

Consolidated Financial Statements PT Bank Mandiri (Persero) Tbk. & Subsidiaries

(In Millions of Rupiah)

mandiri

Statements Of Financial Position

As o	of 31 December 2021 and 2020			(In M	illions of Rupiah)
		INDIV	IDUAL	CONSO	LIDATED
NO	DESCRIPTION	(Aud) 31 December 2021	ited) 31 December 2020	(Aud 31 December 2021	
		3 I December 202 I	31 December 2020	3 I December 2021	(Restated)
1.	ASSETS Cash	18,829,300	22,030,645	23,948,485	26,225,089
2.	Placements with Bank Indonesia	116,306,974	99,565,631	138,296,267	119,894,667
3.	Placements with other banks	30,968,466	30,994,895	33,954,077	41,285,703
4.	Spot and derivative receivables/forward	1,673,544	2,587,913	1,673,815	2,589,136
5. 6.	Securities***) Securities sold under repurchase agreements	265,127,156	172,893,039	379,541,406	267,207,880
	(Repo)	6,202,221	1,560,830	6,326,209	1,687,310
7.	Securities purchased under resale agreements (Reverse Repo)	22.136.689	54.043.600	27,317,000	55.094.456
8.	Acceptances receivables	10,231,835	10,020,264	10,273,444	10,232,855
9.	Loans	828,113,863	763,603,416	1,026,224,827	942,067,687
10. 11.	Consumer financing receivables Sharia financing	-	-	19,108,322	19,078,408
12.	Investment in share	10,477,783	8,867,261	2,446,988	2,264,636
13.	Others financials assets	37,990,768	35,990,680	39,099,546	36,880,982
14.	Allowance for impairment on financial assets -/-				
	a. Securities	(60,684)	(66,439)	(81,350)	(92,369)
	b. Loans	(60,488,261)	(58,491,446)	(69,193,662)	(65,503,922)
	c. Others	(1,684,502)	(1,900,375)	(1,735,881)	(2,002,382)
15.	Intangible assets Accumulated amortisation for intangible	8,439,235	7,236,409	10,623,089	9,280,780
	assets -/-	(4,701,232)	(4,085,191)	(5,511,330)	(4,735,341)
16.	Premises and equipment****)	58,232,269	56,719,441	67,503,267	64,322,488
	Accumulated depreciation for premises and equipment -/-	(13,894,875)	(12,454,995)	(18,358,475)	(16,015,645)
17.	Non earning assets	(15,654,675)	(12,454,555)	(10,550,475)	(10,010,040)
	a. Abandoned properties	85,989	101,533	86,222	101,766
	b. Repossessed assets - net	238,820 613.617	238,820 1,239,785	1,120,089 613,617	1,231,546 1,239,784
	 c. Suspense account d. Inter office assets 	- 10,017	3,750		3,750
18.	Lease financing	-	-	4,823,773	3,581,422
19.	Other assets	20,716,596	18,345,975	27,511,383	26,043,881
	TOTAL ASSETS	1,355,555,571	1,209,045,441	1,725,611,128	1,541,964,567
	LIABILITIES AND EQUITY LIABILITIES				
1.	Demand deposits **)	378,436,403	283,986,067	413,072,630	319,745,362
2.	Savings deposits **)	380,876,425	338,698,937	486,852,911	431,507,304
3. 4.	Time deposits **) Electronic money	266,984,444 1,556,416	286,271,302 1,399,915	391,250,578 1,556,416	393,387,075 1,399,915
5.	Fund from Bank Indonesia	-			-
6.	Fund from other banks **)	12,307,313	6,441,463	13,810,595	8,311,669
7. 8.	Spot and derivative liabilities/forward Securities sold under repurchase agreements	1,024,951	1,510,384	1,024,951	1,571,625
	(Repo)	5,343,570	1,246,840	5,427,998	1,330,068
9.	Acceptances liabilities	10,231,835	10,020,264	10,273,444	10,232,855
10. 11.	Securities issued Fund borrowings	35,305,054 40,702,962	31,885,353 40,894,037	45,573,377 51,536,546	39,545,729 52,962,312
12.	Margin deposits received	670,515	722,071	670,515	722,071
13.	Inter office liabilities	38,617	-	38,617	-
14. 15.	Liability to Unit Link Holders Other liabilities	-	-	30,657,570	27,850,536
15. 16.	Minority interest	32,332,520	30,262,598	51,753,698 17,424,670	48,698,378 15,321,204
	TOTAL LIABILITIES	1,165,811,025	1,033,339,231	1,520,924,516	1,352,586,103
17.	EQUITY Share capital				
17.	Share capital a. Authorised capital	16,000,000	16,000,000	16,000,000	16,000,000
	b. Unpaid-in capital-/-	(4,333,333)	(4,333,333)	(4,333,333)	(4,333,333)
	c. Treasury stock -/-	(8,850)	(8,850)	(8,850)	(8,850)
18.	Additional Paid-in Capital a. Agio	18,799,505	17.334.263	17,501,219	17,174,147
	a. Agio b. Disagio -/-	16,799,505			
	c. Funds for paid-up capital	-	-	-	-
19.	d. Others (MEE)	-	-	-	5,555,377
19.	Other comprehensive income a. Gain	32,774,094	36.379.113	33,680,333	36,829,834
	b. Losses -/-	(293,023)	(1,332,537)	(740,691)	(1,395,486)
20.	Reserve	-	-	-	
	a. General reserve	2,333,333	2,333,333	2,333,333	2,333,333
21.	b. Appropriated reserve Retained Earning	-	-	-	-
21.	a. Previous years *)	109,334,221	111,668,182	122,497,998	116,913,207
	b. Current year	25,410,151	14,155,319	28,028,155	16,799,515
	c. Paid Dividend -/- TOTAL EQUITY ATTRIBUTABLE TO OWNER	(10,271,552) 189,744,546	(16,489,280) 175,706,210	(10,271,552) 204,686,612	(16,489,280) 189,378,464
	TOTAL EQUITY	189,744,546	175,706,210	204,686,612	189,378,464
	TOTAL LIABILITIES DAN EQUITY	1,355,555,571	1,209,045,441	1,725,611,128	1,541,964,567
") "") """)	Accumulated losses of Rp162,874,901 million had been e	liminated against additio	nal paid-in capital/agio	through quasi-reorganis	ation on 30 April 2003.
····)	Consolidated balance includes temporary syirkah fund Including Securities owned by Subsidiary which classi	fied "At Cost" in accord	ance with SFAS 110 "Ad	counting for Sukuk" w	hich has effective since

Including Securities owned b 1 January 2012. Including leased assets

****)

Calculation of Financial Ratios	
For the Year Ended 31 December 2021 and 2020	

NO	RATIO	31 December 2021 (Audited)	31 December 2020 (Audited)	NO	RATIO	31 December 2021 (Audited)	31 December 2020 (Audited)
	PERFORMANCE RATIOS				COMPLIANCE		
1.	Capital Adequacy Ratio (CAR)	19.60%	19.90%	1.	a. Percentage violation of		
2.	Non-performing earning assets and non- performing non-earning assets to total earning assets and non-earning assets	1.63%	1.91%		Legal Lending Limit i. Related parties ii. Third parties	0.00%	0.00%
3.	Non-performing earning assets to total earning assets	1.60%	2.36%		 b. Percentage of excess of the Legal Lending Limit 		0.00%
4.	Allowance for impairment on financial assets to earning assets	5.04%	5.36%		i. Related parties ii. Third parties	0.00% 0.00%	0.00% 0.00%
5.	Gross NPL	2.81%	3.29%	2.	Reserve requirement		
6.	Net NPL	0.41%	0.43%		a. Primary reserve		
7.	Return on Asset (ROA)	2.53%	1.64%		requirement Rupiah i. Daily	3.97% 0.50%	3.50% 0.00%
8.	Return on Equity (ROE)	16.24%	9.36%		ii. Average	3.47%	3.50%
9.	Net Interest Margin (NIM)	4.73%	4.48%		b. Reserve requirement	3.47 70	3.30%
10.	Operating Expenses to Operating Income	67.26%	80.03%		Foreign currencies i. Daily	4.10% 2.00%	4.10% 2.00%
11.	Cost to Income Ratio (CIR)	42.54%	44.89%		ii. Average	2.10%	2.10%
12.	Loan to Deposit Ratio (LDR)	80.04%	82.95%	3.	Net Open Position-Overall	4.27%	0.91%

Statements of Assets' Quality and Other Information As of 31 December 2021 and 2020

