Statements of Financial Position

Placements with other banks
 Spot and derivative receivable

8. Acceptance receivables
9. Loans
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 intangile assets -/
16. Premises and equipment ***)
Accumulated depreciation for premise and equipment -/17. Non earning assets
a. Abandoned properties - net
b. Repossessed assets - net
c. Suspense account - net
d. Interoffice assets
8. Lease financing
19. Other assets

18. Lease financing
19. Other assets

TOTAL ASSETS
LIABILITIES
LIABILITIES
1. Demand deposits ****)
2. Saving deposits ****)
3. Time deposits ****)

Electronic money
 Fund from Bank Indonesia

6. Fund from other banks ****)7. Spot and derivative liabilities/fo

7. Spot and derivative liabilities/
8. Securities sold under agreeme repurchase liabilities (Repo)
9. Acceptance liabilities
10. Securities issued
11. Fund borrowings
12. Margin deposits received
13. Interoffice liabilities
14. Insurance contract liabilities
15. Other liabilities

As of 30 September 2025 and 31 December 2024

Consolidated Financial Statements

PT Bank Mandiri (Persero) Tbk & Its Subsidiaries

Statements of Income and Other Comprehensive Income For the Periods Ended 30 September 2025 and 2024

					(1	n Millions of Rupiah)				
	INDIVI 30 September 2025		CONSOL		N	O DESCRIPTION	INDIV			LIDATED
	30 September 2023	(Audited)	50 September 2025	(Audited)			30 September 2025	30 September 2024	30 September 2025	30 September 2024
	18,964,122	23,325,843	25,308,352	31,665,082		OPERATING INCOME AND EXPENSES				
	119,034,949	99,451,907	153,764,055	154,720,202	F	Interest and Sharia Income, Interest and Sha	aria Expenses,	and Insuranc	e Income - Ne	t
	57,700,599 8,668,099	56,710,305 7,741,609	64,503,158 8,713,531	60,324,335 7,786,617	1	. Interest and Sharia Income	90,836,418	82,163,916	122,297,205	110,636,512
	260,857,569	174,284,731	378,904,294	290,842,385	2	Interest and Sharia Expenses	33,208,903	26,434,355	44,038,590	36,033,401
						Net Interest Income and Sharia Income				
0	41,747,526	90,285,233	42,015,776	90,677,899	3	(Expenses) Insurance Income - net	57,627,515	55,729,561	78,258,615 300,260	74,603,111 1,301,976
-	855,037	7,166,266	3,506,058	8,290,138	,	Net Interest, Sharia and Insurance Income	57,627,515	55,729,561	78,558,875	75,905,087
	6,789,520	9,161,722	6,983,285 1,720,252,673	9,313,865	E	Other Operating Income and Expenses	,,	,,	,,	,,
	1,384,539,056	1,310,779,402	39,443,243	1,623,216,612 41,573,306	1	· Gain (loss) from increase (decrease) in fair value				
	-	-	-	-	2	of financial assets Gain (loss) from decrease (increase) in fair value	1,456,683	1,360,576	1,544,094	1,772,002
	15,016,495 41,474,519	15,016,495 40,639,678	2,355,258 44,204,518	2,418,734 42,689,706		of financial liabilities				
	11,171,313	10,033,070	11,201,310	12,003,700	3	Gain (loss) from sale of financial assets	2,288,091	1,203,223	2,953,950	1,735,997
	(7.640)	(0.300)	(46,006)	(50,958)	4		204 705	(22.552)	222 607	22.652
	(7,649) (38,434,709)	(9,390) (38,257,611)	(46,096) (51,001,646)	(50,392,335)	5	forward (realised) Gain (loss) from investment in shares under	284,705	(32,552)	323,697	23,653
	(1,425,483)	(1,436,458)	(1,504,896)	(1,489,188)		equity method	-	-	-	
	11,744,208	11,425,335	16,637,852	15,743,152	6	. Gain (loss) from foreign currencies translation	-	-	-	-
	(7,880,681)	(7,217,467)	(9,716,065)	(8,698,409)		Dividend income	1,461,980	1,463,638	-	-
	76,741,219	73,956,584	97,562,772	90,458,680		Comissions/provisions/fees and administrative	14,685,815	13,008,256	19,206,184	16,875,948
	(22,296,214)	(20,415,920)	(30,173,173)	(27,427,835)		Other income	5,662,896	6,469,816	9,433,753	10,442,332
						D. Impairment for financial assets	4,929,733	5,884,790	9,171,759	9,451,986
	-	-	5,531	9,403		1. Losses related to operational risk	17,099	14,442	35,170	27,538
	1,898,244	4,557,985	1,925,872	4,574,940		Salaries and employee benefits Promotion expenses	13,700,524 2,539,436	11,588,081 862,759	20,203,349 3,426,780	18,150,763 1,585,192
	30,990	-	30,990	-		4. Other expenses	19,674,724	12,976,852	27,749,766	20,213,558
	25,741,435	20,155,477	4,631,925 45,052,882	5,757,076 35,219,855	ď	Other Operating Income (Expenses)	(15,021,346)	(7,853,967)	(27,125,146)	
			2,563,360,149			PROFIT (LOSS) FROM OPERATIONS	42,606,169	47,875,594	51,433,729	57,325,982
	-,,,	,,,	_,,	-,,		NON OPERATING INCOME AND EXPENSES	,,	,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,	.,,	,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,
	564,522,570	551,033,679	623,724,710	605,764,528	1	. Gain (loss) from sale of premises and equipment	256	996	1,904	1,952
	522,760,746	514,539,393	681,212,533	665,445,945	2	Other non operating income (expenses)	112,009	82,600	111,570	16,617
	399,651,947	261,314,782	579,252,103	427,686,443		PROFIT (LOSS) FROM NON OPERATING	112,265	83,596	113,474	18,569
	2,115,323	1,979,101	2,115,323	1,979,101 18,417,864		PROFIT (LOSS) CURRENT PERIOD BEFORE TAX	42,718,434	47,959,190	51,547,203	57,344,551
	18,276,533	25,207,287	20,702,684	27,720,211		Income tax expenses				
	8,117,898	7,339,930	8,117,898	7,352,584		a. Estimated current tax	(5,929,426)	(7,055,329)	(8,031,044)	(9,148,477)
	39,395,073	90,156,012	39,611,852	90,256,225		b. Deferred tax income (expenses)	(1,993,052)	(1,897,349)	(2,143,218)	(2,112,820)
	6,789,520	9,161,722	6,820,772	9,136,013		PROFIT (LOSS) CURRENT PERIOD	34,795,956	39,006,512	41,372,941	46,083,254
	37,332,600 115,218,785	27,110,945 97,593,015	52,400,725 140,578,637	41,181,325 129,802,935		PROFIT (LOSS) MINORITY INTEREST			3,642,799	4,065,900
	1,307,613	1,350,106	1,307,613	1,350,106	1	OTHER COMPREHENSIVE INCOME . Items that will not be reclassified to profit				
	-	31,468	-	(21,278)	'	or loss				
	34,551,930	33,378,343	37,247,245 56,429,939	35,487,487 52,189,092		a. Gain on fixed assets revaluation		-		116,525
	-	-	32,207,107	29,678,252		b. Gain (loss) from remeasurement of defined				
	1,750,040,538	1,620,195,783	2,281,729,141	2,143,426,833		benefits program	42,717		47,535	112,036
						c. Others	-	-	-	
	16,000,000	16,000,000	16,000,000	16,000,000	2	. Items that will be reclassified to profit or loss				
	(4,333,333)	(4,333,333)	(4,333,333)	(4,333,333)		Gain (loss) from translation of financial statements in foreign currencies	75 215	12 275	110.022	(2.5(2)
						b. Gain (loss) from changes in the fair value	75,215	12,375	119,932	(3,563)
	19,661,550	19,661,550	18,095,274	18,095,274		of financial assets measured at fair value				
	-	-	-	-		through other comprehensive income	3,189,021	1,418,819	3,643,574	1,785,704
						c. Others			(1,720)	(15,743)
						Other comprehensive income current period after income tax	3,306,953	1,431,194	3,809,321	1,994,959
	37,184,015 (255,451)	36,063,836	38,422,791 (823,796)	37,469,742		TOTAL COMPREHENSIVE INCOME CURRENT				
	(233,431)	(2,442,225)	(023,790)	(3,485,723)		PERIOD	38,102,909	40,437,706	45,182,262	48,078,213
	2,333,333	2,333,333	2,333,333	2,333,333		Profit (loss) current period attributable to:	24 705 056	20.004.512	27 720 172	42 017 25
				-		PARENT ENTITY	34,795,956	39,006,512	37,730,142	42,017,354
	189,842,782	171,742,853	217,717,136	194,970,428	-	NON-CONTROLLING INTEREST TOTAL PROFIT (LOSS) CURRENT PERIOD	34 705 054	20 006 512	3,642,799	4,065,900
	34,795,956	51,135,963	37,730,142	55,782,742		Total comprehensive income current period at	34,795,956 tributable to:	39,006,512	41,372,941	46,083,254
	(43,510,539)	(33,036,034)	(43,510,539)	(33,036,034)		PARENT ENTITY	38,102,909	40,437,706	41,345,118	43,757,853
	251,718,313	257,125,943		283,796,429		NON-CONTROLLING INTEREST	, 12,17	, 2.,	3,837,144	4,320,360
	251,718,313					TOTAL COMPREHENSIVE INCOME CURRENT				
osi	2,001,758,851 diary which classified */		2,563,360,149 with SFAS No. 410 "Ac			PERIOD	38,102,909	40,437,706	45,182,262	48,078,213
	for consumer financing					TRANSFER PROFIT (LOSS) TO HEAD OFFICE				
ds	from Subsidiary.					DIVIDEND				
ate	d against additional pa	aid-in capital/agio thro	ough quasi-reorganisat	tion on 30 April 2003.		EARNINGS PER SHARE (in Rupiah)	372.81	417.93	404.25	450.19
t	y and Othe	er Informa	tion							

