Statements of Financial Position

Placements with other banks
 Spot and derivative receivables/forward

Securities purchased under agree resell (Reverse Repo)

As of 31 March 2025 and 31 December 2024

Consolidated Financial Statements

PT Bank Mandiri (Persero) Tbk. & Its Subsidiaries

Statements of Income and Other Comprehensive Income For the Periods Ended 31 March 2025 and 2024

	INDIVI	INDIVIDUAL CONSOLIDATED		LIDATED			INDUM	IDIIAI	CONSOLIDATED		
		31 December 2024 (Audited)	31 March 2025	31 December 2024 (Audited)	NO	DESCRIPTION	INDIV				
7					ODEDAT	ING INCOME AND EXPENSES	31 March 2025	31 March 2024	31 March 2025	31 March 2024	
	25,035,477	23,325,843	35,497,665	31,665,082 154,720,202		and Sharia Income, Interest and Shar	in Evnances a	and Dromium I	ncome and Cl	oim Evnonco	
	121,560,988 53,036,259	99,451,907 56,710,305	161,521,616 58,172,820	60,324,335						•	
	9,118,420	7,741,609	9,198,217	7,786,617		and Sharia Income	29,538,236	26,207,191	39,626,254	35,535,295	
	243,619,651	174,284,731	351,894,164	290,842,385	2. Interest	and Sharia Expenses	10,479,531	8,242,599	14,121,434	11,349,428	
	40 162 427	00 205 222	40 222 027	00 677 900	Net Inte	rest Income and Sharia Income	40.050.705	47.064.500	25 504 020	24 405 065	
0	40,163,437	90,285,233	40,323,927	90,677,899			19,058,705	17,964,592	25,504,820	24,185,867	
	8,047,481	7,166,266	10,929,319	8,290,138	Premiun Claim Ex		-	-	2,290,918 1,862,481	3,315,987 2,773,006	
	7,850,526	9,161,722	7,936,522	9,313,865		nium Income (Claim Expenses)		-	428,437	542,981	
	1,303,266,541	1,310,779,402	1,625,286,579 41,652,494	1,623,216,612 41,573,306		rest and Sharia Income (Expenses)			420,437	342,50	
	-	-	41,032,494	41,575,500		et Premium Income (Claim Expenses)	19,058,705	17,964,592	25,933,257	24,728,848	
	15,016,495	15,016,495	2,420,476	2,418,734		perating Income and Expenses					
	42,132,164	40,639,678	43,864,086	42,689,706		s) from increase (decrease) in fair value	400 112	446 204	664700	576.46	
						ncial assets ss) from decrease (increase) in fair value	488,112	446,394	664,700	576,462	
	(8,863)	(9,390)	(50,096)	(50,958)	of fina	ncial liabilities	_	_	_		
	(39,032,937)	(38,257,611)	(51,438,639)	(50,392,335)	3. Gain (los	s) from sale of financial assets	593,614	476,665	798,369	631,233	
	(1,423,325)	(1,436,458)	(1,487,308)	(1,489,188)	4. Gain (los	s) from spot and derivative transaction/		0,000	,	,	
	11,452,763	11,425,335	15,990,448	15,743,152	forwar	d (realised)	261,226	52,950	270,017	59,731	
	(7,414,135)	(7,217,467)	(8,983,976)	(8,698,409)		s) from investment in shares under					
	74,413,386	73,956,584	91,023,195	90,458,680		method s) from foreign currencies translation					
	(20,953,299)	(20,415,920)	(28,014,299)	(27,427,835)	7. Dividend						
	(20,933,299)	(20,415,920)	(20,014,299)	(27,427,833)		ns/provisions/fees and administrative	4,575,047	4,015,392	6,261,630	5,134,965	
	-	-	5,531	9,403	9. Other in	-	1,978,712	1,903,012	3,300,558	3,202,94	
	-		-			ent for financial assets	2,246,993	2,552,773	3,636,535	3,591,590	
	4,327,093	4,557,985	4,355,756	4,574,940		lated to operational risk	16,077	3,530	23,078	13,294	
	162,824	-	163,082 5,490,289	5,757,076		and employee benefits	4,986,887	3,990,315	7,177,736	6,045,981	
	29,292,977	20,155,477	47,907,108	35,219,855	13. Promotio		218,872	133,495	495,445	314,721	
	1,919,663,923	1,877,321,726	2,463,658,976	2,427,223,262	14. Other ex	penses	5,080,348	4,401,213	7,781,917	6,763,337	
					Other O	perating Income (Expenses)	(4,652,466)	(4,186,913)	(7,819,437)	(7,123,590)	
	533,796,568	551,033,679	590,295,241	605,764,528	PROFIT (LOSS) FROM OPERATIONS	14,406,239	13,777,679	18,113,820	17,605,258	
	532,416,731	514,539,393	679,416,409	665,445,945	NON OP	ERATING INCOME AND EXPENSES					
	317,577,404	261,314,782	479,007,632	427,686,443	1. Gain (loss) from sale of premises and equipment	167	109	1.094	243	
	2,191,495	1,979,101	2,191,495 18,089,361	1,979,101 18,417,864	2. Other no	n operating income (expenses)	63,591	18,820	63.746	(2,894)	
	13,064,499	25,207,287	14,525,958	27,720,211	PROFIT (LOSS) FROM NON OPERATING	63,758	18,929	64,840	(2,651)	
	8,775,215	7,339,930	8,775,329	7,352,584		LOSS) CURRENT PERIOD BEFORE TAX	14,469,997	13,796,608	18,178,660	17,602,607	
	45 270 074	00.156.013	45 204 002	00 254 225		ax expenses					
	45,278,874 7,850,526	90,156,012 9,161,722	45,381,982 7,763,737	90,256,225 9,136,013		ted current tax	(1,942,054)	(1,556,707)	(2,602,911)	(2,145,310)	
	45,789,090	27,110,945	57,881,748	41,181,325		ed tax income (expenses)	(893,704)	(1,114,145)	(1,045,599)	(1,335,848)	
	105,280,107	97,593,015	138,672,883	129,802,935		LOSS) CURRENT PERIOD	11,634,239	11,125,756	14,530,150	14,121,449	
	1,415,351	1,350,106	1,415,351	1,350,106		LOSS) MINORITY INTEREST			1,332,891	1,419,271	
	-	31,468	26,563,670	(21,278) 28,012,886		OMPREHENSIVE INCOME at will not be reclassified to profit					
	80,356,615	33,378,343	108,500,415	59,663,693	or los						
	-	-	31,013,981	29,678,252	a. Gain o	n fixed assets revaluation	-	-	-		
	1,693,792,475	1,620,195,783	2,209,495,192	2,143,426,833	b. Gain (loss) from remeasurement of defined					
						efits program	-	-	(7)	(576)	
	16,000,000	16,000,000	16,000,000	16,000,000	c. Others		-	-	-		
	(4,333,333)	(4,333,333)	(4,333,333)	(4,333,333)	2. Items th	at will be reclassified to profit or loss					
	-	-	-	-	a. Gain (oss) from translation of financial					
	19,661,550	19,661,550	18,095,274	18,095,274		ments in foreign currencies	(28,167)	27,438	10,294	58,883	
					b. Gain (loss) from changes in the fair value nancial assets measured at fair value					
	-	-	-	-		ugh other comprehensive income	649,972	88,209	667,532	151,345	
	-	-	-	-	c. Others		-	-	5,654	(6,147)	
	36,063,836	36,063,836	37,453,711	37,469,742	Other co	mprehensive income current period					
	(1,820,420)	(2,442,225)	(2,789,057)	(3,485,723)	after i	ncome tax	621,805	115,647	683,473	203,505	
					TOTAL C	OMPREHENSIVE INCOME CURRENT	12,256,044	11 241 402	15 212 622	14 224 054	
	2,333,333	2,333,333	2,333,333	2,333,333		ss) current period attributable to:	12,230,044	11,241,403	15,213,623	14,324,334	
	2,000,000				PARENT		11,634,239	11,125,756	13,197,259	12,702,178	
	-						11,034,239	, . 2 3 , / 30	1,332,891		
	189,842,782	171,742,853	217,717,136		MOIN-CO						
	189,842,782 11,634,239	51,135,963	13,197,259	55,782,742		NTROLLING INTEREST ROFIT (LOSS) CURRENT PERIOD	11.634.239	11.125.756		1,419,271	
	189,842,782				TOTAL P	ROFIT (LOSS) CURRENT PERIOD nprehensive income current period at	11,634,239 tributable to:	11,125,756	14,530,150	14,121,449	
	189,842,782 11,634,239 (43,510,539)	51,135,963 (33,036,034)	13,197,259 (43,510,539)	55,782,742 (33,036,034)	TOTAL P	ROFIT (LOSS) CURRENT PERIOD nprehensive income current period at		11,125,756 11,241,403			
	189,842,782 11,634,239	51,135,963 (33,036,034)	13,197,259	55,782,742 (33,036,034)	TOTAL P Total cor PARENT E	ROFIT (LOSS) CURRENT PERIOD nprehensive income current period at	tributable to:		14,530,150	14,121,449	
	189,842,782 11,634,239 (43,510,539) 225,871,448 225,871,448 1,919,663,923	51,135,963 (33,036,034) 257,125,943	13,197,259 (43,510,539) 254,163,784 254,163,784 2,463,658,976	55,782,742 (33,036,034) 283,796,429 283,796,429 2,427,223,262	TOTAL P Total cor PARENT E NON-COR	ROFIT (LOSS) CURRENT PERIOD nprehensive income current period at NTITY TROLLING INTEREST OMPREHENSIVE INCOME CURRENT	tributable to:		14,530,150 13,877,894	12,870,027	