			31	December :	2021 (Audi	ted)	INDIV	IDUAL	31	31 December 2020 (Audited)				
10	DESCRIPTION				Doubtful	Loss	Total		Special	Sub	Doubtful	Loss		
1	RELATED PARTIES		Mention	Standard					Mention	Standard				
1.	Placements with other banks													
	a. Rupiah	22					22	22						
	b. Foreign currencies	889,890					889,890	753,107					753,1	
2.	Spot and derivative receivables/													
	forward													
	a. Rupiah									-	-			
3.	b. Foreign currencies Securities							-		-	-			
э.	a. Rupiah	38,143,642	8,009				38,151,651							
	b. Foreign currencies	45,778,460	8,009				45,778,460							
4.	Securities sold with agreement to	45,770,400					43,770,400							
	repurchase (repo)													
	a. Rupiah			-	-			-		-	-			
	b. Foreign currencies			-	-			-		-	-			
5.	Securities purchased with agreement													
	to resell (reverse repo) a. Rupiah													
	b. Foreign currencies													
б.	Acceptances receivables	2.829					2,829	2,689					2,6	
7.	Loans and financing provided	-,					-,	-,					-,-	
	a. Micro, Small and Medium loans													
	(UMKM)	500		-	-		500	-		-	-			
	i. Rupiah	500		-	-		500	-		-	-			
	ii. Foreign currencies			-						-	-			
	b. Non UMKM	20,463,115	5,929		6		20,469,050	13,211,519	9,141	-	-		13,220,6	
	i. Rupiah	3,996,468 16,466,647	5,929	-	6		4,002,403 16,466,647	2,802,436 10,409,083	9,141	-	-		2,811,	
	ii. Foreign currenciesc. Restructured loans**)	10,400,047					10,400,047	10,409,083					10,409,0	
	i. Rupiah													
	ii. Foreign currencies													
8.	Investments in shares	9,935,232		483,227	25,191		10,443,650	8,323,991		483,227	25,191		8,832,4	
9.	Other receivable	484		-			484	-		-	-		0,002,	
0.	Commitments and contingencies													
	a. Rupiah	638,594	447				639,041	597,917		-	-		597,9	
	b. Foreign currencies	29,817,569					29,817,569	13,988,661			-		13,988,6	
	THIRD PARTIES													
1.	Placements with other banks													
	a. Rupiah	1,496,029					1,496,029	30,044,064					30.044.0	
	b. Foreign currencies	58,156,464					58,156,464	53,425,658				47,655	53,473,3	
2.	Spot and derivative receivables/													
	forward													
	a. Rupiah	1,641,002		-	-	-	1,641,002	2,458,791	-	-	-		2,458,7	
	b. Foreign currencies	32,542		-	-		32,542	129,122	-	-	-		129,1	
3.	Securities													
	a. Rupiah	173,958,971	43,645	-	-		174,002,616	132,496,441	-	-	-		132,496,4	
4.	b. Foreign currencies	7,194,429					7,194,429	40,396,598		-	-		40,396,	
4.	Securities sold with agreement to repurchase (repo)													
	a. Rupiah	6,202,221					6,202,221	124,428					124,4	
	b. Foreign currencies			-	-			1,436,402					1,436,4	
5.	Securities purchased with													
	agreement to resell (reverse repo)													
	a. Rupiah	22,136,689		-	-	-	22,136,689	54,043,600	-	-	-		54,043,6	
	b. Foreign currencies	-	-	-	-	-		-	-	-	-			
б. 7	Acceptances receivables	9,467,878	759,304	1,824	-		10,229,006	9,937,042	79,142	1,391	-		10,017,5	
7.	Loans and financing provided a. Micro. Small and Medium loans													
	(UMKM)	100,352,147	2.328.286	179,342	353,392	332,987	103,546,154	87,770,293	1,946,439	72,697	93,579	160,177	90,043,1	
	i. Rupiah	100,056,263	2,328,286	179,342	353,392	332,987	103,250,270	87,710,851	1,941,181	72,697	93,579	151,181	89,969,4	
	ii. Foreign currencies	295,884					295,884	59,442	5,258		-	8,996	73,6	
	b. Non UMKM	643,653,388	38,191,610	1,734,315	4,016,142	16,502,704	704,098,159	600,969,347	34,840,757	1,993,288	844,459	21,691,720		
	i. Rupiah	499,686,820	26,090,036	1,734,315	3,494,712	12,412,324	543,418,207	487,284,151	27,001,941	1,976,053	844,459	17,107,069	534,213,6	
	ii. Foreign currencies	143,966,568	12,101,574	-	521,430	4,090,380	160,679,952	113,685,196	7,838,816	17,235	-		126,125,8	
	c. Restructured loans**)		34,572,483			14,902,168	137,927,271	108,827,305	31,523,659	1,428,237	259,561		160,118,1	
	i. Rupiah	72,775,391	23,067,584	1,441,910		10,811,862	111,227,194	100,568,011	23,685,693	1,411,002	259,561	13,535,194		
	ii. Foreign currencies	10,583,443	11,504,899	-	521,429	4,090,306	26,700,077	8,259,294	7,837,966	17,235	-	4,544,213	20,658,7	
8.	Investments in shares	-		32,067		2,066	34,133	-	-	32,813	-	2,039	34,8	
	Other receivable	28,262,220	1,194,140	14,273	140	1,136,090	30,606,863	29,255,145	124,572	13,638	-	1,122,022	30,515,3	
υ.	Commitments and contingencies	100 820 221	2,358,638	42,538	5,333	204,039	202 440 970	190.248.729	2,393,194	23,311	4.305	261.420	102 030 0	
	a. Rupiah	199,839,331			5,533	204,039 12,098	202,449,879				4,285		193,030,9	
	b. Foreign currencies	91,674,648	5,589,989	8,002	-	12,098	97,284,737	83,021,946	1,042,326	401	-	799	84,065,4	
	OTHER INFORMATIONS													
1	Value of bank's assets pledge as collat	teral:												
	a. To Bank Indonesia						-							
	b. To others						-							
2	Repossessed assets*)						238,820						238,8	

Statements of Income and Other Comprehensive (In Millions of Runiah) For the Year Ended 31 December 2021 and 2020