Statements of Assets' Quality and Other Information

As of 30 September 2025 and 2024

TOTAL LIABILITIES DAN EQUI

							INDIVI	DUAL					
0	DESCRIPTION	Current	Special	30 Septem Sub	ber 2025 Doubtful		Total		Special	30 Septe Sub	nber 2024 Doubtful		
_	RELATED PARTIES	Current	Mention	Standard	Doubtiui	LOSS	iotai	Current	Mention	Standard	Doubtrui	Loss	IOld
	Placements with other banks												
	a. Rupiah							-	-				
	b. Foreign currencies	983,057		-	-	-	983,057	929,028	-		-	-	9
	Spot and derivative receivables/forward												
	a. Rupiah b. Foreign currencies						1						
	Securities												
	a. Rupiah	165,661					165,661	68,639	-				
	b. Foreign currencies	-	-		-	-	-	-	-	-	-	-	
	Securities sold with agreement to repurchase (Repo)												
	a. Rupiah b. Foreign currencies	1					1		-				
	Securities purchased with agreement to resell (Reverse						Ī						
	Repo)												
	a. Rupiah	-			-	-	-	-	-	-	-	-	
	b. Foreign currencies Acceptances receivables			-	-			1 016	-		-	-	
	Loans and financing	-					-	1,916	-			-	
	a. Micro, small and medium loans (UMKM)							-					
	i. Rupiah	-			-		-	-	-		-	-	
	ii. Foreign currencies	-		-	-	-	-	-	-		-	-	
	b. Non UMKM	11,878,473			-		11,878,473	9,104,007	1				9
	i. Rupiah	11,378,697					11,378,697	8,348,387	1				8
	ii. Foreign currencies c. Restructured loans*)	499,776					499,776	755,620					
	i. Rupiah												
	ii. Foreign currencies					-	-	-	-			-	
	Investments in shares	14,552,122		414,227	25,191		14,991,540	13,536,122	-	414,227	25,191	-	13
	Other receivables	-				-	-	-	-		-	-	
	Commitments and contingencies	202 445						4 200 424					
	a. Rupiah b. Foreign currencies	382,445					382,445	4,380,426	-				4
	THIRD PARTIES												
	Placements with other banks												
	a. Rupiah	350,031			-		350,031	7,409,888	-			-	7
	b. Foreign currencies	60,328,782		-	-	-	60,328,782	72,175,039	-		-	-	72
	Spot and derivative receivables/forward	0.555.540											
	a. Rupiah b. Foreign currencies	8,555,518 112,581			-		8,555,518 112,581	5,461,705 96,056	-			-	5
	Securities	112,301					112,361	90,030	-	-		-	
	a. Rupiah	203,101,024				12,980	203,114,004	162,116,494				8,591	162
	b. Foreign currencies	57,577,904	-	-	-	-	57,577,904	53,989,834	-	-	-	-	53
	Securities sold with agreement to repurchase (Repo)												
	a. Rupiah	29,665,058			-	-	29,665,058	55,011,608	-		-	-	55
	b. Foreign currencies Securities purchased with agreement to resell	12,082,468					12,082,468	12,703,136	-			-	12
	(Reverse Repo)												
	a. Rupiah	855,037	-	-	-	-	855,037	2,182,544	-	-	-	-	2
	b. Foreign currencies			-	-	-			-	-	-	-	
	Acceptances receivables	6,788,076	1,444			-	6,789,520	10,772,354	9,094	-	-	-	10
	Loans and financing a. Micro, small and medium loans (UMKM)	134,593,025	3 947 982	329,865	315,953	1,496,584	140 683 400	126,341,208	4,214,016	429,285	546,939	852,142	132
	i. Rupiah	134,103,250	3,947,982	329,865	315,953	1,496,584	140,193,634		4,214,016	429,285	546,939	852,142	131
	ii. Foreign currencies	489,775	-	-	-	-	489,775	1,017,894		-			1
	b. Non UMKM	1,177,460,008		1,322,397			1,231,977,174		41,512,391	2,790,306	1,708,703	5,681,140	1,099
	i. Rupiah	890,658,384		1,322,397	1,627,145	7,907,918	932,606,769	801,585,841	32,651,015	2,790,306	1,708,703	4,272,981	843
	ii. Foreign currencies	286,801,624		725,498	400,050	1,186,699	299,370,405	246,071,962	8,861,376	2 155 707	441.060	1,408,159 4,247,331	256
	c. Restructured loans*) i. Rupiah	29,872,419	25,806,412	725,498	400,050	5,658,867 4,472,168	73,844,461 54,581,221	33,051,020 25,731,069		2,155,797 2,155,797	441,069 441,069	2,845,318	73 55
	ii. Foreign currencies		11,381,215	- 23,490		1,186,699	19,263,240	7,319,951	8,861,376	2,133,737		1,402,013	17
	Investments in shares	23,000	-			1,955	24,955	20,000	-			34,022	
	Other receivables	29,452,344	42,208	-	-	1,303,691	30,798,243	26,337,554	41,703	-	-	1,197,747	27
	Commitments and contingencies		4.06					225 2					
	a. Rupiah	266,158,245		793	4,217	6,001		235,877,321 159,555,186		588	39,005	6,152	237 160
	b. Foreign currencies OTHER INFORMATION	189,347,833	1,043,939	-		-	190,391,772	139,555,186	950,426		-	-	160
	Value of bank's assets pledged as collateral:												
	a. To Bank Indonesia												
	b. To others						-						
	Repossessed assets**)						-						
	Include restructured loans due to Covid-19.												

Allowance for Impairment (CKPN) and Allowance for Asset Quality Assessment (PPKA) As of 30 September 2025 and 2024

(In	Millions of Rupiah)														
								II.	IDIVIDUAL						
				30 9	September 2	025					30 9	September 2	024		
N	D DESCRIPTION			pairment (Cl			nce for Asset essment (<i>PP</i>				pairment (Ck			nce for Asset sessment (<i>PP</i>	
	DESCRIPTION				Total Allowance for Impairment			Total Allowance for Asset Quality Assessment				Total Allowance for Impairment			Total Allowance for Asset Quality Assessment
1.	Placements with other banks	19,477	-	-	19,477	577,006	-	577,006	15,448	-	-	15,448	553,470	-	553,470
2	Spot and derivative receivables/forward	-	-	-	-	83,505	-	83,505	-	-	-	-	55,578	-	55,578
3.	Securities *)	9,572	-	9,587	19,159	382,229	12,980	395,209	13,418	-	7,229	20,647	408,433	8,591	417,024
	Securities sold under agreement to repurchase (Repo) Securities purchased under agreement	-	-		-	14,401	-	14,401	-	-	-	-	7,318	-	7,318
	to resell (Reverse Repo)	-	-	-	-	8,064	-	8,064	-	-	-	-	21,825		21,825
6.	Acceptance receivables	11,833	4,041	-	15,874	67,881	72	67,953	18,827	9,880	-	28,707	107,742	455	108,197
7.	Loans and financing *)	8,410,565	16,844,407	13,224,992	38,479,964	13,239,315	14,131,638	27,370,953	9,430,981	17,907,360	10,948,994	38,287,335	11,831,030	10,430,361	22,261,391
8.	Investments in shares	30	-	12,546	12,576	145,752	76,685	222,437	30	-	45,385	45,415	135,562	108,752	244,314
9.	Other receivables	45,181	28,675	1,303,700	1,377,556	294,523	1,305,801	1,600,324	43,091	207,207	1,197,747	1,448,045	263,375	1,199,832	1,463,207
10	. Commitments and contingencies	401,691	506,827	7,865	916,383	2,457,243	47,707	2,504,950	374,907	556,085	79,841	1,010,833	2,082,178	62,385	2,144,563
	TOTAL	8,898,349				17,269,919			9,896,702	18,680,532	12,279,196	40,856,430	15,466,511	11,810,376	27,276,887
*)	Allowance for impairment includes allowance for impairmen	nt for financial ass	ets that are measu	red at fair value t	hrough other com	prehensive incom	e which is booke	d in equity.							

