

Consolidated Financial Statements

(In Millions of Rupiah)

31 March 2022 31 March 2021 31 March 2022

Statements of Income and Other Comprehensive

PT Bank Mandiri (Persero) Tbk. & Subsidiaries

(In %)

2.

For the Period Ended 31 March 2022 and 2021 DESCRIPTION

Statements of Financial Position

	of 31 March 2022 and 31 December 2	INDIV	IDUAL	CONSO	LIDATED
10	DESCRIPTION	31 March 2022	31 December 2021	31 March 2022	31 December 202 (Audited)
			(Audited)		(Audited)
	ASSETS				
1.	Cash	17,145,825	18,829,300	21,677,285	23,948,48
2.	Placements with Bank Indonesia	84,346,689	116,306,974	105,667,499	138,296,26
3.	Placements with other banks	27,458,453	30,968,466	30,992,018	33,954,07
4.	Spot and derivative receivables/forward	1,411,312	1,673,544	1,411,231	1,673,81
5. 6.	Securities*)	280,504,886	265,127,156	398,067,860	379,541,40
ь.	Securities sold under repurchase agreements (Repo)	28,285,017	6,202,221	28,285,017	6,326,20
7.	Securities purchased under resale	20,203,017	0,202,221	20,203,017	0,320,20
· ·	agreements (Reverse Repo)	2,891,882	22,136,689	6,649,858	27,317,00
8.	Acceptances receivables	10,742,651	10,231,835	10,773,760	10,273,44
Э.	Loans	842,354,021	828,113,863	1,047,701,015	1,026,224,82
0.	Consumer financing receivables	-	-	19,964,189	19,108,32
1.	Sharia financing	-	-	-	
2.	Investment in share	10,477,767	10,477,783	2,452,556	2,446,98
3.	Others financials assets	35,990,024	37,990,768	37,306,083	39,099,54
4.	Allowance for impairment on financial				
	assets -/-	(40,405)	(60.60.0)	(66.640)	(04.25)
	a. Securities	(49,425)	(60,684)	(66,649)	(81,35
	b. Loans and sharia financing **)	(61,057,181)	(60,488,261)	(70,127,314)	(69,193,66)
	c. Others	(1,623,911)	(1,684,502)	(1,670,956)	(1,735,88
5.	Intangible assets	8,444,832	8,439,235	10,610,996	10,623,08
	Accumulated amortisation for intangible assets -/-	(4,836,682)	(4,701,232)	(5,690,372)	(5,511,33
6.	Premises and equipment ***)	58,574,731	58,232,269	68,537,294	67,503,26
0.	Accumulated depreciation for premises and	56,574,751	56,232,209	00,557,294	07,505,20
	equipment -/-	(14,328,665)	(13,894,875)	(18,938,971)	(18,358,47
7.	Non earning assets	(,	((// /	(
	a. Abandoned properties	-	-	-	
	b. Repossessed assets - net	238,820	238,820	1,117,334	1,120,08
	c. Suspense account	3,610,416	613,617	3,610,416	613,61
	d. Inter office assets	-	-	-	
8.	Lease financing	-	-	5,186,967	4,823,77
9.	Other assets	22,269,433	20,802,585	30,557,624	27,597,60
	TOTAL ASSETS	1,352,850,895	1,355,555,571	1,734,074,740	1,725,611,12
	LIABILITIES AND EQUITY				
	LIABILITIES	255 025 100			
Ι.	Demand deposits ****)	355,835,498	378,436,403	392,161,460	413,072,63
2. 3.	Savings deposits ****)	392,771,921	380,876,425	500,096,481	486,852,91
	Time deposits ****)	249,508,123	266,984,444	376,750,636	391,250,57 1,556,41
	Electronic money	1,620,498	1,556,416	1,620,498	1,550,41
4. 5.	Fund from Bank Indonesia	12,090,070	-	-	
5. 5.	Fund from other banks ****)	12,080,970	- 12,307,313	13,440,760	13,810,59
5. 5. 7.	Fund from other banks ****) Spot and derivative liabilities/forward	- 12,080,970 1,059,416	- 12,307,313 1,024,951	- 13,440,760 1,059,416	13,810,59
5. 5. 7.	Fund from other banks ****) Spot and derivative liabilities/forward Securities sold under repurchase	1,059,416	1,024,951	1,059,416	13,810,59 1,024,95
5. 5.	Fund from other banks ****) Spot and derivative liabilities/forward Securities sold under repurchase agreements (Repo)	1,059,416 25,696,701	1,024,951 5,343,570	1,059,416 25,696,701	13,810,59 1,024,95 5,427,99
5. 5. 7. 3.	Fund from other banks ****) Spot and derivative liabilities/forward Securities sold under repurchase agreements (Repo) Acceptances liabilities	1,059,416 25,696,701 10,742,651	1,024,951 5,343,570 10,231,835	1,059,416 25,696,701 10,773,760	13,810,59 1,024,95 5,427,99 10,273,44
5. 5. 7. 3.	Fund from other banks ****) Spot and derivative liabilities/forward Securities sold under repurchase agreements (Repo) Acceptances liabilities Securities issued	1,059,416 25,696,701 10,742,651 35,496,023	1,024,951 5,343,570 10,231,835 35,305,054	1,059,416 25,696,701 10,773,760 46,191,523	13,810,59 1,024,95 5,427,99 10,273,44 45,573,37
5. 5. 7. 3. 0.	Fund from other banks ****) Spot and derivative liabilities/forward Securities sold under repurchase agreements (Repo) Acceptances liabilities Securities issued Fund borrowings	1,059,416 25,696,701 10,742,651 35,496,023 37,775,117	1,024,951 5,343,570 10,231,835 35,305,054 40,702,962	1,059,416 25,696,701 10,773,760 46,191,523 49,624,224	13,810,59 1,024,95 5,427,99 10,273,44 45,573,37 51,536,54
5. 5. 7. 3. 9. 0. 1. 2.	Fund from other banks ****) Spot and derivative liabilities/forward Securities sold under repurchase agreements (Repo) Acceptances liabilities Securities Issued Fund borrowings Margin deposits received	1,059,416 25,696,701 10,742,651 35,496,023 37,775,117 624,822	1,024,951 5,343,570 10,231,835 35,305,054 40,702,962 670,515	1,059,416 25,696,701 10,773,760 46,191,523 49,624,224 624,822	13,810,59 1,024,99 10,273,44 45,573,33 51,536,54 670,51
5. 5. 7. 3.	Fund from other banks ****) Spot and derivative liabilities/forward Securities sold under repurchase agreements (Repo) Acceptances liabilities Securities issued Fund borrowings Margin deposits received Inter office liabilities	1,059,416 25,696,701 10,742,651 35,496,023 37,775,117	1,024,951 5,343,570 10,231,835 35,305,054 40,702,962	1,059,416 25,696,701 10,773,760 46,191,523 49,624,224	13,810,59 1,024,99 10,273,94 45,573,33 51,536,54 670,51 38,61
5. 5. 7. 3. 0. 1. 2. 3. 4.	Fund from other banks ****) Spot and derivative liabilities/forward Securities sold under repurchase agreements (Repo) Acceptances liabilities Securities Issued Fund borrowings Margin deposits received	1,059,416 25,696,701 10,742,651 35,496,023 37,775,117 624,822 2,694	1,024,951 5,343,570 10,231,835 35,305,054 40,702,962 670,515 38,617	1,059,416 25,696,701 10,773,760 46,191,523 49,624,224 624,822 2,694 31,506,626	13,810,55 1,024,95 10,273,44 45,573,37 51,536,54 670,51 38,61 30,657,57
	Fund from other banks ****) Spot and derivative liabilities/forward Securities sold under repurchase agreements (Repo) Acceptances liabilities Securities issued Fund borrowings Margin deposits received Inter office liabilities Liability to Unit Link Holders	1,059,416 25,696,701 10,742,651 35,496,023 37,775,117 624,822	1,024,951 5,343,570 10,231,835 35,305,054 40,702,962 670,515	1,059,416 25,696,701 10,773,760 46,191,523 49,624,224 624,822 2,694	13,810,52 1,024,95 10,273,44 45,573,33 51,536,54 670,51 38,657,53 51,753,65
	Fund from other banks ****) Spot and derivative liabilities/forward Securities sold under repurchase agreements (Repo) Acceptances liabilities Securities Issued Fund borrowings Margin deposits received Inter office liabilities Liability to Unit Link Holders Other liabilities	1,059,416 25,696,701 10,742,651 35,496,023 37,775,117 624,822 2,694	1,024,951 5,343,570 10,231,835 35,305,054 40,702,962 670,515 38,617	1,059,416 25,696,701 10,773,760 46,191,523 49,624,224 624,822 2,694 31,506,626 71,165,395	13,810,55 1,024,95 5,427,95 10,273,44 45,573,37 51,536,54 670,51 38,61 30,657,57 51,753,65 17,753,65 17,723,65
0. 1. 2. 3. 4. 5.	Fund from other banks ****) Spot and derivative liabilities/forward Securities sold under repurchase agreements (Repo) Acceptances liabilities Fund borrowings Margin deposits received Inter office liabilities Liability to Unit Link Holders Other liabilities Unit interest TOTAL LIABILITIES EQUITY	1,059,416 25,696,701 10,742,651 35,496,023 37,775,117 624,822 2,694 - 50,367,942	1,024,951 5,343,570 10,231,835 35,305,054 40,702,962 670,515 38,617 - - 32,332,520	1,059,416 25,696,701 10,773,760 46,191,523 49,624,224 624,822 2,694 31,506,626 71,165,395 18,244,509	13,810,55 1,024,95 5,427,95 10,273,44 45,573,37 51,536,54 670,51 38,61 30,657,57 51,753,65 17,753,65 17,723,65
0. 1. 2. 3. 4. 5.	Fund from other banks ****) Spot and derivative liabilities/forward Securities sold under repurchase agreements (Repo) Acceptances liabilities Fund borrowings Margin deposits received Inter office liabilities Liability to Unit Link Holders Other liabilities Minority interest TOTAL LIABILITIES EQUITY Share capital	1,059,416 25,696,701 10,742,651 35,496,023 37,775,117 624,822 2,694 - 50,367,942 - 1,173,582,376	1,024,951 5,343,570 10,231,835 35,305,054 40,702,962 670,515 38,617 - - - - - - - - - - - - - - - - - - -	1,059,416 25,696,701 10,773,760 46,1911,523 49,624,224 624,822 2,694 31,506,626 71,165,395 18,244,509 1,538,959,505	13,810,55 1,024,95 5,427,99 10,273,44 45,573,33 51,733,65 51,753,65 17,7424,67 1,520,924,51
5. 5. 7. 3. 9. 0. 1. 2. 3.	Fund from other banks ****) Spot and derivative liabilities/forward Securities sold under repurchase agreements (Repo) Acceptances liabilities Fund borrowings Margin deposits received Inter office liabilities Liability to Unit Link Holders Other liabilities Unitority interest TOTAL LIABILITIES EQUITY Share capita a. Authorised capital	1,059,416 25,696,701 10,742,651 35,496,023 37,775,117 624,822 2,694 50,367,942 1,173,582,376 16,000,000	1,024,951 5,343,570 10,231,835 35,305,054 40,702,962 670,515 32,332,520 1,165,811,025 16,000,000	1,059,416 25,696,701 10,773,760 46,191,523 49,624,224 624,822 2,694 31,506,626 71,165,395 18,244,509 1,538,959,505	13,810,52 1,024,95 5,427,99 10,273,44 45,573,37 51,536,54 670,51 38,61 30,657,57 51,753,65 17,7424,67 1,520,924,51 16,000,00
