ASSETS

Cash
 Placements with Bank Indonesia

b. Repossessed assets - ne c. Suspense account - net d. Interoffice assets

18. Lease financing
19. Other assets
TOTAL ASSETS
LIABILITIES AND EQUITY
LIABILITIES
1. Demand deposits ****)
2. Saving deposits ****)
3. Time 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 repr

Securities sold under agreement to
 Acceptance liabilities
 Securities issued
 H. Fund borrowings
 Margin deposits received
 Interoffice liabilities
 Liability to unit-link policyholders
 Other liabilities

16. Minority interest
TOTAL LIABILITIES
EQUITY

c. Treasury stock -/18. Additional paid-in capital

b. Losses -/-

20. Reserve a. General reserve

b. Appropriated reserve
21. Retained earning
a. Previous years *****)
b. Current year

c. Paid dividend -/TOTAL EQUITY ATTRIBUTABLE TO OWNER

Statements of Financial Ratios

PERFORMANCE RATIOS

Capital Adequacy Ratio (CAR)

Non-performing earning assets to total earning assets

Allowance for impairment on financial assets to earning assets

Return on Equity (ROE)

10. Operating Expenses to Operating Income

11. Cost to Income Ratio (CIR)

12. Loan to Deposit Ratio (LDR)

Value of bank's assets pledged as collateral

Net Interest Margin (NIM)

Gross NPL
 Net NPL

TOTAL EQUITY
TOTAL LIABILITIES DAN EQUITY

**Indian Securities owned by Subsidiary which classified "At Cost" in account of the Cost of th

Consolidates balance includes allowance for impairment for consumer financing receivables and lease financing from Subsidiaries Consolidates balance including right of use assets.

Consolidate balance includes temporary with a final financing receivables and lease financing from Subsidiaries Consolidates balance includes temporary with a final financing receivable and lease financing from Subsidiaries Consolidates balance includes temporary with final financing receivables and lease financing from Subsidiaries Consolidates balance includes temporary with final financing receivables and lease financing from Subsidiaries Consolidates balance includes the financing from Subsidiaries Consolidates balance includes allowance for impairment for consumer financing receivables and lease financing from Subsidiaries Consolidates balance includes and the subsidiaries Consolidates balance includes and the subsidiaries Consolidates balance includes the subsidiaries Consolidates balance includes temporary with final financing from Subsidiaries Consolidates balance includes temporary with final financing from Subsidiaries Consolidates balance includes temporary with final financing from Subsidiaries Consolidates balance includes temporary with final financing from Subsidiaries Consolidates balance includes temporary with final financing from Subsidiaries Consolidates balance includes the subsidiaries consolidates balance includes the subsidiaries consolidates balance includes the subsidiaries from Subsidiaries Consolidates balance includes the subsidiaries consolidates and subsidiaries

19.35%

0.71%

0.69%

24.39%

4.92%

55.88%

0.96%

3.72%

25.78%

5.30%

use assets. Ince includes temporary syirkah funds from Subsidiary. es of Rp162,874,901 had been eliminated against additional paid-in capital/agio through quasi-reorganisation on 30 April 2003

a. Agiob. Disagio -/-c. Funds for paid-in capitald. Others

17. Share capital b. Unpaid-in capital-/

Securities sold under agreement to repurchase liabilities (Repo)



58,272,570

36,989,207

(10,881) (39,926,759) (1,640,224) 10,566,672 (6,847,677) 70,366,949 (19,241,842)

4,598,484

266,662,755 1,944,603

22,222,751

3,403,738

49,331,123

35,057,712

(4,333,333)

36,062,108

(3,042,320)

2,333,333

COMPLIANCE

19.96% 1. a. Percentage violation of Legal Lending Limit

Related parties

b. Percentage of excess of Legal Lending Limit

ii. Third parties

ii. Third parties

i. Daily

ii. Average

3. Net Open Position-

48,623,958

14,999,632

35,662,501

(10,684) (42,323,522) (1,624,303) 10,314,331 (6,505,920) 69,604,803 (18,194,545)

2,443,641

1,868,790

16,322,586

2,119,306

36,097,856

14,462,941 40,853,536

37,289,102

(4,333,333)

36,062,108

(2,338,297)

2,333,333

1,527,481,903 1,450,442,175 2,003,447,941

Consolidated Financial Statements

PT Bank Mandiri (Persero) Tbk. & Its Subsidiaries



38,919

85,595 34,487,954 **185,350,819** 19,661,550

2,333,333

203,518,711 256,432,119 180,543,177 226,410,700
203,518,711 256,432,119 180,543,177 226,410,700
11,666,667 11,666,67 11,666

30,616

18,941,550 2,333,333

(3,617,738) (3,037,963)