Statements of Calculation of Capital Adequacy Ratio for Commercial Bank As of 30 September 2025 and 2024

10	COMPO	NENTS OF CAI	DITAL		30 Septem	ber 2025	30 September 2024		
•	COMPO	NENTS OF CA	FIIAL		Individual	Consolidated			
CORE CAPITAL (TIER 1)				226,794,619	290,419,354	220,877,490		
1. Common Equ	ity Tier 1 (CET 1)			226,794,619	290,419,354	220,877,490	275,797,00	
1.1 Paid-in	apital				11,666,667	11,666,667	11,666,667	11,666,66	
1.2 Disclose	d Reserves				237,146,732	266,649,680	232,712,667		
1.2.1 Additio	al Factor				239,245,160	269,157,887	234,802,059	260,035,10	
1.2.1.1 Other	comprehensive	income			36,122,078	36,792,541	35,093,845	35,654,75	
1.2.1.1		ences arising fro	m translation of	f financial	45 700				
1211	statements		so in the fair w	luo of	45,708	431,380	37,061	309,26	
1.2.1.1		from the increasets measured a							
		nsive income		-5	1,588,416	1,588,416	568,830	568,83	
1.2.1.1	3 Surplus of fixe	d assets revaluat	tion		34,487,954	34,772,745	34,487,954	34,776,66	
1.2.1.20ther	disclosed reser	ves			203,123,082	232,365,346	199,708,214	224,380,3	
1.2.1.2	1 Agio				19,661,550	18,095,274	19,661,550	18,095,2	
1.2.1.2	2 General reserv	es			2,333,333	2,333,333	2,333,333	2,333,3	
1.2.1.2	3 Previous years	profit			146,332,243	174,206,597	138,706,819	161,934,3	
1.2.1.2	4 Current year p	rofit			34,795,956	37,730,142	39,006,512	42,017,3	
1.2.1.2	5 Funds for paid	-in capital			-	-			
1.2.1.2	6 Others				-	-			
1.2.2 Deduct	on Factor				(2,098,428)	(2,508,207)	(2,089,392)	(2,588,06	
1.2.2.1 Other	comprehensive	income			(812,113)	(492,602)	(1,512,994)	(1,124,71	
1.2.2.1.		ences arising fro	om translation of	f financial	(201 150)	(201 150)	(450 122)	(450.13	
1221	statements	from the deere	aco in the fair w	alue of	(301,159)	(301,159)	(459,123)	(459,12	
1.2.2.1.	financial ass	s from the decre ets measured at	fair value throu	alue or ah other					
	comprehens		ian value timot	girotiici	(510,954)	(191,443)	(1,053,871)	(665,58	
1.2.2.2 Other	disclosed reser				(1,286,315)	(2,015,605)	(576,398)		
1.2.2.2.1					-	-			
	Previous years l	oss							
	Current year los				-	-			
		ences in allowar	nce for nossible	losses and					
1,2,2,2,	allowance fo	or impairment of	n earning asset	iosses and	-	-			
1222		ences in adjustm							
1,2,2,2,	instruments	based on valuati	ion results in tra	ding book					
		ent amounts base							
	standards				-	-			
		ance for non ear	ning assets		(1,286,315)	(2,015,605)	(576,398)	(1,463,34	
1.2.2.2.7	Others				-	-			
	trolling Intere				-	28,320,847		24,544,53	
1.4 Deduct	on Factor of CE	T1			(22,018,780)	(16,217,840)	(23,501,844)	(17,861,24	
1.4.1 Deferre	tax				(3,163,713)	(5,362,625)	(5,707,412)	(7,681,63	
1.4.2 Goodw	I				-	(482,091)		(482,09	
1.4.3 Intangil	le assets				(3,863,527)	(6,402,502)	(3,833,255)	(5,482,01	
1.4.4 Investm	ents in shares ca	alculated as ded	uction		(14,991,540)	(3,970,622)	(13,961,177)	(4,215,50	
1.4.5 Shortfal	of capital in ins	urance subsidiar	ies		-	-			
1.4.6 Securiti	ation exposure				-	-			
1.4.7 Other d	duction of CET	1			-	-			
1.4.7.1 Placer	ent of funds in	Tier 2 instrume	nt to other ban	ks	-	-			
1.4.7.2 Cross-	wnership in and	other entity acqu	ired by the tran	sfer due to law,					
gran	ts, or grants will				-	-			
		to credit risk du	ue the settlemer	t risk -					
	Delivery Versus	· .		dec been to	-	-			
		ries that conduc	t business activ	rity based on					
2. Additional Ti	ia principles (if	available)							
		ply with AT 1 re	quirements						
2.2 Agio/di		,,	-quirements						
	on factor of AT	1							
		1 1 and/or Tier 2 i	instrument to o	her banks					
		ther entity acqu							
	ants, or grants				-	-			
SUPPLEMENTAL	Y CAPITAL (TIE	:R 2)			14,746,712	17,985,791	13,653,510	16,682,8	
		orm of stock or	others which	comply with					
Tier 2 req					121,522	251,522	172,362	342,3	
2. Agio/disagio					-	-			
3. General prov	sion on earning	g assets (max. 1	1.25% credit ris	k - weighted	14,625,190	17,734,269	13,481,148	16,340,4	
assets)	nnlamental	nital			14,025,190	17,734,269	13,481,148	10,340,4	
4. Deduction St 4.1 Sinking		pical							
		ier 2 instrument	t to other bank						
		her entity acquir							
	or grants will	and and an		,	-	-			
TOTAL CAPITAL					241,541,331	308.405.145	234,531,000	292.479.8	
	30 Septen	ber 2025	30 Septen	ber 2024	211,541,551	30 September		eptember 2024	
		Consolidated	Individual				solidated Individ		
SK WEIGHTED AS:		Consolidated	marriada	consondated	CAR	marriadai con	John Thursday	ruar Consolida	
edit Risk -			1 070 401 035	1 207 220 700	CET 1 D-4:- (0/)	17.88%	18.90% 18.	010/ 10 5	
	1,170,015,172	1,418,741,496	1,0/8,491,835	1,307,239,789	CEI I Ratio (%)	17.0070	10.7070 10.	91% 19.53	
redit Risk - Weighted Assets arket Risk - Weighted Assets	1,170,015,172 33,793,149	36,341,620	26,993,427		Tier 1 Ratio (%)	17.88%		91% 19.53 91% 19.53	

Countercyclica Buffer (%)