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	Fund from other banks ****) Spot and derivative liabilities/forward Securities sold under repurchase agreements (Repo) Acceptances liabilities Securities issued Fund borrowings Margin deposits received Inter office liabilities Liability to Unit Link Holders Other liabilities Minority interest TOTAL LIABILITIES EQUITY Share capital a. Authorised capital b. Unpaid-in capital-/- c. Treasury sock -/-	1,059,416 25,696,701 10,742,651 35,496,023 37,775,117 624,822 2,694 50,367,942 1,173,582,376 16,000,000	1,024,951 5,343,570 10,231,835 35,305,054 40,702,962 670,515 32,332,520 1,165,811,025 16,000,000	1,059,416 25,696,701 10,773,760 46,191,523 49,624,224 624,822 2,694 31,506,626 71,165,395 18,244,509 1,538,959,505	13,810,55 1,024,95 5,427,99 10,273,44 45,573,33 51,536,54 670,51 38,61 30,657,55 51,753,65 17,424,63 1,520,924,51 16,000,00 (4,333,33
	Fund from other banks ****) Spot and derivative liabilities/forward Securities sold under repurchase agreements (Repo) Acceptances liabilities Fund borrowings Margin deposits received Inter office liabilities Liability to Unit Link Holders Other liabilities Minority interest TOTAL LIABILITIES EQUITY Share capital a. Authorised capital b. Unpaid-in capital-/- c. Treasury stock -/- Additional Paid-in Capital	1,059,416 25,696,701 10,742,651 35,746,023 37,775,117 624,822 2,694 - 50,367,942 - 1,173,582,376 16,000,000 (4,333,333) (8,850)	1,024,951 5,343,570 10,231,835 35,305,054 40,702,962 32,332,520 1,165,811,025 16,000,000 (4,333,333) (8,850)	1,059,416 25,696,701 10,773,760 46,191,523 49,624,224 2,694 31,506,529 71,165,295 18,244,509 1,538,959,505 16,000,000 (4,333,333) (8,850)	13,810,55 1,024,95 5,427,99 10,273,44 45,573,33 51,536,54 670,51 38,61 30,657,57 51,753,65 17,424,67 1,520,924,51 16,000,00 (4,333,33 (8,85)
	Fund from other banks ****) Spot and derivative liabilities/forward Securities sold under repurchase agreements (Repo) Acceptances liabilities Fund borrowings Margin deposits received Inter office liabilities Liability to Unit Link Holders Other liabilities Minority interest TOTAL LIABILITIES EQUITY Share capital a. Authorised capital b. Unpaid-in capital-/- c. Treasury stock -/- Additional Paid-in Capital a. Agio	1,059,416 25,696,701 10,742,651 35,496,023 37,775,117 624,822 2,694 50,367,942 1,173,582,376 16,000,000 (4,333,333)	1,024,951 5,343,570 10,231,835 35,305,054 40,702,962 670,515 38,617 32,332,520 1,165,811,025	1,059,416 25,696,701 10,773,760 46,191,523 49,624,224 624,822 2,694 31,506,626 71,165,395 18,244,509 1,538,959,505 16,000,000 (4,333,333)	13,810,55 1,024,92 5,427,99 10,273,4/ 45,573,33 51,536,54 670,57 38,67 30,657,57 51,753,66 17,424,67 1,520,924,51 16,000,00 (4,333,33 (8,85
	Fund from other banks ****) Spot and derivative liabilities/forward Securities sold under repurchase agreements (Repo) Acceptances liabilities Securities issued Fund borrowings Margin deposits received Inter office liabilities Liability to Unit Link Holders Other liabilities Minority interest TOTAL LIABILITIES EQUITY Share capital a. Authorised capital b. Unpaid-in capital-/- c. Treasury stock -/- Additional Paid-in Capital a. Agio b. Disagio -/-	1,059,416 25,696,701 10,742,651 35,746,023 37,775,117 624,822 2,694 - 50,367,942 - 1,173,582,376 16,000,000 (4,333,333) (8,850)	1,024,951 5,343,570 10,231,835 35,305,054 40,702,962 32,332,520 1,165,811,025 16,000,000 (4,333,333) (8,850)	1,059,416 25,696,701 10,773,760 46,191,523 49,624,224 2,694 31,506,529 71,165,295 18,244,509 1,538,959,505 16,000,000 (4,333,333) (8,850)	13,810,55 1,024,95 5,427,99 10,273,44 45,573,33 51,536,54 670,51 38,61 30,657,57 51,753,65 17,424,67 1,520,924,51 16,000,00 (4,333,33 (8,85)
· · · · · · · · · · · · · · · · · · ·	Fund from other banks ****) Spot and derivative liabilities/forward Securities sold under repurchase agreements (Repo) Acceptances liabilities Fund borrowings Margin deposits received Inter office liabilities Liability to Unit Link Holders Other liabilities Minority interest TOTAL LIABILITIES EQUITY Share capital a. Authorised capital b. Unpaid-in capital-/- c. Treasury stock -/- Additional Paid-in Capital a. Agio b. Disagio -/- c. Funds for paid-up capital	1,059,416 25,696,701 10,742,651 35,746,023 37,775,117 624,822 2,694 - 50,367,942 - 1,173,582,376 16,000,000 (4,333,333) (8,850)	1,024,951 5,343,570 10,231,835 35,305,054 40,702,962 32,332,520 1,165,811,025 16,000,000 (4,333,333) (8,850)	1,059,416 25,696,701 10,773,760 46,191,523 49,624,224 2,694 31,506,529 71,165,295 18,244,509 1,538,959,505 16,000,000 (4,333,333) (8,850)	13,810,55 1,024,92 5,427,99 10,273,4/ 45,573,33 51,536,54 670,57 38,67 30,657,57 51,753,66 17,424,67 1,520,924,51 16,000,00 (4,333,33 (8,85
	Fund from other banks ****) Spot and derivative liabilities/forward Securities sold under repurchase agreements (Repo) Acceptances liabilities Fund borrowings Margin deposits received Inter office liabilities Liability to Unit Link Holders Other liabilities Liability to Unit Link Holders Other liabilities TOTAL LIABILITIES EQUITY Share capital a. Authorised capital b. Unpaid-in capital -/- c. Treasury stock -/- Additional Paid-in Capital a. Agio b. Disagio -/- c. Funds for paid-up capital d. Others	1,059,416 25,696,701 10,742,651 35,746,023 37,775,117 624,822 2,694 - 50,367,942 - 1,173,582,376 16,000,000 (4,333,333) (8,850)	1,024,951 5,343,570 10,231,835 35,305,054 40,702,962 32,332,520 1,165,811,025 16,000,000 (4,333,333) (8,850)	1,059,416 25,696,701 10,773,760 46,191,523 49,624,224 2,694 31,506,529 71,165,295 18,244,509 1,538,959,505 16,000,000 (4,333,333) (8,850)	13,810,55 1,024,92 5,427,99 10,273,4/ 45,573,33 51,536,54 670,57 38,67 30,657,57 51,753,66 17,424,67 1,520,924,51 16,000,00 (4,333,33 (8,85
	Fund from other banks ****) Spot and derivative liabilities/forward Securities sold under repurchase agreements (Repo) Acceptances liabilities Fund borrowings Margin deposits received Inter office liabilities Liability to Unit Link Holders Other liabilities Minority interest TOTAL LIABILITIES EQUITY Share capital a. Authorised capital b. Unpaid-in capital b. Unpaid-in capital a. Additional Paid-in Capital a. Agio b. Disagio -/- c. Funds for paid-up capital d. Others	1,059,416 25,696,701 10,742,651 35,496,023 37,775,117 624,822 2,694 50,367,942 11,73,582,376 16,000,000 (4,333,333) (8,850) 18,799,505	1,024,951 5,343,570 10,231,835 35,305,054 40,702,962 38,617 32,332,520 11,165,811,025 16,000,000 (4,333,333) (8,850) 18,799,505 - -	1,059,416 25,696,701 10,773,760 46,191,523 49,624,224 2,694 31,506,626 71,165,395 18,244,509 1,538,959,505 16,000,000 (4,333,333) (8,850) 17,501,219 - -	13,810,55 1,024,95 5,427,99 10,273,44 45,573,33 51,536,54 670,51 38,61 30,657,57 51,753,65 17,424,67 1,520,924,51 16,000,00 (4,333,33 (8,85 17,501,21
	Fund from other banks ****) Spot and derivative liabilities/forward Securities sold under repurchase agreements (Repo) Acceptances liabilities Fund borrowings Margin deposits received Inter office liabilities Liability to Unit Link Holders Other liabilities Minority interest TOTAL LIABILITIES EQUITY Share capital a. Authorised capital b. Unpaid-in capital-/- c. Treasury stock -/- Additional Paid-in Capital a. Agio b. Disagio -/- c. Funds for paid-up capital d. Others Other comprehensive income a. Gain	1,059,416 25,696,701 10,742,651 35,496,023 37,775,117 624,822 2,694 1,173,582,376 16,000,000 (4,33,333) (8,850) 18,799,505 - - - - - - - - - - - - -	1,024,951 5,343,570 10,231,835 35,305,054 40,702,962 670,515 38,617 32,332,520 1,165,811,025 16,000,000 (4,333,333) (8,850) 18,799,505 - - - - - - - - - - - - -	1,059,416 25,696,701 10,773,760 46,191,523 49,624,224 2,694 31,506,626 71,165,395 18,244,509 1,538,959,505 16,000,000 (4,333,333) (8,850) 17,501,219 - - - - - - - - - - - - -	13,810,55 1,024,95 5,427,99 10,273,44 45,573,37 51,536,55 51,753,65 17,424,67 16,000,00 (4,333,33 (8,85 17,501,21 16,000,00 (4,333,33) (8,85)
	Fund from other banks ****) Sopt and derivative liabilities/forward Securities sold under repurchase agreements (Repo) Acceptances liabilities Fund borrowings Margin deposits received Inter office liabilities Liability to Unit Link Holders Other liabilities Minority interest TOTAL LIABILITIES EQUITY Share capital a. Authorised capital b. Unpaid-in capital-/- c. Treasury stock -/- Additional Paid-in Capital a. Agjo b. Disagio -/- c. Funds for paid-up capital d. Others Other comprehensive income a. Gain b. Losses -/-	1,059,416 25,696,701 10,742,651 35,496,023 37,775,117 624,822 2,694 50,367,942 11,73,582,376 16,000,000 (4,333,333) (8,850) 18,799,505	1,024,951 5,343,570 10,231,835 35,305,054 40,702,962 38,617 32,332,520 11,165,811,025 16,000,000 (4,333,333) (8,850) 18,799,505 - -	1,059,416 25,696,701 10,773,760 46,191,523 49,624,224 2,694 31,506,626 71,165,395 18,244,509 1,538,959,505 16,000,000 (4,333,333) (8,850) 17,501,219 - -	13,810,55 1,024,95 5,427,99 10,273,44 45,573,37 51,536,55 51,753,65 17,424,67 16,000,00 (4,333,33 (8,85 17,501,21 16,000,00 (4,333,33) (8,85)
5. 6. 7. 9. 9. 9.	Fund from other banks ****) Spot and derivative liabilities/forward Securities sold under repurchase agreements (Repo) Acceptances liabilities Fund borrowings Margin deposits received Inter office liabilities Liability to Unit Link Holders Other liabilities Minority interest TOTAL LIABILITIES EQUITY Share capital a. Authorised capital b. Unpaid-in capital-/- c. Treasury stock -/- Additional Paid-in Capital a. Agio b. Disagio -/- c. Funds for paid-up capital d. Others Others Others comprehensive income a. Gain b. Losses -/- Reserve	1,059,416 25,696,701 10,742,651 35,746,023 37,775,117 624,822 2,694 - 50,367,942 - 1,173,582,376 16,000,000 (4,333,333) (8,850) 18,799,505 - - - - - - - - - - - - -	1,024,951 5,343,570 10,231,835 35,305,054 40,702,962 32,332,520 1,165,811,025 16,000,000 (4,333,333) (8,850) 18,799,505 - - - - - - - - - - - - - - - - - -	1,059,416 25,696,701 10,773,760 46,191,523 49,624,224 2,694 31,506,626 71,165,395 18,244,509 1,538,959,505 16,000,000 (4,333,333) (8,850) 17,501,219 31,444,145 (1,290,514)	13,810,55 1,027,34 45,573,33 51,536,54 670,51 38,61 30,657,57 17,753,65 17,424,67 1,520,924,51 16,000,00 (4,333,33 (8,85) 17,501,21 33,680,33 (740,69)