Statements of Assets' Quality and Other Information

9. Loans
10. Consumer financing receivables
11. Sharia financing
12. Investment in shares
13. Others financials assets
14. Allowance for impairment on financ assets -/a. Securities
b. Loans and sharia financing **)
c. Others
15. Intangible assets
Accumulated amortisation for inta assets -/16. Premises and equipment ***)
Accumulated depreciation for pre (7,414,135) (7,217,467) (8,983,976) (8,698, 74,413,386 73,956,584 91,023,195 90,458 (20.953.299) (20.415.920) (28.014.299) (27.427 5,531 4,557,985 4,355,756 4,574, LIABILITIES AND EQUITY
LIABILITIES

1. Demand deposits ****)
2. Saving deposits ****)
4. Electronic money
5. Fund from Bank indonesia
6. Fund from other banks ****)
7. Spot and derivative liabilities/forward
8. Securities sold under agreement to repurchase liabilities (Repo)
9. Acceptance liabilities
10. Securities issued
11. Fund borrowings
12. Margin deposits received
13. Interoffice liabilities
14. Liability to unit-link policyholders
15. Other liabilities
16. Minority interest
TOTAL LIABILITIES
EQUITY
17. Share capital
a. Authorised capital
b. Unpaid-in capital-/c. Treasury stock -/18. Additional paid-in capital LIABILITIES AND EQUIT 533,796,568 531,433,67 514,539,393 679,416,409 665,445,5 317,577,404 261,314,782 479,007,632 427,686, 2,191,495 1,979,101 2,191,495 1,979, - 18,089,361 18,417, 25,207,287 14,525,958 7,339,930 8,775,329 45,278,874 90,156,012 45,381,982 90,256,2
7,850,526 9,161,722 7,763,737 9,136,0
45,789,090 27,110,945 57,881,748 41,181,3
105,280,107 97,593,016 1,415,351 1,350,106 1,415,351 1,350,106 1,415,351 2,360,288
1,415,351 1,350,106 1,415,351 (21,27
2 6,563,670 28,012,8
80,356,615 33,378,343 108,500,415 9,663,6
80,356,615 33,378,343 108,500,415 9,663,6
1,693,792,475 1,620,195,783 2,209,495,192 2,143,426,8 16,000,000 16,000,000 16,000,000 16,000 (4,333,333) (4,333,333) (4,333,333) (4,333, 18. Additional paid-in capital a. Agio
 b. Disagio -/ c. Funds for paid-in capital 19,661,550 19,661,550 18,095,274 18,095 36,063,836 37,453,711 37,469 (2,442,225) (2,789,057) (3,485, 2,333,333 2,333,333 2,333,333 2,33
 189,842,782
 171,742,853
 217,717,136
 194,970,

 11,634,239
 51,135,963
 13,197,259
 55,782,

 (43,510,539)
 (33,036,034)
 (43,510,539)
 (33,036,034)
 225,871,448 257,125,943 254,163,784

	s of 31 March 2025 and 2024 n Millions of Rupiah)													Weighted Assets Operational Risk - Weighted Assets	23,794,715 64,464,181	25,817,049 81,602,048	21,215,993 62,675,961	
(,,	T Millions of Ruplany													Total Risk	1 227 160 517	1 405 272 624	1 000 000 241	
							INDIV	DUAL						Weighted Assets	1,237,100,317	1,495,273,034	1,059,888,341	1,2
N	D DESCRIPTION			31 March	ո 2025						arch 2024			CAR BASED ON				
		Current	Special Mention	Sub Standard	Doubtful		Total		Special Mention	Sub Standard			Total	RISK PROFILE (%) CAPITAL ALLOCATION	9.70%	9.71%	9.68%	
T	RELATED PARTIES			J. Carre						Starrage				CAPITAL ALLOCATIO	IN FOR CAR BA	SED ON KISK I	KOFILE	
1.																		
	a. Rupiah	-	-	-	-	-			-					From CET 1 (%)	8.53%	8.53%	8.51%	
	b. Foreign currencies	1,237,434	-	-			1,237,434	1,157,161	-				1,157,161	F AT 4 (0/)				
2.	Spot and derivative receivables/forward													From AT 1 (%)	-	-	-	
	a. Rupiah	-	-	-				-	-				-					
	b. Foreign currencies	-	-	-	-	-		-	-				-					
3.	Securities													From Tier 2 (%)	1.17%	1.18%	1.17%	
	a. Rupiah	60,981	-	-		-	60,981	234,896	-				234,896					
	b. Foreign currencies	497,302	-	-		-	497,302	-	-				-	Statements of	f Cash Flo	ws		
4.	Securities sold with agreement to repurchase (Repo) a. Rupiah													For the Periods	Ended 31	March 202	5 and 202	1
	b. Foreign currencies	-	-	-	-	-			-							March 202	3 and 202	*
	Securities purchased with agreement to resell (Reverse	-	-	-				_	-				-	(In Millions of Rup	iah)			
5.	Repo)																	
	a. Rupiah	-	-	-					_							DESCRIPTIO	N	
	b. Foreign currencies	-	-	-	-	-			-							DESCRIP 110	"	
6.	Acceptances receivables	1,437	-	-			1,437	2,664	-				2,664	CACH FLOWS FROM	0050471116.44	TIVUTIES		
7.	Loans and financing													CASH FLOWS FROM	OPERATING AC	TIVITIES		
	a. Micro, small and medium loans (UMKM)	-	-	-	-	-		-	-				-	Receipts from interest	income			
	i. Rupiah	-	-	-				-	-				-	Receipts from sharia in	icome			
	ii. Foreign currencies	-	-	-	-	-		-	-				-	Receipts from provisio	n. commission a	nd premium inc	ome	
	b. Non UMKM	10,265,548	172	-			10,265,720						7,940,168	Payments of interest e				
	i. Rupiah	9,438,644	172	-			9,438,816						7,149,263	Payments of sharia exp				
	ii. Foreign currencies	826,904	-	-		-	826,904	790,905	-				790,905	Payment of insurance				
	c. Restructured loans*) i. Rupiah	-	-	-	-	-			-					,			- d - 4 f-! l	
	ii. Foreign currencies	1												Receipts from the sale				
Q	Investments in shares	14,555,122		414,227	25,191		14,994,540	14,526,121		414,227	7 25,191		14,965,539	Acquisitions of govern				nt or
	Other receivables	14,555,122		- 14,227	23,191		14,554,540	14,320,121		717,227	23,191		14,505,555	Income from fair valu		t of loss classifi	cation - net	
	D. Commitments and contingencies													Other operating incon	ne - others			
	a. Rupiah	453,163	128	_			453,291	347,918	64,222				412,140	Other operating exper	nses - others			
	b. Foreign currencies	-	-				,							Salaries and employee	benefits expens	ses		
II														General and administr	ative expenses			
1.	Placements with other banks													Non-operating income	e/(expenses) - ne	et		
	a. Rupiah	478,313	-	-	-	-	478,313	34,297,758	-				34,297,758	Payment of corporate				
	b. Foreign currencies	87,752,512	-	-			87,752,512	76,683,172	-				76,683,172	Cash Flows from Ope		s Refore Chan	nes in Operatio	an As
2.	Spot and derivative receivables/forward													(Increase)/Decrease in			ges iii Operatiii	y As
	a. Rupiah	8,979,538	-	-	-	-	8,979,538						2,801,913					
	b. Foreign currencies	138,882	-	-	-	-	138,882	171,366					171,366	Placements with Bank				
3.	Securities													Marketable securities		value through p	profit or loss	
	a. Rupiah	179,317,326	-	-	-	10,198		183,299,950				- 22,420		Other receivables - tra	de transactions			
	b. Foreign currencies	63,733,844	-	-	-	-	63,733,844	50,165,150	-				50,165,150	Loans				
4.	Securities sold with agreement to repurchase (Repo)	21.066.111					21.000	27.154.400					27.454.522	Sharia receivables/fina	incing			
	a. Rupiah	21,966,144					21,966,144						27,154,190	Securities purchased u	inder agreement	t to resell		
	b. Foreign currencies Securities purchased with agreement to resell	18,197,293	-				18,197,293	12,784,327					12,784,327	Consumer financing re	-			
5.	(Reverse Repo)													Net investment in leas				
	a. Rupiah	8.047.481					8,047,481	545,896	-				545,896	Prepaid taxes				
	b. Foreign currencies	-	-						-					Prepaid expenses				
6.	Acceptances receivables	7,843,523	5,566				7,849,089	13,273,368	-				13,273,368					
7.	Loans and financing													Other assets Recovery of written -	off financial			