110ecmber 2021 110ecmber 2021 10ecmber 2021 OPERTING INCOME AND EXPENSES A Interest and Sharia Income 17,443,473 27,880,004 9,551,61,227 A Interest and Sharia Income (Expenses) 17,443,472 2,48,86,529 2,48,86,529 2,48,86,729 2,48,86,729 2,48,86,729 2,48,86,729 2,48,86,729 2,48,86,729 1,787,933 1,727,733 1,727,733				IDUAL		LIDATED
OPERATING INCOME AND EXPENSES Interest and Sharia Income, Interest and Sharia Expenses 17,43,472 25,069,952 24,066,592 33,093,068 95,516,227 1. Interest and Sharia Income (Expenses) 15,960,541 46,810,052 77,024,494 62,520,005 11,307,0068 11,307,045 3. Prenium Income (Claim Expenses) 53,960,541 46,810,052 74,820,427 11,307,045 Net Interest and Sharia Income (Expenses) 0 11,307,045 11,307,045 11,307,045 Net Premium Income (Claim Expenses) 0 1,787,933 1,513,715 Net Interest and Sharia Income (Expenses) 33,960,541 46,810,052 74,850,427 4,024,520 3. Gain (Loss) from more (Claim Expenses) 1,312,436 1,667,207 506,666 1,773,433 3. Gain (Loss) from sport and effective transaction 452,435 1,667,207 506,666 1,773,433 4. Gain (Loss) from fourter, translation - - - - - 3. Gain (Loss) from fourter, translation - - - - - - - - - - - <td>NO</td> <td>DESCRIPTION</td> <td></td> <td></td> <td></td> <td>31 December 2020</td>	NO	DESCRIPTION				31 December 2020
A Interest and Sharia Income, Interest and Sharia Expenses. T/4.04.071 T/8.000 97.749.060 97.749.071 7.78.000 97.749.071 7.78.000 97.749.071 7.78.000 97.749.071 7.78.000 97.749.071 7.78.000 97.749.071 7.78.072 7.05.021			ST December 2021	51 December 2020	ST December 2021	(Restated)
1.Interest and Sharia Income71,40,401371,80,00497,749,06895,762,22Nettorest Income and Sharia Income (Expanses)17,43,47125,089,2346,610,05275,062,49462,500,053Net Terest Income and Sharia Income (Expanses), and Net Terest and Sharia Income (Expanses)13,070,00311,376,545Net Terest and Sharia Income (Expanses)74,681,005274,850,42764,034,520BOther Operating Income and Expanses2,351,6132,388,6772,605,1892,886,246CGain Incois from Increase (infarvalue of Casta)2,388,6172,005,1892,886,246CGain Incois from Increase (infarvalue and Casta)3,333,1831,678,0704,007,7831,731,935CGain Incois from sale of financial asets3,333,1831,678,0704,007,7831,731,935CGain Incois from sale of financial asets3,333,1831,678,0704,007,7831,731,935CGain Incois from sale of financial asets3,933,1831,678,0705,066,661,737,433CGain Incois from increase in fair value of 2,542,33111,203,00015,684,7141,312,523DOther Income956,560718,115001,326,512IDividend Come13,874,37314,5231,926,5331,926,5331,926,533IIDividend Come13,874,3731,520,5121,986,7121,986,712IIDividend Come13,874,3731,920,9201,326,5121,986,712IIDividend	Δ		nenses, and Pren	nium Income and	Claim Exnenses	
Net Interest Income and Sharia Income (Expense) 53,960,541 46,810,052 77,062,494 62,203,085 9 Promium Income (Claim Expense) 11,070,008 11,375,645 Net Premium Income (Claim Expense) 10 10,770,303 11,375,645 Net Premium Income (Claim Expense) 53,960,541 46,810,052 74,850,427 64,034,520 B Other Operating Income and Expenses) 32,351,613 2,388,677 2,605,189 2,886,246 1 Gain Idea) from Increase (decrease) in fair value of a sign from and derivative transaction / forward (realised) 32,31,83 1,678,709 30,07,733 1,731,935 3 Gain Idoa) from increase inderase) in fair value of a sign from increase (decrease) in fair value of a sign from increase (decrease) in fair value of a sign from increase (decrease) in fair value of a sign from increase (decrease) in fair value of a sign from increase (decrease) in fair value of a sign from increase (decrease) in fair value of a sign from increase (decrease) in fair value of a sign from increase (decrease) in fair value of a sign from increase (decrease) in fair value of a sign from increase (decrease) in fair value of a sign from increase (decrease) in fair value of a sign from increase (decrease) in fair value of a sign from increase (decrease) in fair value of a sign from increase (decrease) in fair value of a sign from increase (decrease) in fair value of a sign from increase (decrease) in fair value of a sign from increase (decrease) in fair v						95,616,227
3.Premium income(1, 2, 800, 260Claim Expense1, 787, 9331, 737, 548Net Interst and Sharia Income (Equamses)53, 960, 54146, 810, 05274, 850, 427B Other Operating Income and Expenses2, 2, 396, 6772, 600, 1892, 2, 806, 240Caim (loss) from increase (decrease) in fair value of financial assets3, 393, 1831, 678, 7094, 007, 7831, 731, 935G Gain (loss) from sole of derivative transaction / financial assets3, 933, 1831, 678, 7094, 007, 7831, 731, 935G Gain (loss) from sole of derivative transaction / method645, 24361, 667, 207506, 6661, 757, 433G Gain (loss) from foreign currencies translation596, 580711, 8151, 737, 9359, 950, 6539, 953, 6832G Gain (loss) from foreign currencies translation596, 580711, 8151, 737, 9359, 950, 6539, 953, 6832I Inpairment for financial assets13, 874, 72719, 950, 0539, 953, 6832I Inpairment for financial assets13, 874, 72719, 950, 0539, 253, 6932I I Losse select to operating Income (sepanses)11, 874, 72719, 72719, 963, 733I Other openses11, 874, 73713, 313, 11, 01, 03013, 316, 840, 03312, 707, 113I Losse select to operating Income (sepanses)13, 854, 84714, 782, 73719, 980, 85I Other openses17, 459, 77216, 473, 02719, 458, 43813, 637, 64I Other openses17, 459, 77216, 473, 02719, 458, 43813, 637, 64 <t< td=""><td>2.</td><td></td><td></td><td></td><td></td><td></td></t<>	2.					
4. Claim Expense Net Premium Income (Claim Expenses), and Net Premium Income (Claim Expenses) 53,960,541 46,810,052 74,850,427 64,034,520 B Other Operating Income and Expenses 2,361,613 2,398,677 2,605,189 2,886,246 Gain (Loss) from Spot and Grinatial assets 3,933,183 1,678,709 4,007,783 1,737,933 Gain (Loss) from Interest (nerease) in fair value of fmancial lastets 3,933,183 1,678,709 4,007,783 1,737,933 Gain (Loss) from Interest and derivative transaction/ forward (realised) 0 - - - - Other Operational Activative transaction 0 -	2		53,960,541	46,810,052		
Net Interest and Sharia Income (Expenses), and Net Pennum Income (Claim Expenses) 3,960,541 46,810,052 74,850,427 B Other Operating Income and Expenses) -			-	-		
Net Premium income (Claim Expense) 53,960,541 46,810,052 74,850,427 64,034,520 B Other Operating Income and Expenses 2,361,013 2,398,677 2,605,189 2,896,246 Gain (loss) from spectrating income assets 3,933,183 1,677,079 4,007,783 1,731,935 Gain (loss) from spectrating income assets 3,933,183 1,677,079 4,007,783 1,731,935 Gain (loss) from foreign currencies translation 452,436 1,667,207 506,666 1,757,433 Gain (loss) from foreign currencies translation 12,542,331 11,203,000 15,684,71 4,732,335 Gain (loss) from foreign currencies translation 12,542,331 11,203,000 15,684,71 1,732,238 Other income 53,874,376 19,209,002 19,265,393 9,556,692 Other income 13,874,376 19,209,002 19,265,393 19,568,92 Other income 13,874,376 19,209,002 19,265,393 2,556,921 Other operating income (Expenses) 10,1393 1,11,010,03 13,032,626 13,926,791 12,684,84 Dero			-	-	1,787,933	1,513,715
B Other Operating Income and Expenses I Gain (loss) from increase (idcrease) in fair value of fnancial assets 2,361,613 2,398,677 2,605,189 2,896,246 Gain (loss) from screase (increase) in fair value of fnancial liabilities 1 -		Net Interest and Sharia Income (Expenses), and Net Premium Income (Claim Expenses)	53,960,541	46,810,052	74,850,427	64,034,520
Financial assets 2,361,613 2,398,677 2,605,189 2,896,246 Gant (0ss) from decrease (increase) in fair value of fanacial liabilities 1 <td></td> <td></td> <td></td> <td></td> <td></td> <td></td>						
2 Gain (loss) from decrease (increase) in fair value of fnancial labilities 3. Gain (loss) from sale of financial assets 3.933,183 1,678,709 4,007,783 1,731,935 3. Gain (loss) from sale of financial assets 3.933,183 1,678,709 4,007,783 1,757,433 5. Gain (loss) from investment in shares under equity method - - - - 6. Gain (loss) from foreign currencies translation -	1.		2.361.613	2.398.677	2.605.189	2,896,246
3. Gain (Loss) from sale of financial assets 3,933,183 1,678,709 4,007,783 1,731,935 4. Gain (Loss) from sopt and derivative transaction/ forward (realised) 452,436 1,667,207 506,666 1,757,433 5. Gain (Loss) from froeign currencies translation -<	2.	Gain (loss) from decrease (increase) in fair value of				
4. Gain (Loss) from spot and derivative transaction/ forward (realised) 452,436 1,667,207 506,666 1,757,433 5. Gain (Loss) from froetign currencies translation - - - - 7. Dividend Income 596,580 718,115 - - - 8. Comsison/provisions/fees and administrative 12,542,331 11,203,060 15,684,714 31,732,238 9. Other income 53,51,773 4452,317 9,500,033 9,356,892 10. Impairment for financial assets 13,874,376 19,209,062 12,926,339 24,582,721 12. Losses related to operational risk 27,127 199,875 27,121 199,884 13. Promotion expenses 10,13,193 1,070,03 1,392,670 1,392,670 1,392,670 14. Other operating income (Expenses) 12,234,673 (28,035,581) 13,65,868 32,304 12,700 17,050 FROM OPERATING 85,275 220,993 (81,782,91 13,69,18 2,31,631 127,900 13,48,291 (3.		3 933 183	1 678 709	4 007 783	1 731 935
5. Gain (Loss) from investment in shares under equity method - - - 6. Gain (Loss) from foreign currencies translation - - - 7. Dividend Income 596,580 718,115 - 6. Gain (Loss) from foreign currencies translation 12,524,233 11,203,060 15,684,714 13,732,238 9. Other income 5,351,773 4,452,317 9,500,053 9,536,892 10. Impairment for financial asets 13,874,376 19,209,062 19,226,339 42,452,82,721 11. Losses related to operational risk 27,127 199,875 27,127 199,875 12. Salaries and employee benefits 15,188,121 13,193,099 22,677,12 19,848,88 13. Promotion expenses 17,459,772 16,478,027 25,44205 23,570,113 14. Other operating income (expenses) 91,819 218,288 32,304 12,700,01 15. Gain (Loss) From No OPERATING 85,275 220,993 (81,782) 136,518 10		Gain (Loss) from spot and derivative transaction/				