Statements of Cash Flows

Description	For the Periods Ended 30 September 2025 and 2024 (In Millions of Rupiah)		
Recipits from intraver income 10,151,20,155 54,330,356 Recipits from sharis income 18,699,415 15,670,694 Recipits from sharis income 18,699,415 15,670,694 Recipits from provision, commission and insurance income 23,323,297 24,895,706,759 Pyments of sharis expenses 05,441,845 02,111,610 (6,879,020 0,810,052) Ryments of sharis expenses 05,441,845 03,111,610 (6,879,020 0,879,000 0	DESCRIPTION		
Recipis from Interest income 101,510,105 54,330,356 18,609,415 13,670,446	CACH FLOWS FROM OREDATING ACTIVITIES	30 September 2025	30 September 2024
Recipt Stom harbain income 18,590,415 15,570,694 Pyments of Interest expenses (5,441,845) (2)11,161 (6,879,006) (5,811,160) (5,8		101 519 015	94 330 356
Recipts from provision, commission and insurance income 23,32,397 X,348,95.70 C9,1118,101 C9,118,118,101 C9,118,118,118 C9,118,118,118 C9,118,118,118 C9,118,118,118 C9,118,118,118 C9,118,118,118 C9,118,118,118 C9,118	·		
Payments of Interest expenses 15,441,845 (2)11,161 Payments of Insurance expenses 15,841,845 (5,815,206 15,815,206 (5,815,206 15,815,206 15,815,206 (6,817,206 15,815,206 15,815,206 15,815,206 15,815,206 15,815,206 15,815,206 15,815,206 15,815,206 15,815,206 13,924,426 13,924,426 13,924,428 13,924,428 13,924,428 13,924,428 10,000 12,23,884,60 12,23,884,60 13,817,38 13,924,426 13,817,38 13,924,426 13,817,38 13,924,426 13,817,38 13,924,426 13,817,38 13,924,426 13,924,926 13,924,			
Payment of Insurance expenses (3,75),540 (6,810,552) Receipts from the sale of government bonds - measured at fair value through profit or loss 31,791,741,986 (178,041,281) (178,			
Reciption the sale of government bonds - measured at fair value through profit or loss 319,994,422 356,966,475 Acquisitions of government bonds - measured at fair value through profit or loss (317,741,986) (238,864) Income/legenesely from fair value through profit or loss classification - net (3,865,644) 3,817,986 Other operating expenses - orbers (3,865,644) 3,817,986 Other operating government bonds - measured at fair value through profit or loss (11,876,702) (13,822,073) General and administrative expenses (11,157,702) (13,322,073) (13,222,073) Rome operating income - net (11,157,702) (15,157,979) (13,222,073) Pyment of corporatie riccome tax (8,185,502) (9,470,993) Chaf Hows from Operating Activities Before Changes in Operating Assets and Liabilities (10,25,274,979) (2,280,479,993) Chaf Hows from Operating Activities Before Changes in Operating Assets and Liabilities (1,132,151,101) (10,05,251,101) (10,05,251,101) (10,05,251,101) (10,05,251,101) (10,05,251,101) (10,05,251,101) (10,05,251,101) (10,05,251,101) (10,05,251,101) (10,05,251,101) (10,05,251,101) (10,05,251,101) (10,05,251,101)	Payments of sharia expenses	(6,879,026)	(5,851,206)
Acquisitors of government bonds - measured at fair value through profit of loss classification - net 4,640,421 (23,846,281) (23,846,281) (23,846,281) (23,846,281) (23,847,281) (23,846,281) (23,847,281) (23,848,281)			
Income/expenses From fair value through profit of loss classification - net			
Ober operating income - others 3,817,938 17,894,732 3,817,938 17,894,732 3,181,738 17,894,732 3,121,281,33 3,121,281,33 13,121,281,33<			
Other poerating expenses others (8,828,488) (7,980,714) Ganeral and administrative expenses (17,487,232) (13,122,073) General and administrative expenses (17,487,232) (13,122,073) One-operating income-net (11,15,00) 1,617 Pyment of corporate income tax (8,185,962) (9,470,993) Cach Flows from Operating Activities Refere changes in Operating Assets and Liabilities 55,772,979 29,376,893 (Increase) Decrease in Operating Assets (1,025,774) (766,807) Placements with Bank Indonesia and other banks (1,025,774) (66,805,211) Other receivables - trade transactions (1,321,910) (877,605,774) Closis (8,047,718) (1,27,190,10) (877,605,774) Other receivables - trade transactions (1,321,910) (1,27,280,141) (1,27,280,141) (1,27,280,141) (1,27,280,141) (1,27,280,141) (1,27,280,141) (1,27,280,141) (1,27,280,141) (1,27,280,141) (1,27,280,141) (1,27,280,141) (1,27,280,141) (1,27,280,141) (1,27,280,141) (1,27,280,141) (1,27,280,141) (1,27,280,141) (1,27,280,141) (1,27,280,14			
Salaries and employee benefits scriptores (17,457,232 13,322,073 13,157,07 14,15			
General and administrative expenses 11,1570 16,167 Payment of corporate income tax 16,185,9621 9,470,993 Cach Flows from Operating Assets and Liabilities 55,772,979 28,976,893 Cach Flows from Operating Assets 11,025,274 7056,807 Marketable securities - measured at fair value through profit or loss 11,025,274 7056,807 Marketable securities - measured at fair value through profit or loss 11,025,174 7056,807 Marketable securities - measured at fair value through profit or loss 11,231,910 637,0655 Care Cache			
Non-operaling income-net 111.570 16.617 16.617 16.618 18.68 18.69 29.470.993 29.470.893 16.4070.993 16.407	· ·		
Payment of corporate income tax			
Piccaments with Pain kin Idanosis and other banks	Payment of corporate income tax	(8,185,962)	(9,470,993)
Placements with Bank Indonesia and other banks	Cash Flows from Operating Activities Before Changes in Operating Assets and Liabilities	55,772,979	29,976,893
Marketable securities - measured at fair value through profit or loss (19,839,054) (6,065,921) Loans (80,497,178) (16,577,1466) Sharia receivables/financing (23,710,796) (22,709,413) Securities purchased under agreement to resell 4,784,880 (15,657,982) Consumer financing receivables 811,089 (10,343,694) Kert investment in finance lease 991,245 (30,222) (469,484) Prepaid taxes (80,0222) (469,484) (469,842) Other assets (10,03,302) (12,099,512) (11,048,755) Other assets (10,03,351) (11,204,875) (11,204,875) Increase/(Decrease) in Operating Liabilities and Temporary Syirkah Funds: 76,7216 66,529,946 Increase/(Decrease) in Operating Liabilities and Temporary Syirkah Funds: 11,17,037 46,134,671 Demand deposits 12,182,310 6,935,975 Saving deposits 11,17,037 46,134,671 Interbank call money (4,750,915) (970,998) Instruction of the case payable (11,13,493) (6,750,915) Other taxes payable			
Oher receivables- trade transactions (1,527,190) (872,065) Chans (80,497,178) (16,577,1466) Sharia receivables/financing (23,710,796) (27,809,413) Securities purchased under agreement to resell 4,764,600 15,559,922 Consumer financing receivables 811,089 (10,334,964) Net investment in finance lease 991,245 (469,484) Prepaid tease (20,63,302) (20,995,122) Other assets (10,213,551) (11,204,875) Recovery of written-off financial assets 5,767,216 6,952,946 Recrease/Decreaseses) in Operating Liabilities and Temporary Syrikah Funds: 11,157,037 46,134,612 Conventional Banking 11,157,037 46,134,612 40,959,915 Time deposits 111,517,037 46,134,612 40,959,915 Interbank call money (65,520,96) 11,959,905 40,959,915 Other Liabilities 1,887,097 6,872,767 Other Liabilities 1,897,997 6,872,767 Other Liabilities 3,266,249 3,873,91 Demand Exposits - restricted			
Lams (80,497,178) (16,577,465) Sharia receivables/financing (23,710,766) (27,809,413) Securities purchased under agreement to resell 4,784,080 15,559,982 Consumer financing receivables 811,089 (10,349,964) Net investment in finance lease 991,245 (347,928) Prepaid taxes (830,222) (469,484) Prepaid taxes (20,63,302) (20,981,522) Other assets (10,213,551) (11,204,875) Recovery of written-off financial assets 7,67,216 6,652,946 Increase/(Decrease) in Operating Liabilities and Temporary Syirkah Funds: 12,182,310 6,935,975 Saving deposits 12,182,310 6,935,975 Saving deposits 11,177,037 46,134,612 Inter deposits 11,177,037 46,134,612 Inter deposits 11,177,037 46,134,612 Inter deposits 11,177,037 46,134,612 Inter deposits 12,182,310 6,935,975 Obligation due immediately (65,209) 393,791 Instruction due immediately <th< td=""><td></td><td></td><td></td></th<>			
Sharia receivables/financing (2,7,0796) (2,78,09,413) Securities purchased under agreement to resell 4,784,080 (10,334,964) Net investment in finance lease 991,245 (347,928) Prepaid texpenses (20,63,302) (2,099,512) Other assets (10,213,551) (11,20,4875) Recovery of written-off financial assets 5,767,216 6,852,946 Increase/IOccrease in Operating Liabilities and Temporary Syirkah Funds: Conventional Banking 12,182,310 6,935,975 Demand deposits 11,517,037 46,134,612 1,759,975 46,134,612 Time deposits 11,517,037 46,134,612 1,759,975 40,093,911 Interbank call money (655,209) 333,731 1,897,979 6,787,767 Other taxes payable (1,137,493) (89,960) 0,787,767 Other taxes payable (1,137,493) (89,960) 0,787,767 Demand deposits - restricted investment and numbranchan musytarakha demand deposits - restricted investment and unterstricted investment - mudhrarbab 4,209,050 1,825,691 Mudharbabbh time deposits - restricted investment and unterstricted investment and			
Securities purchased under agreement to resell 4,784,080 15,559,982 Consumer financing receivables 811,089 10,339,549,41 Net investment in finance lease 991,245 (347,928) Prepaid taxes (20,63,302) (20,995,121) Other assets (10,213,551) (11,204,875) Recovery of written-off financial assets 5,76,7216 6,552,946 Increase/(Decrease) in Operating Liabilities and Temporary Syirkah Funds: 7,76,7216 6,552,946 Conventional Banking 12,182,310 6,935,975 Saving deposits 11,157,037 46,136,162 Inme deposits 14,192,905 40,059,114 Interbank call money (4,550,915) 90,998 Obligation due imediately (65,09,915) 9,70,998 Other taxes payable (1,137,493) (809,960) Other taxes payable 1,187,093 4,721,231 Other taxes payable 1,187,493 4,202,231 Other taxes payable 1,187,493 8,099,600 Other taxes payable 1,187,493 8,099,600 Other taxes payable			
Consumer financing receivables 811,089 (10,349,548) Net investment in finance lease 991,245 (347,928) Prepaid taxes (80,0222) (469,484) Prepaid expenses (2,063,302) (2,099,512) Other assets (10,213,551) (11,204,875) Recovery of written-off financial assets 5,767,216 6,652,946 Increase/(Decreage) in Operating Liabilities and Temporary Syirkah Funds: 11,517,037 46,134,612 Ownertional Banking 11,517,037 46,134,612 Time deposits 11,517,037 46,134,612 Time deposits 11,517,037 46,134,612 Time deposits 14,1992,905 40,059,114 Interbank call money (4,750,915) (970,998) Obligation due immediately (6,652,09) 339,391 Insurance contract liabilities 1,897,097 6,787,767 Other taxes payable (1,137,493) (809,960) Other Laxing in the deposits - restricted investment and mundarabah musytarakah demand deposits 3,266,249 3,242,334 Sania Banking - Temporary Syirkah Funds 1,000,500 <			
Net investment in finance lease (347,928) Prepaid taxes (830,222) (469,484) Prepaid capenses (2,063,302) (2,099,512) Other assets (10,213,551) (11,204,875) Recovery of written-off financial assets 5,767,216 6,652,946 Increase//Decrease) in Operating Liabilities and Temporary Syirkah Funds: Very Commend Fanking 6,935,975 Saving deposits 11,187,1037 46,134,612 11,197,995 40,593,112 Inme deposits 11,197,995 40,593,112 11,197,995 40,593,112 11,197,995 40,594,112 11,197,995 40,593,112 11,197,995 40,593,112 11,197,995 40,593,112 11,197,995 40,593,112 11,197,995 40,593,112 11,197,995 40,593,112 11,197,995 40,593,112 11,197,995 40,593,112 11,197,995 40,593,112 11,197,995 40,593,112 11,197,995 40,593,112 11,197,995 40,593,112 11,197,995 40,593,112 11,197,995 40,593,112 11,197,995 40,593,112 11,197,995 40,593,112 11,197,995 40,593,112			