1.104.883.956 40.736.385 994.660 1.630.321 8.522.309 1.156.767.631 926.475.806 45.008.755 1.911.596 2.479.623 4.956.528 980.832.308 8,522,309 1,156,76,7631 26,474,806 4,5008,755
7,095,106 876,270,692 689,106,303 35,057,194
1,427,203 280,496,939 237,369,503 9,951,561
6,147,544 80,225,788 35,163,787 36,162,179
4,720,440 58,617,861 26,877,721 26,216,878
1,427,104 21,637,897 8,286,066 9,945,301

1,955 **21,955** 1,296,397 **31,299,215** 24,715,764 20,139

636 8,856 6,944 **260,508,710** 229,005,883 1,212,292

. Value of bank's assets pledged as collateral: a. To Bank Indonesia b. To others . Repossessed assets**) Allowance for Impairment (CKPN) and Allowance for Asset Quality Assessment (PPKA) As of 31 March 2025 and 2024

29,446,988 23,580,741 9,071,693 11,127,831 20,000 -

11)	n Millions of Rupiah)															
		INDIVIDUAL														
				3	1 March 202	5			31 March 2024							
N	NO DESCRIPTION	Allowance for Impairment (CKPN)				Allowance for Asset Quality Assessment (<i>PPKA</i>)							Allowance for Asset Quality Assessment (PPKA)			
N					Total Allowance for Impairment			Total Allowance for Asset Quality Assessment				Total Allowance for Impairment			Total Allowance for Asset Quality Assessment	
1	. Placements with other banks	16,364	-	-	16,364	530,363	-	530,363	15,166	-	-	15,166	569,603	-	569,603	
2	2. Spot and derivative receivables/forward	-	-	-	-	84,932	-	84,932	-	-	-	-	26,521	-	26,521	
3	3. Securities *)	11,257	-	7,856	19,113	529,963	10,198	540,161	14,827	-	16,539	31,366	337,875	22,420	360,295	
	 Securities sold under agreement to repurchase (Repo) 				-	13,863		13,863	-				7,595	-	7,595	
5	 Securities purchased under agreement to resell (Reverse Repo) 	-	-		-	79,976		79,976	-	-	-	-	5,364	-	5,364	
6	6. Acceptance receivables	20,583	3,739	-	24,322	78,450	278	78,728	27,094	5,323	-	32,417	132,760	-	132,760	
7	7. Loans and financing *)	9,048,864	17,052,844	13,012,330	39,114,038	12,457,233	13,092,361	25,549,594	11,324,793	18,874,421	11,337,621	41,536,835	10,530,844	9,971,507	20,502,351	
8	3. Investments in shares	30	-	12,212	12,242	145,752	76,685	222,437	30	-	44,344	44,374	145,261	108,854	254,115	
9	O. Other receivables	45,827	28,138	1,296,432	1,370,397	299,635	1,298,364	1,597,999	50,991	177,865	1,247,419	1,476,275	247,158	1,248,426	1,495,584	
1	0. Commitments and contingencies	444,155	647,680	5,825	1,097,660	2,439,727	51,979	2,491,706	441,798	487,015	129,895	1,058,708	1,894,399	239,363	2,133,762	
	TOTAL	9,587,080	17,732,401	14,334,655	41,654,136	16,659,894	14,529,865	31,189,759	11,874,699	19,544,624	12,775,818	44,195,141	13,897,380	11,590,570	25,487,950	
*)	Allowance for impairment includes allowance for impairmen	t for financial asse	ets that are measu	red at fair value t	hrough other com	prehensive incom	e which is booke	d in equity.								

Statements of Calculation of Capital Adequacy Ratio for Commercial Bank As of 31 March 2025 and 2024 (In Millions of Rupiah)