5. 6. 7. 9. 9. 9.	Fund from other banks ****) Spot and derivative liabilities/forward Securities sold under repurchase agreements (Repo) Acceptances liabilities Fund borrowings Margin deposits received Inter office liabilities Liability to Unit Link Holders Other liabilities Minority interest TOTAL LIABILITIES EQUITY Share capital a. Authorised capital b. Unpaid-in capital-/- c. Treasury stock -/- Additional Paid-in Capital a. Agio b. Disagio -/- c. Funds for paid-up capital d. Others Other comprehensive income a. Gain b. Losses -/- Reserve a. General reserve	1,059,416 25,696,701 10,742,651 35,496,023 37,775,117 624,822 2,694 1,173,582,376 16,000,000 (4,33,333) (8,850) 18,799,505 - - - - - - - - - - - - -	1,024,951 5,343,570 10,231,835 35,305,054 40,702,962 38,617 32,332,520 1,165,811,025 16,000,000 (4,333,333) (8,850) 18,799,505 - - - - - - - - - - - - -	1,059,416 25,696,701 10,773,760 46,191,523 49,624,224 2,694 31,506,626 71,165,395 18,244,509 1,538,959,505 16,000,000 (4,333,333) (8,850) 17,501,219 - - - - - - - - - - - - -	13,810,55 1,027,34 45,573,33 51,536,54 670,51 38,61 30,657,57 17,753,65 17,424,67 1,520,924,51 16,000,00 (4,333,33 (8,85) 17,501,21 33,680,33 (740,69)
5. 5. 7. 8. 9. 0. 1. 2. 3. 4. 5. <u>6.</u> 9. 9.	Fund from other banks ****) Sopt and derivative liabilities/forward Securities sold under repurchase agreements (Repo) Acceptances liabilities Fund borrowings Margin deposits received Inter office liabilities Liability to Unit Link Holders Other liabilities Minority interest TOTAL LIABILITIES EQUITY Share capital a. Authorised capital b. Unpaid-in capital-/- c. Treasury stock -/- Additional Paid-in Capital a. Agjo b. Disagio -/- c. Funds for paid-up capital d. Others Other somprehensive income a. Gain b. Losses -/- Reserve a. General reserve b. Appropriated reserve	1,059,416 25,696,701 10,742,651 35,746,023 37,775,117 624,822 2,694 - 50,367,942 - 1,173,582,376 16,000,000 (4,333,333) (8,850) 18,799,505 - - - - - - - - - - - - -	1,024,951 5,343,570 10,231,835 35,305,054 40,702,962 32,332,520 1,165,811,025 16,000,000 (4,333,333) (8,850) 18,799,505 - - - - - - - - - - - - - - - - - -	1,059,416 25,696,701 10,773,760 46,191,523 49,624,224 2,694 31,506,626 71,165,395 18,244,509 1,538,959,505 16,000,000 (4,333,333) (8,850) 17,501,219 31,444,145 (1,290,514)	13,810,55 1,027,34 45,573,33 51,536,54 670,51 38,61 30,657,57 17,753,65 17,424,67 1,520,924,51 16,000,00 (4,333,33 (8,85) 17,501,21 33,680,33 (740,69)
5. 6. 7. 9. 9. 9. 9.	Fund from other banks ****) Spot and derivative liabilities/forward Securities sold under repurchase agreements (Repo) Acceptances liabilities Fund borrowings Margin deposits received Inter office liabilities Liability to Unit Link Holders Other liabilities Minority interest TOTAL LIABILITIES EQUITY Share capital a. Authorised capital b. Unpaid-in capital-/- c. Treasury stock -/- Additional Paid-in Capital a. Agio b. Disagio -/- c. Funds for paid-up capital d. Others Other comprehensive income a. Gain b. Losses -/- Reserve a. General reserve b. Appropriated reserve Retained Earning	1,059,416 25,696,701 10,742,651 35,746,023 37,775,117 624,822 2,694 1,173,582,376 16,000,000 (4,333,333) (8,850) 18,799,505 31,222,265 (1,456,979) 2,333,333 -	1,024,951 5,343,570 10,231,835 35,305,054 40,702,962 38,617 32,332,520 1,165,811,025 16,000,000 (4,333,333) (8,850) 18,799,505 32,774,094 (293,023) 2,333,333 -	1,059,416 25,696,701 10,773,760 46,191,523 49,624,224 2,694 31,506,626 71,165,395 18,244,509 1,538,959,505 16,000,000 (4,333,333) (8,850) 17,501,219 - - - - - - - - - - - - -	13,810,55 1,027,34 45,573,37 51,536,55 670,57 51,753,65 17,424,67 16,000,00 (4,333,33 (8,85) 17,501,21 33,680,33 (740,69 2,333,33
5. 5. 7. 8. 9. 0. 1. 2. 3. 4. 5. <u>6.</u> 9. 9.	Fund from other banks ****) Sopt and derivative liabilities/forward Securities sold under repurchase agreements (Repo) Acceptances liabilities Fund borrowings Margin deposits received Inter office liabilities Liability to Unit Link Holders Other liabilities TOTAL LIABILITIES EQUITY Share capital a. Authorised capital b. Unpaid-in capital-/- c. Treasury stock -/- Additional Paid-in-Capital a. Agjo b. Disagio -/- c. Funds for paid-up capital d. Others Other comprehensive income a. Gain b. Losses -/- Reserve a. General reserve b. Appropriated reserve Retained Earning a. Previous years ****)	1,059,416 25,696,701 10,742,651 35,496,023 37,775,117 624,822 2,694 50,367,942 1,173,582,376 16,000,000 (4,333,333) (8,850) 18,799,505 18,799,505 13,1,222,265 (1,456,979) 2,333,333 - 124,472,820	1,024,951 5,343,570 10,231,835 535,305,054 40,702,962 670,515 38,617 32,332,520 1,165,811,025 16,000,000 (4,333,333) (8,850) 18,799,5005 - 32,774,094 (293,023) 2,333,333 - 109,334,221	1,059,416 25,696,701 10,773,760 46,191,523 49,624,224 2,694 31,506,626 71,165,395 18,244,509 1,538,959,505 16,000,000 (4,333,333) (8,850) 17,501,219 - 31,444,145 (1,290,514) 2,333,333 - 140,254,601	13,810,55 1,024,95 5,427,99 10,273,44 45,573,33 51,536,55 38,61 30,657,55 17,753,65 17,424,63 17,424,63 17,424,63 16,000,00 (4,333,33 (8,85) 17,501,21 33,680,33 (740,69 2,333,33
5. 5. 7. 3. 0. 1. 2. 3. 4. 5. <u>6.</u> 7. 8.	Fund from other banks ****) Spot and derivative liabilities/forward Securities sold under repurchase agreements (Repo) Acceptances liabilities Fund borrowings Margin deposits received Inter offic abilities Liability to Unit Link Holders Other liabilities Minority interest TOTAL LIABILITIES EQUITY Share capital a. Authorised capital b. Unpaid-in capital-/- c. Treasury stock -/- Additional Paid-in Capital a. Agio b. Disagio -/- c. Funds for paid-up capital d. Others Other somprehensive income a. Gain b. Losses -/- Reserve a. General reserve b. Appropriated reserve Retained Earning a. Previous years *****) b. Current typear	1,059,416 25,696,701 10,742,651 35,496,023 37,775,117 624,822 2,694 1,173,582,376 16,000,000 (4,333,333) (8,850) 18,799,505 31,222,265 (1,456,979) 2,333,333 - 124,472,820 9,056,651	1,024,951 5,343,570 10,231,835 35,305,054 40,702,962 670,515 38,617 - 1,165,811,025 16,000,000 (4,333,333) (8,850) 18,799,505 - - - 32,774,094 (293,023) 2,333,333 - - - - - - - - - - - - -	1,059,416 25,696,701 10,773,760 46,191,523 49,624,224 2,694 1,536,626 71,165,395 18,244,509 1,538,959,505 16,000,000 (4,333,333) (8,850) 17,501,219 - - - - - - - - - - - - -	13,810,55 1,0273,44 45,573,33 51,536,55 670,51 38,61 17,424,65 17,424,65 16,000,00 (4,333,33 (8,85) 17,501,21 33,680,33 (740,69 2,333,33 122,497,99 28,028,15
5. 5. 7. 8. 9. 0. 1. 2. 3. 4. 5. <u>6.</u> 9. 9.	Fund from other banks ****) Sopt and derivative liabilities/forward Securities sold under repurchase agreements (Repo) Acceptances liabilities Fund borrowings Margin deposits received Inter office liabilities Liability to Unit Link Holders Other liabilities Minority interest TOTAL LIABILITIES EQUITY Share capital a. Authorised capital b. Unpaid-in capital a. Autorised capital b. Disagio -/- c. Treasury stock -/- Additional Paid-in Capital a. Agio b. Disagio -/- c. Funds for paid-up capital d. Others Other comprehensive income a. Ganin b. Losses -/- Reserve a. General reserve b. Appropriated reserve Retained Earning a. Previous years ****) b. Current year c. Paid Dividen -/-	1,059,416 25,696,701 10,742,651 35,496,023 37,775,117 624,822 2,694 - 50,367,942 - 16,000,000 (4,333,333) (8,850) 18,799,505 - 31,222,265 (1,456,979) 2,333,333 - 124,472,820 9,056,651 (16,818,893)	1,024,951 5,343,570 10,231,835 35,305,054 40,702,962 670,515 38,617 32,332,520 1,165,811,025 16,000,000 (4,333,333) (8,850) 18,799,505 - - 32,774,094 (293,023) 2,333,333 - 109,334,221 2,5410,151 (10,277,152)	1,059,416 25,696,701 10,773,760 10,773,760 10,773,760 46,191,523 49,624,224 2,694 31,506,626 71,165,395 18,244,509 1,538,959,505 16,000,000 (4,333,333) (8,850) 17,501,219 - - - - - - - - - - - - -	13,810,55 1,024,95 5,427,99 10,273,44 45,573,33 51,536,55 38,61 30,657,55 17,723,66 17,424,63 17,424,63 17,424,63 16,000,00 (4,333,33 (8,85) 17,501,21 33,680,33 (740,69 2,333,33 122,497,95 28,028,15 (10,271,55
5. 6. 7. 9. 9. 9. 9.	Fund from other banks ****) Spot and derivative liabilities/forward Securities sold under repurchase agreements (Repo) Acceptances liabilities Fund borrowings Margin deposits received Inter offic abilities Liability to Unit Link Holders Other liabilities Minority interest TOTAL LIABILITIES EQUITY Share capital a. Authorised capital b. Unpaid-in capital-/- c. Treasury stock -/- Additional Paid-in Capital a. Agio b. Disagio -/- c. Funds for paid-up capital d. Others Other somprehensive income a. Gain b. Losses -/- Reserve a. General reserve b. Appropriated reserve Retained Earning a. Previous years *****) b. Current typear	1,059,416 25,696,701 10,742,651 35,496,023 37,775,117 624,822 2,694 1,173,582,376 16,000,000 (4,333,333) (8,850) 18,799,505 31,222,265 (1,456,979) 2,333,333 - 124,472,820 9,056,651	1,024,951 5,343,570 10,231,835 35,305,054 40,702,962 670,515 38,617 - 1,165,811,025 16,000,000 (4,333,333) (8,850) 18,799,505 - - - 32,774,094 (293,023) 2,333,333 - - - - - - - - - - - - -	1,059,416 25,696,701 10,773,760 46,191,523 49,624,224 2,694 1,536,626 71,165,395 18,244,509 1,538,959,505 16,000,000 (4,333,333) (8,850) 17,501,219 - - - - - - - - - - - - -	13,810,55 1,024,95 5,427,99 10,273,44 45,573,33 51,733,65 51,753,65 17,7424,67 1,520,924,51