Pepalid taxes			
Pepala (expenses (2,063,302) (2,099,512) Other assets (10,213,551) (11,204,875) (11,204,875) (15,204,875) (10,204,875) (1			
Recovery of written-off financial assets 5,767,216 6,652,946 Increase/(Decrease) in Operating Liabilities and Temporary Syirkah Funds: Serial Demand Exposits 12,182,310 6,935,975 Saving deposits 11,517,037 46,134,612 46,059,114 Inter deposits 11,517,037 46,134,612 40,059,114 Inter dank call money (65,52,09) 333,791 1,897,097 6,787,767 Obligation due immediately (85,52,09) 333,791 1,897,097 6,787,767 Other taxes payable (1,137,493) (809,960) 1,897,097 6,787,767 Other liabilities 3,240,387 4421,253 3,244,387 4421,253 Sharia Banking - Temporary Syirkah Funds 3,240,387 3,242,394 3,242,394 Saving deposits: restricted investment and unwestricted investment - mucharabah deposits 3,266,249 3,242,394 Saving deposits: restricted investment and unvestricted investment - mucharabah 4,090,905 1,825,691 Mucharabah time deposits: restricted investment - mucharabah musytarakah demand deposits 3,266,249 3,242,394 Saving deposits: restricted investment and unvestricted investment -			
Increase Decrease in Operating Liabilities and Temporary Syirkah Funds:	Other assets	(10,213,551)	(11,204,875)
Conventional Banking 12,182,310 6,935,975 Demand deposits 11,151,037 46,134,612 Time deposits 111,517,037 46,134,612 Time deposits 141,092,905 40,059,114 Interbank call money (4,750,915) (970,998) Obligation due immediately (665,209) 393,791 Insurance contract liabilities 1,897,997 6,787,767 Other taxes payable (1,137,493) (809,900) Other liabilities 3,240,387 4,421,253 Sharia Banking - Temporary Syirkah Funds 3,266,249 3,242,394 Demand deposits - restricted investment and unrestricted investment - mudharabah 4,209,050 1,825,691 Mudharabah time deposits - unrestricted investment - mudharabah 4,209,050 1,825,691 Mucharabah time deposits - unrestricted investment 10,758,267 (591,157) Ket Cash Provided by/(Used in) Operating Activities 110,035,007 (66,084,132) CASH FLOWS FROM INVESTING ACTIVITIES (Increase)/Decrease in marketable securities - other than at fair value through profit or loss (1,969,099) 8,72,352 (Increase)/Decrease in operament bo	Recovery of written-off financial assets	5,767,216	6,652,946
Saving deposits 11,517,037 46,134,612 Time deposits 141,092,905 40,059,114 Interbank call money (4,750,915) (970,998) Obligation due immediately (665,209) 333,791 Insurance contract liabilities 1,897,097 6,787,767 Other taxes payable (11,137,493) (809,960) Other liabilities 3,240,387 4,21,253 Sharia Banking - Temporary Syirkah Funds 3,266,249 3,242,394 Saving deposits - restricted investment and mudharabah musytarakah demand deposits 3,266,249 3,242,394 Saving deposits - restricted investment and unrestricted investment in 10,758,267 (591,157) (591,157) Net Cash Provided by/(Used in) Operating Activities 110,035,007 (66,084,132) CASH FLOWS FROM INVESTING ACTIVITIES (1,996,909) 8,742,352 (Increase)/Decrease in a government bonds - other than measured at fair value through profit or loss (1,996,909) 8,742,352 (Increase)/Decrease in government bonds - other than measured at fair value through profit or loss (1,996,909) 8,742,352 (Increase)/Decrease in government bonds - other than measured at fair value through profit or loss			
Time deposits 141,092,905 40,059,114 Interbank call money (4,750,915) (970,998) Obligation due immediately (66,65,209) 333,791 Insurance contract liabilities 1,897,097 6,787,767 Other taxes payable (1,137,493) (809,960) Other liabilities 3,240,387 4,421,253 Sharia Banking - Temporary Syirkah Funds 3,266,249 3,242,394 Demand deposits - restricted investment and mudharabah musytarakah demand deposits 3,266,249 3,242,394 Saving deposits - restricted investment and unrestricted investment - mudharabah 4,209,050 1,825,691 Mudharabah time deposits - unrestricted investment 10,758,267 (591,157) Net Cash Provided by/(Used in) Operating Activities 110,035,007 (66,084,132) CASH FLOWS FROM INVESTING ACTIVITIES (1,996,909) 8,742,352 (Increase)/Decrease in marketable securities - other than at fair value through profit or loss (1,996,909) 8,742,352 (Increase)/Decrease in government bonds - other than measured at fair value through profit or loss (1,996,909) 8,742,352 (Increase)/Decrease in government bonds - other than measured at fair valu	Demand deposits	12,182,310	6,935,975
Interbank call money		11,517,037	46,134,612
Obligation due immediately (665,209) 393,791 Insurance contract liabilities 1,897,097 6,787,767 Other taxes payable (1,137,493) (809,960) Other liabilities 3,240,387 4,221,253 Sharia Banking - Temporary Syirkah Funds 3,240,387 4,221,253 Demand deposits - restricted investment and unrestricted investment - mudharabah 4,209,050 1,825,691 Mudharabah time deposits - unrestricted investment 10,758,267 (591,157) Mudharabah time deposits - unrestricted investment 110,035,007 (66,084,132) CASH FLOWS FROM INVESTING ACTIVITIES (11,905,007) (66,084,132) (Increase)/ Decrease in marketable securities - other than at fair value through profit or loss (1,996,909) 8,742,352 (Increase)/ Decrease in government bonds - other than measured at fair value through profit or loss (1,996,909) 8,742,352 Proceeds from sale of fixed assets (13,620,738) 19,532,675 Proceeds from sale of fixed assets (13,620,738) 19,532,675 Acquisitions of intangible assets (923,680) (1,093,989) Increase in Subsidiaries' investment (1,000) (
Insurance contract liabilities 1,897,097 6,787,767 Other taxes payable (1,137,493) (809,960) Other liabilities 3,240,387 4,421,253 Sharia Banking - Temporary Syirkah Funds 3,240,387 3,242,394 Demand deposits - restricted investment and mudharabah musytarakah demand deposits 3,266,249 3,242,394 Saving deposits - restricted investment and unrestricted investment - mudharabah 4,209,050 1,825,691 Mudharabah time deposits - unrestricted investment and unrestricted investment - mudharabah 10,758,267 (591,157) Net Cash Provided by/(Used in) Operating Activities 110,035,007 (66,084,132) CASH FLOWS FROM INVESTING ACTIVITIES (Increase)/Decrease in marketable securities - other than at fair value through profit or loss (1,996,909) 8,742,352 (Increase)/Decrease in government bonds - other than measured at fair value through profit or loss (1,966,909) 8,742,352 (Increase)/Decrease in government bonds - other than at fair value through profit or loss (1,969,909) 8,742,352 (Increase)/Decrease in marketable securities (10,000) 18,652 Acquisitions of fixed assets (10,000) 11,532,653,511 Increase	The state of the s		
Other taxes payable (1,137,493) (809,960) Other liabilities 3,240,387 4,421,253 Sharia Banking - Temporary Syirkah Funds 3,260,249 3,242,394 Saving deposits - restricted investment and unrestricted investment - mudharabah 4,209,050 1,825,691 Mudharabah time deposits - unrestricted investment 10,758,267 (591,157) Net Cash Provided by/(Used in) Operating Activities 110,035,007 (66,084,132) CASH FLOWS FROM INVESTING ACTIVITIES (Increase)/Decrease in marketable securities - other than at fair value through profit or loss (13,620,738) 19,532,675 (Increase)/Decrease in government bonds - other than measured at fair value through profit or loss (13,620,738) 19,532,675 Proceeds from sale of fixed assets (3,272,313) (2,565,351) Acquisitions of intangible assets (923,680) (10,993,989) Increase in Subsidiaries' investment (1,000) (15,072) Investment in other entity - (20,000) Proceeds from control transfer of a Subsidiary - 951,284 Net Cash (Used in)/Provided by by Investing Activities (19,694,360) 25,550,551 CASH FLOWS F			
Other liabilities3,240,3874,421,253Sharia Banking - Temporary Syirkah Funds3,266,2493,242,344Demand deposits - restricted investment and mushtrabah musytarakah demand deposits3,266,2493,242,344Saving deposits - restricted investment and unrestricted investment10,758,267(591,157)Mudharabah time deposits - unrestricted investment10,758,267(591,157)Net Cash Provided by/(Used in) Operating Activities110,035,007(66,084,132)CASH FLOWS FROM INVESTING ACTIVITES(Increase)/Decrease in marketable securities - other than at fair value through profit or loss(1,996,909)8,742,352(Increase)/Decrease in government bonds - other than measured at fair value through profit or loss(13,620,738)19,532,675Proceeds from sale of fixed assets120,28018,652Acquisitions of fixed assets(223,680)(19,3989)Increase in Subsidiaries' investment(1,000)(15,072)Investment in other entity-(20,000)Proceeds from control transfer of a Subsidiary-951,284Net Cash (Used in)/Provided by by Investing Activities(19,694,360)25,550,551CASH FLOWS FROM FINANCING ACTIVITIES(18,631,090)(29,438,729)Receipts from marketable securities issued(18,631,090)(29,438,729)Receipts from fund borrowings118,842,93164,573,058Payments of fund borrowings118,842,93164,573,058Payments of fund borrowings(13,0076,283)(12,769,419Payments of lease liabilities(2,04,1846)27,6			
Sharia Banking - Temporary Syirkah Funds Demand deposits - Testricted investment and mulharabah musytarakah demand deposits 3,266,249 3,242,394 Saving deposits - restricted investment and unrestricted investment - mudharabah 4,209,050 1,825,691 Mudharabah time deposits - unrestricted investment 10,758,267 (591,157) Net Cash Provided by/(Used in) Operating Activities 110,035,007 (66,084,132) CASH FLOWS FROM INVESTING ACTIVITIES (Increase)//Decrease in marketable securities - other than at fair value through profit or loss (1,996,909) 8,742,352 (Increase)//Decrease in government bonds - other than measured at fair value through profit or loss (13,620,738) 19,532,675 Proceeds from sale of fixed assets (3,272,313) (2,565,351) Acquisitions of fixed assets (3,272,313) (2,565,351) Acquisitions of inked assets (923,680) (1,093,989) Increase in Subsidiaries' investment (1,000) (15,072) (
Demand deposits - restricted investment and mudharabah musytarakah demand deposits Saving deposits - restricted investment and unrestricted investment - mudharabah A 209,050 1,825,691 10,758,267 (591,157) Net Cash Provided by/Used in) Operating Activities 110,035,007 (66,084,132) CASH FLOWS FROM INVESTING ACTIVITIES (Increase)/Decrease in marketable securities - other than at fair value through profit or loss (Increase)/Decrease in government bonds - other than measured at fair value through profit or loss Proceeds from sale of fixed assets 120,280 113,620,738 19,532,675 Proceeds from sale of fixed assets 120,280 18,652 Acquisitions of fixed assets (3,272,313) (2,565,351) Acquisitions of intangible assets (923,680) (1,093,989) Increase in Subsidiaries' investment (1,000) (15,072) Investment in other entity		3,240,307	4,421,233
Saving deposits - restricted investment and unrestricted investment - mudharabah 4,209,050 (591,157) Mudharabah time deposits - unrestricted investment 10,758,267 (591,157) (66,084,132) (3,266,249	3,242,394
Net Cash Provided by/(Used in) Operating Activities			