(27,577,065)

11,332,204

11,203,299 13,555,084

18.78% 19.51%

1.18% 1.19%

2.50%

0.00%

(In Millions of Rupiah)

13,798,572

19.51%

(398,261) (2,639,702) (2,421,319) (579,775) (1,542,274)

34,487,954 34,716,693 164,923,299 185,176,815

17,643,264 2,342,132

(4,103,734) (2,561,460) (140,141)

20,208,473 (21,914,274)

400,211

208,913,637

(4,519,517) (2,990,381)

(344,092)

(24,351,205) (18,276,822)

13,181,842

193,895

16,092,921

373,895

15,719,026

18.17% 18.95%

1.18% 1.19%

BUFFER (%) 9.67% 10.39% 10.28%
PERCENTAGE OF BUFFER MANDATORY FULFILLED BY BANK

2.50% 2.50%

0.00%

19.35% 20.14%

0.00%

2.50% 2.50% 2.50% 2.50%

216,700,553 272,525,040 191,875,381 240,209,272

Statements of Calculation of Capital Adequacy Ratio for Commercial Bank

COMPONENTS OF CAPITAL

1.2.1 Additional Factor
1.2.1.10 ther comprehensive income
1.2.1.1.1 Excess differences arising from translation of financial statements
1.2.1.1.2 Potential gain from the increase in the fair value of financial asset
a fair value through other comprehensive income
1.2.1.1.3 Surplus of fixed assets revoluation
1.2.1.2 Other disclosed reserves

1.2.1 & Others

1.2.2 Deduction factor

1.2.2.1 Other comprehensive income

1.2.2.1.1 (Regaine differences arising from translation of financial statements

1.2.2.1.2 Potential losses from the decrease in the fair value of financial assets measured at fair value through other comprehensive income

1.2.2.2 Other disclosed reserves

Deduction Factor of CETT
Deferred tax
Goodwill
Intangible assets
Investments in shares calculated as deduction
Shortfall of capital in insurance subsidiaries
Securitisation exposure

1.4.7.3 Exposures that give rise to credit risk due the settlement risk -Non Delivery Versus Payment 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

Other deduction of CET 1

II SUPPLEMENTAL CAPITAL (TIER 2)

RISK WEIGHTED ASSETS

Market Risk - Weighted Assets Operational Risk -Weighted Assets

Assets CAR BASED ON RISK PROFILE (%)

From CET 1 (%)

From AT 1 (%)

From Tier 2 (%)

1. Spot 2. Forward

1.22.2 Develous years loss
1.22.2 A liveral year loss
1.22.2 A liveral triper and lowance for possible losses and allowance for impairment on earning assets
1.22.2 S legative differences in adjustment amounts of financial instruments based on valuation results in trading book and adjusment amounts based on financial accounting standards
1.22.2 for Required allowance for non earning assets
1.22.2.7 Others
Non controlling interest
Deduction Factor of CET 1
Deferred tax

1.4.7.1 Placement of funds in instrument Tier 2 to other banks
1.4.7.2 Cross-ownership in another entity acquired by the transfer due to law, grants, or grants will

Instrument which comply with AT 1 requirements
Agio/disagio
Deduction factor of AT 1
Placement of funds in instrument AT 1 and/or Tier 2 to other banks
Cross-ownership in another entity acquired by the transfer due to law, grants, or grants will

1 039 035 747 1 257 522 077 896 263 910 1 084 406 688 (FT 1 Ratio (%)

58,720,278

1.18%

961,472,456 1,160,378,171

68,332,364 Tier 2 Ratio (%)

9.70%

1.19%

1. Capital instrument in the form of stock or others which comply with Tier 2

1. Capital instrument in the form of stock or others which comply with Tier 2 requirements
2. Agio/disagio
3. General provision on earning assets (max. 1.25% credit risk - weighted assets)
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, grants, or grants will

TOTAL CAPITAL

30 June 2024
30 June 2023

19,821,130

75,849,894

9.75%

8.56%

18,062,580

62,675,961

TRANSACTION NOTIONAL AMOUNT

A. Exchange Rate Related

PROFILE (%) 9.68% 9.759
CAPITAL ALLOCATION FOR CAR BASED ON RISK PROFILE

1,119,774,288 1,353,193,101

1.18% 1.19%

Statements of Spot and Derivative Transactions

I CORE CAPITAL (TIER 1)

1. Common Equity Tier 1 (CET 1)

Common Equity Tier 1 (CE)
1.1 Paid-in Capital
1.2 Disclosed Reserves
1.2.1 Additional Factor

