Consolidated Financial Statements

PT Bank Mandiri (Persero) Tbk. & Its Subsidiaries





As of 30 September 2023 and 31 December 2022

ASSETS
Cash
Placements with Bank Indonesia
Placements with other banks
Spot and derivative receivables/forward
Securities*
Securities*
Securities sol under agreement to repurchase (Repo)
Securities purchased under agreement resell (Reverse Repo)
Acceptance receivables

8. Acceptance receivables
9. Loans
10. Consumer financing receivables

Others financials assets
 Allowance for impairment on financial assets -/-

b. Loans and sharia financing **)

15. Intangible assets
Accumulated amortisation for intangible
assets -/

16. Premises and equipment ***)
Accumulated depreciation for premises and
equipment -/
17. Non earning assets
a. Abandoned properties - net
b. Repossessed assets - net
c. Suspense account - net
d. Interoffice assets

18. Lease financing

19. Other assets

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 Bank Indonesia
6. Fund from other banks ****)
7. Spot and derivative liabilities/forwan
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 holders
15. Other liabilities
16. Milnority interest

Sharia financing Investment in shares

15. Intangible assets

19. Other assets
TOTAL ASSETS

16. Minority interest
TOTAL LIABILITIES

TOTAL LIABILITIES
EQUITY

17. Share capital
a. Authorised capital
b. Unpaid-in capital/c. Treasury stock /
18. Additional paid-in capital
a. Agio

Additional paid-in capital
a. Agio
b. Disagio -/c. Funds for paid-in capital
d. Others
Other comprehensive income
a. Gain
b. Losses -/Reserve
a. General reserve

a. General reserve

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

c. Paid dividend -/TOTAL EQUITY ATTRIBUTABLE TO OWNER TOTAL EQUITY
TOTAL LIABILITIES DAN EQUITY

Statements of Financial Ratios

Non-performing earning assets and non-performing non-earning asset to total earning assets and non-

Non-performing earning assets to total earning assets

Allowance for impairment on financial assets to earning assets

Net NPL

a. Rupiah

a. Rupiah

b. Foreign currencies

ii. Foreign currencies **b. Non UMKM**

ii. Foreign currencies
c. Restructured loans *)

i. Rupiah ii. Foreign currencies

10. Commitments and contingencies

OTHER INFORMATION
Value of bank's assets pledged as collateral:
a. To Bank Indonesia

Other receivables

a. Rupiah

b. To others

i. Rupiah

10.

Return on Asset (ROA)

Return on Equity (ROE)

Operating Expenses to Operating Income

12. Loan to Deposit Ratio (LDR)

Net Interest Margin (NIM)

As of 30 September 2023 and 2022

PERFORMANCE RATIOS

(In Millions of Rupiah)

11,705,989

11,781,581

23,757,727

45,339,316

(39,268)

(65,362,179)

(1,761,117)

11,712,040

(21,429,332)

9,403

2,089,953

5,872,560

24,325,475 11,781,581 46,209,505

1.762.865.901

(4,333,333)

17,643,264

2,333,333

140,299,355 41,170,637 (16,816,893)

(In %)

0.00%

0.00%

8.23%

8.23%

4.10% 2.00%

2.10%

7.59%

0.00%

7.89%

7.89%

2.10%

125,567,071 44,230,387

10,978,398

12,833,550

29,631,033

2,847,005

40,523,988

(73,584)

(58,374,002) (2,587,610)

12,507,266

(23,560,790)

9,403

2,471,169

5,376,922

(4,333,333)

17,643,264

2,333,333

5,012,966

12,736,294 1,016,043,397

15,068,656

38,979,355

(11,213)

(46,703,333)

(2,491,292)

9,745,950

(17,631,237)

2,471,169

25,497,139 12,736,294 40,929,777 50,555,120

37.807.536

(4,333,333)

18,941,550

36,028,874 (3,758,929)

2,333,333

35,936,643

19.32%

1.35%

4.54%

2.26%

0.31%

3.40%

5.12%

35.82%

83.18%

0.87%

0.88%

3.45%

1.36%

0.32%

3.85%

26.34%

5.35%

52.92% 33.94%

87.64%

1.337.746.125

6,312,523

11,357,879

932,639,051

15,068,650

43,883,587

(17,834)

(54,267,417)

(16,185,489)

2,089,953

24,228,547

33,711,642

(4,333,333)

18,941,550

36,028,874 (3,076,188)

2,333,333

124,472,820

37,692,426

COMPLIANCE a. Percentage violation of Legal Lending Limit i. Related parties ii. Third parties

b. Percentage of excess of Legal Lending Limit i. Related parties

ii. Third parties

Reserve requirement

a. Primary reserve

i. Daily

b. Reserve requ foreign curr i. Daily

3. Net Open Position

1,359,089,474

(1,714,720)

9,270,638

Statements of Income and Other Comprehensive Income For the Periods Ended 30 September 2023 and 2022

(In Millions of Rupiah)