CASH FLOWS FROM INVESTING ACTIVITIES (Increase)/Decrease in marketable securities - other than at fair value through profit or loss (Increase)/Decrease in government bonds - other than measured at fair value through profit or loss Proceeds from sale of fixed assets (13,620,738) 19,532,675 Proceeds from sale of fixed assets (120,280) 18,652 Acquisitions of fixed assets (3,277,313) (2,565,351) Acquisitions of intangible assets (1,000) (15,072) Investment in other entity (1,000) (15,072) Investment in other entity (20,000) Proceeds from control transfer of a Subsidiary (196,94,360) Proceeds from control transfer of a Subsidiary (196,94,360) Proceeds from marketable securities issued (19,694,360) 25,550,551 CASH FLOWS FROM FINANCING ACTIVITIES Receipts from marketable securities issued (18,631,090) (29,438,729) Receipts from fund borrowings (118,842,931) (64,73,058) Payments of marketable securities issued (18,831,090) (29,438,729) Payments of subordinated loans and marketable securities (17,338) (16,887) (Decrease)/Increase in securities old under repurchase agreements liabilities (17,338) (16,887) Payments for lease liabilities (12,376,702) Payments of dividends (43,510,539) (33,036,034) Net Cash (Used for)/Provided by Financing Activities (7,282,718) (39,351,905) Effect of Exchange Rate Changes on Cash and Cash Equivalents (244,038,123 (243,801,693 (26,635) (27,629,419 (28,600) (29,600) (10,903,989) (10,903,989) (10,903,989) (10,903,989) (10,903,903) (10,903,909)	Mudharabah time deposits - unrestricted investment	10,758,267	(591,157)
(Increase)/Decrease in marketable securities - other than at fair value through profit or loss (1,996,909) 8,742,352 (Increase)/Decrease in government bonds - other than measured at fair value through profit or loss 113,620,738) 19,532,675 Proceeds from sale of fixed assets 120,280 18,652 Acquisitions of fixed assets (3,272,313) (2,565,351) Acquisitions of intangible assets (923,680) (1,093,989) Increase in Subsidiaries' investment (1,000) (15,072) Investment in other entity - (20,000) Proceeds from control transfer of a Subsidiary - 951,284 Net Cash (Used in)/Provided by by Investing Activities (19,694,360) 25,550,551 CASH FLOWS FROM FINANCING ACTIVITIES (19,694,360) 25,550,551 Receipts from marketable securities issued 29,048,453 15,636,848 Payments of marketable securities issued 29,048,453 15,636,848 Payments of marketable securities issued (18,631,090) (29,438,729) Receipts from fund borrowings 118,842,931 64,573,058 Payments of fund borrowings (13,0076,283) (42,789,297)		110,035,007	(66,084,132)
(Increase)/Decrease in government bonds - other than measured at fair value through profit or loss 13,220,738 19,532,675 120,280 18,652 Acquisitions of fixed assets 120,280 18,652 Acquisitions of fixed assets (3,272,313) (2,565,351) Acquisitions of intangible assets (923,680) (1,093,989) Increase in Subsidiaries' investment (1,000) (15,072) (15,07		(
Proceeds from sale of fixed assets 120,280 18,652 Acquisitions of fixed assets (3,272,313) (2,565,351) Acquisitions of intangible assets (923,680) (1,093,899) Increase in Subsidiaries' investment (1,000) (15,072) Investment in other entity - (20,000) Proceeds from control transfer of a Subsidiary - 951,284 Net Cash (Used in)/Provided by by Investing Activities (19,694,360) 25,555,551 CASH FLOWS FROM FINANCING ACTIVITIES *** *** Receipts from marketable securities issued 29,048,453 15,636,848 Payments of marketable securities issued (18,631,090) (29,438,729) Receipts from fund borrowings 118,842,931 64,73,058 Payments of fund borrowings (130,076,283) (42,789,297) Payments of subordinated loans and marketable securities (17,338) (16,887) (Decrease)/Increase in securities sold under repurchase agreements liabilities (52,041,846) 27,629,419 Payments for lease liabilities (12,376,53) (1,376,702) Payments of dividends (43,510,539)	(Increase)/Decrease in government bonds - other than measured at fair value through		
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Acquisitions of intangible assets (923,680) (1,093,989) Increase in Subsidiaries' investment (1,000) (15,072) Investment in other entity - (20,000) Proceeds from control transfer of a Subsidiary - 951,284 Net Cash (Used in)/Provided by by Investing Activities (19,694,360) 25,550,551 CASH FLOWS FROM FINANCING ACTIVITIES 8 Receipts from marketable securities issued 29,048,453 15,636,848 Payments of marketable securities issued (18,631,090) (29,438,729) Receipts from fund borrowings 118,842,931 64,573,058 Payments of flud borrowings (13,0076,283) (42,789,297) Payments of subordinated loans and marketable securities (17,338) (16,887) (Decrease)/Increase in securities sold under repurchase agreements liabilities (52,041,846) 27,629,419 Payments for lease liabilities (12,37,653) (1,376,702) Payments of dividends (43,510,539) (33,036,034) Net Cash (Used for)/Provided by Financing Activities (97,623,365) 1,181,676 Decrease In Cash And Cash Equivalents (7,282,718) <td></td> <td></td> <td></td>			
Increase in Subsidiaries' investment (1,000) (15,072) Investment in other entity			
Investment in other entity	· ·		
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CASH FLOWS FROM FINANCING ACTIVITIES Receipts from marketable securities issued 29,048,453 15,636,848 Payments of marketable securities issued (18,631,090) (29,438,729) Receipts from fund borrowings 118,842,931 64,573,058 Payments of fund borrowings (130,076,283) (42,789,297) Payments of subordinated loans and marketable securities (17,338) (16,887) (Decrease)/Increase in securities sold under repurchase agreements liabilities (52,041,846) 27,629,419 Payments for lease liabilities (1,237,653) (1,376,702) Payments of dividends (43,510,539) (33,036,034) Net Cash (Used for)/Provided by Financing Activities (97,623,365) 1,181,676 Decrease In Cash And Cash Equivalents (7,282,718) (39,351,905) Effect of Exchange Rate Changes on Cash and Cash Equivalents 3,123,390 4,569,148 Cash and Cash Equivalents at the Beginning of Period 244,038,123 243,801,693 Cash and Cash Equivalents at the End of Period 239,878,795 209,018,936	Proceeds from control transfer of a Subsidiary	-	
Receipts from marketable securities issued 29,048,453 15,636,848 Payments of marketable securities issued (18,631,090) (29,438,729) Receipts from fund borrowings 118,842,931 64,73,058 Payments of fund borrowings (130,076,283) (42,789,297) Payments of subordinated loans and marketable securities (17,338) (16,887) (Decrease)/Increase in securities sold under repurchase agreements liabilities (52,041,846) 27,629,419 Payments for lease liabilities (1,237,653) (1,376,702) Payments of dividends (43,510,539) (33,036,034) Net Cash (Used for)/Provided by Financing Activities (97,623,365) 1,181,676 Decrease In Cash And Cash Equivalents (7,282,718) (39,351,905) Effect of Exchange Rate Changes on Cash and Cash Equivalents 3,123,390 4,569,148 Cash and Cash Equivalents at the Beginning of Period 244,038,123 243,801,693 Cash and Cash Equivalents at the End of Period 239,878,795 209,018,936	Net Cash (Used in)/Provided by by Investing Activities	(19,694,360)	25,550,551
Payments of marketable securities issued (18,631,090) (29,438,729) Receipts from fund borrowings 118,842,931 64,573,058 Payments of fund borrowings (130,076,283) (42,789,297) Payments of subordinated loans and marketable securities (17,338) (16,887) (Decrease)/Increase in securities sold under repurchase agreements liabilities (52,041,846) 27,629,419 Payments for lease liabilities (1,237,653) (1,376,702) Payments of dividends (43,510,539) (33,036,034) Net Cash (Used for)/Provided by Financing Activities (97,623,365) 1,181,676 Decrease In Cash And Cash Equivalents (7,282,718) (39,351,905) Effect of Exchange Rate Changes on Cash and Cash Equivalents 3,123,990 4,569,148 Cash and Cash Equivalents at the Beginning of Period 244,038,123 243,801,693 Cash and Cash Equivalents at the End of Period 239,878,795 209,018,936			
Receipts from fund borrowings 118,842,931 64,573,058 Payments of fund borrowings (130,076,283) (42,789,297) Payments of subordinated loans and marketable securities (17,338) (16,887) (Decrease)/Increase in securities sold under repurchase agreements liabilities (52,041,846) 27,629,419 Payments for lease liabilities (12,37,653) (1,376,702) Payments of dividends (43,510,539) (33,036,034) Net Cash (Used for)/Provided by Financing Activities (97,623,365) 1,181,676 Decrease In Cash And Cash Equivalents (7,282,718) (39,351,905) Effect of Exchange Rate Changes on Cash and Cash Equivalents 3,123,390 4,569,148 Cash and Cash Equivalents at the Beginning of Period 244,038,123 243,801,693 Cash and Cash Equivalents at the End of Period 239,878,795 209,018,936	·		
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Payments for lease liabilities (1,237,653) (1,376,702) Payments of dividends (43,510,539) (33,036,034) Net Cash (Used for)/Provided by Financing Activities (97,623,365) 1,181,676 Decrease In Cash And Cash Equivalents (7,282,718) (39,351,905) Effect of Exchange Rate Changes on Cash and Cash Equivalents 3,123,390 4,569,148 Cash and Cash Equivalents at the Beginning of Period 244,038,123 243,801,693 Cash and Cash Equivalents at the End of Period 239,878,795 209,018,936			
Payments of dividends (43,510,539) (33,036,034) Net Cash (Used for)/Provided by Financing Activities (97,623,365) 1,181,676 Decrease In Cash And Cash Equivalents (7,282,718) (39,351,905) Effect of Exchange Rate Changes on Cash and Cash Equivalents 3,123,390 4,569,148 Cash and Cash Equivalents at the Beginning of Period 244,038,123 243,801,693 Cash and Cash Equivalents at the End of Period 239,878,795 209,018,936			
Net Cash (Used for)/Provided by Financing Activities (97,623,365) 1,181,676 Decrease In Cash And Cash Equivalents (7,282,718) (39,351,905) Effect of Exchange Rate Changes on Cash and Cash Equivalents 3,123,390 4,569,148 Cash and Cash Equivalents at the Beginning of Period 244,038,123 243,801,693 Cash and Cash Equivalents at the End of Period 239,878,795 209,018,936			
Decrease in Cash And Cash Equivalents (7,282,718) (39,351,905) Effect of Exchange Rate Changes on Cash and Cash Equivalents 3,123,390 4,569,148 Cash and Cash Equivalents at the Beginning of Period 244,038,123 243,801,693 Cash and Cash Equivalents at the End of Period 239,878,795 209,018,936			
Effect of Exchange Rate Changes on Cash and Cash Equivalents 3,123,390 4,569,148 Cash and Cash Equivalents at the Beginning of Period 244,038,123 243,801,693 Cash and Cash Equivalents at the End of Period 239,878,795 209,018,936			
Cash and Cash Equivalents at the End of Period 239,878,795 209,018,936	· ·		
		244,038,123	243,801,693
Cach and cach aguivalents at the end of period consist of	·	239,878,795	209,018,936
	Cash and cash equivalents at the end of period consist of :		
Cash 25,308,352 24,344,090			
Current accounts with Bank Indonesia 138,394,784 84,863,492			
Current accounts with other banks 53,042,592 46,638,874 Liquid short-term investments with maturity period of three months or less from the date of acquisition 23,133,067 53,172,480	Liquid short-term investments with maturity period of three months or less from the date of		

