OF EXCHANGE RATE CHANGES ON CASH AND CASH EQUIVALENTS	(1,250,429)	3,047,667
CASH AND CASH EQUIVALENTS AT THE BEGINNING OF PERIOD	274,889,544	193,631,712
CASH AND CASH EQUIVALENTS AT THE END OF PERIOD Cash and cash equivalents at the end of period consist of :	187,125,728	178,872,894
Cash Current accounts with Pank Indonesia	23,443,305	22,557,805
Current accounts with Bank Indonesia	84,586,356	69,962,171
Current accounts with other banks Liquid short-term investments with	34,274,184	30,884,413
maturity period of three months		
or less since the date of acquisition	44,821,883	55,468,505
Total cash and cash equivalents	187,125,728	178,872,894