No DESCRIPTION 30 September 2023 30 Se		98,008,135 26,144,840 71,863,295 10,465,530 8,878,497 1,587,033	emium Income a 59,512,418 12,109,656	Expenses, and Pro 72,293,848	OPERATING INCOME AND EXPENSES Interest and Sharia Income, Interest and Sharia I	Α
OPERATING INCOME AND EXPENSES	81,258,80 17,274,04 63,984,76 10,905,13 8,906,35 1,998,77 65,983,53	98,008,135 26,144,840 71,863,295 10,465,530 8,878,497 1,587,033	emium Income a 59,512,418 12,109,656	Expenses, and Pro 72,293,848	Interest and Sharia Income, Interest and Sharia	
Interest and Sharia Income	81,258,80 17,274,04 63,984,76 10,905,13 8,906,35 1,998,77 65,983,53	98,008,135 26,144,840 71,863,295 10,465,530 8,878,497 1,587,033	59,512,418 12,109,656	72,293,848		
Interest and Sharia Expenses 18,895,041 12,109,656 26,144,840 Net Interest income and Sharia Income (Expenses) 53,398,807 47,402,762 71,863,295 Tremium Income (Claim Expenses) - - 1,645,530 Net Premium Income (Claim Expenses) - - 1,587,033 Net Interest and Sharia Income (Expenses) and Net Premium Income (Claim Expenses) - - 1,587,033 Net Interest and Sharia Income (Expenses) - - 1,587,033 Net Interest and Sharia Income (Expenses) - - 1,587,033 Net Interest and Sharia Income (Expenses) - - 1,587,033 Net Interest and Sharia Income (Expenses) - - 1,587,033 Net Interest and Sharia Income (Expenses) - - 1,587,033 Net Interest and Sharia Income (Expenses) - - 1,587,033 Other Operating Income and Expenses	17,274,04 63,984,76 10,905,13 8,906,35 1,998,77 65,983,53	26,144,840 71,863,295 10,465,530 8,878,497 1,587,033	12,109,656		Interest and Sharia Income	1.
Net Interest Income and Sharia Income 53,398,807 47,402,762 71,863,295 3. Premium Income	63,984,76 10,905,13 8,906,35 1,998,77 65,983,53	71,863,295 10,465,530 8,878,497 1,587,033		18,895,041		
(Expenses) 53,398,807 47,402,762 71,863,295 37, Premium Income (Claim Expenses	10,905,13 8,906,35 1,998,77 65,983,53	10,465,530 8,878,497 1,587,033	47,402,762 -			2.
3. Premium Income 4. Claim Expenses A. Claim Expenses Net Interest and Sharia Income (Expenses) Net Interest and Sharia Income (Expenses) Net Premium Income (Claim Expenses) Net Premium Income (Claim Expenses) Net Interest and Sharia Income (Expenses) Net Premium Income (Claim Expenses) B. Other Operating Income and Expenses 1. Gain (loss) from increase (decrease) in fair value of financial assets of financial assets 1. Japan (loss) from decrease (increase) in fair value of financial assets again (loss) from sale of financial assets Solain (loss) from investment in shares under equity method Gain (loss) from foreign currencies translation 7. Dividend income Solain (loss) from foreign currencies translation 1. Losses related to perational risk Comissions/provisions/fees and administrative 11.543,251 10,462,598 14,546,162 9. Other income 6,755,084 5,556,379 10,325,738 10. Impairment for financial assets Solay 7,932,434 9,072,764 11. Losses related to operational risk 3,614 28,355 17,866 12. Salaries and employee benefits 11,577,210 11,482,384 17,739,747 13. Promotion expenses Solay 3,233 812,709 1,466,097 14,606,97 14,006,97 15,974 16,975,074 17,972,148 19,3344,069 17,972,148 19,3344,069 17,972,149 19,334,49 18,976,977 11,792,148 19,334,49 18,976,977 11,792,148 19,334,49 18,976,977 11,792,148 19,334,49 18,976,977 11,792,148 19,334,49 18,976,977 11,792,148 19,334,49 18,976,977 11,792,149 11,792,149 11,792,149 18,976,977 11,792,149	10,905,13 8,906,35 1,998,77 65,983,53	10,465,530 8,878,497 1,587,033	-	53.398.807	Net Interest Income and Sharia Income (Expenses)	
Claim Expenses	8,906,35 1,998,77 65,983,53 1,862,61	8,878,497 1,587,033		-		3.
Net Interest and Sharia Income (Expenses) 53,398,807 47,402,762 73,450,328	65,983,53		-	-		4.
Net Premium Income (Claim Expenses) 53,398,807 47,402,762 73,450,328	1,862,61	73,450,328	-	-	Net Premium Income (Claim Expenses)	
Commissions/provisions/fees and administrative 11,543,251 10,462,598 14,546,162 11,673,084 11,673,084 11,673,084 11,673,086 11,673,086 11,673,086 125,591 125,591 12,5	1,862,61	73,450,328	47 402 762	F2 200 007		
1. Gain (loss) from increase (decrease) in fair value of financial assets	.,,-		47,402,762	53,398,807		D
of financial assets	.,,-					•
of financial liabilities of financial liabilities of financial liabilities dain (loss) from sale of financial assets Gain (loss) from sale of financial assets Gain (loss) from sole of financial assets Gain (loss) from investment in shares under equity method Gain (loss) from foreign currencies translation Dividend income Lossins/provisions/fees and administrative Comissions/provisions/fees and administrative Joher income Comissions/provisions/fees and administrative Joher income Joher in	1,065,29	1,359,329	1,877,451	1,197,309	of financial assets	
3. Gain (loss) from sale of financial assets 4. Gain (loss) from spot and derivative transaction/ forward (realised) 5. Gain (loss) from investment in shares under equity method 6. Gain (loss) from foreign currencies translation 7. Dividend income 8. Comissions/foreign currencies translation 9. Other income 9. Other income 10. Impairment for financial assets 10. Losses related to operational risk 11,543,251 10,462,598 14,546,162 10. Impairment for financial assets 11,577,210 11,482,384 17,739,747 13. Promotion expenses 1859,323 1812,709 11,792,148 19,384,460 10. Other Operating Income (Expenses) - net 12,965,720 11,792,148 19,384,460 10. Other Operating Income (Expenses) - net 11,083,448 11,763,33 11,703 11,702,148 11,162 12,965,720 11,792,148 11,162 12,965,720 11,792,148 11,162 12,965,720 11,792,148 11,162 12,130,714) 12,0248,796 12,048,796 13,797 14,049 14,177,178 15,284 11,162 14,520 14,5	1,065,29				Gain (loss) from decrease (increase) in fair value	2.
4. Gain (loss) from spot and derivative transaction/ forward (realised) 5. Gain (loss) from investment in shares under equity method 6. Gain (loss) from foreign currencies translation 7. Dividend income 8. Comissions/provisions/fees and administrative 9. Other income 11,083,443 1,016,502 11,4546,162 10,792,793 10. Impairment for financial assets 11,543,251 10,462,598 11,4546,162 10,792,798 10. Impairment for financial assets 11,577,210 11,482,384 11,792,744 11. Losses related to operational risk 15,570,7480 17,392,474 18. Promotion expenses 18,593,223 1812,709 14,666,997 14. Other expenses 18,593,223 1812,709 14,666,997 14. Other expenses 12,965,720 11,792,148 19,384,460 11,792,148 11	1,005,25	1 075 308	910 380	807 669		3.
Forward (realised) 65,423 94,006 125,591		1,075,500	310,500	007,003		
method 6. Gain (loss) from foreign currencies translation 7. Dividend income 8. Comissions/provisions/fees and administrative 9. Other income 9. Other income 1,083,443 1,016,502 1,0325,738 10,462,598 14,546,162 9. Other income 1,083,443 1,016,502 1,0325,738 10,462,598 14,546,162 11,577,5084 12,5307,840 13,614 14,546,162 14,546,1	132,31	125,591	94,006	65,423	forward (realised)	
6. Gain (loss) from foreign currencies translation 7. Dividend income 8. Comissions/feos and administrative 9. Other income 11,543,251 10,462,598 14,546,162 9. Other income 10. Impairment for financial assets 10. Impairment for financial assets 10. Impairment for financial assets 10. Salaries and employee benefits 11,577,210 11,482,384 17,739,747 13. Promotion expenses 1859,323 181,709 11,792,148 19,384,460 0 Other Operating Income (Expenses) - net PROFIT (LOSS) FROM OPERATIONS 12,965,720 11,792,148 19,384,460 0 Other Operating income (Expenses) - net PROFIT (LOSS) FROM OPERATIONS 16,967 17,972,170 18,972 19,973 10,973 11,162 11,					Gain (loss) from investment in shares under equity	5.
7. Dividend income 1,083,443 1,016,502 8. Comissions/provisions/fees and administrative 11,584,32,51 10,462,598 14,546,162 9. Other income 6,755,084 5,556,379 10,325,738 10. Impairment for financial assets 5,307,480 7,932,434 9,072,764 11. Losses related to operational risk 3,614 28,355 17,856 12. Salaries and employee benefits 11,577,210 11,482,384 17,739,747 13. Promotion expenses 859,323 812,709 1,466,097 14. Other expenses 12,965,720 11,792,148 19,384,460 Other operating income (Expenses) - net (9,261,168) (12,130,714) (20,248,796) NON OPERATING INCOME AND EXPENSES 3,614 23,227,048 53,201,532 NON OPERATING INCOME AND EXPENSES 1,697 277 5,740 Other on operating income (expenses) 37,842 11,162 4,520 PROFIT (LOSS) CURRENT PERIOD BEFORE TAX 44,177,178 35,283,487 53,211,792			-			6.
8. Comissions/provisions/fees and administrative 11,543,251 10,462,598 14,546,162 9. Other income 6,755,084 5,556,379 10,325,738 10. Impairment for financial assets 5,307,480 7,932,434 9,072,764 11. Losses related to operational risk 3,614 28,355 17,856 12. Salaries and employee benefits 11,577,7210 11,482,384 17,739,747 13. Promotion expenses 859,323 812,709 1,466,099 14. Other expenses 12,965,720 11,792,148 19,384,460 Other Operating Income (Expenses) - net (9,261,168) (12,130,714) (20,248,796) PROFIT (LOSS) FROM OPERATIONS 44,137,639 35,272,048 53,201,532 NON OPERATING INCOME AND EXPENSES 36 ani (loss) from sale of premises and equipment 1,697 277 5,740 2. Other non operating income (expenses) 37,842 11,162 4,520 2. PROFIT (LOSS) CURRENT PERIOD BEFORE TAX 44,177,178 35,283,487 53,211,792 Income tax expenses a. Estimated current tax (7,236,844) (6,683,921) (9,463,516) </td <td></td> <td>_</td> <td>1.016.502</td> <td>1.083.443</td> <td></td> <td></td>		_	1.016.502	1.083.443		
9. Other income 10. Impairment for financial assets 10. Impairment for financial assets 10. Impairment for financial assets 11. Losser falted to operational risk 12. Salaries and employee benefits 13. Promotion expenses 13. Promotion expenses 14. Other expenses 12. Other Operating Income (Expenses) - net 13. PROFIT (LOSS) FROM OPERATIONS 14. Other Operating Income (Expenses) - net 14. Other Operating Income (Expenses) - net 15. Gain (loss) from sale of premises and equipment 16. Operating Income (expenses) 17. Gain (loss) from sale of premises and equipment 18. Operating Income (expenses) 19. Operating	13,184,64	14,546,162				
11. Losses related to operational risk 3,614 28,355 17,856 12. Salaries and employee benefits 11,577,7210 11,482,384 17,739,747 13. Promotion expenses 859,323 812,709 1,466,092 14. Other expenses 12,965,720 11,792,148 19,384,460 Other Operating Income (Expenses) - net 19,261,168 (12,130,714) (20,248,796) PROFIT (LOSS) FROM OPERATIONS 44,137,639 35,227,048 53,201,532 NON OPERATING INCOME AND EXPENSES 36 ani (loss) from sale of premises and equipment 1,697 277 5,740 2. Other non operating income (expenses) 37,842 11,162 4,520 PROFIT (LOSS) CURRENT PERIOD BEFORE TAX 44,177,178 35,283,487 53,211,792 Income tax expenses 1,003,691 (91,933) (9,463,516) b. Deferred tax income (expenses) (1,003,691) (91,933) 49,777,001 PROFIT (LOSS) CURRENT PERIOD 35,936,643 28,507,633 42,771,001 PROFIT (LOSS) MINORITY INTEREST 3,707,458 <td>8,523,02</td> <td></td> <td>5,556,379</td> <td></td> <td></td> <td>9.</td>	8,523,02		5,556,379			9.
12. Salaries and employee benefits 11,577,210 11,482,384 17,739,747 13. Promotion expenses 859,323 812,709 1,466,097 14. Other expenses 12,965,720 11,792,148 19,384,609 14. Other Operating Income (Expenses) - net PROFIT (LOSS) FROM OPERATIONS 44,137,639 35,272,048 53,201,532 NON OPERATING INCOME AND EXPENSES 44,137,639 35,272,048 53,201,532 1. Gain (loss) from sale of premises and equipment PROFIT (LOSS) FROM NON OPERATING 1,697 277 5,740 2. Other non operating income (expenses) 37,842 11,162 4,520 PROFIT (LOSS) CURRENT PERIOD BEFORETAX Income tax expenses 44,177,178 35,283,487 53,211,792 Income tax expenses (7,236,844) (6,683,921) (9,463,516) b. Deferred tax income (expenses) (1,003,691) (91,933) (977,275) PROFIT (LOSS) CURRENT PERIOD 35,936,643 28,507,633 42,771,001 PROFIT (LOSS) MINORITY INTEREST - - - 3,707,458 OTHER COMPREHENSIVE INCOME Items that will not be reclassified to profit or loss a. Gain (noss) from remeasurement of defined benefits program - - - - c. Others - - - <td< td=""><td>11,561,07</td><td>9,072,764</td><td>7,932,434</td><td>5,307,480</td><td>Impairment for financial assets</td><td></td></td<>	11,561,07	9,072,764	7,932,434	5,307,480	Impairment for financial assets	