NO COMPONENTS OF CAPITAL	31 Marci	1 2025	31 Marc	n 2024
COMPONENTS OF CAPTIAL	Individual	Consolidated		
I CORE CAPITAL (TIER 1)	199,410,361	259,014,518	189,039,591	240,719,06
1. Common Equity Tier 1 (CET 1)	199,410,361	259,014,518	189,039,591	240,719,06
1.1 Paid-in Capital	11,666,667	11,666,667	11,666,667	11,666,66
1.2 Disclosed Reserves	211,605,428	239,458,765	202,857,721	226,181,55
1.2.1 Additional Factor	214,520,503	243,055,806	205,952,207	229,686,65
1.2.1.1 Other comprehensive income	34,559,138	35,223,343	34,844,753	35,073,492
1.2.1.1.1 Excess differences arising from translation of financial				
statements	10,186	389,600	56,062	56,06
1.2.1.1.2 Potential gain from the increase in the fair value of				
financial assets measured at fair value through other comprehensive income	60,998	60.998	300,737	300,73
1.2.1.1.3 Surplus of fixed assets revaluation	34.487.954	34,772,745	34,487,954	34,716,69
1.2.1.2 Other disclosed reserves	179,961,365	207,832,463	171,107,454	194,613,16
1.2.1.2.1 Agio	19,661,550	18,095,274	18,941,550	17,643,26
1.2.1.2.2 General reserves	2,333,333	2,333,333	2,333,333	2,333,33
1.2.1.2.3 Previous years profit	146,332,243	174,206,597	138,706,815	161,934,39
1.2.1.2.4 Current year profit	11,634,239	13,197,259	11,125,756	12,702,17
	11,034,239	13,197,239	11,123,730	12,702,17
1.2.1.2.5 Funds for paid-in capital	-	-	-	
1.2.1.2.6 Others	(2.015.075)	(2.507.041)	(2.004.406)	(2 505 104
1.2.2 Deduction Factor	(2,915,075)	(3,597,041)	(3,094,486)	(3,505,104
1.2.2.1 Other comprehensive income	(1,891,604)	(1,817,562)	(2,579,449)	(2,062,195
1.2.2.1.1 Negative differences arising from translation of financial statements	(369,019)	(369,019)	(463,061)	(143,479
1.2.2.1.2 Potential losses from the decrease in the fair value of	(303,013)	(303,013)	(103,001)	(115)175
financial assets measured at fair value through other				
comprehensive income	(1,522,585)	(1,448,543)	(2,116,388)	(1,918,716
1.2.2.2 Other disclosed reserves	(1,023,471)	(1,779,479)	(515,037)	(1,442,909
1.2.2.2.1 Disagio	-	-	-	
1.2.2.2.2 Previous years 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 adjustment amounts of financial				
instruments based on valuation results in trading book				
and adjusment amounts based on financial accounting				
standards				
1.2.2.2.6 Required allowance for non earning assets	(1,023,471)	(1,779,479)	(515,037)	(1,442,909
1.2.2.2.7 Others	-	-	-	
1.3 Non Controlling Interest	-	26,549,050	-	22,977,62
1.4 Deduction Factor of CET 1	(23,861,734)	(18,659,964)	(25,484,797)	(20,106,784
1.4.1 Deferred tax	(4,841,824)	(7,169,655)	(6,827,891)	(8,844,827
1.4.2 Goodwill	-	(482,091)	-	(482,091
1.4.3 Intangible assets	(4,038,628)	(6,487,187)	(3,704,586)	(5,251,380
1.4.4 Investments in shares calculated as deduction	(14,981,282)	(4,521,031)	(14,952,320)	(5,528,486
1.4.5 Shortfall of capital in insurance subsidiaries	-	-	-	
1.4.6 Securitisation exposure	-	-	-	
1.4.7 Other deduction of CET 1	-	-	-	
1.4.7.1 Placement of funds in Tier 2 instrument to other banks	-	-	-	
1.4.7.2 Cross-ownership in another entity acquired by the transfer due to law,				
grants, or grants will	-	-	-	
1.4.7.3 Exposures that give rise to credit risk due the settlement risk -				
Non Delivery Versus Payment	-	-	-	
1.4.7.4 Exposures in subsidiaries that conduct business activity based on				
sharia principles (if available)	-	-	-	
2. Additional Tier 1 (AT 1)	-	-	-	
2.1 Instrument which comply with AT 1 requirements	-	-	-	
2.2 Agio/disagio	-	-	-	
2.3 Deduction factor of AT 1		-	-	
2.3.1 Placement of funds in AT 1 and/or Tier 2 instrument to other banks	-	-	-	
2.3.2 Cross-ownership in another entity acquired by the transfer due to				
law, grants, or grants will	-	-	-	
II SUPPLEMENTAL CAPITAL (TIER 2)	14,510,534	17,647,446	12,395,189	15,225,314
Capital instrument in the form of stock or others which comply with		200 244	405.334	205.22
Tier 2 requirements	149,264	299,264	195,234	385,23
2. Agio/disagio	-	-	-	
 General provision on earning assets (max. 1.25% credit risk - weighted assets) 	14 261 270	17,348,182	12 100 055	14,840,080
	14,361,270	17,348,182	12,199,955	14,840,08
4. Deduction Supplemental Capital				
4.1 Sinking Fund	-	-	-	
4.2 Placement of funds in Tier 2 instrument to other banks	-	-	-	
4.3 Cross-ownership in another entity acquired by the transfer due to law.				
			201 424 700	255,944,37
grants, or grants will	212 020 007			
a.s Cross-owniersing in allourer entity acquired by the transfer due to law, grants, or grants will TOTAL CAPITAL	213,920,895	276,661,964	201,434,780	233,544,37
grants, or grants will	213,920,895	31 March 20		March 2024
grants, or grants will TOTAL CAPITAL	213,920,895	31 March 20		March 2024

		nership in anotl or grants will	her entity acquir	red by the transf	fer due to law,				-	
	TOTAL CAPITAL					213,920,895	276,661,9	64 201,4	34,780 2	255,944,37
		31 Marc	ch 2025	31 Marc	ch 2024		31 Marc	h 2025	31 Mai	rch 2024
	RISK WEIGHTED ASS	ETS				CAR				
	Credit Risk - Weighted Assets	1,148,901,621	1,387,854,537	975,996,387	1,187,206,434	CET 1 Ratio (%)	16.12%	17.32%	17.84%	18.729
	Market Risk - Weighted Assets	23,794,715	25,817,049	21,215,993	22,814,279	Tier 1 Ratio (%)	16.12%	17.32%	17.84%	18.729
	Operational Risk - Weighted Assets Total Risk	64,464,181	81,602,048	62,675,961	75,849,894	Tier 2 Ratio (%) Capital	1.17%	1.18%	1.17%	1.189
	Weighted Assets CAR BASED ON	1,237,160,517	1,495,273,634	1,059,888,341	1,285,870,607		17.29%	18.50%	19.01%	19.909
	RISK PROFILE (%)	9.70%	9.71%	9.68%	9.75%		7.59%	8.79%	9.33%	10.159
	CAPITAL ALLOCATIO	N FOR CAR BA	SED ON RISK F	ROFILE		PERCENTAGE OF	BUFFER MA	NDATORY F	ULFILLED I	BY BANK
	From CET 1 (%)	8.53%	8.53%	8.51%	8.57%	Capital Conservation Buffer (%)	2.50%	2.50%	2.50%	2.509
i	From AT 1 (%)	0.5570	0.5570	0.5170	0.5770	Countercyclical	0.00%	0.00%	0.00%	