method . <td>5</td> <td></td> <td>452,436</td> <td>1,667,207</td> <td>506,666</td> <td>1,757,433</td>	5		452,436	1,667,207	506,666	1,757,433
7. Dividend Income S96,580 718,115	э.	method	-	-	-	-
8. Comissions/provisions/fees and administrative 12,542,331 11,203,060 15,684,714 13,732,238 9. Other income 5,351,773 4,452,317 9,990,053 9,536,692 10. Inpairment for financial assets 13,874,376 19,205,509 24,582,721 11. Losses related to operational risk 27,127 199,875 24,582,721 12. Salarias and employee benefits 10,13,193 11,107,003 1,390,826 1,392,679 13. Promotion expenses 10,13,193 1,107,003 1,390,826 1,392,679 14. Other operating income (Expenses) 22,234,673 (28,035,581) (36,410,224) (39,779,033) PROFIT (LOSS) FROM OPERATIONS 31,635,868 18,774,471 38,440,203 24,255,487 NON OPERATING INCOME EXPENSES 11,6478,027 218,248 32,304 127,000 PROFIT (LOSS) FROM NON OPERATING 85,275 220,993 (81,782) 136,518 PROFIT (LOSS) CURRENT PERIOD BEFORE TAX 31,721,143 18,995,464 34,838,8421 24,592,405			-	-	-	-
9. Other income 5,351,773 4,452,317 9,590,053 9,536,892 10. Impairment for financial assets 13,874,376 19,209,062 19,265,359 22,4582,721 11. Losser related to operational risk 27,127 19,8875 22,712 19,9875 12. Salaries and employee benefits 15,188,121 13,159,699 22,677,112 19,688,488 13. Promotion expenses 10,13,193 1,07,003 1,390,626 1,392,679 14. Other operating income (Expenses) (22,324,673) (28,035,581) (36,410,224) (39,779,033) 15. Other non operating income (expenses) (21,324,673) (28,035,581) 13,641,0224) (39,779,033) 2. Other non operating income (expenses) 13,181 21,828 32,304 127,000 2. Other non operating income (expenses) 13,1721,143 18,995,464 38,358,421 24,392,405 1. Income tax expenses 1,125,311 (7,99,051) 1,438,291 (360,624) PROFIT (LOSS) CURRENT PERIOD 25,410,151					-	-
10. Impairment for fnancial assets 13.874,376 19.209,062 19.265,359 24,582,721 11. Losses related to operational risk 27,127 199,875 27,127 199,875 12. Salaries and employee benefits 15,188,121 13,159,0699 22,077,112 19,868,488 13. Promotion expenses 10,013,193 11,017,003 13,308,262 1,332,679 14. Other operating income (Expenses) (22,324,673) (28,035,581) (36,410,224) (39,779,033) PROFIT (LOSS) FROM OPERATING INCOME KNDE EXPENSES						
12. Salaries and employee benefits 15,188,121 13,159,699 22,677,112 19,688,488 13. Promotion expenses 1,013,193 1,107,003 1,390,826 1,391,819 216,288 32,304 127,000 2 Other non operating income (expenses) 91,819 218,288 38,358,421 24,392,405 1,6,618 1,36,918 1 NOMOPERATING 85,275 220,993 (41,10,240) 19,24,6151 (5,632,653) 1,60,8241 PROFIT (LOS5) CURRENT PERIOD 25,410,151 14,155,319 30,551,097 18,398,928 1,253,111 2,292,942 1,398,928 1,66,32,633	10.					
13. Promotion expenses 1,013,193 1,107,003 1,390,826 1,392,679 14. Other expenses 17,459,772 16,478,027 22,444,205 23,370,014 15. Other expenses 17,459,772 16,478,027 22,444,205 23,370,014 16. Other operating income (Expenses) 22,324,673 16,478,027 25,444,205 24,255,487 NON OPERATING INCOME AND EXPENSES 1 38,440,203 24,255,487 16,351,058,568 18,774,471 38,440,203 24,255,487 I. Gain (Loss) from sale of premises and equipment (6,544) 2,700 PROFIT (LOSS) FROM NON OPERATING 85,275 220,993 (81,782) 136,918 PROFIT (LOSS) CURRENT PERIOD BEFORE TAX 31,721,143 18,995,464 34,358,421 24,392,405 Income tax expenses - - - 24,392,405 (5,63,653) Income tax expenses - - - 24,392,405 (5,63,653) Income tax expenses - - - 2,328 221,737 3,328 PROFIT (LOSS						
14. Other expenses 17,459,772 16,476,022 25,444,205 23,570,014 Other Operating Income (Expenses) (22,234,673) (28,035,581) (36,410,224) (39,779,033) PROFIT (LOSS) FROM OPERATIONS 31,635,668 18,774,471 38,440,203 24,225,487 I. Gain (Loss) from sale of premises and equipment (6,544) 2,705 (114,086) 9,918 2. Other non operating income (expenses) 91,819 218,288 32,304 127,000 PROFIT (LOSS) CURRENT PERIOD BEFORE TAX 31,721,143 18,995,464 38,358,421 24,392,405 Income tax expenses a. Estimated current tax .						
Other Operating Income (Expenses) (22,324,67.3) (28,035,581) (36,410,224) (33,779,033) PROFIT (LOSS) FROM OPERATIONS 31,635,868 18,774,471 34,640,203 24,255,467 NON OPERATING INCOME AND EXPENSES 5 7 5 7 1 6,6,544 2,705 (81,782) 13,6,918 12,7000 9 7 7 3,6,918 12,7001 12,7001 12,7001 12,7001 12,7001 12,7001 12,7001 12,7001 12,7001 12,7001 12,7001 12,7001 12,7001 12,7001 12,7001 12,7001 12,7001 14,152,319 30,551,007 18,392,828 12,7011 14,155,319 30,551,007 18,398,928 12,7011 14,155,319 30,551,007 18,398,928 12,7011 14,155,319 30,551,007 18,398,928 22,1737 3,328 3,328 22,1,737						
NON OPERATING INCOME AND EXPENSES 1. Gain (Loss) from sale of premises and equipment (6,544) 2,705 (114,086) 9,918 2. Other non operating income (expenses) 91,819 218,288 32,304 127,000 PROFIT (LOSS) FROM NON OPERATING 85,275 220,993 (81,722) 136,918 PROFIT (LOSS) CURRENT PERIOD BEFORE TAX 31,721,143 18,995,464 38,358,421 24,392,405 Income tax expenses (7,7436,303) (4,110,200) (9,245,615) (5,632,653) a. Estimated current tax (7,7436,317) 14,155,319 30,551,097 18,398,928 PROFIT (LOSS) CURRENT PERIOD 25,410,151 14,155,319 30,551,097 18,398,928 PROFIT (LOSS) MINORITY INTEREST - - 2,522,942 13,599,413 3. Premises and equipment revaluation increment from actuarial benefit program cain (cos) from adjustments arising from translation of financial astement 13,186 (138,665) 27,046 (129,418) b. Gain (loss) from changes of financial assets on available for sale (2,288,456) 3,020,218 (2,233,589) 3,103,991 c. Others -		Other Operating Income (Expenses)		(28,035,581)		
1. Gain (Loss) from sale of premises and equipment (6,544) 2,705 (114,086) 9,918 2. Other non operating income (expenses) 91,819 218,288 32,304 127,000 PROFIT (LOSS) FROM NON OPERATING 85,275 220,993 (81,782) 136,918 PROFIT (LOSS) CURRENT PERIOD BEFORE TAX 31,721,143 18,995,464 38,358,421 24,392,405 Income tax expenses (7,436,303) (4,110,240) (9,245,615) (5,632,653) a. Estimated current tax (7,436,303) (4,110,240) (9,245,615) (5,632,653) b. Deferred tax income (expenses) 1,125,311 14,155,319 30,551,097 18,398,928 PROFIT (LOSS) CURRENT PERIOD 25,410,151 14,155,319 30,551,097 18,398,928 PROFIT (LOSS) MINORITY INTEREST - - - - - 1. Varreclassified to profit loss a. Premises and equipment revaluation increment - 3,328 221,737 3,328 a. Gain (loss) from adjustments arising from translation of financial asteen ent income tax - net (2,565,505) 3,229,945 (2,231,176)		PROFIT (LOSS) FROM OPERATIONS	31,635,868	18,774,471	38,440,203	24,255,487
2. Other non operating income (expenses) 91,819 21,823 33,304 127,000 PROFIT (LOSS) FROM NON OPERATING 85,275 220,993 (81,782) 136,918 PROFIT (LOSS) CURRENT PERIOD BEFORE TAX 31,721,143 18,995,464 38,358,421 24,392,405 Income tax expenses .						
PROFIT (LOSS) FROM NON OPERATING 85,275 220,993 (81,782) 136,918 PROFIT (LOSS) CURRENT PERIOD BEFORE TAX 31,721,143 18,995,464 38,358,421 24,392,405 Income tax expenses 7(7,436,303) (4,110,240) (9,245,615) (5,632,653) b. Deferred tax income (expenses) 1,125,311 (729,905) 1,438,291 (360,824) PROFIT (LOSS) URRENT PERIOD 25,410,151 14,155,319 30,551,097 18,398,928 PROFIT (LOSS) MINORITY INTEREST - - 252,242 1,599,413 OTHER COMPREHENSIVE INCOME 3,328 221,737 3,328 a. Premises and equipment revaluation increment translation of financial statement 13,186 (138,665) 27,046 (129,418) b. Remeasurement from actuarial benefit program c. Others 13,186 (138,665) 27,046 (129,418) b. Gain (loss) from changes of financial assets on available for sale (2,798,845) 3,020,218 (2,823,589) 3,103,991 c. Others 22,844,646 17,445,264 28,319,921 21,786,079 Profit (loss) current period attributable to : nonomet						
PROFIT (LOSS) CURRENT PERIOD BEFORE TAX 31,721,143 18,995,464 38,358,421 24,392,405 Income tax expenses a. Estimated current tax (7,436,303) (4,110,240) (9,245,615) (5,632,653) a. Estimated current tax (7,436,303) (4,110,240) (9,245,615) (5,632,653) b. Deferred tax income (expenses) (1,125,311) 14,155,319 30,551,097 18,398,928 PROFIT (LOSS) CURRENT PERIOD 25,410,151 14,155,319 30,551,097 18,398,928 PROFIT (LOSS) MINORITY INTEREST - - - 2,522,942 1,599,413 OTHER COMPREHENSIVE INCOME 220,154 405,064 314,318 380,375 c. Others - - - - - a. Gain (los) from adjustments arising from translation of financial asteenent translation of financial asteenent translation of financial asteenent 13,186 (138,665) 27,046 (129,418) b. Gain (los) form changes of financial assets on available for sale - - 29,312 28,875 Other comprehensive income current period attributable to : - 22,844,646 <td< td=""><td>2.</td><td></td><td></td><td></td><td></td><td></td></td<>	2.					
Income tax expenses 31/27,143 16,995,464 28,952,421 24,922,405 Income tax expenses (7,436,303) (4,110,240) (9,245,615) (5,632,653) a. Estimated current tax (7,436,303) (4,110,240) (9,245,615) (5,632,653) b. Deferred tax income (expenses) (1,125,311) 14,155,319 30,551,097 18,398,928 PROFIT (LOSS) CURRENT PERIOD 25,410,151 14,155,319 30,551,097 18,398,928 PROFIT (LOSS) CURRENT PERIOD 25,410,151 14,155,319 30,551,097 18,398,928 OTHEE COMPREHENSIVE INCOME - - 2,522,942 1,599,413 30,551,097 18,398,928 b. Remeasumement from actuarial benefit program curarial benefit program curarial banefit program curarial band curarial banefit program curarial banefit progr			83,275	220,993	(81,782)	130,918
a. Estimated current tax (7,436,303) (4,110,240) (9,245,615) (5,632,653) b. Deferred tax income (expenses) 1,125,311 (729,905) (1,438,291) (360,824) PROFIT (LOSS) CURRENT PERIOD 25,410,151 14,155,319 30,551,097 18,398,928 PROFIT (LOSS) CURRENT PERIOD 25,410,151 14,155,319 30,551,097 18,398,928 PROFIT (LOSS) CURRENT PERIOD 25,410,151 14,155,319 30,551,097 18,398,928 OTHER COMPREHENSIVE INCOME -			31,721,143	18,995,464	38,358,421	24,392,405