13. Promotion expenses 859,323 812,709 1,466,097 14. Other expenses 12,965,720 11,792,148 19,384,460 Other Operating Income (Expenses) - net (9,261,168) (12,130,714) (20,248,796) PROFIT (LOSS) FROM OPERATIONS 44,137,639 35,272,048 53,201,532 NON OPERATING INCOME AND EXPENSES 1, Gain (loss) from sale of premises and equipment 1,697 277 5,740 Other non operating income (expenses) 37,842 11,162 4,520 PROFIT (LOSS) FROM NON OPERATING 39,539 11,439 10,260 PROFIT (LOSS) CURRENT PERIOD BEFORETAX 44,177,178 35,283,487 53,211,792 Income tax expenses (1,003,691) (9,933) (9,463,516) Deferred tax income (expenses) (1,003,691) (91,933) (977,275) PROFIT (LOSS) CURRENT PERIOD 35,936,643 28,507,633 42,771,001 PROFIT (LOSS) MINORITY INTEREST 37,07,458 OTHER COMPREHENSIVE INCOME 1 1 1 1 1 1 1 Items that will not be reclassified to profit or loss a. Gain from premises and equipment revaluation b. Gain (loss) from translation of financial 51,003, from translation of financial 51,00	68,87	17,856	28,355	3,614	Losses related to operational risk	
14. Other expenses 12,965,720 11,792,148 19,384,460 Other Operating Income (Expenses) - net 9,261,168 (12,130,714) (20,248,796) PROFIT (LOSS) FROM OPERATIONS 44,137,639 35,272,048 53,201,532 NON OPERATING INCOME AND EXPENSES 36,301,633 60,301,532 11,697 277 5,740 Other non operating income (expenses) 37,842 11,162 4,520 PROFIT (LOSS) FROM NON OPERATING 39,539 11,439 10,260 PROFIT (LOSS) CURRENT PERIOD BEFORE TAX 44,177,178 35,283,487 53,211,792 Income tax expenses (7,236,844) (6,683,921) (9,463,516) b. Deferred tax income (expenses) (1,003,691) (91,933) (977,275) PROFIT (LOSS) CURRENT PERIOD 35,936,643 28,507,633 42,771,001 PROFIT (LOSS) MINORITY INTEREST 3,707,458 OTHER COMPREHENSIVE INCOME 1. Items that will not be reclassified to profit or loss a. Gain from premises and equipment revaluation b. Gain (loss) from translation of financial statements in foreign currencies 469 (33,121) (12,289) Lems that will be reclassified to profit or loss a. Gain (loss) from translation of financial statements in foreign currencies 469 G33,121) (12,289) Lems that will be reclassified to profit or loss a. Gain (loss) from translation of financial statements in foreign currencies 469 G33,121) (12,289)	17,654,77					
Other Operating Income (Expenses) - net (9,261,168) (12,130,714) (20,248,796) PROFIT (LOSS) FROM OPERATIONS 44,137,639 35,272,048 53,201,532 NON OPERATING INCOME AND EXPENSES 1. Gain (loss) from sale of premises and equipment 1,697 277 5,740 2. Other non operating income (expenses) 37,842 11,162 4,520 PROFIT (LOSS) FROM NON OPERATING 39,539 11,439 10,260 PROFIT (LOSS) CURRENT PERIOD BEFORE TAX 10,003,691 35,283,487 53,211,792 Income tax expenses (7,236,844) (6,683,921) (9,463,516) b. Deferred tax income (expenses) (1,003,691) (91,933) (977,275) PROFIT (LOSS) CURRENT PERIOD 35,936,643 28,507,633 42,771,001 PROFIT (LOSS) MINORITY INTEREST 3,707,458 OTHER COMPREHENSIVE INCOME 1. Items that will not be reclassified to profit or loss a. Gain from premises and equipment revaluation b. Gain (loss) from translation of financial 5 tatements in foreign currencies 469 (33,121) (12,289) Lems that will be reclassified to profit or loss 3,600,600 (12,289) Lems that will be reclassified to profit or loss 3,600,600 (12,289) Lems that will not premises and equipment revaluation 5,600,600,600,600 (12,289) Lems that will not premise and equipment revaluation 5,000,600,600,600,600,600,600,600,600,60	1,196,62	.,,				
PROFIT (LOSS) FROM OPERATIONS	18,099,18		,			14.
NON OPERATING INCOME AND EXPENSES 1. Gain (loss) from sale of premises and equipment 1,697 277 5,740 2. Other non operating income (expenses) 37,842 11,162 4,520 2. Other non operating income (expenses) 37,842 11,162 4,520 2. PROFIT (LOSS) CURRENT PERIOD BEFORE TAX 44,177,178 35,283,487 53,211,792 2. Income tax expenses (7,236,844) (6,683,921) (9,463,516) 2. Deferred tax income (expenses) (1,003,691) (91,933) (977,275) 2. PROFIT (LOSS) CURRENT PERIOD 35,936,643 28,507,633 42,771,001 2. Items that will not be reclassified to profit or loss 3. Gain from premises and equipment revaluation 4. Deferred tax income (expenses) (43,476) 5. Gain (loss) from translation of financial 6. Gain (loss) from translation of financial 7. The trans	(23,812,649 42,170,88					
1. Gain (loss) from sale of premises and equipment 1,697 277 5,740 2. Other non operating income (expenses) 37,842 11,162 4,520 PROFIT (LOSS) FROM NON OPERATING 39,539 11,439 10,260 PROFIT (LOSS) CURRENT PERIOD BEFORE TAX 44,177,178 35,283,487 53,211,792 Income tax expenses (7,236,844) (6,683,921) (9,463,516) b. Deferred tax income (expenses) (1,003,691) (91,933) (977,275) PROFIT (LOSS) CURRENT PERIOD 35,936,643 28,507,633 42,771,001 PROFIT (LOSS) MINORITY INTEREST 3,707,458 OTHER COMPREHENSIVE INCOME 1 1 I. Items that will not be reclassified to profit or loss a. Gain from premises and equipment revaluation - - - b. Gain (loss) from remeasurement of defined benefits program - - - - c. Others - - - - - 2. Items that will be reclassified to profit or loss - - - - a. Gain (loss) from translation of financial statements in foreign currencies 469 (33,121) (12,289)	42,170,00	53,201,532	33,272,046	44,137,039		
2. Other non operating income (expenses) 37,842 11,162 4,520 PROFIT (LOSS) FROM NON OPERATING 39,539 11,439 10,260 PROFIT (LOSS) CURRENT PERIOD BEFORE TAX 44,177,178 35,281,487 53,211,792 Income tax expenses a. Estimated current tax (7,236,844) (6,683,921) (9,463,516) b. Deferred tax income (expenses) (1,003,691) (91,933) (977,275) PROFIT (LOSS) CURRENT PERIOD 35,936,643 28,507,633 42,777,001 PROFIT (LOSS) MINORITY INTEREST 3,707,458 OTHER COMPREHENSIVE INCOME 1 1 1. Items that will not be reclassified to profit or loss a. Gain (foss) from remeasurement of defined benefits program - - - - b. Gain (loss) from translation of financial statements in foreign currencies 469 (33,121) (12,289) b. Gain (loss) from translation after value - - - -	44	5.740	277	1.697		1.
PROFIT (LOSS) FROM NON OPERATING 39,539 11,439 10,260	21,74					2.
Income tax expenses	22,19					
a. Estimated current tax (7,236,844) (6,683,921) (9,463,516) b. Deferred tax income (expenses) (1,003,691) (91,933) (977,275) PROFIT (LOSS) CURRENT PERIOD 35,936,643 28,507,633 42,777,001 PROFIT (LOSS) MINORITY INTEREST 3,707,458 OTHER COMPREHENSIVE INCOME 1 Items that will not be reclassified to profit or loss a. Gain from premises and equipment revaluation b. Gain (loss) from remeasurement of defined benefits program . (43,476) c. Others 2. Items that will be reclassified to profit or loss a. Gain (loss) from translation of financial statements in foreign currencies 469 (33,121) (12,289) b. Gain (loss) from translation of financial statements in foreign currencies 469 (33,121)	42,193,07	53,211,792	35,283,487	44,177,178	PROFIT (LOSS) CURRENT PERIOD BEFORE TAX	
b. Deferred tax income (expenses)						
PROFIT (LOSS) CURRENT PERIOD 35,936,643 28,507,633 42,771,001 PROFIT (LOSS) MINORITY INTEREST 3,707,458 OTHER COMPREHENSIVE INCOME 1. Items that will not be reclassified to profit or loss a. Gain from premises and equipment revaluation b. Gain (loss) from remeasurement of defined benefits program c. Others 2. Items that will be reclassified to profit or loss a. Gain (loss) from translation of financial statements in foreign currencies 469 (33,121) (12,289) b. Gain (loss) from changes in the fair value	(8,557,25)					
PROFIT (LOSS) MINORITY INTEREST - 3,707,458 OTHER COMPREHENSIVE INCOME 1. Items that will not be reclassified to profit or loss a. Gain from premises and equipment revaluation b. Gain (loss) from remeasurement of defined benefits program c. Others - (43,476) c. Others a. Gain (loss) from translation of financial statements in foreign currencies 469 (33,121) b. Gain (loss) from danges in the fair value	(170,90° 33,464,91					
OTHER COMPREHENSIVE INCOME 1. Items that will not be reclassified to profit or loss a. Gain from premises and equipment revaluation b. Gain (loss) from remeasurement of defined benefits program c. Others c. Others 2. Items that will be reclassified to profit or loss a. Gain (loss) from translation of financial statements in foreign currencies 469 (33,121) (12,289) b. Gain (loss) from changes in the fair value	2,812,12		28,307,033	33,930,043		
1. Items that will not be reclassified to profit or loss a. Gain from premises and equipment revaluation b. Gain (loss) from remeasurement of defined benefits program c. Others c. Others d. Gain (loss) from translation of financial statements in foreign currencies b. Gain (loss) from Anages in the fair value 1. Items that will be reclassified to profit or loss 469 (33,121) (12,289)	2,012,12	0,101,100				
b. Gain (loss) from remeasurement of defined benefits program (43,476) c. Others						1.
benefits program (43,476) c. Others (43,476) 2. Items that will be reclassified to profit or loss a. Gain (loss) from translation of financial statements in foreign currencies 469 (33,121) b. Gain (loss) from changes in the fair value		-	-	-		
c. Others a. Gain (loss) from translation of financial statements in foreign currencies b. Gain (loss) from the days in the fair value	156.53	(42.476)				
2. Items that will be reclassified to profit or loss a. Gain (loss) from translation of financial statements in foreign currencies b. Gain (loss) from changes in the fair value (12,289)	156,53	(43,476)	-			
a. Gain (loss) from translation of financial statements in foreign currencies 469 (33,121) (12,289) b. Gain (loss) from changes in the fair value						2.
statements in foreign currencies 469 (33,121) (12,289) b. Gain (loss) from changes in the fair value					a. Gain (loss) from translation of financial	
b. Gain (loss) from changes in the fair value of financial assets measured at fair value	32,71	(12,289)	(33,121)	469	statements in foreign currencies	
					b. Gain (loss) from changes in the fair value of financial assets measured at fair value	
through other comprehensive income (683,210) (6,413,662) (653,022)	(6,839,74	(653,022)	(6,413,662)	(683,210)	through other comprehensive income	
c. Others 4,692	(6,01	4,692	-	-		
Other comprehensive income current period after income tax (682,741) (6,446,783) (704,095)	(6,656,51	(704.095)	(6.446.783)	(682.741)	Other comprehensive income current period after income tax	
TOTAL OTHER COMPREHENSIVE INCOME		(70-1,033)	(0,110,703)	(002)741)		_
CURRENT PERIOD 35,253,902 22,060,850 42,066,906	26,808,40	42,066,906	22,060,850	35,253,902		
Profit (loss) current period attributable to:						
PARENT ENTITY 35,936,643 28,507,633 39,063,543	30,652,78		28,507,633	35,936,643		
NON CONTROLLING INTEREST 3,707,458 TOTAL PROFIT (LOSS) CURRENT PERIOD 35,936,643 28,507,633 42,771,001	2,812,12 33,464,91		28 507 622	35 926 643		
Total comprehensive profit (loss) current	33,404,91	42,771,001	20,307,033	33,930,043		
period attributable to:					period attributable to:	
PARENT ENTITY 35,253,902 22,060,850 38,373,494	24,075,42		22,060,850	35,253,902		
NON CONTROLLING INTEREST 3,693,412	0.000	3,693,412				
TOTAL COMPREHENSIVE PROFIT (LOSS) CURRENT PERIOD 35,253,902 22,060,850 42,066,906	2,732,98	42,066,906	22,060,850	35,253,902	CURRENT PERIOD	
TRANSFER PROFIT (LOSS) TO HEAD OFFICE	2,732,98 26,808,4 0					
		-				
DIVIDEND - - - - - 418,54 EARNINGS PER SHARE (in Rupiah) 385.04 305.57*) 418,54		-		-		