e for impairment for consumer financing receivables and lease financing.

) *) *****) *****) ufing allowance for impairment of second and a isolidated balance includes temporary syirkah funds from a Subsidiary. umulated losses of Rp162,874,901 million had been eliminated against additional paid-in capital/agio through quasi-reorganisation on 30 April 2003.

Calculation of Financial Ratios

earcaration	· · · · · · · · · · · · · · · · · · ·	
For the Period	Ended 31 March	2022 and 2021

NO	RATIO	31 March 2022	31 March 2021	NO	RATIO	31 March 2022	31 March 2021
	PERFORMANCE RATIOS				COMPLIANCE		
1.	Capital Adequacy Ratio (CAR)	18.20%	18.51%	1.			
2.	Non-performing earning assets and				Legal Lending Limit		
	non-performing non-earning assets				 Related parties 	0.00%	0.00%
	to total earning assets and non- earning assets	1.58%	1.87%		ii. Third parties	0.00%	0.00%
3.	Non-performing earning assets to	1.50%	1.07 %		b. Percentage of excess of		
э.	total earning assets	1.56%	1.84%		the Legal Lending Limit		
4.	Allowance for impairment on	1.50%	1.0470		 Related parties 	0.00%	0.00%
	financial assets to earning assets	4,94%	5.16%		ii. Third parties	0.00%	0.00%
5.	Gross NPL	2.74%	3.30%	2.	Reserve requirement		
6.	Net NPL				a. Primary reserve		
		0.35%	0.44%		requirement Rupiah	4.69%	3.08%
7.	Return on Asset (ROA)	3.34%	2.22%		i. Daily	0.00%	0.00%
8.	Return on Equity (ROE)	22.15%	13.21%		ii. Average	4.69%	3.08%
9.	Net Interest Margin (NIM)	5.01%	4.65%		b.Reserve requirement		
10.	Operating Expenses to				Foreign currencies	4.10%	4.10%
	Operating Income	56.37%	71.38%		i. Daily	2.00%	2.00%
11.	Cost to Income Ratio (CIR)	36.44%	42.36%		ii. Average	2.10%	2.10%
12.	Loan to Deposit Ratio (LDR)	83.66%	81.15%	3.	Net Open Position-Overall	2.41%	3.19%

Statements of Assets' Quality and Other Information

For the Period End	hed 31 March	2022 and 2021
for the renou Lin	acu 51 March	2022 0110 2021

ю	DECONDITION			31 Mar	ch 2022			IDUAL		31 Mar	ch 2021		
0	DESCRIPTION	Current	Special		Doubtful		Total		Special Mention				
		Current	Mention	Standard	Doubtiu	LUSS	TOtal	Current	Mention	Standard	Doubtidi	LUSS	iotai
1 1.	RELATED PARTIES Placements with other banks												
	a. Rupiah	22					22	22					2
		22			-			22		-	-	-	-
	b. Foreign currencies	834,194			-		834,194	723,801		-	-	-	723,80
2.	Spot and derivative receivables/ forward												
	a. Rupiah	-			-		-	-		-	-	-	
	b. Foreign currencies	-		-	-		-	-		-	-	-	
3.	Securities												
	a. Rupiah	197,857,947	6,978		-		197,864,925		-	-	-	-	140,459,13
	b. Foreign currencies	46,559,765		-	-	-	46,559,765	30,441,014	-	-	-	-	30,441,01
ŧ.	Securities sold with agreement to												
	repurchase (repo)												
	a. Rupiah	21,050,526		-	-	-	21,050,526	494,525	-	-	-	-	494,52
	b. Foreign currencies	6,357,906	-	-	-	-	6,357,906	1,387,591	-	-	-	-	1,387,59
5.	Securities purchased with agreement	:											
	to resell (reverse repo)												
	a. Rupiah	-		-	-	-	-	-	-	-	-	-	
	b. Foreign currencies			-	-	-		-	-	-	-	-	
5.	Acceptances receivables	2,570		-	-	-	2,570	7,412	-	-	-	-	7,41
7.	Loans and financing provided												
	a. Micro, Small and Medium loans												
	(UMKM)	500		-	-	-	500	-	-	-	-	-	
	i. Rupiah	500	-	-	-	-	500	-	-	-	-	-	
	ii. Foreign currencies		-	-	-	-		-	-	-	-	-	
	b. Non UMKM	21,609,598	4,450		12		21,614,060	14,019,136	9,773	-	-		14,028,90
	i. Rupiah	3,899,124			12		3,903,586	2,354,168	9,773	-			2,363,94
	ii. Foreign currencies	17,710,474	-		-		17,710,474	11,664,968	-	-			11,664,9
	c. Restructured loans**)												
	i. Rupiah							-		-	-		
	ii. Foreign currencies												
ŧ.	Investments in shares	9,935,232		483.228	25,191		10,443,651	8.323.991		483.227	25,191		8,832,40
).	Other receivable	9,955,252		403,220	25,191		10,443,031	0,525,991	-	403,227	25,191	-	0,032,40
r. 0.			-		-			-		-	-	-	
0.	Commitments and contingencies												
	a. Rupiah	496,485		-	-		497,730	839,136	-	-	-	-	839,13
	b. Foreign currencies	29,574,394	-				29,574,394	15,946,248		-	-	-	15,946,24
L	THIRD PARTIES												
١.	Placements with other banks												
	a. Rupiah	10,554,406	-	-	-	-	10,554,406	10,273,254	-	-	-	-	10,273,2
	b. Foreign currencies	55,524,865		-	-	-	55,524,865	117,488,604	-	-	-	47,120	117,535,7
2.	Spot and derivative receivables/												
	forward												
	a. Rupiah	1,368,242	-	-	-	-	1,368,242	1,312,011	-	-	-	-	1,312,0
	b. Foreign currencies	43,070		-	-	-	43,070	85,154	-	-	-	-	85,1
3.	Securities												
	a. Rupiah	27,107,689	34,763	-	-	-	27,142,452	18,004,621	-	-	-	-	18,004,62
	b. Foreign currencies	8,937,744			-		8,937,744	16,103,099		-	-	-	16,103,09
1 .	Securities sold with agreement to												
	repurchase (repo)												
	a. Rupiah	-	-	-	-	-	-	-	-	-	-	-	
	b. Foreign currencies	876,585		-	-	-	876,585	-	-	-	-	-	
5.	Securities purchased with												
	agreement to resell (reverse repo)												
	a. Rupiah	2,891,882	-	-	-	-	2,891,882	35,017,088					35,017,08
	b. Foreign currencies				-	-						-	
5.	Acceptances receivables	10,059,624	679,091	1,366	-		10,740,081	9,949,170	63,523	1,481			10,014,12
7.	Loans and financing provided												
	a. Micro. Small and Medium loans												
	(UMKM)	102,834,564	3,406,924	264,914	470,082	382,593	107,359,077	89,153,735	2,470,988	145,894	191,066	118,964	92,080,64
	i. Rupiah	102,696,607	3,406,924	264,914	470,082	382,593	107,221,120	89,082,033	2,465,552	145,894	191,066	118,964	92,003,50
	ii. Foreign currencies	137,957		-	-	-	137,957	71,702	5,436	-			77,13
	b. Non UMKM		39,562.505	1,662.874	4,689,720	15,441.514	713,380,384			3,210.000	4,364.755	17,401.024	672,845,1
	i. Rupiah	499,723,825		1,662,874		11,415,084	544,311,585	489,941,541	26,950,779	3,117,130	3,793,709	13,161,608	536,964,7
	ii. Foreign currencies	152,299,946			541,452	4,026,430	169,068,799	122,411,189	8,565,830	92,870	571,046	4,239,416	135,880,3
	c. Restructured loans**)		36,262,109	929.631		14,005,731	134,707,594						160,398.62
	i. Rupiah		24.552.114		3.842.754	9,979,375	107,164,264	94,660,822	23,978,984	2,820,624	3,180,875	10,754,159	135,395,40
		11,265,527		929,03 I	541,452	4,026,356	27,543,330	11,589,568	8,565,522	2,820,824			
	ii. Foreign currencies	11,205,527	11,709,995	22.047	541,452			11,269,508	0,005,522		571,046	4,184,150	25,003,1
3.	Investments in shares	-	-	32,067	-	2,049	34,116	-	-	32,813	-	2,033	34,84
	Other receivable	25,437,572	866,342	13,584	-	1,144,184	27,461,682	23,189,101	479,170	15,489	-	1,155,021	24,838,78
Э.	Commitments and contingencies												
9. 0.	a. Rupiah	192,849,630		36,808	4,257	194,580	195,346,641	178,003,138	2,110,217	28,120	19,994	168,529	180,329,99
		89,829,359	4,757,040	9,745	-	12,244	94,608,388	95,470,048	1,273,218	15,681	-	936	96,759,8
	b. Foreign currencies												
0.	b. Foreign currencies OTHER INFORMATIONS												
	OTHER INFORMATIONS	teral:											
0.	OTHER INFORMATIONS Value of bank's assets pledge as colla	teral:											
0.	OTHER INFORMATIONS Value of bank's assets pledge as colla a. To Bank Indonesia	teral:											
0.	OTHER INFORMATIONS Value of bank's assets pledge as colla	teral:					- - 238,820						238.8