b. Deferred tax income (expenses) 1,125,311 (729,905) 1,438,291 (360,824) PROFIT (LOSS) CURRENT PERIOD 25,410,151 14,155,319 30,551,097 18,399,282 PROFIT (LOSS) MINORITY INTEREST - 2,522,942 1,599,413 OTHER COMPREHENSIVE INCOME - 3,328 221,737 3,328 I. Unreclassified to profit loss - 3,328 221,737 3,328 a. Premises and equipment revaluation increment b. Remeasurement from actuarial benefit program c. Others 13,186 (138,665) 27,046 (129,418) B. Gain (loss) from adjustments arising from translation of financial astement 13,186 (138,665) 27,046 (129,418) b. Gain (loss) from changes of financial assets on available for sale (2,798,845) 3,020,218 (2,823,589) 3,103,991 c. Others 29,312 28,875 3,328,755 3,289,945 2,22,21,176 3,387,151 TOTAL OTHER COMPREHENSIVE INCOME (CURRENT PERIOD 25,410,151 14,155,319 28,028,155 16,799,515 NON CONTROLLING INTEREST 25,410,151 14,155,319 28,028,155 16,799,51			(7 436 303)	(4 110 240)	(9 245 615)	(5 632 653)
PROFIT (LOSS) CURRENT PERIOD 25,410,151 14,155,319 30,551,097 18,398,928 PROFIT (LOSS) MINORITY INTEREST - - 2,522,942 1,599,413 OTHER COMPREHENSIVE INCOME - - 2,522,942 1,599,413 Others Comprehensive incoment revaluation increment 3,328 221,737 3,328 a. Premises and equipment revaluation increment 220,154 405,064 314,318 380,375 c. Others -<						
OTHER COMPREHENSIVE INCOME Vinreclassified to profit loss 3,328 221,737 3,328 a. Premises and equipment revaluation increment b. Remeasurement from actuarial benefit program c. Others 220,154 405,064 314,318 380,375 2. Reclassified to profit loss 220,154 405,064 314,318 380,375 2. Reclassified to profit loss 13,186 (138,665) 27,046 (129,418) b. Gain (loss) from adjustments arising from translation of financial astement 13,186 (138,665) 27,046 (129,418) b. Gain (loss) from changes of financial assets on available for sale (2,798,845) 3,020,218 (2,823,589) 3,103,991 c. Others (2,565,505) 3,289,945 (2,231,176) 3,387,151 TOTAL OTHER COMPREHENSIVE INCOME CURRENT PERIOD 22,844,646 17,445,264 28,028,155 16,799,515 NON CONTROLLING INTEREST 25,410,151 14,155,319 28,028,155 16,799,515 NON CONTROLLING INTEREST 25,410,151 14,155,319 28,028,155 16,799,515 TOTAL PROFTI (LOSS) CURRENT PERIOD 25,410,151 14,155,319 30,551,097		PROFIT (LOSS) CURRENT PERIOD		14,155,319	30,551,097	18,398,928
1. Unreclassified to profit loss 3,328 221,337 3,328 a. Premises and equipment revaluation increment 220,154 405,064 314,318 380,375 b. Reclassified to profit loss 220,154 405,064 314,318 380,375 c. Others -			-	-	2,522,942	1,599,413
a. Premises and equipment revaluation increment 3,328 221,737 3,328 b. Remeasurement from actuarial benefit program 220,154 405,064 314,318 380,375 c. Others 405,064 314,318 380,375 c. Others a. Gain (loss) from distments arising from translation of financial assets on available for sale 13,186 (138,665) 227,046 (129,418) b. Gain (loss) from changes of financial assets on available for sale 2(278,845) 3,020,218 (2,823,589) 3,103,991 c. Others 22,846,666 17,445,264 28,319,221 28,875 Other comprehensive income current period attributable to : 3,228,945 12,798,045 3,328,7151 TOTAL OTHER COMPREHENSIVE INCOME CURRENT PERIOD 22,844,646 17,445,245 28,028,155 16,799,151 PARENT COMPANY 25,410,151 14,155,319 28,028,155 16,799,151 NON CONTROLLING INTEREST 25,410,151 14,155,319 28,028,155 16,599,515 TOTAL PROFT (LOSS) CURRENT PERIOD <td></td> <td></td> <td></td> <td></td> <td></td> <td></td>						
b. Remeasurement from actuarial benefit program c. Others 220,154 405,064 314,318 380,375 2. Reclassified to profit loss -	1.			3,328	221,737	3.328
2. Reclassified to profit loss Image: Constraint of financial statement in translation of financial statement is translation of financial statement in translation of financial statement is translation of financing statement is translation of financial stratement is tr			220,154			
a. Gain (loss) from adjustments arising from translation of financial statement 13,186 (138,665) 227,046 (129,418) b. Gain (loss) from changes of financial assets on available for sale (2,798,845) 3,020,218 (2,823,589) 3,103,991 c. Others - 29,312 28,875 (2,231,176) 3,387,151 Other comprehensive income current period attributable to: Income tax - net 22,844,646 17,445,264 28,319,921 21,786,079 Profit (loss) current period attributable to : NON CONTROLLING INTEREST 25,410,151 14,155,319 28,028,155 16,799,515 TOTAL OPROFIT (LOSS) CURRENT PERIOD 25,410,151 14,155,319 30,51,097 1,599,413 TOTAL PROFIT (LOSS) CURRENT PERIOD 25,410,151 14,155,319 30,51,097 1,599,413 TOTAL PROFIT (LOSS) CURRENT PERIOD 25,410,151 14,155,319 30,51,097 1,599,413 TOTAL PROFIT (LOSS) CURRENT PERIOD 22,844,646 17,445,264 25,638,536 20,121,679 TOTAL PROFIT (COMPANY 22,844,646 17,445,264 25,638,536 20,121,679			-	-	-	-
translation of financial statement 13,186 (138,665) 27,046 (129,418) b. Gain (los) from changes of financial assets on available for sale (2,798,845) 3,020,218 (2,823,589) 3,103,991 c. Others 2,046 2,9312 28,875 Other comprehensive income current period after income tax - net 7,265,505) 3,289,945 (2,231,176) 3,387,151 TOTAL OTHER COMPREHENSIVE INCOME CURRENT PERIOD 22,844,646 17,445,264 28,028,155 16,799,515 NON CONTROLLING INTEREST 25,410,151 14,155,319 28,028,155 16,599,515 NON CONTROLLING INTEREST 25,410,151 14,155,319 28,028,155 16,599,515 NON CONTROLLING INTEREST 25,410,151 14,155,319 3,839,291 18,398,928 TOTAL PROFIT (LOSS) CURRENT PERIOD 25,410,151 14,155,319 18,398,928 16,799,151 TOTAL PROFIT (LOSS) CURRENT PERIOD 25,410,151 14,155,319 3,839,293 16,398,928 TOTAL PROFIT (LOSS) CURRENT PERIOD 22,444,646 17,445,264 25,638,536 20,121,679 PARENT COMPANY 22,844,646	2.					
available for sale (2,798,845) 3,020,218 (2,233,589) 3,103,991 c. Others 28,375 28,875 28,875 Other comprehensive income current period after income tax - net 22,565,505 3,289,945 (2,231,176) 3,387,151 TOTAL OTHER COMPREHENSIVE INCOME CURRENT PERIOD 22,844,646 17,445,264 28,199,221 21,786,079 Profit (loss) current period attributable to : PARENT COMPANY 25,410,151 14,155,319 28,028,155 16,799,515 NON CONTROLLING INTEREST 25,410,151 14,155,319 28,028,105 18,398,928 TOTAL PROFIT (LOSS) CURRENT PERIOD 25,410,151 14,155,319 28,028,155 16,799,515 NON CONTROLLING INTEREST 14,155,319 28,028,105 18,398,928 18,398,928 TOTAL PROFIT (LOSS) CURRENT PERIOD 14,155,319 30,510,97 18,398,928 18,398,928 TOTAL PROFIT (LOSS) CURRENT PERIOD 22,844,646 17,445,264 25,638,536 20,121,679		translation of financial statement	13,186	(138,665)	27,046	(129,418)
c. Others 29,312 28,875 Other comprehensive income current period after income tax - net (2,565,505) 3,289,945 (2,231,176) 3,387,151 TOTAL OTHER COMPREHENSIVE INCOME CURRENT PERIOD 22,844,646 17,445,264 28,019,921 21,786,079 Profit (loss) current period attributable to : PAREINT COMPANY 25,410,151 14,155,319 28,028,155 16,799,515 NON CONTROLLING INTEREST 25,410,151 14,155,319 2,522,942 1,599,413 TOTAL PROFIT (LOSS) CURRENT PERIOD 25,410,151 14,155,319 30,551,097 18,396,928 Total comprehensive profit (loss) current period attributable to : PARENT COMPANY 22,844,646 17,445,264 25,638,536 20,121,679		b. Gain (loss) from changes of financial assets on available for sale	(2 708 845)	3 020 218	(2 823 580)	3 103 001
income tax - net (2,565,505) 3,289,945 (2,231,176) 3,387,151 TOTAL OTHER COMPREHSIVE INCOME CURRENT PERIOD 22,844,646 17,445,264 28,319,921 21,786,079 Profit (loss) current period attributable to : PARENT COMPANY 25,410,151 14,155,319 28,028,155 16,799,515 NON CONTROLLING INTEREST 25,410,151 14,155,319 28,028,155 16,399,513 TOTAL PROFIT (LOSS) CURRENT PERIOD 25,410,151 14,155,319 38,367,013 18,398,924 TOTAL PROFIT (LOSS) CURRENT PERIOD 25,410,151 14,155,319 18,398,924 18,398,924 TOTAL PROFIT (LOSS) CURRENT PERIOD 22,414,0151 14,155,319 18,398,924 18,398,924 TOTAL PROFIT (LOSS) CURRENT PERIOD 22,844,646 17,445,264 25,638,536 20,121,679			(2,7 90,045)		(-//	-11
TOTAL OTHER COMPREHENSIVE INCOME CURRENT PERIOD 22,844,646 17,445,264 28,319,221 21,786,079 Profit (loss) current period attributable to : PARENT COMPANY 25,410,151 14,155,319 28,028,155 16,799,515 NON CONTROLLING INTEREST 2,52,410,151 14,155,319 2,522,942 15,999,413 TOTAL PROFIT (LOSS) CURRENT PERIOD 25,410,151 14,155,319 30,505 18,398,928 Total comprehensive profit (loss) current period =titutable to : 9ARENT COMPANY 22,844,646 17,445,264 25,638,536 20,121,679			<i>(</i> - - - - - - - - - -			
CURRENT PERIOD 22,844,646 17,445,264 28,319,921 21,786,079 Profit (loss) current period attributable to: 24,786,079 24,786,079 24,786,079 24,786,079 24,786,079 24,786,079 26,792,151 14,155,319 28,028,155 16,799,515 10,599,413 35,529,442 15,599,413 35,529,442 15,599,413 36,389,292			(2,565,505)	3,289,945	(2,231,176)	3,387,151
PARENT COMPANY 25,410,151 14,155,319 28,028,155 16,799,515 NON CONTROLLING INTEREST 2,52,1042 1,599,413 1,599,413 1,599,413 TOTAL PROFIT (LOSS) CURRENT PERIOD 25,410,151 14,155,319 30,651,097 18,398,928 Total comprehensive profit (loss) current period attribute to : PARENT COMPANY 22,844,646 17,445,264 25,638,536 20,121,679		CURRENT PERIOD	22,844,646	17,445,264	28,319,921	21,786,079
NON CONTROLLING INTEREST 2,522,942 1,599,413 TOTAL PROFIT (LOSS) CURRENT PERIOD 25,410,51 14,155,319 30,551,009 18,398,928 Total comprehensive profit (loss) current perioda stributable to :			25 410 151	14 155 210	28 020 155	16 700 515
TOTAL PROFIT (LOSS) CURRENT PERIOD 25,410,151 14,155,319 30,551,097 18,398,928 Total comprehensive profit (loss) current period attributable to :			25,410,151	14,155,319		
PARENT COMPANY 22,844,646 17,445,264 25,638,536 20,121,679			25,410,151	14,155,319		
		Total comprehensive profit (loss) current period at	tributable to :			
NON CONTROLLING INTEREST 2.681.385 1.664.400			22,844,646	17,445,264	25,638,536	20,121,679
		NON CONTROLLING INTEREST			2,681,385	1,664,400
TOTAL COMPREHENSIVE PROFIT (LOSS) CURRENT PERIOD 22,844,646 17,445,264 28,319,921 21,786,079			22,844,646	17,445,264	28,319,921	21,786,079
TRANSFER PROFIT (LOSS) TO HEAD OFFICE				-	-	
DIVIDEND			-	-	-	
EARNINGS PER SHARE (in Rupiah) 601.06 360.18		EARNINGS PER SHARE (in Rupiah)			601.06	360.18