Statements of Commitments and Contingencies

Earnings per share for the period 30 September 2022 was restated due to stock spli

45 0	or 30 September 2023 and 31 December 20	122		(In Mill	ions of Rupiar
		INDIV	IDUAL	CONSO	LIDATED
NO	DESCRIPTION	30 September 2023	31 December 2022 (Audited)	30 September 2023	31 December 2022 (Audited)
ī	COMMITMENT RECEIVABLES				
1.	Unused fund borrowings/financing facilities	-	-		
2.	Outstanding purchase position of spot and derivative/forward	235,861,393	216,072,362	237,147,738	216,413,578
3.	Others	-	-	-	
Ш	COMMITMENT PAYABLES				
1.	Unused loan/financing facilities granted to customers				
	i. Committed	55,327,844	47,765,747	54,681,541	47,580,48
	ii. Uncommitted	164,124,025	149,441,920	164,836,667	149,954,49
2.	Outstanding irrevocable letters of credit	17,907,214	28,135,050	17,951,506	28,317,28
3. 4.	Outstanding sales position of spot and derivative/ forward Others	235,845,509	219,886,630	239,235,238	222,031,18
		-	-	-	
Ш	CONTINGENT RECEIVABLES				
1.	Guarantees received	27,070,733	27,815,004	27,306,035	28,052,019
2.	Others	34,344	34,355	34,344	34,35
IV	CONTINGENT PAYABLES				
1.	Guarantees issued	122,190,436	120,128,031	125,112,155	122,836,819
2.	Others	3.023.134	2.154.323	3.023.134	2.154.32

Statements of Assets' Quality and Other Information

DESCRIPTION RELATED PARTIES 22 984,133 958,593 984,133 958,593 Spot and derivative receivables/ forward a. Rupiah b. Foreign currencies Acceptance receivables 6,556 4,115 4,115 Loans and financing provided a. Micro, Small and Medium (UMKM) i. Rupiah
ii. Foreign currencies
b. Non UMKM 5,661,293 3,891,306 5,661,347 3,886,821 2,055 i. Rupiah 3,429,996 2,430 ii. Foreign currencies c. Restructured loans*) 770,563 770,563 456,825 456,825 i. Rupiah ii. Foreign currencies 14,526,121 414,227 94,191 414,227 94,191 15,034,539 10,042,232 10,550,650 Other receivables 10. Commitments and contingencies 1,067,967 435,732 435,862 THIRD PARTIES 1. Placements with other banks a. Rupiah 21,541,422 27,854,185 27,854,185 43,213,975 50,122,638 a. Rupiah 2,615,861 159,780 125,948 b. Foreign currencies 58,645,482 58,846,733 58,846,733 Securities sold under agreement to repurchase (Repo)

8,872,480

5,012,966

12,729,738

7,661,034

7,397,180

8,522,789

277 55,047 63,257 **220,158,301** 191,452,219 1,794,206 33,652 36,903 174,374 **193,491,354**

115,650,296 4,600,321 575,240 760,328 493,520 122,079,705 108,553,909 3,797,782 364,477 1,007,555 302,405 114,026,128 115,275,020 4,600,321 575,240 760,328 493,52 121,704,429 108,431,039 3,797,782 364,477 1,007,555 302,405 113,903,238 375,760 122,870 832,529,811 43,849,376 1,675,968 6,194,801 4,052,389 888,302,345 733,388,738 37,799,589 1,031,104 5,413,181 12,240,560 898,873,72