	OPERATING INCOME AND EXPENSES				
А	Interest and Sharia Income, Interest and Sharia	Expenses, and P	remium Income :	and Claim Exnen	es.
1.	Interest and Sharia Income	18,940,333	17,720,632	25,900,999	24,142,466
2.	Interest and Sharia Expenses	3,756,672	4,777,591	5,423,109	6,656,465
	Net Interest Income and Sharia Income	-,,		-,,	
	(Expenses)	15,183,661	12,943,041	20,477,890	17,486,001
3.	Premium Income	-	-	3,786,776	3,559,757
4.	Claim Expense	-	-	3,198,634	3,047,726
	Net Premium Income (Claim Expenses)	-	-	588,142	512,031
	Net Interest and Sharia Income (Expenses),	15 102 661	12 042 041	21.066.022	17 009 032
B	and Net Premium Income (Claim Expenses) Other Operating Income and Expenses	15,183,661	12,943,041	21,066,032	17,998,032
1.	Gain (loss) from increase (decrease) in fair value				
	of financial assets	667,387	24,484	687,906	(55,738
2.	Gain (loss) from decrease (increase) in fair value				
_	of financial liabilities	-	-	-	
3.	Gain (Loss) from sale of financial assets	953,693	1,678,142	972,054	1,687,156
4.	Gain (Loss) from spot and derivative transaction/ forward (realised)	27,316	310,426	36,485	321,288
5.	Gain (Loss) from investment in shares under	27,510	510,420	50,405	521,200
5.	equity method	-	-	-	
б.	Gain (Loss) from foreign currencies translation	-	-	-	
7.	Dividend Income	-	-	-	
8.	Comissions/provisions/fees and administrative	3,280,603	3,002,682	3,922,817	3,699,21
9.	Other income	1,926,505	956,947	3,060,984	1,991,174
10.	Impairment for financial assets	2,753,170	4,121,738	3,877,395	5,188,51
11.	Losses related to operational risk	2,204	20,343	2,204	20,343
12.	Salaries and employee benefits	3,891,390	3,852,510	5,815,418	5,510,703
13.	Promotion expenses	194,716	110,034	291,010	159,52
14.	Other expenses	3,942,726	4,030,326	6,063,943	6,044,200
	Other Operating Income (Expenses)	(3,928,702)	(6,162,270)	(7,369,724)	(9,280,191
	PROFIT (LOSS) FROM OPERATIONS	11,254,959	6,780,771	13,696,308	8,717,841
	NON OPERATING INCOME AND EXPENSES				
1.	Gain (Loss) from sale of premises and equipment	2	-	2	(98
2.	Other non operating income (expenses)	2,918	2,839	9,459	(17,049
	PROFIT (LOSS) FROM NON OPERATING	2,920	2,839	9,461	(17,147
	PROFIT (LOSS) CURRENT PERIOD BEFORE TAX	11,257,879	6,783,610	13,705,769	8,700,694
	Income tax expenses				
	a. Estimated current tax	(1,915,835)	(1,705,261)	(2,384,561)	(2,116,225
	b. Deferred tax income (expenses)	(285,393)	(31,877)	(427,059)	(65,229
	PROFIT (LOSS) CURRENT PERIOD PROFIT (LOSS) MINORITY INTEREST	9,056,651	5,046,472	10,894,149 862,622	6,519,240 600,867
				802,022	000,807
	OTHER COMPREHENSIVE INCOME				
1.	Unreclassified to profit loss				(7.001
	a. Premises and equipment revaluation increment	-	25.226	-	(7,021) (45,310)
	 b. Remeasurement from actuarial benefit program c. Others 		25,336	2,678	(45,510
2.	Reclassified to profit loss			-	
	a. Gain (loss) from adjustments arising from				
	translation of financial statement	(11,658)	11,942	(4,132)	44,546
	b. Gain (loss) from changes of financial assets on				
	available for sale	(2,704,127)	(3,331,933)	(2,828,183)	(3,452,270
	c. Others	-	-	725	10,449
	Other comprehensive income current period after income tax - net	(2,715,785)	(3,294,655)	(2,828,912)	(3,449,606
	TOTAL OTHER COMPREHENSIVE INCOME	(2,713,703)	(3,294,033)	(2,020,912)	(3,449,000
	CURRENT PERIOD	6,340,866	1,751,817	8,065,237	3,069,634
	Profit (loss) current period attributable to :				
	PARENT COMPANY	9,056,651	5,046,472	10,031,527	5,918,373
	NON CONTROLLING INTEREST			862,622	600,867
	TOTAL PROFIT (LOSS) CURRENT PERIOD	9,056,651	5,046,472	10,894,149	6,519,240
	Total comprehensive profit (loss) current				
	period attributable to :	6 8 40 0 11			
	PARENT COMPANY	6,340,866	1,751,817	7,245,516	2,537,248
_	NON CONTROLLING INTEREST			819,721	532,386
	TOTAL COMPREHENSIVE PROFIT (LOSS)	6 3 40 0 4 4	1 751 01-	0.000 000	3 0 0 0 0 0
	CURRENT PERIOD	6,340,866	1,751,817	8,065,237	3,069,634
	TRANSFER PROFIT (LOCC) TO US AD OFFICE				
	TRANSFER PROFIT (LOSS) TO HEAD OFFICE	-	-	-	
	TRANSFER PROFIT (LOSS) TO HEAD OFFICE DIVIDEND EARNINGS PER SHARE (in Rupiah)	1	1	- - 215.12	126.92

		INDIV	IDUAL	CONSOLIDATED				
0	DESCRIPTION	31 March 2022	31 December 2021 (Audited)	31 March 2022	31 December 2021 (Audited)			
	COMMITMENT RECEIVABLES							
2.	Unused fund borrowings/financing facilities Outstanding purchase position on spot and derivative/forward	- 163,447,574	- 181,383,986	- 163,503,126	- 181,441,620			
3.	Others	-	-	-	-			
ı.	COMMITMENT PAYABLES							
	Unused loan facilities granted to customer							
	i. Committed	58,400,005	60,544,482	58,347,331	60,453,722			
	ii. Uncommitted	136,803,592	131,976,914	137,469,785	132,857,462			
2.	Outstanding irrevocable letters of credit	22,336,901	22,336,901 19,240,810 22,55					
	Outstanding sales position on spot and derivative/forward	165,925,498	181,633,870	169,321,768	184,110,491			
ŀ.	Others	-	-					
n	CONTINGENT RECEIVABLES							
١.	Guarantees received	24,960,791	27,355,058	25,164,472	27,557,087			
2.	Others	34,232	32,729	34,232	32,729			
v	CONTINGENT PAYABLES							
	Guarantees issued	102,486,655	118,429,020	104,741,567	120,089,449			
2.	Others	1,576,911	1,561,169	1,576,911	1,561,169			
	State	ments of Sp	ot and Deriv	vative Trans	actions			
	(In Millions of Rupiah) As of 3	1 March 2022		(In Mi	llions of Rupiah			

			(In Millions of Rupiah) INDIVIDUAL									
				INDIV								
NO	TRANSACTION	NOTIONAL AMOUNT	Ту		Derivative Receivables & Payables							
			Trading	Hedging	Receivables	Payables						
А.	Exchange Ra	te Related										
1.	Spot	3,854,555	3,849,953	4,602	5,468	4,817						
2.	Forward	25,456,904	25,456,904	-	70,486	36,472						
3.	Option											
	a. Written	907,709	45,570	862,139	1,808	3,176						
	b. Purchased	35,941	35,941	-	84	-						
4.	Future	-	-	-	-							
5.	Swap	72,255,707	65,941,005	6,314,702	217,323	139,479						
6.	Others											
в.	Interest Rate	Related										
1.	Forward	-	-	-	-	-						
2.	Option											
	a. Written	-	-	-	-	-						
	b. Purchased	-	-	-	-	-						
3.	Future	-	-	-	-	-						
4.	Swap	56,959,543	51,965,353	4,994,190	807,620	521,931						
5.	Others	15,865,492	15,865,492		241,167	353,541						
c.	Others	140,000	140,000		67,356							
	TOTAL	175,475,851	163,300,218	12,175,633	1,411,312	1,059,416						