Capital Surcharge for Systemic 1.18% Bank (%) 2.50% 2.50% 2.50% 2.50% 2.50%

DESCRIPTION	CONSOLID	ATED
DESCRIPTION	31 March 2025	
CASH FLOWS FROM OPERATING ACTIVITIES		
Receipts from interest income	32,837,872	29,157,2
Receipts from sharia income	6,071,221	5,078,
Receipts from provision, commission and premium income	8,478,762	8,404,2
Payments of interest expenses	(10,933,967)	(8,957,5
Payments of sharia expenses	(2,317,787)	(1,928,4
Payment of insurance claims expenses	(1,862,481)	(2,773,0
Receipts from the sale of government bonds measured at fair value through profit or loss	84,954,171	46,521,
Acquisitions of government bonds measured at fair value through profit or loss	(87,304,064)	(49,898,3
Income from fair value through profit of loss classification - net	4,086,106	1,952,
Other operating income - others	1,125,986	1,174,
Other operating expenses - others	(3,557,773)	(2,508,4
Salaries and employee benefits expenses General and administrative expenses	(8,905,389) (4,823,483)	(11,248,6
Non-operating income/(expenses) - net	(4,823,483)	(4,308,2 (2,8
Payment of corporate income tax	(2,492,493)	
Cash Flows from Operating Activities Before Changes in Operating Assets and Liabilities	15,420,426	(2,660,9 8,001, 7
(Increase)/Decrease in Operating Assets:	13,420,420	8,001,7
Placements with Bank Indonesia and other banks	(261,018)	(1,092,7
Marketable securities measured at fair value through profit or loss	(17,876,121)	6,369,8
Other receivables - trade transactions	(1,051,041)	374,0
Loans	4,829,233	(31,621,2
Sharia receivables/financing	(9,166,078)	(6,714,2
Securities purchased under agreement to resell	(2,639,181)	14,537,
Consumer financing receivables	(488,904)	(3,626,5
Net investment in lease financing	231,695	(33,1
Prepaid taxes	(29,883)	(301,2
Prepaid expenses	(1,718,440)	(1,360,7
Other assets	(13,236,325)	(9,081,9
Recovery of written - off financial assets	2,184,366	2,037,4
Increase/(Decrease) in Operating Liabilities and Temporary Syirkah Funds:		
Conventional Banking Demand deposits	(20,966,450)	(26,223,4
Saving deposits	17,921,848	20,125,4
Time deposits	51,327,732	2,092,9
Interbank call money	(2,858,113)	2,992,
Obligation due immediately	114,649	111,
Liability to unit-link policyholders	(1,449,216)	(325,2
Other taxes payable	83,588	(373,3
Other liabilities	8,666,294	13,423,
Sharia Banking - Temporary <i>Syirkah</i> Funds		
Demand deposits - restricted investment and mudharabah musytarakah demand deposits	1,538,744	2,241,
Saving deposits - restricted investment and unrestricted investment - mudharabah	(4,396,992)	(693,5
Mudharabah time deposits - unrestricted investment	(5,938,656)	406,2
Net Cash Provided by/(Used in) Operating Activities	20,242,157	(8,733,0
CASH FLOWS FROM INVESTING ACTIVITIES		
		7,173,
	11 236 277	
Increase in marketable securities - other than at fair value through profit or loss	11,236,277 (159,463)	3 560
Increase in marketable securities - other than at fair value through profit or loss (Increase)/Decrease in government bonds - other than measured at fair falue through profit or loss	(159,463)	
Increase in marketable securities - other than at fair value through profit or loss (Increase)/Decrease in government bonds - other than measured at fair falue through profit or loss Proceeds from sale of fixed assets	(159,463) 76,405	:
Increase in marketable securities - other than at fair value through profit or loss (Increase)/Decrease in government bonds - other than measured at fair falue through profit or loss Proceeds from sale of fixed assets Acquisitions of fixed assets	(159,463) 76,405 (622,975)	(409,0
Increase in marketable securities - other than at fair value through profit or loss (Increase)/Decrease in government bonds - other than measured at fair falue through profit or loss Proceeds from sale of fixed assets Acquisitions of fixed assets Acquisitions of intangible assets	(159,463) 76,405 (622,975) (247,296)	(409,0 (398,6
Increase in marketable securities - other than at fair value through profit or loss (Increase)/Decrease in government bonds - other than measured at fair falue through profit or loss Proceeds from sale of fixed assets Acquisitions of fixed assets Acquisitions of intangible assets Increase of investment in Subsidiaries	(159,463) 76,405 (622,975) (247,296) (1,000)	(409,0 (398,6 (15,0
Increase in marketable securities - other than at fair value through profit or loss (Increase)/Decrease in government bonds - other than measured at fair falue through profit or loss Proceeds from sale of fixed assets Acquisitions of fixed assets Acquisitions of intangible assets Increase of investment in Subsidiaries Net Cash Provided by Investing Activities	(159,463) 76,405 (622,975) (247,296)	(409,0 (398,6 (15,0
Increase in marketable securities - other than at fair value through profit or loss (Increase)/Decrease in government bonds - other than measured at fair falue through profit or loss Proceeds from sale of fixed assets Acquisitions of fixed assets Acquisitions of intangible assets Increase of investment in Subsidiaries Net Cash Provided by Investing Activities CASH FLOWS FROM FINANCING ACTIVITIES	(159,463) 76,405 (622,975) (247,296) (1,000) 10,281,948	(409,0 (398,6 (15,0 9,920, 2
Increase in marketable securities - other than at fair value through profit or loss (Increase)/Decrease in government bonds - other than measured at fair falue through profit or loss Proceeds from sale of fixed assets Acquisitions of fixed assets Acquisitions of intangible assets Increase of investment in Subsidiaries Net Cash Provided by Investing Activities CASH FLOWS FROM FINANCING ACTIVITIES Receipts from marketable securities issued	(159,463) 76,405 (622,975) (247,296) (1,000) 10,281,948	(409,0 (398,6 (15,0 9,920,2
Increase in marketable securities - other than at fair value through profit or loss (Increase)/Decrease in government bonds - other than measured at fair falue through profit or loss Proceeds from sale of fixed assets Acquisitions of fixed assets Acquisitions of intangible assets Increase of investment in Subsidiaries Net Cash Provided by Investing Activities CASH FLOWS FROM FINANCING ACTIVITIES Receipts from marketable securities issued Payments of marketable securities issued	(159,463) 76,405 (622,975) (247,296) (1,000) 10,281,948 18,644,688 (2,392,904)	(409,0 (398,6 (15,0 9,920,2 41,1 (441,4
Increase in marketable securities - other than at fair value through profit or loss (Increase)/Decrease in government bonds - other than measured at fair falue through profit or loss Proceeds from sale of fixed assets Acquisitions of fixed assets Acquisitions of intangible assets Increase of investment in Subsidiaries Net Cash Provided by Investing Activities CASH FLOWS FROM FINANCING ACTIVITIES Receipts from marketable securities issued Payments of marketable securities issued Receipts from fund borrowings	(159,463) 76,405 (622,975) (247,296) (1,000) 10,281,948 18,644,688 (2,392,904) 50,248,844	(409,0 (398,6 (15,0 9,920, 2 41,1 (441,4 9,360,4
Increase in marketable securities - other than at fair value through profit or loss (Increase)/Decrease in government bonds - other than measured at fair falue through profit or loss Proceeds from sale of fixed assets Acquisitions of inxed assets Acquisitions of intangible assets Increase of investment in Subsidiaries Net Cash Provided by Investing Activities CASH FLOWS FROM FINANCING ACTIVITIES Receipts from marketable securities issued Payments of marketable securities issued Receipts from fund borrowings Payments of fund borrowings	(159,463) 76,405 (622,975) (247,296) (1,000) 10,281,948 18,644,688 (2,392,904) 50,248,844 (44,418,178)	(409,0 (398,6 (15,0 9,920,2 41,1 (441,4 9,360,1 (9,941,6
Increase in marketable securities - other than at fair value through profit or loss (Increase)/Decrease in government bonds - other than measured at fair falue through profit or loss Proceeds from sale of fixed assets Acquisitions of intangible assets Acquisitions of intangible assets Increase of investment in Subsidiaries Net Cash Provided by Investing Activities CASH FLOWS FROM FINANCING ACTIVITIES Receipts from marketable securities issued Payments of marketable securities issued Receipts from fund borrowings Payments of fund borrowings Payments of subordinated loans and marketable securities	(159,463) 76,405 (622,975) (247,296) (1,000) 10,281,948 18,644,688 (2,392,904) 50,248,844 (44,418,178) (8,392)	(409,0 (398,6 (15,0) 9,920,2 41,1 (441,4 9,360,1 (9,941,6 (8,3
Increase in marketable securities - other than at fair value through profit or loss (Increase)/Decrease in government bonds - other than measured at fair falue through profit or loss Proceeds from sale of fixed assets Acquisitions of fixed assets Acquisitions of intangible assets Increase of investment in Subsidiaries Net Cash Provided by Investing Activities CASH FLOWS FROM FINANCING ACTIVITIES Receipts from marketable securities issued Payments of marketable securities issued Receipts from fund borrowings Payments of fund borrowings Payments of subordinated loans and marketable securities Increase/(Decrease) in securities sold under repurchase agreements liabilities	(159,463) 76,405 (622,975) (247,296) (1,000) 10,281,948 18,644,688 (2,392,904) 50,248,844 (44,418,178) (8,392) (45,763,500)	(409,0 (398,6 (15,0 9,920,2 41,1 (441,4 9,360,0 (9,941,6 (8,3 228;
Increase in marketable securities - other than at fair value through profit or loss (Increase)/Decrease in government bonds - other than measured at fair falue through profit or loss Proceeds from sale of fixed assets Acquisitions of fixed assets Acquisitions of intangible assets Increase of investment in Subsidiaries Net Cash Provided by Investing Activities CASH FLOWS FROM FINANCING ACTIVITIES Receipts from marketable securities issued Payments of marketable securities issued Receipts from fund borrowings Payments of fund borrowings Payments of subordinated loans and marketable securities Increase/(Decrease) in securities sold under repurchase agreements liabilities Payments for lease liabilities	(159,463) 76,405 (622,975) (247,296) (1,000) 10,281,948 18,644,688 (2,392,904) 50,248,844 (44,418,178) (8,392)	(409,0 (398,6 (15,0) 9,920,2 41,1 (441,4 9,360,0 (9,941,6 (8,3) 228; (331,1
Increase in marketable securities - other than at fair value through profit or loss (Increase)/Decrease in government bonds - other than measured at fair falue through profit or loss Proceeds from sale of fixed assets Acquisitions of inxed assets Acquisitions of intangible assets Increase of investment in Subsidiaries Net Cash Provided by Investing Activities CASH FLOWS FROM FINANCING ACTIVITIES Receipts from marketable securities issued Payments of marketable securities issued Receipts from fund borrowings Payments of fund borrowings Payments of subordinated loans and marketable securities Increase/(Decrease) in securities sold under repurchase agreements liabilities Payments of lease liabilities Payments of dividends	(159,463) 76,405 (622,975) (247,296) (1,000) 10,281,948 18,644,688 (2,392,904) 50,248,844 (44,418,178) (8,392) (45,763,500) (352,385)	(409,0 (398,6 (15,0) 9,920,2 41,1 (441,4 9,360,0 (9,941,6 (8,3 228,6 (331,1 (33,036,0