4,397 **138,323,098** 113,561,829 5,068,780

116,116

2,143

Statements of Spot and Derivative Transactions

10	TRANSACTION	NOTIONAL AMOUNT			Derivative F & Pay	
			Trading	Hedging	Receivables	Payables
A.	Exchange Ra	ite Related				
1.	Spot	9,784,001	9,777,046	6,955	13,467	9,602
2. 3.	Forward Option	44,468,321	44,468,321	-	183,462	368,568
э.	a. Written	3,091,148	1,700,198	1,390,950	631	15,980
	b. Purchased	5,893,067	5,893,067		60,277	9
4.	Future	-	-		-	-
5.	Swap	129,914,100	115,884,193	14,029,907	988,946	423,651
6.	Others	-	-	-	-	-
В.	Interest Rate	e Related				
1.	Forward	-	-			-
2.	Option					
	a. Written	-	-			-
	b. Purchased	-	-	-	-	-
3.	Future	-	-	-	-	-
4.	Swap	42,323,924	39,904,058	2,419,866	843,110	725,386
5.	Others	30,556,390	30,556,390		423,287	643,380
c.	Others	5,703,800	5,703,800		262,461	16,983
	TOTAL	271,734,751	253,887,073	17,847,678	2,775,641	2,203,559

Management of The Bank

munagement of the bunk	
Board of Commissioners	
President Commissioner/Independent	: Muhamad Chatib Basri
Deputy President Commissioner/Independent	: Andrinof A. Chaniago
Independent Commissioner	: Loeke Larasati Agoestina
Independent Commissioner	: Muliadi Rahardja
Independent Commissioner	: Heru Kristiyana
Independent Commissioner	: Zainudin Amali*)
Commissioner	: Rionald Silaban
Commissioner	: Arif Budimanta
Commissioner	: Faried Utomo
Commissioner	: Nawal Nely
Commissioner	: Muhammad Yusuf Ateh
Board of Directors	
Board of Directors President Director	: Darmawan Junaidi
	: Darmawan Junaidi : Alexandra Askandar
President Director	
President Director Deputy President Director	: Alexandra Askandar
President Director Deputy President Director Director of Risk Management	: Alexandra Askandar : Ahmad Siddik Badruddin
President Director Deputy President Director Director of Risk Management Director of Compliance and Human Resources	: Alexandra Askandar : Ahmad Siddik Badruddin : Agus Dwi Handaya
President Director Deputy President Director Director of Risk Management Director of Compliance and Human Resources Director of Commercial Banking	: Alexandra Askandar : Ahmad Siddik Badruddin : Agus Dwi Handaya : Riduan
President Director Deputy President Director Director of Risk Management Director of Compliance and Human Resources Director of Commercial Banking Director of Network and Retail Banking	: Alexandra Askandar : Ahmad Siddik Badruddin : Agus Dwi Handaya : Riduan : Aquarius Rudianto
President Director Deputy President Director Director of Risk Management Director of Compliance and Human Resources Director of Commercial Banking Director of Network and Retail Banking Director of Operation	: Alexandra Askandar : Ahmad Siddik Badruddin : Agus Dwi Handaya : Riduan : Aquarius Rudianto : Toni Eko Boy Subari
President Director Deputy President Director Director of Risk Management Director of Compliance and Human Resources Director of Commercial Banking Director of Network and Retail Banking Director of Operation Director of Corporate Banking	: Alexandra Askandar : Ahmad Siddik Badruddin : Agus Dwi Handaya : Riduan : Aquarius Rudianto : Toni Eko Boy Subari : Susana Indah Kris Indriati
President Director Deputy President Director Director of Risk Management Director of Compliance and Human Resources Director of Commercial Banking Director of Network and Retail Banking Director of Operation Director of Corporate Banking Director of Institutional Relationship	: Alexandra Askandar : Ahmad Siddik Badruddin : Agus Dwi Handaya : Riduan : Aquarius Rudianto : Toni Eko Boy Subari : Susana Indah Kris Indriati : Rohan Hafas

Shareholders	
Ultimate Shareholder Republic of Indonesia	52.00
Non Ultimate Shareholder through Capital Market (≥ 5%)	1

Non Ultimate Shareholder through non Capital Market (≥ 5%)

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

25,504,663

7,661,034

7,397,180

Asiamoney Award 2023 Best Bank for Digital Solution in Alpha Southeast Asia Award 2023 Best Cash Management Bank Best Wealth Management Bank The Digital Banker 2023 (Kopra Mobile)

AIBP Innovation Award Forbes World's Best Bank 2023 The Best SOE Bank LinkedIn 2023 Top Companies

Euromoney Awards for Excellence 2023 **ASEAN Energy Awards 2023**

8,872,480

5,012,966

12,639,592

217,811,367 2,228,353

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

90,146

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

*) Stage 1 allowance for impairment includes allowance for impairment for financial assets that are measured at fair value through other comprehensive income which is booked in equity.