1.2.1.2.1 Agio 1.2.1.2.2 General reserves

Statements of Financial Position

2. Placements with Bank Indonesia
3. Placements with other banks
4. Spot and derivative receivables/forward
5. Securities *)
6. Securities sold under agreement to repurchase (Repo)
7. Securities purchased under agreement to resell (Reverse
8. Acceptance receivables
9. Loans
10. Consum

10. Consumer financing receivables
11. Sharia financing
12. Investment in shares
13. Others financials assets
14. Allowance for impairment on financial assets -/a. Securities
b. Loans and sharia financing **)
c. Others
15. Intangible assets
Accumulated amortisation for intangible assets -/16. Premises and equipment ***)
Accumulated depreciation for premises and equipment -/17. Mon parning assets

DESCRIPTION

(In Millions of Runiah

39,384,277

2,279,633 38,908,990

9,403

4,598,484

5,531,36

11,953,63

3,403,738

49,433,079

15,150,494 38,552,715

(4,333,333)

(3,471,845)

2,333,333

0.00%

0.00%

5.41%

0.00%

0.00%

7.69%

4.10%

2.10%

26,431,740

53,872,085

32,749,796

1,861,487 37,473,559

(53,881,833) (1,684,760) 13,669,071 (7,794,473) 82,315,031 (24,337,324)

9,403

2,443,641

405,245,039 1,868,790

18,464,180

2,119,306

36,330,064

14,793,888 50,554,401

29,194,702 59,536,956

1,913,366,665

(4,333,333)

(2,622,583)

2,333,333

Statements of Income and Other Comprehensive Income

(In Millions of Rupiah)

					_
NO	DESCRIPTION	INDIVI		CONSOL	
		30 June 2024	30 June 2023	30 June 2024	30 June 2023
	OPERATING INCOME AND EXPENSES		161.1 5		
	Interest and Sharia Income, Interest and Sharia Expenses, and Premi				< 4 400 TO
	Interest and Sharia Income	53,537,644	47,222,473	72,223,848	64,190,738
2.	Interest and Sharia Expenses	16,852,573	12,188,588	23,142,786	16,883,801
	Net Interest Income and Sharia Income (Expenses) Premium Income	36,685,071	35,033,885	49,081,062	47,306,937
		•		5,305,289	6,699,241
4.	Claim Expenses	-		4,203,810	5,753,661
	Net Premium Income (Claim Expenses)	-		1,101,479	945,580
	Net Interest and Sharia Income (Expenses) and Net Premium Income (Claim Expenses)	36,685,071	35,033,885	50,182,541	48,252,517
В	Other Operating Income and Expenses	,,	,,		,,
1.	Gain (loss) from increase (decrease) in fair value of financial assets	821,275	674,699	902,697	891,441
2.	Gain (loss) from decrease (increase) in fair value of financial liabilities	-	-	-	
3.	Gain (loss) from sale of financial assets	759,986	636,586	1,076,485	832,567
4.	Gain (loss) from spot and derivative transaction/forward (realised)	238,249	(81,143)	253,249	(22,991
	Gain (loss) from investment in shares under equity method	-	-	-	
6.	Gain (loss) from foreign currencies translation	-	-	-	
7.	Dividend income	1,160,186	564,549	-	
	Comissions/provisions/fees and administrative	8,377,103	7,554,833	10,774,216	9,420,597
9.	Other income	3,871,361	4,968,742	6,439,599	7,301,647
	Impairment for financial assets	4,737,262	4,901,147	6,912,660	7,557,161
	Losses related to operational risk Salaries and employee benefits	11,607 8,018,059	(1,685) 7,806,018	22,235 12,233,221	8,857 11,750,610
	Promotion expenses	328,224	257,183	762,790	614,193
	Other expenses	8,478,410	8,136,047	13,092,131	12,327,064
	Other Operating Income (Expenses)	(6,345,402)	(6,780,444)	(13,576,791)	(13,834,624)
	PROFIT (LOSS) FROM OPERATIONS	30,339,669	28,253,441	36,605,750	34,417,893
				55/555/155	- 1, 111,000
1	NON OPERATING INCOME AND EXPENSES	825	1,231	1,462	5,269
	Gain (Loss) from sale of premises and equipment				
2.	Other non operating income (expenses)	44,087	30,944	(2,087)	16,154
	PROFIT (LOSS) FROM NON OPERATING	44,912	32,175	(625)	21,423
	PROFIT (LOSS) CURRENT PERIOD BEFORE TAX	30,384,581	28,285,616	36,605,125	34,439,316
	Income tax expenses				
	a. Estimated current tax	(4,305,834)	(4,804,058)	(5,662,143)	(6,286,257)
	b. Deferred tax income (expenses)	(1,429,626)	(479,113)	(1,672,255)	(449,458)
	PROFIT (LOSS) CURRENT PERIOD	24,649,121	23,002,445	29,270,727	27,703,601
	PROFIT (LOSS) MINORITY INTEREST	-	•	2,720,087	2,471,714
	OTHER COMPREHENSIVE INCOME				
1.	Items that will not be reclassified to profit or loss				
	a. Gain on fixed assets revaluation	-	-		/== =
	b. Gain (loss) from remeasurement of defined benefits program		-	137,845	(53,553
	c. Others	-	-	-	
2.	Items that will be reclassified to profit or loss	100.00	/F 00**	202.400	(10.100
	a. Gain (loss) from translation of financial statements in foreign currencies	129,264	(5,891)	202,420	(49,100)
	 Gain (loss) from changes in the fair value of financial assets measured at fair value through other comprehensive income 	(833,287)	704,176	(820,629)	1,008,257
	c. Others	-	-	(8,260)	6,296
	Other comprehensive income current period after income tax	(704,023)	698,285	(488,624)	911,900
	TOTAL COMPREHENSIVE INCOME CURRENT PERIOD	23,945,098	23,700,730	28,782,103	28,615,501
	Profit (loss) current period attributable to:				
	PARENT ENTITY	24,649,121	23,002,445	26,550,640	25,231,887
	NON-CONTROLLING INTEREST			2,720,087	2,471,714
	TOTAL PROFIT (LOSS) CURRENT PERIOD	24,649,121	23,002,445	29,270,727	27,703,601
	Total comprehensive income current period attributable to:				
	PARENT ENTITY	23,945,098	23,700,730	25,991,983	26,024,275
	NON-CONTROLLING INTEREST			2,790,120	2,591,226
	TOTAL COMPREHENSIVE INCOME CURRENT PERIOD	23,945,098	23,700,730	28,782,103	28,615,501
	TRANSFER PROFIT (LOSS) TO HEAD OFFICE				
	DIVIDEND				