Increase in marketable securities - other than at fair value through profit or loss (Increase)/Decrease in government bonds - other than measured at fair falue through profit or loss Proceeds from sale of fixed assets Acquisitions of inxed assets Acquisitions of intangible assets Increase of investment in Subsidiaries Net Cash Provided by Investing Activities CASH FLOWS FROM FINANCING ACTIVITIES Receipts from marketable securities issued Payments of marketable securities issued Receipts from fund borrowings Payments of fund borrowings Payments of fund borrowings Payments of subordinated loans and marketable securities Increase/(Decrease) in securities sold under repurchase agreements liabilities Payments of lease liabilities Payments of dividends Net Cash Used in Financing Activities	(159,463) 76,405 (622,975) (247,296) (1,000) 10,281,948 18,644,688 (2,392,904) 50,248,844 (44,418,178) (8,392) (45,763,500) (352,385)	(409,0 (398,6 (15,0) 9,920,2 41,1 (441,4 9,360, (9,941,6 (8,3 228, (331,1 (33,036,0 (34,128,6
Increase in marketable securities - other than at fair value through profit or loss (Increase)/Decrease in government bonds - other than measured at fair falue through profit or loss Proceeds from sale of fixed assets Acquisitions of fixed assets Acquisitions of intangible assets Increase of investment in Subsidiaries Net Cash Provided by Investing Activities CASH FLOWS FROM FINANCING ACTIVITIES Receipts from marketable securities issued Payments of marketable securities issued Receipts from fund borrowings Payments of fund borrowings Payments of subordinated loans and marketable securities Increase/(Decrease) in securities sold under repurchase agreements liabilities Payments of dividends Net Cash Used in Financing Activities Net Cash Used in Financing Activities Net Decrease in Cash and Cash Equivalents	(159,463) 76,405 (622,975) (247,296) (1,000) 10,281,948 18,644,688 (2,392,904) 50,248,844 (44,418,178) (8,392) (45,763,500) (352,385) (24,041,827) 6,482,278	(409,0 (398,6 (15,0) 9,920,2 41,1 (441,4 9,360,1 (9,941,6 (8,3 228; (331,1 (33,036,0 (34,128,6 (32,941,4
Increase in marketable securities - other than at fair value through profit or loss (Increase)/Decrease in government bonds - other than measured at fair falue through profit or loss Proceeds from sale of fixed assets Acquisitions of fixed assets Acquisitions of intangible assets Increase of investment in Subsidiaries Net Cash Provided by Investing Activities CASH FLOWS FROM FINANCING ACTIVITIES Receipts from marketable securities issued Payments of marketable securities issued Receipts from fund borrowings Payments of fund borrowings Payments of fund borrowings Payments of fund borrowings Payments of subordinated loans and marketable securities Increase/(Decrease) in securities sold under repurchase agreements liabilities Payments for lease liabilities Payments of dividends Net Cash Used in Financing Activities Net Decrease in Cash and Cash Equivalents Effect of Exchange Rate Changes on Cash and Cash Equivalents	(159,463) 76,405 (622,975) (247,296) (1,000) 10,281,948 18,644,688 (2,392,904) 50,248,844 (44,418,178) (8,392) (45,763,500) (352,385) (24,041,8277) 6,482,278 1,739,186	(409,0 (398,6 (15,0 9,920,2 41,1 (441,4 9,360,0 (9,941,6 (8,3 228, (331,1 (33,036,0 (34,128,6 (32,941,4 2,210,
Increase in marketable securities - other than at fair value through profit or loss (Increase)/Decrease in government bonds - other than measured at fair falue through profit or loss Proceeds from sale of fixed assets Acquisitions of fixed assets Acquisitions of intangible assets Increase of investment in Subsidiaries Net Cash Provided by Investing Activities CASH FLOWS FROM FINANCING ACTIVITIES Receipts from marketable securities issued Payments of marketable securities issued Receipts from fund borrowings Payments of fund borrowings Payments of subordinated loans and marketable securities Increase/(Decrease) in securities sold under repurchase agreements liabilities Payments of dividends Net Cash Used in Financing Activities Net Cash Used in Financing Activities Net Cash Used in Financing Activities Net Cash Securities in Cash and Cash Equivalents Effect of Exchange Rate Changes on Cash and Cash Equivalents Cash and Cash Equivalents at the Beginning of Period	(159,463) 76,405 (622,975) (247,296) (1,000) 10,281,948 18,644,688 (2,392,904) 50,248,844 (44,418,178) (8,392) (45,763,500) (352,385) - (24,041,827) 6,482,278 1,739,186 244,038,123	(409,0 (398,6 (15,0) 9,920,2 41,1 (441,4 9,360,0 (9,941,6 (8,3,2 228,3 (331,1 (33,036,0 (34,128,6 (32,941,4 2,210,1 243,801,6
Increase in marketable securities - other than at fair value through profit or loss (Increase)/Decrease in government bonds - other than measured at fair falue through profit or loss Proceeds from sale of fixed assets Acquisitions of inxed assets Acquisitions of inxed assets Increase of investment in Subsidiaries Net Cash Provided by Investing Activities CASH FLOWS FROM FINANCING ACTIVITIES Receipts from marketable securities issued Payments of marketable securities issued Receipts from fund borrowings Payments of fund borrowings Payments of subordinated loans and marketable securities Increase/(Decrease) in securities sold under repurchase agreements liabilities Payments of dividends Net Cash Used in Financing Activities Net Cash Used in Financing Activities Effect of Exchange Rate Changes on Cash and Cash Equivalents Cash and Cash Equivalents at the End of Period	(159,463) 76,405 (622,975) (247,296) (1,000) 10,281,948 18,644,688 (2,392,904) 50,248,844 (44,418,178) (8,392) (45,763,500) (352,385) (24,041,8277) 6,482,278 1,739,186	(409,0 (398,6 (15,0) 9,920,2 41,1 (441,4 9,360,0 (9,941,6 (8,3,2 228,3 (331,1 (33,036,0 (34,128,6 (32,941,4 2,210,1 243,801,6
Increase in marketable securities - other than at fair value through profit or loss (Increase)/Decrease in government bonds - other than measured at fair falue through profit or loss Proceeds from sale of fixed assets Acquisitions of fixed assets Acquisitions of intangible assets Increase of investment in Subsidiaries Net Cash Provided by Investing Activities CASH FLOWS FROM FINANCING ACTIVITIES Receipts from marketable securities issued Payments of marketable securities issued Payments of fund borrowings Payments of subordinated loans and marketable securities Increase/(Decrease) in securities sold under repurchase agreements liabilities Payments for dividends Net Cash Used in Financing Activities Net Cash Used in Financing Activities Net Decrease in Cash and Cash Equivalents Effect of Exchange Rate Changes on Cash and Cash Equivalents Cash and Cash Equivalents at the End of Period Cash and Cash Equivalents at the end of period consist of:	(159,463) 76,405 (622,975) (247,296) (1,000) 10,281,948 18,644,688 (2,392,904) 50,248,844 (44,418,178) (8,392) (45,763,500) (352,385) (24,041,827) 6,482,278 1,739,186 244,038,123 252,259,587	(409,0 (398,6 (15,0) 9,920,2 41,6 (441,4 9,360,6 (9,941,6 (8,3 228,3 (331,1 (33,036,0 (34,128,6 (32,941,4 2,210,1 243,801,6 213,070,3
Increase in marketable securities - other than at fair value through profit or loss (Increase)/Decrease in government bonds - other than measured at fair falue through profit or loss Proceeds from sale of fixed assets Acquisitions of fixed assets Acquisitions of inxed assets Increase of investment in Subsidiaries Net Cash Provided by Investing Activities CASH FLOWS FROM FINANCING ACTIVITIES Receipts from marketable securities issued Payments of marketable securities issued Receipts from fund borrowings Payments of fund borrowings Payments of fund borrowings Payments of subordinated loans and marketable securities Increase/(Decrease) in securities sold under repurchase agreements liabilities Payments of dividends Net Cash Used in Financing Activities Net Decrease in Cash and Cash Equivalents Effect of Exchange Rate Changes on Cash and Cash Equivalents Cash and Cash Equivalents at the End of Period Cash and cash equivalents at the End of Period Cash and cash equivalents at the end of period consist of: Cash	(159,463) 76,405 (622,975) (247,296) (1,000) 10,281,948 18,644,688 (2,392,904) 50,248,844 (44,418,178) (8,392) (45,763,500) (352,385) (24,041,827) 6,482,278 1,739,186 244,038,123 252,259,587	(409,0 (398,6 (15,0) 9,920,2 41,1 (441,4 9,360,1 (9,941,6 (8,3) 228,2 (331,1) (33,036,0 (34,128,6 (32,941,4 2,210,1 243,801,6 213,070,2
Increase in marketable securities - other than at fair value through profit or loss (Increase)/Decrease in government bonds - other than measured at fair falue through profit or loss Proceeds from sale of fixed assets Acquisitions of inxed assets Acquisitions of inxed assets Increase of investment in Subsidiaries Net Cash Provided by Investing Activities CASH FLOWS FROM FINANCING ACTIVITIES Receipts from marketable securities issued Payments of marketable securities issued Receipts from fund borrowings Payments of fund borrowings Payments of subordinated loans and marketable securities Increase/(Decrease) in securities sold under repurchase agreements liabilities Payments for lease liabilities Payments of dividends Net Cash Used in Financing Activities Net Cash Used in Financing Activities Net Decrease in Cash and Cash Equivalents Effect of Exchange Rate Changes on Cash and Cash Equivalents Cash and Cash Equivalents at the End of Period Cash and Cash Equivalents at the end of period consist of: Cash Current accounts with Bank Indonesia	(159,463) 76,405 (622,975) (247,296) (1,000) 10,281,948 18,644,688 (2,392,904) 50,248,844 (44,418,178) (8,392) (45,763,500) (352,385) (24,041,827) 6,482,278 1,739,186 244,038,123 252,259,587	3,569,2 (409,0,0) (398,6) (15,0) 9,920,2 41,((441,4) 9,360,6 (9,941,6) (33,036,0) (34,128,6) (32,941,4) 2,210,1 243,801,6 213,070,3
Increase in marketable securities - other than at fair value through profit or loss (Increase)/Decrease in government bonds - other than measured at fair falue through profit or loss Proceeds from sale of fixed assets Acquisitions of fixed assets Acquisitions of intendished assets Increase of investment in Subsidiaries Net Cash Provided by Investing Activities CASH FLOWS FROM FINANCING ACTIVITIES Receipts from marketable securities issued Payments of marketable securities issued Receipts from fund borrowings Payments of fund borrowings Payments of fund borrowings Payments of subordinated loans and marketable securities increase/(Decrease) in securities sold under repurchase agreements liabilities Payments for lease liabilities Payments of dividends Net Cash Used in Financing Activities Net Decrease in Cash and Cash Equivalents Effect of Exchange Rate Changes on Cash and Cash Equivalents Cash and Cash Equivalents at the End of Period Cash and cash equivalents at the end of period consist of: Cash and cash equivalents at the end of period consist of: Cash	(159,463) 76,405 (622,975) (247,296) (1,000) 10,281,948 18,644,688 (2,392,904) 50,248,844 (44,418,178) (8,392) (45,763,500) (352,385) (24,041,827) 6,482,278 1,739,186 244,038,123 252,259,587	(409,0 (398,6 (15,0) 9,920,2 41,1 (441,4 9,360,1 (9,941,6 (8,3) 228,2 (331,1) (33,036,0 (34,128,6 (32,941,4 2,210,1 243,801,6 213,070,2