Statements of Calculation of Capital Adequacy Ratio Commercial Bank

							31 Mar	ch 2022	- 22.0	arch 2021
10			COMPONE	NTS OF CAPI	TAL					
							Individual	Consolidated	Individual	Consolidat
I CORE O							154,793,297			
1. Con 1.1			y Tier 1 (CET		ale)		154,793,297	186,864,475		
1.1			apital (net of Reserves	f Treasury Sto	CK)		11,657,817 165,961,216	11,657,817	11,657,81	
		Additiona					167,846,210			
			omprehensiv	e income			30,000,794	30,707,109		
		1.2.1.1.1	Excess differ	ences arising f	rom translati	ion of				
			financial stat				85,774	297,336	14,39	6 237,
		1.2.1.1.2		in of the increa		r value of	1 1 2 2	260.061	1 560 22	1 560
		12115		ets available fo xed assets reva			1,123 29,913,897	269,961 30,139,812	1,569,22 29,913,89	
1.2.	.1.2		lisclosed rese		induction		137,845,416	153,304,180		
		1.2.1.2.1					18,799,505	17,501,219	17,334,26	
		1.2.1.2.2	2 General rese	rves			2,333,333	2,333,333		
			3 Previous yea				107,655,927	123,438,101	99,062,66	
			4 Current year				9,056,651	10,031,527	5,046,47	2 5,918,
			5 Funds for pa 5 Others	id-in capital			-	-		-
1.2.	.2 1	Deductio					(1,884,994)	(2,864,702)	(1,218,76	- 1) (2,017,7
			omprehensiv	e income			(1,543,876)	(1,644,696)	(859,14)	
			1 Negative di	fferences arisi	ng from tran	slation of				
			financial sta	itement			(390,454)	(390,454)	(308,66	2) (308,6
		1.2.2.1.2		sses from the ancial assets a		(1 152 422)	(1 254 242)	(550.49	5) (420.4	
12	2 3	Otherd	lisclosed rese		are	(1,153,422) (341,118)	(1,254,242) (1,220,006)	(550,48) (359,614		
1.2.			1 Disagio				(311,118)	(1)220,000)	(555,01	- (1,270,0
			2 Previous yea	ar loss			-	-		-
		1.2.2.2.3	3 Current year	loss			-	-		-
		1.2.2.2.4		ference in allo						
		12224	and allowan	ce for impairm ference in adju	ient on earni	ng assets	-	-		-
		1.2.2.2.3		financial asset			-			-
		1.2.2.2.6		owance for no			(341,118)	(1,220,006)	(359,61-	4) (1,270,6
			7 Others				-	-		-
1.3			rolling inter					14,823,759		- 12,756,4
1.4			n Factor of C				(22,825,736)			
1.4.1			d tax calculati	on			(8,820,570)	(10,533,136)	(7,488,69	
1.4.2 1.4.3		Goodwi Other in	ntangible asse	ate			(3,608,150)	(482,091) (4,126,503)	(3,019,04	- (482,0 0) (3,586,3
1.4.4			icaligible asse				(10,397,016)	(5,621,958)		
1.4.5				insurance sub	osidiaries			(3,021,750)	(0,000,02	- (5,502,2
1.4.6	6		sation exposu				-	-		-
1.4.7	7	Other d	eduction of C	ET 1			-	-		-
1.4.7	7.1	Placem	ent of funds	in instrumen a	AT 1 and/or	Tier 2 to				
1.4.7	7 2	other b		nothor optitus	م المراجع	h a transition	-	-		-
1.4.7	1.2		aw, grants, or	nother entity a grants will	scquired by t	ne transition	-	-		-
1.4.7	7.3	Exposur	es that give ris	e to credit risk		ment risk				
				Delivery Versu		المحمد المحمد ا	-	-		-
1.4.	7.4	on shar	ia principles	iaries that do (if available)	business act	livity based	-			-
2. Add	diti	onal Tier					-	-		-
2.1		Instrume	nt which con	nply with AT 1	1 requireme	nts	-	-		-
2.2		Agio/Disa					-	-		-
2.3			n factor of A		T 1 T		-	-		-
2.3.1	'	bank	encorrunas ir	n instrument A	i rand/or li	ei 2 to other				-
2.3.2	2	Cross-ov	wnership in a	nother entity a	acquired by t	he transition				
		due to l	law, grants, or	r grants will	. ,.		-	-		-
			CAPITAL (T		v others wh	ich commb	9,809,926	12,232,881	9,104,81	5 11,599,9
			uirements	orm of Stock o	others wh	ich comply	263,677	722,010	381,18	2 1,181,1
2. Agi									501,10	-
3. Gen	nera	al provisi		ng assets (ma	x. 1.25% cre	dit risk -				
		ted asset		mital			9,546,249	11,510,871	8,723,63	3 10,418,3
4. Ded 4.1		tion supj Sinking Fu	plemental ca	pital						
4.1				strument AT 1 a	and/or Tier 2 t	o other bank				-
4.3	(Cross-owr	nership in and	other entity acc						
	(due to law	v, grants, or gi	rants will			-	-		-
TOTAL	co	RE AND S	UPPLEMENT			1.2021	164,603,223			
				ch 2022	31 Marc			31 March 2		31 March 2021
			Individual	Consolidated	Individual	Consolidated		Individual Con	solidated Indiv	idual Consolid
ISK WEIG	нт	ED ASSE	rs				KPMM Ratio			
redit Risk - V	Wei	ghted								
issets 763,699,919 920,869,710 697,890,647 833,503,904							CET 1 Ratio (%)	17.11%	16.90% 17	.43% 17.4
	we	ighted	6,957,899	7,704,214	11,738,119	12,410,870	Tier 1 Ratio (%)	17.11%	16.90% 17	.43% 17.4
larket Risk -		k-	0,00,000	.,		,,	(,3)			
larket Risk - Assets	Ris	ts	133,826,964	176,860,816	130,682,428	151,994,521	Tier 2 Ratio (%)	1.09%	1.11% 1	.08% 1.
larket Risk - Assets perational Weighted A	sse	htad	004 404 707	1 105 434 345			Capital Adequacy	10 200/	10.010/ 10	E10/ 10
larket Risk - Assets perational Weighted As otal Risk We	sse	itteu		1,105,434,740	840,311,194	997,909,295	Ratio (%)	18.20%	18.01% 18	.51% 18.
larket Risk - Assets perational Weighted As otal Risk We Assets	lsse eigl		504,404,782							
arket Risk - Issets perational Weighted A Dtal Risk We Issets AR BASED 0	lsse eigi DN F				9.70%	9.74%	CET 1 FOR BUFFER (%)	8.37%	8.12% 8	.81% 8.4
larket Risk - Assets perational Weighted As otal Risk We Assets AR BASED O PROFILE (%	lsse leigt DN F %)	RISK	9.83%	9.89%	9.70%	9.74%	BUFFER (%)	8.37%		
larket Risk - Assets perational Weighted As otal Risk We Assets AR BASED O PROFILE (%	lsse leigt DN F %)	RISK	9.83%			9.74%	BUFFER (%) PERCENTAGE OI	F BUFFER MAN		
larket Risk - Assets perational Weighted As otal Risk We Assets AR BASED 0 PROFILE (% APITAL ALI	lsse eigl DN F %) .LOO	RISK	9.83%	9.89%		9.74% 8.58%	BUFFER (%) PERCENTAGE OI Capital conservatio buffer (%)	F BUFFER MANI	DATORY FILLE	D BY BANK(%)
Assets larket Risk - Assets lperational Weighted A: otal Risk We Assets AR BASED O PROFILE (% APITAL ALI rom CET 1 (%)	lsse eigt DN F (6) .LOO	RISK	9.83% DR CAR BASED	9.89% ON RISK PROF	ILE		BUFFER (%) PERCENTAGE OI Capital conservatio	F BUFFER MANI	DATORY FILLE	D BY BANK(%)

2.500%

2.500%

in Otori

nent to fulfill the Capital Conservation Buffer in the

2.500%

National Economic Stimulus as Countercyclical Policy Due to the Effect of Coronavirus Di capital component of 2.5% of the Risk Weighted Assets for banks in BUKU 3 and 4 is postpo Statements of Cash Flows

with OJK Regul

From Tier 2 (%)

(In Millions of Rupiah)