Statements of Commitments and Contingencies

od ended 30 June 2023 was restated due to stock split

EARNINGS PER SHARE (in Rupiah) *)

\s c	of 30 June 2024 and 31 December 2023 (In Millions of Rupiah)								
		INDIV	INDIVIDUAL		LIDATED				
МО	DESCRIPTION	30 June 2024	31 December 2023 (Audited)	30 June 2024	31 December 2023 (Audited)				
T	COMMITMENT RECEIVABLES								
1.	Unused fund borrowings/financing facilities	-	-	-	-				
2.	Outstanding purchase position of spot and derivative/forward	349,347,631	252,306,483	350,965,929	253,078,400				
3.	Others	-	-	-	-				
Ш	COMMITMENT PAYABLES								
1.	Unused loan/financing facilities granted to customers								
	i. Committed	56,818,092	52,804,931	56,819,852	52,498,506				
	ii. Uncommitted	182,648,841	163,441,539	183,389,298	163,845,572				
2.	Outstanding irrevocable letters of credit	24,936,682	20,515,997	25,116,003	20,881,972				
3.	Outstanding sales position of spot and derivative/forward	348,528,715	252,397,142	352,616,473	255,254,227				
4.	Others	-	-	-	-				
Ш	CONTINGENT RECEIVABLES								
1.	Guarantees received	38,487,853	28,992,163	38,737,162	29,226,582				
2.	Others	34,440	34,338	34,440	34,338				
I۷	CONTINGENT PAYABLES								
1.	Guarantees issued	133,931,579	126,521,898	136,474,412	129,359,735				
2.	Others	3,589,018	3,268,517	3,589,018	3,268,517				