Statements of Financial Ratio As of 30 September 2025 and 2024

NO	RATIOS	INDIV	IDUAL	NO RATIOS	INDIV	IDUAL		INDIV	INDIVIDUAL	
NO	KAIIUS	30 September 2025	30 September 2024	NO KATIOS	30 September 2025	30 September 2024	NO DESCRIPTION	ii d	DUAL	
	PERFORMANCE RA	TIOS		COMPLIANCE			30 Sep	ptember 2025	31 Dec	
1.	Capital Adequacy	19.04%	20.08%	1. a. Percentage			I COMMITMENT RECEIVABLES			
2.	Ratio (CAR) Non-performing earning assets and	15.0470	20.06%	violation of Legal Lending Limit			Unused fund borrowings/financing facilities Outstanding purchase position of spot and derivative/forward 53	30,060,908	486	
	non-performing non-earning assets			i. Related parties	0.00%	0.00%	3. Others	-		
	to total earning			ii. Third parties	0.00%	0.00%	II COMMITMENT PAYABLES			
	assets and non- earning assets	0.73%	0.68%	b. Percentage of excess of	0.00%	0.00%	Unused loan/financing facilities granted to customers			
3.	Non-performing			Legal Lending				59,559,007	53	
	earning assets to total earning	0.700/	0.550/	Limit				11,696,957	213	
	assets	0.70%	0.66%	 Related parties 	0.00%	0.00%		22,511,329	2	
4.	Allowance for impairment on			ii. Third parties	0.00%	0.00%	Outstanding sales position of spot and derivative/forward 52	29,507,978	486	
	financial assets to	2.20%	2.39%	Reserve requirement			4. Others		400	
5.	earning assets Gross NPL	1.03%	0.97%	a. Primary reserve			III CONTINGENT RECEIVABLES			
	Net NPI	0.40%	0.33%	requirement				57,766,319	50	
	Return on Asset	01.1070		Rupiah	9.04%	5.17%	2. Others	34,470		
٠.	(ROA)	2.93%	3.71%	i. Daily	0.00%	0.00%	IV CONTINGENT PAYABLES			
8.	Return on Equity	21.24%	25.21%	ii. Average	9.04%	5.17%		64,467,322	148	
a	(ROE) Net Interest Margin			b. Reserve			2. Others	4,563,189	4	
	(NIM)	4.59%	4.91%	requirement foreign	4.10%	4.10%	Management of The Bank			
10.	Operating Expenses to Operating	63.48%	54.68%	currencies			Board of Commissioners			
11	Income Cost to Income Ratio			i. Daily	2.00%	2.00%	President Commissioner/Independent Comm	niccionor		
	(CIR)	43.05%	32.12%	ii. Average	2.10%	2.10%				
12.	Loan to Deposit Ratio (LDR)	92.55%	93.15%	 Net Open Position- overall 	1.16%	0.93%	Deputy President Commissioner/Independent Commissioner	Commissi	oner	
							Commissioner			