Statements of Commitments and Contingencies As of 31 December 2021 and 2020

(In Millions of Rupiah)

(In %)

		INDIV (Aud		CONSOLIDATED (Audited)			
NO	DESCRIPTION	31 December 2021	31 December 2020	31 December 2021	31 December 2020 (Restated)		
i.	COMMITMENT RECEIVABLES						
1.	Unused fund borrowings/financing facilities	-	-	-			
2.	Outstanding purchase position on spot and derivative/forward	181,383,986	149,040,892	181,441,620	150,239,51		
3.	Others						
п	COMMITMENT PAYABLES						
1.	Unused loan facilities granted to customer						
	i. Committed	60,544,482	42,560,531	60,453,722	42,324,39		
	ii. Uncommitted	131,976,914	126,524,216	132,857,462	127,876,51		
2.	Outstanding irrevocable letters of credit	19,240,810	15,418,049	19,304,989	15,461,650		
3.	Outstanding sales position on spot and derivative/forward	181,633,870	149,713,001	184,110,491	152,604,88		
4.	Others	-					
ш	CONTINGENT RECEIVABLES						
1.	Guarantees received	27,355,058	30,126,690	27,557,087	30,351,192		
2.	Others	32,729	32,729	32,729	32,72		
ıv	CONTINGENT PAYABLES						
1.	Guarantees issued	118,429,020	107,180,201	120,089,449	109,193,45		
2.	Others	1,561,169	1,484,051	1,561,169	1,484,05		

Statements of Spot and Derivative Transactions

13	of 51 Decei	mber 2021			(In Millions	or Ruplan		
				INDIV				
NO	TRANSACTION	NOTIONAL AMOUNT			Derivative Receivables & Payables			
			Trading	Hedging	Receivables	Payables		
A.	Exchange Ra	te Related						
1	Spot	3,930,225	3,462,871	467,354	3,890	5,555		
2	Forward	25,421,957	25,421,943	14	134,565	40,987		
3	Option							
	a. Written	427,575	-	427,575	7,033	-		
	b. Purchased	565,436	137,861	427,575	5,182	2,807		
4	Future	-	-	-	-	-		
5	Swap	93,285,993	85,875,308	7,410,685	648,584	297,636		
6	Others	-		-	-	-		
B.	Interest Rate	Related						
1.	Forward	-	-	-	-	-		
2.	Option							
	a. Written	-	-	-	-	-		
	b. Purchased	-	-	-	-	-		
3.	Future	-	-	-	-	-		
4.	Swap	54,331,015	49,230,818	5,100,197	484,916	395,699		
5.	Others	19,078,244	19,078,244		322,018	282,267		
c.	Others	140,000	140,000		67,356			
	TOTAL	197,180,445	183,347,045	13,833,400	1,673,544	1,024,951		

Statements of Calculation of Capital Adequacy Ratio Commercial Bank As of 31 December 2021 and 2020 (In Millions of Rupiah)