Statements of Financial Ratios As of 31 March 2025 and 2024

		INDIV	DUAL			INDIVIDUAL			
NO	RATIOS	31 March 2025	31 March 2024	NO	RATIOS	31 March 2025	31 March 2024		
	PERFORMANCE RAT	rios			COMPLIANCE				
	Capital Adequacy Ratio (CAR)	17.29%	19.01%		a. Percentage violation of				
2.	Non-performing earning assets and non-performing				Legal Lending Limit				
	non-performing non-earning assets				i. Related parties	0.00%	0.00%		
	to total earning assets and non-				ii. Third parties	0.00%	0.00%		
2	earning assets	0.70%	0.70%		b. Percentage of excess of				
3.	Non-performing earning assets to total earning				Legal Lending Limit				
	assets	0.68%	0.68%		i. Related parties	0.00%	0.00%		
4.	Allowance for impairment on				ii. Third parties	0.00%	0.00%		
	financial assets to earning assets	2.32%	2.77%	2.	Reserve requirement				
5.	Gross NPL	1.01%	1.02%		a. Primary reserve				
	Net NPL	0.35%	0.33%		requirement Rupiah	6.05%	7.01%		
	Return on Asset (ROA)	3.00%	3.31%		i. Daily	0.00%	0.00%		
8.	Return on Equity (ROE)	20.75%	21.52%		ii. Average	6.05%	7.01%		
	Net Interest Margin (NIM)	4.58%	4.89%		b. Reserve requirement foreign				
10.	Operating Expenses to Operating				currencies	4.10%	4.10%		
	Income	61.52%	58.38%		i. Daily	2.00%	2.00%		
11.	Cost to Income Ratio (CIR)	38.22%	34.31%		ii. Average	2.10%	2.10%		
12.	Loan to Deposit Ratio (LDR)	93.45%	89.66%	3.	Net Open Position- overall	3.67%	3.00%		

Statements of Spot and Derivative Transactions As of 31 March 2025 (In Millions of Rupiah)

Awards

			INDIVIDUAL								
NO	TRANSACTION	NOTIONAL AMOUNT	Ту								
			Trading	Hedging	Receivables	Payables					
A.	Exchange Rat	e Related									
1.	Spot	8,568,142	8,568,142	-	125,499	48,739					
2.	Forward	94,289,008	92,622,419	1,666,589	420,823	435,063					
3.	Option	-	-	-	-	-					
	a. Written	79,788,790	79,374,790	414,000	136	5,821,901					
	b. Purchased	78,521,167	78,521,167	-	5,857,586	47					
4.	Future	-	-	-	-						
5.	Swap	187,351,493	171,847,211	15,504,282	893,709	1,038,621					
6.	Others	-	-	-	-	-					
В.	Interest Rate	Related									
1.	Forward	-	-	-	-	-					
2.	Option	-	-	-	-	-					
	a. Written	-	-	-	-	-					
	b. Purchased	-	-	-	-	-					
3.	Future		-	-	-						
4.	Swap	35,682,472	33,551,234	2,131,238	369,406	344,638					
5.	Others	29,261,476	29,261,476	-	1,235,955	1,040,271					
c.	Others	38,058,880	38,058,880	-	215,306	45,935					
	TOTAL	551,521,428	531,805,319	19,716,109	9,118,420	8,775,215					

Statements of Commitments and Contingencies As of 31 March 2025 and 31 December 2024 (In Millions of Rupiah)