Statements of Calculation of Capital Adequacy Ratio for Commercial Bank

	Del 2023 all						(ns or Rupian)
No	COMPANY	NITC OF CASE			30 Septen	nber 2023	30 Septer	nber 2022
NO	COMPONE	NTS OF CAPI	TAL					Consolidated
I CORE CAPITAL	TIER 1)				192,315,530	239,405,599	169,655,464	
1. Common Equ					192,315,530	239,405,599	169,655,464	203,927,848
	Capital (net of d Reserves	f Treasury Sto	CK)		11,666,667 208,070,560	11,666,667 228,791,823	11,666,667 181,844,747	11,666,667 198,075,240
1.2.1 Additio	nal Factor				212,420,733	233,742,482	187,428,053	204,282,616
1.2.1.1 Other			vons tronclati	on of	34,563,236	34,791,975	29,989,610	30,215,525
1.2.1.1		rences arising f statements	rom transiati	OH OI	50,823	50,823	70,000	70,000
1.2.1.1	.2 Potential ga	ain of the incre assets measur	ase in the fai	ir value of				
	other con	mprehensive ir	ncome	uc tillough	24,459	24,459	5,713	5,713
1.2.1.1 1.2.1.2 Other		xed assets reva	luation		34,487,954	34,716,693 198,950,507	29,913,897	30,139,812
	.1 Agio	erves			177,857,497 18,941,550	17,643,264	157,438,443 18,941,550	174,067,091 17,643,264
	.2 General rese				2,333,333	2,333,333	2,333,333	2,333,333
	.3 Previous yea .4 Current year				120,645,971 35,936,643	139,910,367 39,063,543	107,655,927 28,507,633	123,437,708 30,652,786
1.2.1.2	.5 Funds for pa				-	-	-	-
1.2.1.2 1.2.2 Deduct	.6 Others				- (4 250 172)	(4 050 650)	(E E02 206)	(6 207 276)
1.2.2.1 Other		ve income			(4,350,173) (3,834,211)	(4,950,659) (3,469,163)	(5,583,306) (5,263,690)	(6,207,376) (5,017,142)
	.1 Negative di	fferences arisir	ng from trans	slation of				
1.2.2.1		statements sses from the	decrease in t	he fair	(412,108)	(123,539)	(396,144)	(126,275)
1,2,2,1	value of f	financial assets	s measured a	t fair value	(2.422.402)	(2.245.624)	(4.007.540)	(4 000 007)
1.2.2.2 Other		other compreh erves	iensive incor	ne	(3,422,103) (515,962)	(3,345,624) (1,481,496)	(4,867,546) (319,616)	(4,890,867) (1,190,234)
1.2.2.2	.1 Disagio				-	-	-	-
1.2.2.2	.2 Previous yea .3 Current year	ars loss			-	-	-	-
	.4 Negative di	fferences in all						
	losses an earning a	id allowance fo	or impairmen	it on				
1.2.2.2	.5 Negative dif	ferences in adj	ustment amo	ounts of				
		instruments ba book and adji						
	on financ	ial accounting	standards					-
	.6 Required allo .7 Others	owance for no	n earning ass	ets	(515,962)	(1,481,496)	(319,616)	(1,190,234)
	trolling intere	est				20,945,259	-	15,778,654
	on Factor of C	ET 1			(27,421,697)	(21,998,150)	(23,855,950)	(21,592,713)
1.4.1 Deferr 1.4.2 Goods					(8,877,047)	(11,181,145) (482,091)	(9,877,332)	(11,683,915) (482,091)
1.4.3 Intang	ible assets				(3,558,048)	(4,293,214)	(3,476,703)	(3,973,980)
		es calculated as insurance sub			(14,986,602)	(6,041,700)	(10,501,915)	(5,452,727)
	tisation exposu		sidiaries				-	
1.4.7 Other	deduction of C	ET 1			-	-	-	-
	nent of funds i r banks	in instrumen A	AT 1 and/or 1	ier 2 to				
1.4.7.2 Cross-	ownership in a	nother entity a	cquired by th	ne transi-				
tion 1.4.7.3 Expos		ants, or grants v ise to credit ris		tlement	-	-	-	-
risk	 Non Delivery 	Versus Paymer	nt		-	-	-	-
1.4.7.4 Expos	ares in Subsidi ed on sharia p	iaries that con rinciples (if av	duct busine ailable)	ss activity			-	
2. Additional Tie	r 1 (AT 1)							
2.1 Instrum 2.2 Agio/di		nply with AT 1	requireme	nts			-	
2.3 Deducti	on factor of A				-	-	-	-
	nent of funds i r banks	n instrument A	AT 1 and/or T	ier 2 to				
2.3.2 Cross-	ownership in a	nother entity a	cquired by th	ne transi-				
		ants, or grants	will		-	-	-	-
1. Capital Instru			r others whi	ch comply	11,712,998	14,182,094	10,122,480	12,564,173
with Tier 2	requirements				210,500	256,333	213,691	534,524
 Agio/disagio General provi 	sion on earniı	ng assets (ma	r. 1.25% cre	dit risk -				
weighted a	ssets)	-			11,502,498	13,925,761	9,908,789	12,029,649
4. Deduction su 4.1 Sinking		pital						
4.2 Placeme	nt of funds in	instrument A	Γ1 and/or Ti	er 2 to				
other b 4.3 Cross-ov		other entity acc	uired by the	transition		-	-	-
due to	law, grants, or	other entity acc grants will	tanea by the	cransicion			-	
					204,028,528		179,777,944	
TOTAL CAPITAL	_	mber 2023		mber 2022		30 Septemb		eptember 2022
TOTAL CAPITAL	THE R. P. LEWIS CO., LANSING. MICH.	Consolidated	Individual	Consolidated		Individual Co	nsolidated Individ	iuai Consolidated
TOTAL CAPITAL	Individual				CAR			
TOTAL CAPITAL RISK WEIGHTED ASS								
TOTAL CAPITAL RISK WEIGHTED ASS Credit Risk - Weighted Assets	TS	1,114,060,868	792,703,100	962,371,890	CET 1 Ratio (%)	19.50%	20.12% 18.3	23% 17.83%
TOTAL CAPITAL RISK WEIGHTED ASS Credit Risk - Weighted	TS		792,703,100 4,020,987			19.50% 19.50%	20.12% 18.3 20.12% 18.3	
TOTAL CAPITAL RISK WEIGHTED ASS Credit Risk - Weighted Assets Market Risk - Weighted Assets Operational Risk -	920,199,879 7,532,883	7,566,397	4,020,987	4,753,254	4 Tier 1 Ratio (%)	19.50%	20.12% 18.3	23% 17.83%
TOTAL CAPITAL RISK WEIGHTED ASS Credit Risk - Weighted Assets Market Risk - Weighted Assets Merket Risk - Weighted Assets Weighted Assets	920,199,879	7,566,397		4,753,254	4 Tier 1 Ratio (%) 7 Tier 2 Ratio (%)	19.50%	20.12% 18.3	
RISK WEIGHTED ASS Credit Risk - Weighted Assets Market Risk - Weighted Assets Operational Risk - Weighted Assets Total Risk Weighted Assets	920,199,879 7,532,883 58,720,278	7,566,397	4,020,987 133,826,964	4,753,254 176,859,897	Tier 1 Ratio (%) Tier 2 Ratio (%) Capital Adequa Ratio (%)	19.50%	20.12% 18.3 1.19% 1.0	23% 17.83%
RISK WEIGHTED ASS Credit Risk - Weighted Assets Operational Risk - Weighted Assets Total Risk Weighted Assets Total Risk Weighted Assets	920,199,879 7,532,883 58,720,278 986,453,040	7,566,397 68,332,364 1,189,959,629	4,020,987 133,826,964 930,551,051	4,753,254 176,859,897	Tier 1 Ratio (%) Tier 2 Ratio (%) Capital Adequation (%) CET 1 FOR	19.50% 1.18% cy 20.68%	20.12% 18.3 1.19% 1.4 21.31% 19.3	17.83% 199% 1.10%
RISK WEIGHTED ASS Credit Risk - Weighted Assets Market Risk - Weighted Assets Operational Risk - Weighted Assets Total Risk Weighted Assets Crotal Risk Weighted Assets Oral Risk Profile (%)	920,199,879 7,532,883 58,720,278 986,453,040 9.76%	7,566,397 68,332,364 1,189,959,629 9.82%	4,020,987 133,826,964 930,551,051 9.86%	4,753,254 176,859,893 1,143,985,041	4 Tier 1 Ratio (%) 7 Tier 2 Ratio (%) Capital Adequa 1 Ratio (%) CET 1 FOR BUFFER (%)	19.50% 1.18% cy 20.68% 10.92%	20.12% 18.1 1.19% 1.1 21.31% 19.1 11.49% 9.4	17.83% 199% 1.10% 82% 18.93% 9.03%
RISK WEIGHTED ASS Credit Risk - Weighted Assets Market Risk - Weighted Assets Operational Risk - Weighted Assets Total Risk Weighted Assets CAR BASED ON RISK PROFILE (%) CAPITAL ALLOCATION I	920,199,879 7,532,883 58,720,278 986,453,040 9.76% OR CAR BASED	7,566,397 68,332,364 1,189,959,629 9.82% ON RISK PROF	4,020,987 133,826,964 930,551,051 9.86%	4,753,254 176,859,893 1,143,985,04 9.90%	Tier 1 Ratio (%) Tier 2 Ratio (%) Capital Adequal Ratio (%) CET 1 FOR BUFFER (%) PERCENTAGE C Capital Conserval	19.50% 1.18% 20.68% 10.92% DF BUFFER MANI	20.12% 18 1.19% 1 21.31% 19 11.49% 9 DATORY FULFILL	17.83% 199% 1.10% 32% 18.93% 166% 9.03% ED BY BANK
RISK WEIGHTED ASS Credit Risk - Weighted Assets Market Risk - Weighted Assets Operational Risk - Weighted Assets Total Risk Weighted Assets Crotal Risk Weighted Assets Oral Risk Profile (%)	920,199,879 7,532,883 58,720,278 986,453,040 9.76%	7,566,397 68,332,364 1,189,959,629 9.82%	4,020,987 133,826,964 930,551,051 9.86%	4,753,254 176,859,893 1,143,985,041	Tier 1 Ratio (%) Tier 2 Ratio (%) Capital Adequal Ratio (%) CET 1 FOR BUFFER (%) PERCENTAGE C Capital Conserval	19.50% 1.18% 20.68% 10.92% DF BUFFER MANI	20.12% 18 1.19% 1 21.31% 19 11.49% 9 DATORY FULFILL	17.83% 19% 1.10% 32% 18.93% 16% 9.03%
RISK WEIGHTED ASS Credit Risk - Weighted Assets Market Risk - Weighted Assets Operational Risk - Weighted Assets Total Risk Weighted Assets CAR BASED ON RISK PROFILE (%) CAPITAL ALLOCATION I	920,199,879 7,532,883 58,720,278 986,453,040 9.76% OR CAR BASED	7,566,397 68,332,364 1,189,959,629 9.82% ON RISK PROF	4,020,987 133,826,964 930,551,051 9.86%	4,753,254 176,859,893 1,143,985,04 9.90%	4 Tier 1 Ratio (%) 7 Tier 2 Ratio (%) Capital Adequal Ratio (%) CET 1 FOR BUFFER (%) PERCENTAGE C Capital Conservat 6 Buffer (%) Countercyclical Buffer (%)	19.50% 1.18% xy 20.68% 10.92% DF BUFFER MANI clion 2.50% 0.00%	20.12% 18 1.19% 1 21.31% 19 11.49% 9 DATORY FULFILL 2.50% 2	17.83% 199% 1.10% 32% 18.93% 166% 9.03% ED BY BANK
RISK WEIGHTED ASS Credit Risk - Weighted Assets Market Risk - Weighted Assets Operational Risk - Weighted Assets Total Risk Weighted Assets CAR BASED ON RISK PROFILE (%) CAPITAL ALLOCATION I From CET 1 (%)	920,199,879 7,532,883 58,720,278 986,453,040 9.76% OR CAR BASED	7,566,397 68,332,364 1,189,959,629 9.82% ON RISK PROF	4,020,987 133,826,964 930,551,051 9.86%	4,753,254 176,859,893 1,143,985,04 9.90%	4 Tier 1 Ratio (%) 7 Tier 2 Ratio (%) Capital Adequal Ratio (%) CET 1 FOR 6 BUFFER (%) PERCENTAGE Capital Conservat 6 Buffer (%) Countercyclical Buffer (%) Capital Surcharge	19.50% 1.18% cy 20.68% 10.92% DF BUFFER MANI ion 2.50% 0.00% for	20.12% 18 1.19% 1 21.31% 19 11.49% 9 DATORY FULFILL 2.50% 2 0.00% 0	17.83% 1996 1.10% 82% 18.93% 166% 9.03% ED BY BANK 50% 2.50%