45 OT	31 Decembe	r 2021 and	1 2020			(In Millions of Rupiah)						
							31 Dece	mber 2021		31 Decen	iber 2020	
ю		СОМРО	NENTS OF C	APITAL			(Au Individual	dited) Consoli	dated	(Aud) Individual		
		D 1)								155 646 170	(Restated)	
	ORE CAPITAL (TIE Common Equity 1						165,492,705 165,492,705		48,380 48,380	155,646,179 155,646,179	182,065,400 182,065,400	
		pital (net of Tr	easurv Stock)	1			11,657,817		57,817	11,657,817	11,657,817	
	1.2 Disclosed I		,				176,441,205		20,975	162,645,967	175,595,182	
	1.2.1 Additional						177,073,286		34,700	163,266,387	177,129,579	
	1.2.1.1 Other com	prehensive in	come				31,467,628		45,547	34,264,570	34,843,282	
	1.2.1.1.1 Ex	cess difference	s arising from t	ranslation of fi	nancial staten	nent	1,902	2	05,942	-	190,177	
	1.2.1.1.2 Po	tential gain of	the increase in	the fair value of	of financial ass	sets						
		ailable for sale					1,551,829		99,260	4,350,673	4,537,625	
		rplus of fixed a		on			29,913,897		40,345	29,913,897	30,115,480	
	1.2.1.2 Other disc						145,605,658 18,799,505		89,153 01,219	129,001,817 17,334,263	142,286,297 17,174,147	
1.2.1.2.1 Agio									33,333	2,333,333	2,333,333	
1.2.1.2.2 General reserves 1.2.1.2.3 Previous year profit									26,446	95,178,902	100.423.925	
		rrent year prof					99,062,669 25,410,151		28,155	14,155,319	16,799,515	
		nds for paid-in							÷	-		
	1.2.1.2.6 Me	erging Entities	Equity**)							-	5,555,377	
	1.2.1.2.7 Ot	hers								-		
1.2.2 Deduction Factor								(1,51	3,725)	(620,420)	(1,534,397)	
1.2.2.1 Other comprehensive income									94,924)	(306,208)	(306,208)	
				m translation of			(294,924	(29	94,924)	(306,208)	(306,208)	
		tential losses fi sets available fi		ise in the fair va	ilue of financi	а						
	1.2.2.2 Other disc						(337,157	(1.2)	- 18,801)	(314,212)	(1,228,189)	
	1.2.2.2 Other disc						(337,137	(1,2)		(314,212)	(1,220,109)	
	1.2.2.2.2 Pre	evious year los										
		rrent year loss										
	1.2.2.2.4 Ne	gative differen		for possible los	ses and allow	ance						
	for	impairment or	earning assets	5								
				amounts from f	air value of fir	nancial						
		ets in trading b					(227.157	(1.24	-	-	(1 220 100)	
	1.2.2.2.0 Re	quired allowar	ce for non earl	ning assets			(337,157	(1,21	8,801)	(314,212)	(1,228,189)	
		olling interest						14.19	92,803		12,304,453	
		Factor of CET					(22.606.317		23,215)	(18,657,605)	(17,492,052)	
		x calculation					(8,447,256		35,696)	(6,697,667)	(8,062,249)	
	1.4.2 Goodwill								32,091)	-	(482,091)	
	1.4.3 Other intan						(3,738,003		03,094)	(3,151,218)	(3,748,637)	
	1.4.4 Investment						(10,421,058	(5,45	52,334)	(8,808,720)	(5,199,075)	
	1.4.5 Shortfall of		rance subsidia	ries						-	-	
	1.4.6 Securitisation 1.4.7 Other dedu								1		-	
	1.4.7 Other dedu 1.4.7.1 Placement		rumen AT 1 an	d/or Tier 2 to o	ther bank							
	1.4.7.2 Cross-owne					344						
	grants, or g		ci citity acqui	rea by the train.	intion due to i	,				-	-	
	1.4.7.3 Exposures th		redit risk due th	ne settlement ris	sk (settlement	risk) -						
	Non Deliver	y Versus Payme	nt								-	
	1.4.7.4 Exposures		s that do busi	iness activity 1	pased on sha	ria						
2	Additional Tier 1	(if available)						,				
	Instrument which		AT 1 requirer	nents								
	Agio/Disagio											
2.3	Deduction factor											
	2.3.1 Placement of											
	2.3.2 Cross-owner grants, or gra		r entity acquir	ed by the trans	ition due to	law,						
II SU	IPPLEMENTAL CA		2)				9,764,189	12.1	55,070	9.011.176	11,499,040	
1.	Capital Instrume			thers which co	mply with Ti	er 2	2,704,102	12,1	33,010		11,477,040	
	Requirements						295,476	82	22,560	409.299	1,211,383	
	Agio/Disagio											
3.	General provision assets)	n on earning a	issets (max. 1	.25% credit ris	k - weighted	1	9,468,713	11.23	32,510	8.601.877	10,287,657	
4.	Deduction supple	emental capit	al				3,400,713		.2,510	0.001.0//	10,207,057	
	4.1 Sinking Fund											
			iment AT 1 and	/or Tier 2 to othe	er bank							
	4.3 Cross-owne	ership in anoth		red by the trans		aw,						
TO	grants, or g TAL CORE AND SU	rants will	CADITAL	_	_	_	175,256,894	200.2	- 03,450	164.657.355	193,564,440	
10	THE CORE AND SU	31 Decen		31 Decem	ber 2020		173,230,894	31 Decer			193,564,440 cember 2020	
		(Aud	ited)	(Audi	ted)			(Auc	lited)		ludited)	
		Individual	Consolidated		Consolidated			ndividual			Concolidated	
		mannauar	consolidated	mannauar	(Restated)			annauan	compone	marviau	(Restated)	
RISK W	EIGHTED ASSETS					КРММ						
	isk - Weighted Assets	757,497,030	906,600,793	688,150,152	823,012,582	CET 1 Ra	atio (%)	18.51%		.42% 18.81		
Aarket I	Risk - Weighted Assets	5,849,789	6,006,776	10,594,562	11,835,517	Tier 1 R	atio (%)			.42% 18.81	% 18.41%	
	onal Risk - Weighted	120 (02 420	161 004 674	130 714 441	152.053.554	Tio- 3.C	atio (0/)	1.000/		1404		
Assets	ck Weighted	130,682,428	151,994,521	128,716,464	153,953,536			1.09%	1.	.14% 1.09	% 1.16%	
fotal Ris Assets	sk Weighted	894.029.247	1,064,602,090	827,461,178	988,801,635	Capital Ratio (Adequacy %)	19.60%	19	.56% 19.90	% 19.57%	
AR BA	SED ON RISK		.,,	02.,101,170	,,,	CET 1 F	OR				1913/7	
	ILE (%)	9.75%	9.79%	9.83%	9,81%		ER (%)	9.85%	9.	.77% 10.07	% 9.76%	
CAPITAL ALLOCATION FOR CAR BASED ON RISK PROFILE PERCENTAGE OF BUFFER MANDATORY FILLED BY BANK(%)												
							conservation					
rom CE	T 1 (%)	8.66%	8.65%	8.74%	8.65%	buffer	r (%)	0.000%")	0.00	0%*) 0.000%	*) 0.000%*)	
						Counter		0.00000				
rom AT	1 (%)	0.00%	0.00%	0.00%	0.00%	Buffer	r (%)	0.000%	0.0	0.00%	% 0.000%	
						Capital	Surcharge for					
From Tier 2 (%) 1.09% 1.14% 1.09% 1.16% Syst						Curtos	mic Bank (%)	2.500%	2.5	% 2.500%		

1.14% 1.09% 1.16% Systemic Bank (%) *) In accordance with OJK Regulation No. 48/POJK.03/2020 on the 1 December 2020 regarding "Changes in Otoritas Jasa Keuangan Regulation No. 11/POJK.03/2020 on National Economic Stimulus as Countercyclical Policy Due to the Effect of Coronavirus Deases 2019"; the requirement to fulfill the Capital Conservation BidFer in the capital component of 23% of the Res Weighted Assists for banks in BUK3 and 4 is posponed until 31 March 2022; *) Impact of the implementation of PSAK 28 (Revised 2012) as a result of the merger of the subsidiary PT Bank Syariah Mart PT Bank Negaria Inducesia Systaih Indonesia Sefficience as of 1 February 2021.

Statements of Cash Flow

(In Millions of Rupiah)

	Consol	idated
DESCRIPTION	(Aud	ited)
	31 December 2021	31 December 202 (Restated)
CASH FLOWS FROM OPERATING ACTIVITIES		
Receipts from interest income	75,695,074	78,186,3
Receipts from sharia income	17,703,438	13,881,6
Receipts from fees, commissions and premium	30,266,634 (13,070,008)	26,340,4
Payments of insurance claim expense Payments of interest expense	(31,422,158)	(11,376,64 (26,158,41
Payments of sharia expenses	4,306,773	(4,881,53
Receipts from the sale of Government Bonds - Fair value through profit or loss	230,777,422	225,404,4
Acquisition of Government Bonds - Fair value through profit or loss	(229,207,771)	(205,899,47
Foreign exchange gain - net	5,240,325	2,827,1
Trading income - net	1,070,433	1,036,8
Other operating income - others	3,842,197	4,883,1
Other operating expenses - others	(4,621,890)	(7,670,23
Salaries and employee benefits	(19,613,916)	(19,612,30
General and administrative expenses	(16,261,430) 32,304	(16,434,02 127,0
Non operating income/(expense) - net Payment of corporate income tax	(8,301,777)	(5,051,02
Cash Flow From Operating Activities Before Changes in Operating Assets and Liabilities	46,435,650	55,603,44
Decrease/(increase) in Operating Assets:	40,433,030	55,005,4
Placements with Bank Indonesia and other banks	(3,035,199)	262,8
Marketable securities - Fair value through profit or loss	(3,725,552)	(25,702,29
Other receivables - trade transactions	697,596	419,8
Loans	(82,428,247)	13,973,3
Sharia financing	(17,626,346)	(23,372,58
Securities purchased under resale agreements	27,777,456	(53,139,09
Consumer financing receivable	(955,774)	(1,423,14
Net investment in lease financing Prepaid taxes	(1,276,488) 105,033	(567,29 (1,066,23
Prepaid taxes Prepaid expense	156,184	1,746,4
Other assets	773,601	(3,929,06
Proceeds from collection of financial assets already written - off	6,032,660	4,834,6
Increase/(decrease) in Operating liabilities and Temporary Syirkah Funds:	0,002,000	1,00 1,0
Conventional Banking		
Demand deposits	86,516,511	62,327,1
Saving deposits	49,240,816	28,635,1
Time deposits	(14,624,168)	26,721,2
Interbank call money	4,354,056	436,4
Obligation due immediately	1,094,141 2,807,034	1,116,8
Liability to unit - linked policyholders Other taxes payable	(140,336)	3,812,8
Other liabilities	1,165,775	9,630,4
Sharia Banking - Temporary Syirkah Funds	.,,	
Demand deposits - restricted investment and demand deposit - mudharabah musytarakah		
- musyarakah	7,948,174	(6,509,75
Saving deposits - restricted investment and mudharabah saving deposit - unrestricted		
investment	6,093,555	10,944,5
Mudharabah time deposits - unrestricted investment Net Cash Provided by Operating Activities	12,506,361 129,892,493	5,138,9 109,894,6 4
	129,892,493	109,894,0
CASH FLOWS FROM INVESTING ACTIVITIES		
Increase in marketable securities - other than at fair value through profit or loss	(15,903,410)	14,872,3
Increase in Government Bonds - other than at fair value through profit or loss Proceeds from cale of fixed accets	(111,377,999)	(48,572,99 565,3
Proceeds from sale of fixed assets Acquisitions of fixed assets	(112,059) (2,170,555)	(2,806,83
Acquisitions of intengible assets	(1,353,981)	(1,629,16
Acquisitions of right of used assets	(957,220)	(2,268,45
Decrease/(Increase) of investment in Subsidiaries	(601,828)	(1,718,60
Net cash used in investing activities	(132,477,052)	(41,558,40
CASH FLOWS FROM FINANCING ACTIVITIES		
Issuence of marketable securities	7,625,355	8,900,2
Payments of marketable securities issued	(1,880,583)	(3,178,67
Receipts from fund borrowings	19,337,627	37,285,9
Payments of fund borrowings	(22,304,881)	(38,266,38
Payments of Subordinated Loans and bonds	(16,109)	(15,82
Increase/(Decrease) in securities sold under repurchase agreements	4,074,684	(2,593,15
Adjusting the opening balance in relation to the application of PSAK 55	(10.074.000)	192,6
Payments of dividends Purchase of treasury Stock	(10,271,552)	(16,566,10 (150,89
Purchase of treasury Stock Adjustment of Agio Share		(150,89
Net cash Used by in Financing Activities	(3,435,459)	(14,392,18
(Decrease)/Increase on Cash and Cash Equivalent	(6.020.018)	53,944.0
Effect of Exchange Rate Changes on Cash and Cash Equivalent	(8,020,018) (269,997)	1,411,99
Cash and Cash Equivalents at Beginning of Period	199,921,727	144,565,62
Cash and Cash Equivalents at End of Year	193,631,712	199,921,7
	199,091,712	100,021,7
Cash and cash equivalent at end of period consist of :		
Cash Guerrat a security with Bank Indonesia	23,948,485	26,225,0
Current accounts with Bank Indonesia	99,023,492	52,238,6
Current accounts with other banks	25,441,661	26,499,0
Chart terms investments are liquid with maturity and other second s		
Short-term investments are liquid with maturity period of three months or less since the date of acquisition	45,218,074	94,958,8