Statements of Spot and Derivative Transactions As of 30 September 2025

Awards

				INDI	VIDUAL		
NO	TRANSACTION	NOTIONAL AMOUNT	Ty				
			Trading	Hedging	Receivables	Payables	
A.	Exchange Rat	e Related					
1.	Spot	20,791,228	20,791,228	-	17,251	21,157	
2.	Forward	83,379,498	83,379,498	-	276,767	325,460	
3.	Option	-	-	-	-	-	
	a. Written	94,882,055	93,715,505	1,166,550	-	5,944,175	
	b. Purchased	92,037,932	92,037,932	-	5,957,315	2,564	
4.	Future	-	-	-	-	-	
5.	Swap	210,532,680	184,221,835	26,310,845	939,472	665,260	
6.	Others	-	-	-	-		
В.	Interest Rate	Related					
1.	Forward	-	-	-	-	-	
2.	Option	-	-	-	-		
	a. Written	-	-	-	-	-	
	b. Purchased	-	-	-	-		
3.	Future	-	-	-	-	-	
4.	Swap	33,265,725	31,456,840	1,808,885	366,605	285,048	
5.	Others	29,590,347	29,590,347	-	938,854	852,986	
c.	Others	11,840,000	11,840,000	-	171,835	21,248	
	TOTAL	576,319,465	547,033,185	29,286,280	8,668,099	8,117,898	

Hari Indonesia Menabung **Global Finance: Treasury & Cash** (HIM) 2025 - Otoritas Jasa **Management Awards** • Best Cash Management Best Bank in Implementing the

KEJAR Program in Commemoration Best Open Banking of Indonesia Savings Day **Treasury Solution Asian Experience** Awards 2025 **Wholesale Awards** Indonesia Customer

Asian Banking & Finance: Indonesia Domestic **Cash Management** Bank of the Year

Statements of Commitments and Contingencie

As of 30 September 2025 and 31 December 2024

(In Millions of Rupiah)

Board of Directors President Director

Deputy President Directo

Director of Risk Management

Director of Commercial Banking

Director of Corporate Banking

Director of Consumer Banking

Director of Finance and Strategy

Director of Network and Retail Fundin

Director of Information Technology

Shareholders

Director of Human Capital and Complian

Director of Treasury and International Bankin

PT Danantara Asset Management (Persero)

Non Ultimate Shareholder through Capital Market (≥ 5%)

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

Director of Operations

for Excellence Best Bank in Indonesia **LinkedIn Top Companies** 2025 - LinkedIn Top 1 Company in Indonesia

Euromoney: Awards

Enterprise Innovation Awards 2025 - ASEAN Innovation **Business Platfom (AIBP) Best Transformation** Project for Open

 Best Bank for Supply Chain Finance in Indonesia Best Bank for Transaction Banking Services in Indonesia Best Bank for Transaction Banking Services in SEA

Global Transaction Banking

Management in Indonesia

Best Bank for Trade Finance in

Innovation Awards

Best Bank for Cash

the Capital Market Sector

NOTES

530,060,908 486,714,332 531,702,671 489,370,382

 59,559,007
 53,409,662
 59,530,310
 53,211,283

 211,696,957
 213,888,608
 212,917,459
 214,018,590

 22,511,329
 22,075,076
 23,805,920
 22,439,663

529,507,978 486,300,423 536,337,409 491,607,013

57,766,319 50,138,716 58,020,044 50,383,762

164,467,322 148,825,466 166,486,830 150,866,192

: Zainudin Amali

: Luky Alfirman *

: Zulkifli Zaini *

: Henry Panjaitan *

: Timothy Utama

: Danis Subvantoro

: Totok Privambodo

: Mochamad Rizaldi

: Novita Widya Anggraini

: Jan Winston Tambunar

8.00%

52.00%

: Eka Fitria

: Saptari

: Ari Rizaldi

: Sunarto *

: Muhammad Yusuf Ateh

(Persero) Tbk ("Bank") and its Subsidiaries as of 30 September 2025 and for the nine-month period then ended, as prepared by the Bank's Management in accordance with Indonesian Financial Accounting Standards. Because the financial information above is derived from the financial statements, it does not constitute a complete presentation of the financial statements. 2. The published financial statements above are presented to comply with the following regulations:

a. Financial Services Authority Regulation (POJK) No. 37/POJK.03/2019 dated 19 December 2019, regarding Transparency and Publication of Bank Reports.

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 b. Financial Services Authority Circular Letter (SEOJK) No. 9/SEOJK.03/2020 dated 30 June 2020, regarding Transparency and Publication of Conventional Commercial Bank Reports. c. POJK No. 14/POJK.04/2022 dated 22 August 2022, concerning the Submission of Periodic Financial Statements of

Issuers or Public Companies. d. Financial Services Authority Letter No. S-2/PB.11/2020 dated 20 January 2020, regarding Changes in the Format

of Published Reports.

e. Attachment to the Decree of the Chairman of Bapepam and LK No. Kep-346/BL/2011 dated 5 July 2011, regarding the Submission of Periodic Financial Statements of Issuers or Public Companies. f. Financial information and Cash Flow Statements in the Published Financial Statements are also prepared in

accordance with Bapepam and LK Regulation No. VIII.G.7, Attachment to the Decree of the Chairman of Bapepan 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 Financial

Services Authority Regulation No. 32/POJK.03/2018 regarding The Legal Lending Limit and Provisions of Large Fund for Commercial Banks as last amended with Financial Services Authority Regulation No. 38/POJK.03/2019 dated

4. Start from 1 January 2025, Subsidiary in insurance industry has implemented SFAS 117 "Insurance Contracts" and SFA 5. Certain accounts in the above Consolidated Statement of Financial Position as of 31 December 2024 and Consolidated Statement of Cash Flow for the nine-month period ended 30 September 2024, have been reclassified to comform

with the presentation of Interim Consolidated Financial Statements as of 30 September 2025 and for the nine-month Exchange rate of 1 US Dollar as at 30 September 2025, 31 December 2024 and 30 September 2024 were Rp16,665.00 Rp16,095.00, and Rp15,140.00, respectively.



Novita Widya Anggrair

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The Digital Banker Best Bank for Cash Management in Indonesia **KEHATI ESG Award 2025 –** Yayasan Keanekaragama Hayati Indonesia (KEHATI)

Innovation Awards 2025 –

Listed Company Category in

First Rank State-Owned Bank **Top 1.000 World Banks**

Best Banks

2025 - The Banker 115th position

Advancing the Nation Through Synergy, Bank Mandiri Delivers Strong Growth by Driving Digitalization and Productive Financing

Experience of the Year



Digitalization as a New Growth Engine in Wholesale and Retail Banking

livin

27.2%*

35.1mio

Corporate
Demand Deposits **4**%*

> **Transaction Value 20.0**%*

14%* Transaction

Expansion of the Digital Ecosystem







"Kopra by Mandiri empowers businesses and corporations to grow more efficiently through end-to-end digital solutions."

Consolidated, as of September 2025. *YoY (September 2024—September 2025)

Bank Mandiri continues to grow with solid and sound performance, supported by strong asset quality

Total Assets

10.3%*

Government Fund Allocation

 \sim Rp41T 74%* disbursed from a total of Rp55T

Return on Equity 21.2% remains strong

99.2%

17.6%

New Accounts Opened via Digita

Fee-Based Income Growth

Retail Transactions

Gross NPL 1.03%

below industry

Rp2,563T **11.0**%*

Loan

Third-Party

Rp1,884T 13.0%*

Through Sustainable Initiatives, Bank Mandiri is Committed to **Advancing Indonesia**

Social Portfolio

12%* **5.3**%*