Statements of Cash Flows For the Periods Ended 30 September 2023 and 2022

(In Millions of Rupiah)

DESCRIPTION	CONSOL	IDATED
	30 September 2023	30 September 2022
CASH FLOWS FROM OPERATING ACTIVITIES		
Receipts from interest income	80,769,057	65,721,928
Receipts from sharia income	13,867,126	11,621,081
Receipts from fees, commissions and premiums	24,750,027	23,710,107
Payments of insurance claim expenses	(8,878,497)	(8,906,356)
Payments of interest expenses	(21,244,528)	(14,080,913)
Payments of sharia expenses	(4,291,345)	(2,888,719)
Receipts from the sale of government bonds - fair value through profit or loss	148,244,012	247,817,538
Acquisitions of government bonds - fair value through profit or loss	(153,971,284)	(249,902,348)
Income from financial assets measured at fair value through profit of loss - net	4,766,307	3,497,641
Other operating income - others	3,197,219	2,942,909
Other operating expenses - others	(7,414,186)	(8,069,626)
Salaries and employee benefits	(19,845,115)	(18,091,173)
General and administrative expenses	(12,483,793)	(11,563,461)
Non-operating income - net	4,520	21,746
Payment of corporate income tax	(10,520,645)	(9,028,385)
Cash Flows from Operating Activities Before Changes in Operating Assets and Liabilities	36,948,875	32,801,969
Decrease/(Increase) in Operating Assets:		
Placements with Bank Indonesia and other banks	(4,502,384)	1,682,437
Marketable securities - fair value through profit or loss	(6,397,959)	7,978,302
Other receivables - trade transactions	6,633,028	(3,092,038)
Loans	(97,952,606)	(94,312,882)
Sharia financing	(25,227,895)	(30,300,712)
Securities purchased under agreement to resell	727,591	15,492,060
Consumer financing receivables	(6,634,516)	(4,302,770)
Net investment in lease financing	432,326	(901,990)
Prepaid taxes	569,819	862,510
Prepaid expenses	(1,670,540)	(1,133,168)
Other assets	(6,384,115)	(2,689,515)
Proceeds from collection of financial assets already written-off	7,153,868	5,914,051
Increase/(Decrease) in Operating Liabilities and Temporary Syirkah Funds:		
Conventional Banking		
Demand deposits	(33,657,067)	(2,349,843)
Saving deposits	11,347,959	42,450,169
Time deposits	(22,386,523)	23,590,603
Interbank call money	3,429,439	1,497,240
Obligation due immediately	2,910,149	(1,059,623)
Liability to unit-link policyholders	(760,480)	(587,484)
Other taxes payable	(390,581)	67,271
Other liabilities	12,317,776	9,540,482
Sharia Banking - Temporary Syirkah Funds Demand deposits - restricted investment and demand deposit - mudharabah musytarakai	h (2,601,590)	5,169,280
Saving deposits - restricted investment and demand deposit - mudnaraban musytarakan saving deposit - unrestricted	(2,601,590)	5,169,280
investment	(58,350)	3,842,221
Mudharabah time deposits - unrestricted investment	5,055,959	(2,475,429)
Net Cash (Used for)/Provided by Operating Activities	(121,097,817)	7,683,141
CASH FLOWS FROM INVESTING ACTIVITIES		, ,
Decrease in marketable securities - other than at fair value through profit or loss	5,916,987	12,462,734
Decrease/(increase) in government bonds - other than measured at fair value through		, . , .
profit or loss	29,491,466	(44,363,479)
Proceeds from sale of fixed assets	239,846	7,013
Acquisitions of fixed assets	(1,172,607)	(2,116,871)
Proceeds from sale of intangible assets	(772,854)	(457,917)
	(4 205 747)	(1,596,874)
Acquisitions of right of use assets	(1,285,717)	(1,057,671)
Increase of investment in Subsidiaries	(1,017,048)	
Increase of investment in Subsidiaries Net Cash Provided by/(Used for) Investing Activities		(37,123,065)
Increase of investment in Subsidiaries Net Cash Provided by/(Used for) Investing Activities CASH FLOWS FROM FINANCING ACTIVITIES	(1,017,048) 31,400,073	(37,123,065)
Increase of investment in Subsidiaries Net Cash Provided by/(Used for) Investing Activities CASH FLOWS FROM FINANCING ACTIVITIES Receipts from marketable securities issued	(1,017,048)	
Increase of investment in Subsidiaries Net Cash Provided by/(Used for) Investing Activities CASH FLOWS FROM FINANCING ACTIVITIES Receipts from marketable securities issued Payments of marketable securities issued	(1,017,048) 31,400,073 15,079,460 (9,202,000)	(37,123,065) 1,225,667 (3,882,040)
Increase of investment in Subsidiaries Net Cash Provided by/(Used for) Investing Activities CASH FLOWS FROM FINANCING ACTIVITIES Receipts from marketable securities issued	(1,017,048) 31,400,073 15,079,460	(37,123,065) 1,225,667
Increase of investment in Subsidiaries Net Cash Provided by/(Used for) 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	(1,017,048) 31,400,073 15,079,460 (9,202,000)	(37,123,065) 1,225,667 (3,882,040)
Increase of investment in Subsidiaries Net Cash Provided by/(Used for) 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 Receipts from Subordinated loans and marketable securities	(1,017,048) 31,400,073 15,079,460 (9,202,000) 47,811,975 (25,349,652) 100,000	(37,123,065) 1,225,667 (3,882,040) 15,258,186 (9,883,125)
Increase of investment in Subsidiaries Net Cash Provided by/(Used for) 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	(1,017,048) 31,400,073 15,079,460 (9,202,000) 47,811,975 (25,349,652)	(37,123,065) 1,225,667 (3,882,040) 15,258,186 (9,883,125) (12,900)
Increase of investment in Subsidiaries Net Cash Provided by/(Used for) 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 Receipts from subordinated loans and marketable securities	(1,017,048) 31,400,073 15,079,460 (9,202,000) 47,811,975 (25,349,652) 100,000	(37,123,065) 1,225,667 (3,882,040) 15,258,186 (9,883,125)
Increase of investment in Subsidiaries Net Cash Provided by/(Used for) Investing Activities CASH FLOWS FROM FINANCING ACTIVITIES Receipts from marketable securities issued Receipts from fund borrowings Payments of fund borrowings Payments of fund borrowings Receipts from subordinated loans and marketable securities Payments of subordinated loans and marketable securities Payments of subordinated loans and marketable securities Payments of dividends	(1,017,048) 31,400,073 15,079,460 (9,202,000) 47,811,975 (25,349,652) 100,000 (517,151)	(37,123,065) 1,225,667 (3,882,040) 15,258,186 (9,883,125) (12,900) 25,744,544 (16,816,893)
Increase of investment in Subsidiaries Net Cash Provided by/(Used for) 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 Receipts from subordinated loans and marketable securities Payments of subordinated loans and marketable securities (Decrease)/increase in securities sold under agreement to repurchase liabilities Payments of dividends Net Cash Provided by Financing Activities	(1,017,048) 31,400,073 15,079,460 (9,202,000) 47,811,975 (25,349,652) 100,000 (517,151) (35,893) (24,702,382) 3,184,357	(37,123,065) 1,225,667 (3,882,040) 15,258,186 (9,883,125) (12,900) 25,744,544 (16,816,893) 11,633,439
Increase of investment in Subsidiaries Net Cash Provided by/(Used for) 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 Receipts from subordinated loans and marketable securities Payments of subordinated loans and marketable securities Payments of subordinated loans and marketable securities Receipts from recease in securities sold under agreement to repurchase liabilities Payments of dividends Net Cash Provided by Financing Activities Decrease in Cash and Cash Equivalents	(1,017,048) 31,400,073 15,079,460 (9,202,000) 47,811,975 (25,349,652) 100,000 (517,151) (35,893) (24,702,382) 3,184,357	(37,123,065) 1,225,667 (3,882,040) 15,258,186 (9,883,125) (12,900) 25,744,544 (16,816,893) 11,633,439 (17,806,485)
Increase of investment in Subsidiaries Net Cash Provided by/(Used for) 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 Receipts from subordinated loans and marketable securities Payments of subordinated loans and marketable securities (Decrease)/increase in securities sold under agreement to repurchase liabilities Payments of dividends Net Cash Provided by Financing Activities Decrease in Cash and Cash Equivalents Effect of Exchange Rate Changes on Cash and Cash Equivalents	(1,017,048) 31,400,073 15,079,460 (9,202,000) 47,811,975 (25,349,652) (35,893) (24,702,382) 3,184,357 (86,513,387 (1,250,429)	(37,123,065) 1,225,667 (3,882,040) 15,258,186 (9,883,125) (12,900) 25,744,544 (16,816,893) 11,633,439 (17,806,485) 3,047,667
Increase of investment in Subsidiaries Net Cash Provided by/(Used for) 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 Receipts from subordinated loans and marketable securities Payments of subordinated loans and marketable securities Payments of dividenated loans and marketable securities Payments of dividends Net Cash Provided by Financing Activities Decrease in Cash and Cash Equivalents Effect of Exchange Rate Changes on Cash and Cash Equivalents Cash and Cash Equivalents at the Beginning of Period	(1,017,048) 31,400,073 15,079,460 (9,202,000) 47,811,975 (25,349,652) 100,000 (517,151) (35,893) (24,702,382) 3,184,357 (86,513,387) (1,250,429) 274,889,544	(37,123,065) 1,225,667 (3,882,040) 15,258,186 (9,883,125) (12,900) 25,744,544 (16,816,893) 11,633,439 (17,806,485) 3,047,667 193,631,712
Increase of investment in Subsidiaries Net Cash Provided by/(Used for) 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 Receipts from subordinated loans and marketable securities Payments of subordinated loans and marketable securities Payments of subordinated loans and marketable securities Payments of dividends Net Cash Provided by Financing Activities 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	(1,017,048) 31,400,073 15,079,460 (9,202,000) 47,811,975 (25,349,652) (35,893) (24,702,382) 3,184,357 (86,513,387 (1,250,429)	(37,123,065) 1,225,667 (3,882,040) 15,258,186 (9,883,125) (12,900) 25,744,544 (16,816,893) 11,633,439 (17,806,485) 3,047,667
Increase of investment in Subsidiaries Net Cash Provided by/(Used for) 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 Receipts from subordinated loans and marketable securities Payments of subordinated loans and marketable securities Payments of subordinated loans and marketable securities (Decrease)/increase in securities sold under agreement to repurchase liabilities Payments of dividends Net Cash Provided by Financing Activities 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 Cash and Cash equivalents at the end of period consist of:	(1,017,048) 31,400,073 15,079,460 (9,202,000) 47,811,975 (25,349,652) (35,893) (24,702,382) 3,184,357 (86,513,387) (1,250,429) 274,889,544 187,125,728	(37,123,065) 1,225,667 (3,882,040) 15,258,186 (9,883,125) (12,900) 25,744,544 (16,816,893) 11,633,439 (17,806,485) 3,047,667 193,631,712 178,872,894
Increase of investment in Subsidiaries Net Cash Provided by/(Used for) 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 Receipts from subordinated loans and marketable securities Payments of subordinated loans and marketable securities Payments of subordinated loans and marketable securities Payments of subordinated loans and marketable securities Receipts from subordinated loans and marketable securities Payments of dividends Net Cash Provided by Financing Activities Decrease in Cash and Cash Equivalents Effect of Exchange Rate Changes on Cash and Cash Equivalents Cash and Cash Equivalents at the Beginning of Period Cash and Cash Equivalents at the End of Period	(1,017,048) 31,400,073 15,079,460 (9,202,000) 47,811,975 (25,349,652) 100,000 (517,151) (35,893) (24,702,382) 3,184,357 (86,513,387) (1,250,429) 274,889,544	(37,123,065) 1,225,667 (3,882,040) 15,258,186 (9,883,125) (12,900) 25,744,544 (16,816,893) 11,633,439 (17,806,485) 3,047,667 193,631,712
Increase of investment in Subsidiaries Net Cash Provided by/(Used for) 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 Receipts from subordinated loans and marketable securities Payments of dividends Net Cash Provided by Financing Activities Decrease in Cash and Cash Equivalents Effect of Exchange Rate Changes on Cash and Cash Equivalents Cash and Cash Equivalents at the Beginning of Period 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	(1,017,048) 31,400,073 15,079,460 (9,202,000) 47,811,975 (25,349,652) (35,893) (24,702,382) 3,184,357 (86,513,387) (1,250,429) 274,889,544 187,125,728	(37,123,065) 1,225,667 (3,882,040) 15,258,186 (9,883,125) (12,900) 25,744,544 (16,816,893) 11,633,439 (17,806,485) 3,047,667 193,631,712 178,872,894
Increase of investment in Subsidiaries Net Cash Provided by/(Used for) 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 Receipts from subordinated loans and marketable securities Payments of subordinated loans and marketable securities Payments of subordinated loans and marketable securities Payments of dividenated loans and marketable securities Receipts from subordinated loans and marketable securities Payments of dividenated loans and marketable securities Receipts from subordinated loans and marketable securities Receipts from subordinated loans and marketable securities Payments of dividends Receipts from subordinated loans and marketable securities Payments of dividends Receipts from subordinated loans and marketable securities Payments of dividends Receipts from subordinated loans and marketable securities Payments of dividends Receipts from subordinated loans and marketable securities Payments of dividends Receipts from subordinated loans and marketable securities Payments of subordinated loans and marketable securities Payments of dividends Receipts from subordinated loans and marketable securities R	(1,017,048) 31,400,073 15,079,460 (9,202,000) 47,811,975 (25,349,652) 100,000 (517,151) (35,893) (24,702,382) 3,184,357 (86,513,387) (1,250,429) 274,889,544 187,125,728	(37,123,065) 1,225,667 (3,882,040) 15,258,186 (9,883,125) (12,900) 25,744,544 (16,816,893) 11,633,439 (17,806,485) 3,047,667 193,631,712 178,872,894 22,557,805
Increase of investment in Subsidiaries Net Cash Provided by/(Used for) 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 Payments of subordinated loans and marketable securities Payments of subordinated loans and marketable securities Payments of dividends Payments of dividends Net Cash Provided by Financing Activities Decrease in Cash and Cash Equivalents Effect of Exchange Rate Changes on Cash and Cash Equivalents Cash and Cash Equivalents at the Beginning of Period Cash and Cash Equivalents at the Bed of Period Cash and Cash equivalents at the end of period consist of: Cash Current accounts with Bank Indonesia Current accounts with bank Indonesia Current accounts with other banks Liquid short-term investments with maturity period of three months or less since the date	(1,017,048) 31,400,073 15,079,460 (9,202,000) 47,811,975 (25,349,652) 100,000 (517,151) (35,893) (24,702,382) 3,184,357 (86,513,387) (1,250,429) 274,889,544 187,125,728	(37,123,065) 1,225,667 (3,882,040) 15,258,186 (9,883,125) (12,900) 25,744,544 (16,816,893) 11,633,439 (17,806,485) 3,047,667 193,631,712 178,872,894 22,557,805 69,962,171 30,884,413
Increase of investment in Subsidiaries Net Cash Provided by/(Used for) 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 Receipts from subordinated loans and marketable securities Payments of subordinated loans and marketable securities (Decrease)/increase in securities sold under agreement to repurchase liabilities Payments of dividends Net Cash Provided by Financing Activities Decrease in Cash and Cash Equivalents Effect of Exchange Rate Changes on Cash and Cash Equivalents Cash and Cash Equivalents at the Beginning of Period 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 Current accounts with bank Indonesia	(1,017,048) 31,400,073 15,079,460 (9,202,000) 47,811,975 (25,349,652) 100,000 (517,151) (35,893) (24,702,382) 3,184,357 (86,513,387) (1,250,429) 274,889,544 187,125,728 23,443,305 84,586,356 34,274,184	(37,123,065) 1,225,667 (3,882,040) 15,258,186 (9,883,125) (12,900) 25,744,544 (16,816,893) 11,633,439 (17,806,485) 3,047,667 193,631,712 178,872,894 22,557,805 69,962,171