DESCRIPTION	Conso	lidated
	31 March 2022	31 March 20 (Restated)
CASH FLOWS FROM OPERATING ACTIVITIES		
Receipts from interest income	20,522,667	18,918,3
Receipts from sharia income	3,535,738	3,599,1
Receipts from fees, commissions and premium	7,601,382	7,182,2
Payments of insurance claim expense	(3,198,634)	(3,047,72
Payments of interest expense	(4,301,703)	(5,435,79
Payments of sharia expense	(938,550)	(1,057,36
Receipts from the sale of Government Bonds - Fair value through profit or loss	108,981,642	63,917,5
Acquisition of Government Bonds - Fair value through profit or loss	(124,520,101)	(65,539,21
Foreign exchange gain - net Trading income - net	810,028 337,055	752,4 224,8
Other operating income - others	1,083,995	1,027,3
Other operating expenses - others	(2,584,827)	(2,851,09
Salaries and employee benefits	(8,086,791)	(6,382,23
General and administrative expenses	(3,098,790)	(2,658,21
Non operating income/(expense) - net	9,463	(17,04
Payment of corporate income tax	(2,028,571)	(1,459,55
Cash Flows from Operating Activities Before Changes in Operating Assets and Liabilities		7,173,5
Decrease/(increase) in Operating Assets:		
Placements with Bank Indonesia and other banks	(540,751)	(11,284,48
Marketable securities - Fair value through profit or loss	5,580,286	(10,684,65
Other receivables - trade transactions	2,832,854	5,785,4
Loans	(17,701,198)	(21,216,53
Sharia financing	(6,839,272)	(2,417,60
Securities purchased under resale agreements	20,667,142	15,827,5
Consumer financing receivable	(1,028,320)	(168,55
Net investment in lease financing	(380,495)	68,2 81,5
Prepaid taxes	826,126	
Prepaid expense Other assets	(727,166) (6,956,746)	(563,44 (3,984,88
Proceeds from collection of financial assets already written - off	2,079,878	
Increase/(decrease) in Operating liabilities and Temporary Syirkah Funds:	2,079,070	1,060,9
Conventional Banking		
Demand deposits	(22,337,653)	48,640,4
Saving deposits	13,321,578	653,9
Time deposits	(16,954,720)	(12,629,13
Interbank call money	(734,146)	486,9
Obligation due immediately	(424,842)	(465,52
Liability to unit - linked policyholders	849,056	(306,37
Other taxes payable	(85,617)	(391,81
Other liabilities	22,946,628	12,082,2
Sharia Banking - Temporary Syirkah Funds		
Demand deposits - restricted investment and demand deposit - mudharabah musytarakah	1.265.984	947,1
 musyarakah Saving deposits - restricted investment and mudharabah saving deposit - unrestricted 	1,205,984	947,1
investment	(226,808)	(807,50
Mudharabah time deposits - unrestricted investment	3,128,915	811,4
Net Cash (Used for)/Provided by Operating Activities	(7,315,284)	28,698,8
CASH FLOWS FROM INVESTING ACTIVITIES		
Decrease/(Increase) in marketable securities - other than at fair value through profit or loss	3,934,736	(8,505,65
Increase in Government Bonds - other than at fair value through profit or loss	(32,668,757)	(26,472,29
	2,989	
Proceeds from sale of fixed assets Acquisitions of fixed assets	(715,335)	(201,45
Proceeds from sale of fixed assets Acquisitions of fixed assets Proceed from sale of intangible assets	(715,335) 63,739	7,5
Proceeds from sale of fixed assets Acquisitions of fixed assets Proceed from sale of intangible assets Acquisitions of intangible assets	(715,335) 63,739 (54,564)	7,5 (37,05
Proceeds from sale of fixed assets Acquisitions of fixed assets Proceed from sale of intangible assets Acquisitions of intangible assets Acquisitions of right of used assets	(715,335) 63,739 (54,564) (337,744)	7,5 (37,05) (133,88
Proceeds from sale of fixed assets Acquisitions of fixed assets Proceed from sale of intangible assets Acquisitions of right of used assets Acquisitions of right of used assets Decrease/(Increase) of investment in Subsidiaries	(715,335) 63,739 (54,564) (337,744) (48,352)	7,5 (37,05 (133,88 (22,55
Proceeds from sale of fixed assets Acquisitions of fixed assets Acquisitions of intangible assets Acquisitions of right of used assets Decrease/(Increase) of investment in Subsidiaries Net cash used for investing activities	(715,335) 63,739 (54,564) (337,744)	7,5 (37,05 (133,88 (22,55
Proceeds from sale of fixed assets Acquisitions of fixed assets Proceed from sale of intangible assets Acquisitions of intangible assets Acquisitions of inplot of used assets Decrease/(Increase) of investment in subsidiaries Net cash used for investing activities CASH FLOWS FROM FINANCING ACTIVITES	(715,335) 63,739 (54,564) (337,744) (48,352) (29,823,288)	7,5 (37,05 (133,88 (22,55
Proceeds from sale of fixed assets Acquisitions of fixed assets Proceed from sale of intangible assets Acquisitions of right of used assets Acquisitions of right of used assets Decrease/(Increase) of investment in Subsidiaries Net cash used for investing activities CASH FLOWS FROM FINANCING ACTIVITIES Issuance of securities	(715,335) 63,739 (54,564) (337,744) (48,352) (29,823,288) 1,400,850	7,5 (37,05 (133,88 (22,55 (35,365,38
Proceeds from sale of fixed assets Acquisitions of fixed assets Acquisitions of intangible assets Acquisitions of right of used assets Decrease/(Increase) of investment in subsidiaries Net cash used for investing activities CASH FLOWS FROM FINANCING ACTIVITIES Issuance of securities Payment for issued securities	(715,335) 63,739 (54,564) (337,744) (48,352) (29,823,288) 1,400,850 (973,183)	7,5 (37,0 <u>5</u> (133,88 (22,55 (35,365,38) (85,365,38)
Proceeds from sale of fixed assets Acquisitions of fixed assets Proceed from sale of intangible assets Acquisitions of intangible assets Acquisitions of riph of used assets Decrease/(Increase) of investment in Subsidiaries Net cash used for investing activities CASH FLOWS FROM FINANCING ACTIVITIES Issuance of securities Receipt of for issued securities Receipt of for ido borrowing	(715,335) 63,739 (54,564) (337,744) (48,352) (29,823,288) 1,400,850 (973,183) 3,167,682	7,5 (37,05 (133,88 (22,55 (35,365,38 (35,365,38 (8 9,455,1
Proceeds from sale of fixed assets Acquisitions of fixed assets Acquisitions of rintangible assets Acquisitions of rintangible assets Decrease/(Increase) of investment in Subsidiaries Net cash used for investing activities CASH FLOWS FROM FINANCING ACTIVITIES Issuance of securities Bayment for issued securities Receipt of fund borrowing Payments of fund borrowing	(715,335) 63,739 (54,564) (337,744) (48,352) (29,823,288) 1,400,850 (973,183) 3,167,682 (5,062,121)	7,5 (37,05 (133,88 (22,55 (35,365,38 (35,365,38 (3 , 365,38 (1 ,183,32
Proceeds from sale of fixed assets Acquisitions of fixed assets Proceed from sale of intangible assets Acquisitions of intangible assets Acquisitions of investment in subsidiaries Decrease/(Increase) of investment in subsidiaries Net cash used for investing activities CASH FLOWS FROM FINANCING ACTIVITIES Issuance of securities Payment for issued securities Receipt of fund borrowing Payments of fund borrowing Payments of fund borrowing	(715,335) 63,739 (54,564) (337,744) (48,352) (29,823,288) 1,400,850 (973,183) 3,167,682 (5,062,121) (7,989)	7,5 (37,05 (133,88 (22,55 (35,365,38 (35,365,38 (35,365,38 (8,01 (11,183,32) (8,01) (8,01)
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Proceeds from sale of fixed assets Acquisitions of fixed assets Acquisitions of rintangible assets Acquisitions of rintangible assets Decrease/(Increase) of investment in Subsidiaries Net cash used for investing activities CASH FLOWS FROM FINANCING ACTIVITIES Issuance of securities Receipt of fund borrowing Payment of Subordinated Loans and bonds Increase/(Decrease) in securities sold under repurchase agreements Payments of dividends Net Cash Provided by/(Used for) Financing Activities Net Opercease)/Increase In Cash and Cash Equivalents	(715,335) 63,739 (54,564) (337,744) (48,352) (29,823,288) 1,400,850 (973,183) 3,167,682 (5,062,121) (7,989) 20,239,510 (16,816,893) 1,947,856 (35,190,716)	7,5 (37,05 (133,88 (22,55 (35,365,38 (35,365,38 (9,455,1) (11,183,32 (8,01 (694,77 (10,271,55 (12,7702,58 (12,7702,58 (12,369,07
Proceeds from sale of fixed assets Acquisitions of fixed assets Proceed from sale of intangible assets Acquisitions of intangible assets Acquisitions of investment in subsidiaries Net cash used for investment in subsidiaries Net cash used for investment in subsidiaries CASH FLOWS FROM FINANCING ACTIVITIES Issuance of securities Payment for issued securities Receipt of fund borrowing Payments of fund borrowing Payments of Subordinated Loans and bonds Increase/(Decrease) in securities sold under repurchase agreements Payments Payments Payments Payments Increase/(Decrease) in securities sold under repurchase agreements Payments of Vidends Net cash Provided by/(Used for) Financing Activities Net (Decrease)/Increase in Cash and Cash Equivalents Effect of Exchange Rate Changes on Cash and Cash Equivalents	(715,335) 63,739 (54,564) (337,744) (48,352) (29,823,288) 1,400,850 (973,183) 3,167,682 (5,062,121) (7,989) 20,239,510 (16,816,893) 1,947,856 (35,190,716) 465,581	7,5 (37,0) (133,88 (22,55 (35,365,386 (35,365,386 (9,455,1 (11,183,35) (8,01 (694,77 (10,271,55 (12,702,586 (19,369,07 4,281,8
Proceeds from sale of fixed assets Acquisitions of fixed assets Acquisitions of fixed assets Acquisitions of intangible assets Decrease/(Increase) of investment in Subsidiaries Net cash used for investing activities CASH FLOWS FROM FINANCING ACTIVITIES Issuance of securities Payments of fund borrowing Payment of fund borrowing Payment of fund borrowing Payment of Subordinated Loans and bonds Increase/(Decrease) in securities sold under repurchase agreements Payments of dividends. Net cash Provided by/(Used for) Financing Activities Net cash Provided by/(Used for) Financing Activities Effect of Exchange Rate Changes on Cash and Cash Equivalents Effect of Exchange Rate Changes on Cash and Cash Equivalents	(715,335) (54,564) (337,744) (44,352) (29,823,288) 1,400,850 (973,183) 3,167,682 (5,062,121) (7,989) 20,239,510 (16,816,893) 1,947,856 (35,190,716) 465,981 193,631,712	7,5 (37,0) (133,88 (22,5) (35,365,38 (35,365,38 (35,365,38 (11,183,32 (8,0) (694,77 (10,271,55 (12,702,58 (19,369,07 4,281,8 199,921,7
Proceeds from sale of fixed assets Acquisitions of fixed assets Acquisitions of rintangible assets Acquisitions of rinyestment in Subsidiaries Net cash used for investment in Subsidiaries Net cash used for investment activities CASH FLOWS FROM FINANCING ACTIVITIES Issuance of securities Payment for issued securities Receipt of fund borrowing Payment of Subordinated Loans and bonds Increase/(Decrease) in securities sold under repurchase agreements Payments of dividends. Net Cash Provided by/(Used for) Financing Activities Net Cash Provided by/(Used for) Financing Activities Effect of Exchange Rate Changes on Cash and Cash Equivalents Cash and Cash Equivalents at End of Period	(715,335) 63,739 (54,564) (337,744) (48,352) (29,823,288) 1,400,850 (973,183) 3,167,682 (5,062,121) (7,989) 20,239,510 (16,816,893) 1,947,856 (35,190,716) 465,581	7,5 (37,0) (133,88 (22,5) (35,365,38 (35,365,38 (35,365,38 (11,183,32 (8,0) (694,77 (10,271,55 (12,702,58 (19,369,07 4,281,8 199,921,7
Proceeds from sale of fixed assets Acquisitions of fixed assets Acquisitions of fixed assets Acquisitions of rinyestment in Subsidiaries Net cash used for investing activities CASH FLOWS FROM FINANCING ACTIVITIES Issuance of securities Payment for issued securities Receipt of fund borrowing Payment of Subordinated Loans and bonds Increase/Decrease) in securities sold under repurchase agreements Payments of dividends Net cash Pace July Securities Sold under repurchase agreements Payments of Subordinated Loans and Loans East cash Parovided by/Used for) Financing Activities Net Cash Parovided by/Used for) Financing Activities Net Cash Parovided by/Used for) Financing Activities Cash and Cash Equivalents at End of Period Cash and Cash Equivalents at End of Period	(715,335) (54,564) (337,744) (48,352) (29,823,288) 1,400,850 (973,183) 3,167,682 (5,062,121) (7,989) 20,239,510 (16,816,893) 1,947,856 (35,190,716) 465,981 193,631,712 158,906,977	7,5 (37,0) (133,88 (22,5) (35,365,38 (8,0) (11,183,32 (8,0) (6,94,75),1 (11,183,32 (8,0) (6,94,77) (10,271,55 (12,702,58 (19,369,07) 4,281,8 199,921,7 184,834,4
Proceeds from sale of fixed assets Acquisitions of fixed assets Acquisitions of rintangible assets Acquisitions of rintangible assets Decrease/(Increase) of investment in Subsidiaries Net cash used for investing activities CASH FLOWS FROM FINANCING ACTIVITIES Issuance of securities Payment for issued securities Receipt of fund borrowing Payment of fund borrowing Payment of Subordinated Loans and bonds Increase/(Decrease) in securities sold under repurchase agreements Payments of dividends. Net cash used cash and Cash Equivalents Effect of Exchange Rate Changes on Cash and Cash Equivalents Cash and Cash Equivalents at Enginning of Period Cash and Cash Equivalents at End of Period Cash and Cash Equivalents at end of period consist of : Cash	(715,335) (63,739) (54,564) (33,7744) (48,352) (29,823,288) (973,183) 3,167,682 (5,062,121) (7,989) 20,239,510 (16,816,893) 1,947,855 (35,190,716) 465,981 193,631,712 158,906,977	7,5 (37,0; (33,6; (22,5; (35,365,38 (8,0) (694,7; (11,183,3; (8,0) (694,7; (12,702,55; (12
Proceeds from sale of fixed assets Acquisitions of fixed assets Proceed from sale of intangible assets Acquisitions of intrangible assets Decrease/(Increase) of investment in subsidiaries Net cash used for investment in subsidiaries Net cash used for investment in subsidiaries CASH FLOWS FROM FINANCING ACTIVITIES Issuance of securities Payments of fund borrowing Payments of fund borrowing Payments of fund borrowing Payments of subordinated Loans and bonds Increase/(Decrease) in securities sold under repurchase agreements Payments of vidends Net Cash Provided by/(Used for) Financing Activities Net Occrease) Increase in Cash and Cash and Cash Equivalents Effect of Exchange Rate Changes on Cash and Cash Equivalents Effect of Exchange Rate Changes on Cash and Cash Equivalents Cash and Cash Equivalents at End of Period Cash and Cash used Loans and Cash Equivalents	(715,335) (63,739 (54,564) (337,744) (48,552) (29,833,288) (973,183) 3,167,682 (5,062,121) (7,989) 20,239,510 (16,816,893) 1,947,855 (35,190,716) 465,981 135,663,971 158,906,977 21,677,285 59,355,613	7,5 (37,0%) (133,8%) (22,55) (35,365,38 (9,455,1) (11,183,32) (11,183,32) (11,183,32) (11,183,32) (11,183,431,4) (19,27) (19,369,00) (19,3
Proceeds from sale of fixed assets Acquisitions of fixed assets Acquisitions of fixed assets Acquisitions of intangible assets Acquisitions of intangible assets Decrease/(Increase) of investment in Subsidiaries Net cash used for investing activities CASH FLOWS FROM FINANCING ACTIVITIES Issuance of securities Payment for issued securities Receipt of fund borrowing Payment of fund borrowing Payment of Subordinated Loans and bonds Increase/(Decrease) in securities sold under repurchase agreements Payments of dividends. Net cash Provided by/(Used for) Financing Activities Net cash Provided by/(Used for) Financing Activities Net cash Provided by/(Used for) Financing Activities Effect of Exchange Rate Changes on Cash and Cash Equivalents Cash and Cash Equivalents at End of Period Cash and Cash Equivalents at End of Period Cash and Cash Equivalents at End of Period Cash and Cash equivalents at end of period consist of : Cash Current accounts with Bank Indonesia Current accounts with Bank Indonesia	(715,335) (63,739) (54,564) (33,7744) (48,352) (29,823,288) (973,183) 3,167,682 (5,062,121) (7,989) 20,239,510 (16,816,893) 1,947,855 (35,190,716) 465,981 193,631,712 158,906,977	7,5 (37,05 (133,86 (22,55 (35,365,38 (35,365,38 (8,07 (11,183,32 (8,01) (694,77 (10,271,55 (12,702,58
Proceeds from sale of fixed assets Acquisitions of fixed assets Proceed from sale of intangible assets Acquisitions of intrangible assets Decrease/(Increase) of investment in Subsidiaries Net cash used for investing activities CASH FLOWS FROM FINANCING ACTIVITIES Issuance of securities Payment for issued securities Receipt of fund borrowing Payments of fund borrowing Payments of Subordinated Loans and bonds Increase/(Decrease) in securities sold under repurchase agreements Payments of Subordinated Loans and bonds Increase/(Decrease) in securities sold under repurchase agreements Payments of fund borrowing Payments of toxidends Net Cash Provided by/(Used for) Financing Activities Net Opercase)(Increase in Cash and Cash and Cash and Cash Effect of Exchange Rate Changes on Cash and Cash Equivalents Effect of Exchange Rate Changes on Cash and Cash and Cash Cash and Cash Equivalents at Bed of Period Cash and Cash Equivalents at End of Period Cash and Cash equivalents at end of period Cash Cash and Cash equivalents at end of period Cash and Cash Equivalents Cash and Cash used Loans and Cash Equivalents Cash and Cash Equivalents at end of period Cash and Cash Equivalents Cash and Cash Used Cash and Cash Equivalents (Cash and Cash Equivalents) Cash and Cash Equivalents at end of period Cash and Cash Equivalents (Cash and Cash Equivalents) Cash and Cash Equivalents at end of period Cash and Cash Equivalents (Cash and Cash Equivalents) Cash and Cash Equivalents at end of period Cash and Cash Equivalents (Cash and Cash Equivalents) Cash and Cash Equivalents (Cash Cash Cash and Cash Equivalents) Cash and Cash Equivalents (Cash End Cash Equivalents) Cash and Cash Equivalents (Cash End Cash Cash Cash Cash Cash (Cash Cash Cash Cash Cash Cash Cash Cash	(715,335) (63,739 (54,564) (337,744) (48,552) (29,833,288) (973,183) 3,167,682 (5,062,121) (7,989) 20,239,510 (16,816,893) 1,947,855 (35,190,716) 465,981 135,663,971 158,906,977 21,677,285 59,355,613	7,5 (37,06) (13),88 (22,55 (35,365,38 (9,455,1) (11,183,32 (11,183,32 (11,183,32 (11,183,32) (11,183,32) (11,183,183,183,183,183,183,183,183,183,1