Statements of Assets' Quality and Other Information

(In Millions of Rupiah) I RELATED PARTIES 1. Placements with other banks 22 1,091,035 1,232,773 1,232,773 b. Foreign currences
2. Sport and derivative receivables/forward
a. Ruplah
b. Foreign currencies
3. Securities
a. Ruplah
b. Foreign currencies
4. Specurities
4. Specurities sold with agreement to repurchase (Repo) 177,669 177,669 64,459 64,459 a. Rupiah b. Foreign currencies Securities purchased with agreement to resell a. Rupiah b. Foreign currencies Acceptances receivables Loans and financing 256 8,124,913 5,383,436 b. Non UMKM
i. Rupiah
ii. Foreign currencies
C. Restructured loans*)
i. Rupiah
ii. Foreign currencies
8. Investments in shares
9. Other receivables
10. Commitments and contingencies
a. Rupiah
b. Foreign currencies 13,536,121 414,227 25,191 13.975.539 14.526.121 414,227 94,191 15,034,539 473,658 473,696 395,605 1,307 396,912 a. Rupian
b. Foreign currencies
THIRD PARTIES
Placements with other banks
a. Rupiah
b. Foreign currencies
Spot and derivative receivable
a. Rupiah 1,789,073 137,074 1,789,073 137,074 J. Securities
a. Rupiah
b. Foreign currencies
4. Securities sold with agreement to repurchase (Repo)
a. Rupiah
b. Foreign currencies
5. Securities purbased with agreement to resell
a. Rupiah
b. Foreign currencies
6. Acceptances receivables
7. Loans and financing
a. Micro, small and medium loans (UMKM)
i. Rupiah
ii. Foreign currencies
b. Non UMKM
i. Rupiah
ii. Foreign currencies
c. Restructured loans*)
i. Rupiah
ii. Foreign currencies
6. Restructured loans*
9. Other receivables
10. Commitments and contingencies
a. Rupiah
currencies
a. Rupiah a. Rupiah 177,995,827 25,130 178,020,957 209,579,923 209,579,923 52,872,590 3,978,932 **3,978,932** 11,093,351 11,093,351 15,188,516 **15,188,516** 9,400,539 60,627 6,134 9,467,300
 4,321,681
 478,075
 826,568
 578,334
 127,240,593
 13,117,487
 4,731,641

 4,321,681
 478,075
 826,568
 578,334
 126,708,955
 112,746,853
 4,731,641

 43,047,579
 3,477,242
 1,987,933
 4,693,614
 1,060,729,676
 801,403,858
 4,098,175,533

 33,477,621
 3,477,242
 1,981,387
 3,176,418
 779,432,459
 589,955,656
 31,271,553
 121,035,935 4,321,681 120,504,297 4,321,681 **1,545,446 5,127,282 6,446,156 1,545,446 4,622,810 4,204 302** 211.448.959 13.826.563 504,472 2,241,854 228,021,848 75,817,571 38,252,091 36,985,215 56,810,198 33,441,974 23,159,496 19,007,373 4,810,117 13,825,719 34,156,906 34,919,885 2,580,854 530,953 3,628,973 1,160,689 4,379,579 6,067,375 26,296,590 25,289,927 7,860,316 9,629,958 503,258 2,230,467 Commitments and conti a. Rupiah
 b. Foreign currencies
 OTHER INFORMATION 251,338,163 1,122,906 144,263,605 1,033,090 1,820 60,645 39,166 **252,562,700** 213,132,641 1,156,614 2,103 - **145,298,798** 139,675,627 6,156,771 99,994 176,172 **214,568,292** 7,632 700 **145,841,051**

Management of The Bank

Board of Commissioners	
President Commissioner/Independent	: Muhamad Chatib Basri
Deputy President Commissioner/Independent	: Zainudin Amali *)
Independent Commissioner	: Loeke Larasati Agoestina
Independent Commissioner	: Muliadi Rahardja
Independent Commissioner	: Heru Kristiyana
Commissioner	: Rionald Silaban
Commissioner	: Faried Utomo
Commissioner	: Arif Budimanta
Commissioner	: Muhammad Yusuf Ateh
Commissioner	: Tedi Bharata **)
Board of Directors	
President Director	: Darmawan Junaidi
Deputy President Director	: Alexandra Askandar
Director of Compliance and HR	: Agus Dwi Handaya
Director of Corporate Banking	: Riduan
Director of Network and Retail Banking	: Aquarius Rudianto
Director of Operation	: Toni Eko Boy Subari
Director of Institutional Relationship	: Rohan Hafas
Director of Finance and Strategy	: Sigit Prastowo
Director of Information Technology	: Timothy Utama
Director of Treasury and International Banking	: Eka Fitria
Director of Risk Management	: Danis Subyantoro ***)
Director of Commercial Banking	: Totok Priyambodo ***)
*) In accordance with the resolution of the Annual General	Meeting of Shareholders of Bank Mand

and regulations. In accordance with the resolution of the Annual General Meeting of Shareholders of Bank Mandiri dated 7 March 2024, he was appointed as a member of the Board of Commissioners of the Company, which appointment is effective after obtaining approved from the Financial Services Authority for the FI and Proper Test Assessment and fulfilling the applicable laws and regulations. Bank Mandiri dated 7 March 2024, he was appointed as a member of the Board of Directors of the Company, which appointment is effective upon approval from the Financial Services Authority for the Fit and Proper Test Assessment and compliance with applicable laws and regulations.