NOTES

8.00%

1. The above financial information is extracted from the Interim Consolidated Financial Statements of PT Bank Mandiri (Persero) I. The above hnancial information is extracted from the Interim Consolidated Hinancial Statements of PI Bank Mandini (Persero) Tbk. ("Bank") and its Subsidiaries as of 30 September 2023 and for the nine months period then ends, as prepared by the Bank's Management in accordance with Indonesian Financial Accounting Standards. The Consolidated Financial Statements of PT Bank Mandiri (Persero) Tbk. ("Bank") and its Subsidiaries as of 31 December 2022 have been audited by KAP Tanudiredja, Wibisana, Rintis & Rekan (a member firm of PwC global network) with Lucy Luciana Suhenda, SE, 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 2023.

Accountants with an unmodified audit opinion, as stated in the report dated 31 January 2023.

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 current of the State of the St Chairman of Bapepam and LK No. Kep-347/BL/2012 dated 25 June 2012.

3. Related Parties in the Statement of Assets' Quality and Other Information are presented in accordance with the Bank Indonesia Regulation No. 7/3/PBI/2005 dated 20 January 2005 regarding the Amendment of Financial Services Authority Regulation No. 38/POJK.03/2019 dated 19 December 2019 regarding the Amendment of Financial Services Authority Regulation No. 32/POJK.03/2018 regarding The Legal Lending Limit and Provisions of Large Fund for Commercial Banks.

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

Jakarta, 30 October 2023 S. E & O Board of Directors PT Bank Mandiri (Persero) Tbk