	(iii iiiiiioiis oi riapiaii)					
024	NO DESCRIPTION	INDIN	/IDUAL	CONSO	LIDATED	NOTES
1024	NO DESCRIPTION	31 March 2025	31 December 2024 (Audited)	31 March 2025	31 December 2024 (Audited)	The above financial information is extracted from the interim Consolidated Financial Statements of PT Is
	I COMMITMENT RECEIVABLES					Mandiri (Persero) Tbk ("Bank") and its Subsidiaries for the period ended 31 March 2025, as prepared by the Ba
	1. Unused fund borrowings/financing facilities	-	-	-	-	Management in accordance with Indonesian Accounting Standards. The Consolidated Financial Statemen
	Outstanding purchase position of spot and					
	derivative/forward	540,458,453	486,714,332	543,714,266		PT Bank Mandiri (Persero) Tbk. and its Subsidiaries as of and for the year ended 31 December 2024 as prepare
00%	3. Others II COMMITMENT PAYABLES	-		-	-	the Bank's Management in accordance with Indonesian Accounting Standards have been audited by KAP Ri
00%	Unused loan/financing facilities granted					Jumadi, Rianto & Rekan (a member firm of the PricewaterhouseCoopers network) with Lucy Luciana Suhenda,
	to customers					Ak., CPA, as partner in charge, an independent auditor, in accordance with the Auditing Standards established
	i. Committed	68,034,857	53,409,662	68,036,299	53,211,283	the Indonesian Institute of Certified Public Accountants, with an unmodified audit opinion, as stated in the re
	ii.Uncommitted	200,363,950	213,888,608	201,125,603	214,018,590	dated 5 February 2025. The implementation of SFAS 117 "Insurance Contracts" in subsidiary is still in the finaliza
00%	2. Outstanding irrevocable letters of credit	21,556,962	22,075,076	22,647,773	22,439,663	process until the date of issuance of this consolidated financial information.
00%	3. Outstanding sales position of spot and					2. The published financial statements above are presented to comply with the following regulations:
0,0	derivative/forward	540,296,357	486,300,423	546,013,717	491,607,013	a. Financial Services Authority Regulation (POJK) No. 37/POJK.03/2019 dated 19 December 2019, regard
	4. Others	-	-	-	-	Transparency and Publication of Bank Reports.
	III CONTINGENT RECEIVABLES				E0 000 E40	b. Financial Services Authority Circular Letter (SEOJK) No. 9/SEOJK.03/2020 dated 30 June 2020, regard
	Guarantees received Others	55,446,489	50,138,716	55,698,615	50,383,762	Transparency and Publication of Conventional Commercial Bank Reports.
1%	IV CONTINGENT PAYABLES	34,459	34,411	34,459	34,411	
0%	Guarantees issued	155,309,628	148.825.466	157.087.932	150,866,192	c. POJK No. 14/POJK.04/2022 dated 22 August 2022, concerning the Submission of Periodic Financial St
1%	2. Others	4.226.418	4.072.541	4.226.418	4,072,541	Issuers or Public Companies.
	Z. Others	4,220,410	4,072,341	4,220,410	4,072,341	d. Financial Services Authority Letter No. S-2/PB.11/2020 dated 20 January 2020, regarding Changes in the For
	Management of The Bank					of Published Reports.
0%						e. Attachment to the Decree of the Chairman of Bapepam and LK No. Kep-346/BL/2011 dated 5 July 2011, regard
0%	Board of Commissioners					the Submission of Periodic Financial Statements of Issuers or Public Companies.
0%	President Commissioner/Independent	Commissioner	: Ku	swiyoto *)		f. Financial information and Cash Flow Statements in the Published Financial Statements are also prepare
	Deputy President Commissioner/Indepe	ndent Commiss	ioner : Za	inudin Amali		accordance with Bapepam and LK Regulation No. VIII.G.7, Attachment to the Decree of the Chairman of Bape
0%	Commissioner		: Mu	ihammad Yusu	ıf Ateh	and LK No. Kep-347/BL/2012 dated 25 June 2012.
	Commissioner		: Yu	liot *)		3. Related Parties in the Statement of Assets' Quality and Other Information are presented in accordance with
	Commissioner		: Lu	ky Alfirman *)		Bank Indonesia Regulation No. 7/3/PBI/2005 dated 20 January 2005 regarding the Amendment of Financial Ser
	Independent Commissioner			a Amiati *)		Authority Regulation No. 38/POJK.03/2019 dated 19 December 2019 regarding the Amendment of Financial Services and Authority Regulation No. 38/POJK.03/2019 dated 19 December 2019 regarding the Amendment of Financial Services
	Board of Directors					Authority Regulation No. 32/POJK.03/2018 regarding The Legal Lending Limit and Provisions of Large Fun
	President Director		: Da	rmawan Junai	di	Commercial Banks.
	D . D . L . D		D'	1 **1		Commercial burns.

Deputy President Director 4. Exchange rate of 1 US Dollar as at 31 March 2025, 31 December 2024 and 31 March 2024 were Rp16,560.00, Rp16,095.00 Director of Information Technology : Timothy Utama Director of Human Capital and Compliance Director of Risk Management : Danis Subyantoro Director of Commercial Banking : Totok Priyambodo Director of Corporate Banking : Mochamad Rizaldi *** Director of Consumer Banking Director of Treasury and Internat : Ari Rizaldi ***) : Novita Widya Anggraini ** Director of Finance and Strategy Director of Network and Retail Funding : Jan Winston Tambunan *** Shareholders

Ultimate Shareholder 1 Dwiwarna Series A share

Non Ultimate Shareholder through non Capital Market (≥ 5%) PT Biro Klasifikasi Indonesia (Persero 4. Best Graduate Training Programme

Human Recources Online Employee Experience Awards 2025 1. Champion of The Year . Best First–Time

Manager Programme . Best Rewards & Recognition Programme

LinkedIn Top

Companies 2025

Top 1 in Indonesia

Most Innovative Leadership Development Programme 5. Best Campus Recruitment

Strategy 6. Best Management Training Programme 7. Best Employee

Engagement Initiatives 8. Best Holistic Leadership Development Strategy

Infobank – 14th Digital **Brand Awards 2025**

8.00%

52.00%

10. Most Inspiring Leader

The Asset - Triple

A Digital Awards

Best Corporate

Digital Bank of the Year

 The Best Super APP in Indonesia (Livin' By Mandiri) The Most Innovative Banking Super APP (Livin' by Mandiri)

 The Leading Innovative Corporate Internet Banking (Kopra by Mandiri)

Global Finance -**IDN Times Inspiring** 25th Best Trade **Newsmaker of Finance Provider 2025** The Year 2024

https://bmri.id/quarterlyfinancials

Scan to download Bank Mandiri Financial Statement

mandırı

Jakarta, 29 April 2025

S. E & O

Board of Directors

PT Bank Mandiri (Persero) Tbk

Darmawan Junaidi

President Directo

and Rp15,855.00, respectively.

GW Platt FX Award Best Foreign Exchange (FX) Bank

Best Trade Finance

Global Finance 2025

Distinguished Award Provider in Indonesia on Outstanding Leadership in

Corporate Banking

Transformation

Toni Eko Boy Subari

Director of Operations

TOWARD A GREATER INDONESIA

Strengthening the Economy and Advancing National Strategic Programs

Rp43.5Tn

Rp1,672Tn **Total Loans & Financing**

+16.5% you (Consolidated)

1.01%

Non-Performing Loans

Total Dividend

+31.7%_{YOY} Dividend from the 2024 net profit, with dividend payout ratio of 78% (Consolidated)

20.8% **Return on Equity**

Rp1,749Tn (ROE Tier 1 Bank-only)

Third-Party Funds +11.2% yoy (Consolidated)

Rp148Tn

Green Portfolios



Cost-to-

Rp11.24Tn **38.2**%

Income Ratio

Non-Interest

Leveraging digital broaden access to financial services.

Livin' Transaction Livin' Transaction

Rp1,070Tn

Livin' Users Frequency

30.7Mn **1.1**Bn

+26% YoY +30% YOY

Rp7,066Tn **Total Digital Transaction**

Kopra

Kopra Transaction

Rp6,000Tn

lusur Livin' Merchant Users

~**2.6**Mn

+35% yoy

Global Bond Issuance

Providing support +13.4%_{YOY} for the 3 million houses initiative, **Rp146**Tn along with free meals programs, healthcare **Social Portfolios** services, and topquality education

+9% yoy **Green Bond** Issuance

US\$800Mn

Rp5Tn

as of 31 March 2025