Statements of Commitments and Contingencies As of 31 March 2022 and 31 December 2021

Losses and Allowance for Asset Quality Assessment	Losses and	Allowance	for Asset	Quality	Assessment
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For the Period Ended 31 March 2022 and 2021

			31 March 2022						31 March 2021						
		Allowance for Impairment			Calculate Allowance for Possible Losses on Earning Assets			Allowance for Impairment				Calculate Allowance for Possible Losses on Earning Assets			
NO	DESCRIPTION		Stage 2	Stage 3	Total Allowance for impairment		Specific	Total Allowance for Possible Losses				Total Allowance for impairment			Total Allowance for Possible Losses
1.	Placements with other banks	7,603	-	-	7,603	274,585	-	274,585	9,694	-	47,120	56,814	364,202	47,120	411,322
2.	Spot and derivative receivables/forward	-	-	-	-	14,113	-	14,113	-	-	-	-	13,649	-	13,649
3.	Securities *)	52,103	9,028	-	61,131	24,102	2,087	26,189	30,955	8,949	-	39,904	256,219	3,643	259,862
4.	Securities sold with agreement to repurchase (repo)		-	-	-	8,766	-	8,766	-	-	-	-	-	-	-
5.	Securities purchased with agreement to resell (reverse repo)	-	-	-	-	27,514	-	27,514	-	-	-	-	22,366	-	22,366
6.	Acceptances receivables	14,162	187,246	1,366	202,774	100,622	34,159	134,781	21,007	101,515	1,481	124,003	99,566	3,398	102,964
7.	Loans and financing provided *)	11,373,504	29,453,505	20,236,012	61,063,021	7,764,684	20,841,877	28,606,561	11,316,097	26,376,243	22,322,817	60,015,157	7,155,256	22,240,643	29,395,899
8.	Investments in shares	30	-	50,803	50,833	30	91,939	91,969	30	-	28,583	28,613	30	92,035	92,065
9.	Other receivable	50,374	154,559	1,157,768	1,362,701	254,375	1,189,539	1,443,914	47,556	141,851	1,170,510	1,359,917	231,891	1,181,303	1,413,194
10.	Commitments and contingencies	719,666	1,176,218	195,109	2,090,993	1,769,903	513,737	2,283,640	656,921	2,760,914	165,314	3,583,149	1,660,062	319,490	1,979,552
	TOTAL	12,217,442	30,980,556	21,641,058	64,839,056	10,238,694	22,673,338	32,912,032	12,082,260	29,389,472	23,735,825	65,207,557	9,803,241	23,887,632	33,690,873

*) 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.

Bank Mandiri is a financial service provider supervised by Indonesia Financial Authority (OJK) and included in the guarantee program by Indonesia Deposit Insurance Corporation (LPS)

Management of The Bank

: Muhamad Chatib Basri : Andrinof A. Chaniago : Boedi Armanto : Loeke Larasati Agoestina
: Boedi Armanto
u Looko Laracati Agogetine
: Loeke Larasati Agoestina
: Muliadi Rahardja*)
: Rionald Silaban
: Arif Budimanta
: Faried Utomo
: Nawal Nely
: Muhammad Yusuf Ateh
: Darmawan Junaidi
: Alexandra Askandar
: Ahmad Siddik Badruddin
: Agus Dwi Handaya
: Panji Irawan
: Riduan
: Aquarius Rudianto
: Toni Eko Boy Subari
: Susana Indah Kris Indriati
: Rohan Hafas
: Sigit Prastowo
: Timothy Utama
e decision of the Annual Genera ive after obtaining approval fror est.

Republic of Indonesia	52.00%
Non Ultimate Shareholder through Capital Market (> 5%)	Nil

Non Ultimate Shareholder through non Capital Market (≥ 5%) Indonesia Investment Authority 8.00%

Awards

Forbes 2022 World's Best Banks The Best SOE Bank in Indonesia	11th Infobank Digital Brand Award 2022
LinkedIn 2022 Top Companies Rank 2 Best Workplaces to	Rank I - Mobile Banking - Commercial Bank
Grow Your Career In Indonesia	Rank I Platinum Trophy - Credit Card - Commercial Bank
11th Asia Pacific Syndicated Loan Market Awards Indonesia Syndicated Loan House of	Rank I Platinum Trophy - Debit Card - Commercial Bank
he Year INC Digital Innovation Awards 2022 Jigital Innovation for Product ransformation	Rank I Golden Trophy - Savings - Commercial Bank
	Rank I Golden Trophy - Mortgage - Commercial Bank
Asiamoney Best Digital Bank in Indonesia	Rank I e-money - State Owned Bank

NOTES -

I. The above financial information is extracted from the interim consolidated financial statements of PT Bank Mandiri (Persero) Tbk. (the "Bank") and its Subsidiaries as of 31 March 2022 for the three months period then ended, prepared by the Bank's Management in accordance with Indonesian Financial Accounting Standards. The consolidated financial statements of PT Bank Mandiri (Persero) Tbk. (the "Bank") and its Subsidiaries as of 31 December 2021 and for the year then ended, prepared by the Bank's Management in accordance with Indonesian Financial Accounting Standards which have been audited by KAP Tanudiredja, Wibisana, Rintis & Rekan (a member firm of PWC global network), with Lucy Luciana Suhenda, SE, Ak., CPA, as partner in charge, an independent auditor, in accordance with Standards on Auditing established by the Indonesian Financial Accounting, with an unmodified audit opinion, as stated in the report dated 27 January 2022.

unmodified audit opinion, as stated in the report dated 27 January 2022. 2. The above published financial statements are presented to comply with Financial Services Authority Regulation (FSA) No.37/ POJK.03/2019 dated 19 December 2019 regarding Transparency and Published Financial Statements of the Bank and Circular Letter of Financial Services Authority No.9/SEOJK.03/2020 dated 30 June 2020 regarding Transparency and Published Financial Statements of Commercial Banks and Circular Letter of Financial Services Authority No. 5-2/PB-11/2020 dated 20 January 2020 regarding Changes to Published Financial Statements and also in accordance with Nule No. X.K.2, Attachment to Decision of Chairman of Bapepam and LK No. Kep-346/BJ/2011 dated 5 July 2011 regarding Submission of Periodic Financial Statements for Issuers or Public Companies. Financial information and LK Regulation No.VIII.G7. Attachment to Decision of Chairman of Bapepam and LK No. Kep-347/BJ/2012 dated 25 June 2012. 3. Related Parties in the Assets' Quality and Other Information Report are presented in accordance with Barbi Induced 1. July 2012 3. Related Parties in the Assets' Quality and Other Information Report are presented in accordance with Barbi Induced 1. July 2012 3. Related Parties in the Assets' Quality and Other Information Report are presented in accordance with Barbi Induced 1. July 2012 3. Related Parties in the Assets' Quality and Other Information Report are presented in accordance with Barbi Induced 1. July 2012 3. Related Parties in the Assets' Quality and Other Information Report are presented in accordance with Barbi Induced 1. July 2012 3. Related Parties in the Assets' Quality and Other Information Report are presented in accordance with Barbi Induced 1. July 2012 3. Related Parties in the Assets' Quality and Other Information Report are presented in accordance with Barbi Induced 1. July 2012 3. Related Parties in the Assets' Quality and Other Information Report are presented in accordance with Barbi Induced 1. July 20

3. Related Parties in the Assets' Quality and Other Information Report are presented in accordance with 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.

Lensung Limit and rowsions of Large Fund for Commercial Banks. 4. In connection with the Transaction for the Establishment of BSI which effective on 1 February 2021, Statements on Income and Other Comprehensive, and Statements of Cash Flows as of and for the period ended 31 March 2021 have been restated as if the business combination had occurred since the beginning of the period when the entities were under common control in accordance with the application of PSAK 38 (Revised 2012)⁹ Business Combination of Entity Under Common Control⁷. 5. Certain accounts in above Financial Information as of 31 March 2021 and for the period then ended have been reclassified to conform with presentation of Financial Information as of 31 March 2022 and for the period then ended in accordance with Financial Services Authority Circular Letter No. 9/SEDJK03/2020 dated 30 June 2020 concerning Transparency and Publication of European et of 11/E Draws 2014 have been reclassified to conventional Bank's Report.

Exchange rate of 1 US Dollar as at 31 March 2022, 31 December 2021 and 31 March 2021 were Rp14,369.00, Rp14,252.50 and Rp14,525.00, respectively.









(In Millions of Rupiah)