Ultimate Shareholder 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%

Inkedin Top Companies 2024 in Indonesia Rank 1	Forbes Global 2000 Top Ranked State-Owned Enterprise Ba
Finance Asia Awards 2024 Best Bank Best Sustainable Bank Biggest ESG Impact - Banks Best Corporate Bank - Large Corp & MNCs Most Innovative Use of Technology 18th Annual Alpha Southeast Asia- Best Financial Institution Award 2024 Best Digital Bank in Indonesia Best Retail Bank Best Asia Management Bank in Indonesia Best Transactional Banking Online Platform (Indonesia)	Asian Banking & Finance (ABF) Awards 2024 Best indonesia Domestic Trade Finance Bank of the Year Best indonesia Domestic Cash Management Bank of the Year Digital Transformation of the Year-Indon Domestic Retail Bank of the Year-Indon Mobile Banking & Payment Initiative of the Year-Indonesia Al & Machine Learning Initiative of the Year-Indonesia Data Governance Initiative of the Year-Indonesia Private Bank of the Year-Indonesia

ESG Performance

n

20.4%*

1. Vallet or usins a source project as someocraft
a. To Bank Indonesia
b. To others
2. Repossessed assets **)
1. Include restructured loans due to Covid-19.
**Propossessed assets are presented net after the allowance for impairment of assets. Allowance for Impairment (CKPN) and Allowance for Asset Quality Assessment (PPKA)

As of 30 June 2024 dan 2023	wance for	Asset Q	adirey 715.	,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,	(11101)								(In Millio	ons of Rupiah)
	INDIVIDUAL													
	30 June 2024 30 June 2023													
NO DESCRIPTION	All		pairment (<i>CKP</i>			nce for Asset C sessment (<i>PPK</i> .							nce for Asset C sessment (<i>PPK</i>	
NO SESCUI NO.	Stage 1			Total Allowance for Impairment			Total Allowance for Asset Quality Assessment				Total Allowance for Impairment			Total Allowance for Asset Quality Assessment
Placements with other banks	16,665	-	-	16,665	582,726	-	582,726	10,817	-	-	10,817	341,369	-	341,369
Spot and derivative receivables/forward	-	-	-	-	37,315	-	37,315	-	-	-	-	19,130	-	19,130
3. Securities *)	14,297	-	17,888	32,185	333,901	25,130	359,031	15,790	-	-	15,790	356,851	-	356,851
Securities sold under agreement to repurchase (Repo)	-	-	-	-	7,821	-	7,821	-	-	-	-	7,193	-	7,193
Securities purchased under agreement to resell (Reverse Repo)	-	-	-	-	33,913	-	33,913	-	-	-	-	31,693	-	31,693
Acceptance receivables	26,735	5,469	-	32,204	151,893	-	151,893	34,882	125,521	4,721	165,124	94,008	6,098	100,106
7. Loans and financing *)	10,249,101	18,210,664	11,573,800	40,033,565	11,366,842	9,640,968	21,007,810	11,666,016	27,211,366	12,300,023	51,177,405	9,199,055	12,592,791	21,791,846
8. Investments in shares	30	-	44,530	44,560	135,361	108,835	244,196	30	-	79,047	79,077	145,261	143,352	288,613
Other receivables	44,615	218,636	1,283,544	1,546,795	258,099	1,284,367	1,542,466	72,484	963,172	1,205,616	2,241,272	277,427	1,203,523	1,480,950
10. Commitments and contingencies	436,297	470,157	126,182	1,032,636	2,147,863	108,326	2,256,189	506,076	631,677	248,749	1,386,502	1,869,359	487,034	2,356,393
TOTAL	10,787,740	18,904,926	13,045,944	42,738,610	15,055,734	11,167,626	26,223,360	12,306,095	28,931,736	13,838,156	55,075,987	12,341,346	14,432,798	26,774,144

Dank Mandini Cancalidated Financial Dant

Bank Mandiri Cons	olidated Financial F	'erformance		
Total Loans** Rp 1,532Tn 20.46%*	Total Third Party Funds Rp 1,651Tn 15.45%*	Net Profit Rp 26.55Tn • 5.23%*		
Total Assets Rp 2,258Tn 14.96%*	NPL Ratio 1.16 %	CASA Ratio 75.01%		
ROE Tier-1 (Bank Only)	NPL Coverage Ratio	Finance Asia Awards 2024 Indonesia's		

292.63%

** Including consumer financing receivables and finance leases from Subsidiaries

		ligi	andiri	Sustainable Portfolio Rp 278Ti 14.7%*
24 'S !!	70		Registered User	Green Portfolio