Losses and Allowance for Asset Quality Assessment

For the Year Ended 31 December 2021 and 2020

	NO DESCRIPTION			31 De	cember 2021 (Audited)			31 December 2020 (Audited)						
		Allowance for Impairment			Calculate Allowance for Possible Losses on Earning Assets							Calculate Allowance for Possible Losses on Earning Assets			
N					Total Allowance for impairment			Total Allowance for Possible Losses				Total Allowance for impairment			Total Allowance for Possible Losses
	. Placements with other banks	8,168	-	-	8,168	309,685	-	309,685	7,542	-	47,655	55,197	309,473	47,655	357,128
2	 Spot and derivative receivables/forward 	-	-	-		16,735	-	16,735	-	-	-	-	25,879	-	25,879
3	. Securities	39,497	21,186	-	60,683	224,054	2,584	226,638	32,144	34,295	-	66,439	265,277	3,033	268,310
4	 Securities sold with agreement to repurchase (repo) 	-	-	-	-	6,525	-	6,525	-	-	-	-	-	-	-
4	 Securities purchased with agreement to resell (reverse repo) 	-	-	-	-	-		-	-	-	-	-	-	-	-
	Acceptances receivables	15,999	177,256	1,824	195,079	94,707	38,239	132,946	28,348	91,321	1,391	121,060	99,397	4,166	103,563
7	. Loans and financing provided	11,597,063	28,900,774	19,990,424	60,488,261	7,644,691	21,333,801	28,978,492	11,308,857	25,142,001	22,040,588	58,491,446	7,019,512	24,470,631	31,490,143
8	. Investments in shares	30	-	26,777	26,807	30	91,955	91,985	30	-	27,897	27,927	2,580	92,041	94,621
9	0. Other receivable	76,118	227,852	1,150,478	1,454,448	282,627	1,198,008	1,480,635	74,997	485,534	1,135,660	1,696,191	292,551	1,130,297	1,422,848
1	0. Commitments and contingencies	776,358	1,309,730	191,858	2,277,946	1,912,569	559,103	2,471,672	733,625	2,543,225	178,647	3,455,497	1,626,257	364,594	1,990,851
	TOTAL	12,513,233	30,636,798	21,361,361	64,511,392	10,491,623	23,223,690	33,715,313	12,185,543	28,296,376	23,431,838	63,913,757	9,640,926	26,112,417	35,753,343

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

Management of The Bank

5	
Board of Commissioner	
President Commissioner/ Independent	: Muhamad Chatib Basri
Deputy President Commissioner/Independent	: Andrinof A. Chaniago
Independent Commissioner	: Mohamad Nasir
Independent Commissioner	: Boedi Armanto
Independent Commissioner	: Loeke Larasati Agoestina
Commissioner	: Rionald Silaban
Commissioner	: Arif Budimanta
Commissioner	: Faried Utomo
Commissioner	: Nawal Nely
Commissioner	: Muhammad Yusuf Ateh
Board of Director	
President Director	: Darmawan Junaidi
Deputy President Director	: Alexandra Askandar
Director of Risk Management	: Ahmad Siddik Badruddin
Director of Compliance and HR	: Agus Dwi Handaya
Director of Treasury and International Banking	: Panji Irawan
Director of Commercial Banking	: Riduan
Director of Network and Retail Banking	: Aquarius Rudianto
Director of Operation	: Toni Eko Boy Subari
Director of Corporate Banking	: Susana Indah Kris Indriati
Director of Institutional Relationship	: Rohan Hafas
Director of Finance and Strategy	: Sigit Prastowo
Director of Information Technology	: Timothy Utama

Shareholders

Ultimate Shareholder Republic of Indonesia	52.00%
Non Ultimate Shareholder through Capital Market (≥ 5%)	Nil
New Ultimeter Chaushalder through your Constal Marshot (> 50()	

8.00% esia Inve

Awards

Bisnis Indonesia	Asiamoney
Bisnis Indonesia	Best Digital Bank in Indonesia
Financial Awards 2021	The Indonesia Institute
Majalah Infobank	for Corporate Governance
The Best SOE 2021	Corporate Governance
Platinum Trophy	Perception Index Awards 202
CNBC Indonesia	Most Trusted Company
The Best Financial Services	
Super App	

(In Millions of Rupiah)

ΝΟΤΕΣ

N OT E S
 1. The above financial information is extracted from the Consolidated Financial Statements of PT Bank Mandiri (Persero) Tbk. ('Bank') and its Subsidiaries as of 31 December 2021 and for the year then ended, prepared by the Bank's Management in accordance with Indonesian Financial Accounting Standards which have been audited by KAP Tanudiredia, 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 27 January 2022.
 2. The above published financial statements are presented to comply with Financial Statements of the Bank and Circular Letter of Financial Services Authority Negulation (FSA) No.37/ POIK.03/2019 dated 19 December 2019 regarding Transparency and Published Financial Statements of Commercial Banks and Circular Letter of Financial Services Authority No.9/SEOIK.03/2020 dated 20 January 2020 regarding Transparency and Published Financial Statements of the Bank and Circular Letter of Financial Banks and Circular Letter of Financial Statements and also in accordance with Rule No. X.X.2, Attachment to Decision of Chairman of Bapepam and LK No. Kep-346/BL/2011 dated 5 July 2011 regarding Submission of Periodic Financial Statements have been prepared in accordance with Bapepam and LK No. Kep-347/BL/2012 dated 2 July 2011 regarding Submission of Pariodic Financial Statements have been prepared in accordance with Bapepam and LK No. Kep-347/BL/2012 dated 2 July 2011 regarding Submission of Chairman of Bapepam and LK No. Kep-347/BL/2012 dated 2 July 2011 regarding Submission of Chairman of Bapepam and LK No. Kep-347/BL/2012 dated 2 July 2011 regarding Submission of Chairman of Bapepam and LK No. Kep-347/BL/2012 dated 2 July 2011 regarding Submission of Chairman of Bapepam and LK No. Kep-347/BL/2012 dat

4. In connection with the Transaction for the Establishment of BSI, the consolidated financial statements as of and for the year ended 31 December 2020 have been restated as if the business combination had occurred since the beginning of the period when the entities were under common control in accordance with the application of PSAK 38 (Revised 2012) "Entity Business Combination In the combined control of the period with the application of PSAK 38 (Revised 2012) "Entity Business Combination Under Common Control".

5. Bank Mandin's Individual Governance Factor Rating for the year ended December 2020 and for the period ended June 2021 is 2 (Good). Reflecting that the Bank's management has implemented Good Governance in general. This is reflected in adequate compliance with the principles of Governance. In this case, there are weaknesses in the application of the principles of Good Corporate Governance, in general these weaknesses are less significant and can be resolved by normal actions by the Bank's management.

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

7. Exchange rate of 1 US Dollar as of 31 December 2021 and 2020 were Rp14,252.50 and Rp14,050.00, respectively



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