3.	Option					
	a. Written	11,461,827	10,806,827	655,000	579	228,233
	 b. Purchased 	9,754,229	9,426,729	327,500	238,046	13
4.	Future					-
5.	Swap	188,712,951	169,848,720	18,864,231	1,571,672	936,301
6.	Others					
В.	Interest Rate Rel	lated				
1.	Forward	-	-	-	-	-
2.	Option					
	a. Written	-	-	-	-	-
	 b. Purchased 	-	-	-	-	-
3.	Future					-
4.	Swap	56,102,551	53,836,508	2,266,043	604,394	489,342
5.	Others	32,253,867	32,253,867	-	1,309,509	1,173,762
C.	Others	1,270,000	1,270,000		158	2,334
	TOTAL	386,328,500	364,215,726	22,112,774	4,102,284	3,403,738
		Cash Flows 30 June 2024 and 2023 DESCRII			(In A	Millions of Rupial
		DESCRI	FIION		30 June 2024	
CASH	FLOWS FROM OPE	RATING ACTIVITIES				
Receip	pts from interest inco	ome			60,047,010	53,325,37
Recei	pts from sharia incom	ne			10,154,597	8,900,94
Recei	pts from provision, co	ommission and premium i	ncome		15,995,368	15,923,64

	CONCOL	DATES
DESCRIPTION	CONSOLI 30 June 2024	30 June 2023
CASH FLOWS FROM OPERATING ACTIVITIES	507	50741112 2025
Receipts from interest income	60,047,010	53,325,37
Receipts from sharia income	10,154,597	8,900,94
Receipts from provision, commission and premium income	15,995,368	15,923,64
Payments of interest expenses	(18,161,247)	(14,015,83
Payments of sharia expenses	(3,868,804)	(2,754,77
Payment of insurance claims expenses	(4,203,810)	(5,753,66
Receipts from the sale of government bonds measured at fair value through profit or loss	82,389,274	100,645,7€
Acquisitions of government bonds measured at fair value through profit or loss	(86,048,976)	(103,280,05
ncome from financial assets measured at fair value through profit of loss classification - net	1,841,613	3,333,66
Other operating income - others	2,391,727	2,250,84
Other operating expenses - others	(4,977,378)	(5,184,79
Salaries and employee benefits expenses	(16,909,250)	(14,571,05
General and administrative expenses	(8,403,978)	(7,493,23
Non-operating (expenses)/income - net	(2,087)	16,15
Payment of corporate income tax	(6,336,428)	(7,178,28
Cash Flows from Operating Activities Before Changes in Operating Assets and Liabilities	23,907,631	24,164,69
Decrease/(Increase) in Operating Assets:	(4.650.400)	(466.52
Placements with Bank Indonesia and other banks	(1,659,180)	(466,52
Marketable securities measured at fair value through profit or loss Other receivables - trade transactions	(29,396) (474,610)	2,955,78 4,651,84
Other receivables - trade transactions Loans	(118,613,436)	4,651,84
Sharia receivables/financing	(17,698,475)	(15,464,21
Sharia receivables/financing Securities purchased under agreement to resell	15,297,588	(5,244,38
Securities purchased under agreement to reseil Consumer financing receivables	(7,295,939)	(4,391,63
Net investment in lease financing	(68,266)	302,8
Net investment in lease mancing Prepaid taxes	(394,340)	(104,33
Prepaid taxes	(1,121,836)	(1,103,12
Other assets	(6,579,782)	(10,616,44
Recovery of written - off financial assets	4,067,073	5,072,60
Increase/(Decrease) in Operating Liabilities and Temporary Syirkah Funds:	1,007,073	5,072,0
Conventional Banking Demand deposits	24,432,922	(43,273,00
Saving deposits	38,188,095	3,005,87
Time deposits	14,369,163	(15,550,89
Interbank call money	2,294,677	1,537,1
Obligation due immediately	105,840	863,5
Liability to unit-link policyholders	(1,048,867)	(218,32
Other taxes payable	(974,215)	(484,26
Other liabilities	7,549,927	11,688,86
Sharia Banking - Temporary Syirkah Funds	.,,	,,.
Demand deposits - restricted investment and mudharabah musytarakah demand deposits	1,979,869	(1,870,67
Saving deposits - restricted investment and unrestricted investment - mudharabah	1,004,219	(2,852,50
Mudharabah time deposits - unrestricted investment	(3,231,113)	635,99
Net Cash Used in Operating Activities	(25,992,451)	(106,253,60
CASH FLOWS FROM INVESTING ACTIVITIES		
Decrease in marketable securities - other than at fair value through profit or loss	7,749,599	13,235,89
Decrease in government bonds - other than measured at fair value through profit or loss	5,613,441	15,647,47
Proceeds from sale of fixed assets	1,808	5,4
Acquisitions of fixed assets	(933,518)	(460,56
Acquisitions of intangible assets	(623,988)	(475,75
Acquisitions of right of use assets	(921,712)	(812,03
Increase of investment in Subsidiaries	(15,072)	(872,76
Proceeds from control transfer of a Subsidiary	1,710,000	
Net Cash Provided by Investing Activities	12,580,558	26,267,68
CASH FLOWS FROM FINANCING ACTIVITIES	12 656 062	6.700.23
Receipts from debt securities issued	13,656,848	6,700,33
Payments of debt securities issued	(27,390,768)	(2,075,00
Receipts from fund borrowings	37,664,342	34,028,1
Payments of fund borrowings Receipts from subordinated loans and marketable securities	(29,991,930)	(11,558,07
	(0.266)	100,0
Payments of subordinated loans and marketable securities	(8,366)	(11,97
ncrease/(decrease) in securities sold under agreements to repurchase liabilities Payments of dividends	11,003,429	(1,364,23
	(33,036,034)	(24,702,38
Net Cash (Used in)/Provided by Financing Activities	(28,102,479)	1,116,80
Net Decrease in Cash and Cash Equivalents Effect of Exchange Rate Changes on Cash and Cash Equivalents	(41,514,372) 4,564,843	(78,869,11 (3,214,72
Cash and Cash Equivalents at the Beginning of Period	243,801,693	274,889,54
Cash and Cash Equivalents At Beginning of Period from a Subsidiary Transferred to an Entity		
Under Common Control	(758,716)	
Cash and Cash Equivalents at the End of Period	206,093,448	192,805,70
Cash and cash equivalents at the end of period consist of :	24.555	
Cash	24,063,481	27,681,7
Current accounts with Bank Indonesia	88,662,881	89,917,1
Current accounts with other banks	49,750,496	27,364,45
Liquid short-term investments with maturity period of three months or less from the date of acquisition	43,616,590	47,842,43

NOTES

1. The above financial information is extracted from the interim Consolidated Financial Statements of PT Bank Mandiri (Persero) Tbk. ("Bank") and its Subsidiaries as of 30 June 2024 and for the six months period then ended, as prepared by the Bank's Management in accordance with Indonesian Financial Accounting Standards. The Consolidated Financial Statements of PT Bank Mandiri (Persero) Tbk. ("Bank") and its Subsidiaries as of 31 December 2023 and for the year then ended, as prepared by the Bank's Management in accordance with Indonesian Financial Accounting Standards have been audited by KAP Tanudiredja, Wibisana, Rintis & Rekan (a member firm of PwC global network) with Lucy Luciana Suhenda, S.E., Ak., CPA, as partner in charge, an independent auditor, in accordance with Standards on Auditing established by the Indonesian Institute of Certified Public Accountants with an unmodified audit opinion, as stated in the report dated 31 January 2024.

report dated 31 January 2024.

2. The above published financial statements are presented to comply with the Financial Services Authority Regulation (FSAR) No. 37/POJK.03/2019 dated 19 December 2019 regarding the Transparency and Published Financial Statements of the Bank and Circular Letter of Financial Services Authority (CLFSA) No. 9/SEQJK.03/2020 dated 30 June 2020 regarding the Transparency and Published Financial Statements of Commercial Coventional Bank's Report and Circular Letter of Financial Services Authority No. 5-2/ PB.11/2020 dated 20 January 2020 regarding Changes to Published Financial Statements for subsers or Public Companies And Alpho (Nd/2022 dated 22 August 2022 regarding Submission of Periodic Financial Statements for Issuers or Public Companies, Financial information and Statement of Cash Flows which included in the Published Financial Statements for Issuers or Public Companies, Financial information and Statement of Cash Flows which included in the Published Financial Statements have been prepared in accordance with Bapepam and LK No. Kep-347/BIJ.2012 dated 25 June 2012.

3. Related Parties in the Statement of Assets' Quality and Other Information are presented in accordance with the Bank Indonesia Regulation No. 33/POJK.03/2019 dated 19 December 2019 regarding the Amendment of Financial Services Authority Regulation No. 33/POJK.03/2018 regarding The Legal Lending Limit and Provisions of Large Fund for Commercial Bank Lathority Regulation No. 32/POJK.03/2018 regarding The Legal Lending Limit and Provisions of Large Fund for Commercial Bank Lathority Regulation No. 21/POJK.03/2018 regarding The Legal Lending Limit and Provisions of Large Fund for Commercial Bank Lathority Regulation No. 21/POJK.03/2018 regarding The Legal Lending Limit and Provisions of Large Fund for Commercial Bank Lathority Regulation No. 21/POJK.03/2018 regarding The Legal Lending Limit and Provisions of Large Fund for Commercial Bank Lathority Regulation No. 21/POJK.03/2018 regarding The Legal Lending Limit and Provis



Darmawan Junaidi

President Director





24.39%

* YoY (June 2024 to June 2023)

Best Bank

35%