

Consolidated Financial Statements

Statements of Income and Other Comprehensive Income

(In Millions of Rupiah)

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PT Bank Mandiri (Persero) Tbk. & Its Subsidiaries

	tements of Financial Position of Temperature 1992 to 1992 and 2021	on			(1	n Millions	of Rupial
NO	DESCRIPTION		INDIVI (Audi		CO	NSOLIDATI (Audited)	ED
		31 Decembe	er 2022	31 December 2021	31 December 20	022 31 De	ecember 2021
1.	ASSETS Cash	20.8	52.885	18,829,300	27,212,7	759	23,948,485
2.	Placements with Bank Indonesia	147,5	16,206	116,306,974	183,931,0	076	138,296,267
3. 4.	Placements with other banks		63,932	30,968,466	66,552,		33,954,077
4. 5.	Spot and derivative receivables/forward Securities*)		50,716 79,709	1,673,544 265,127,156	2,275,2 385,062,3		1,673,815 379,541,406
6.	Securities sold under repurchase						
7.	agreements (Repo) Securities purchased under resale	26,0	16,689	6,202,221	26,127,2	217	6,326,209
	agreements (Reverse Repo)		12,523	22,136,689	11,705,9		27,317,000
8. 9.	Acceptances receivables Loans		57,879 39.051	10,231,835 828,113,863	11,781,5		10,273,444 026,224,827
۶. 10.		932,0.	-	- 626,113,603	23,757,		19,108,322
11.	Sharia financing						
12. 13.	Investment in share Others financials assets		68,650 83,587	10,477,783 37,990,768	2,757,5 45,339,3		2,446,988 39,099,546
14.	Allowance for impairment on financial	43,00	05,507	37,550,700	45,555,	310	35,055,540
	assets -/- a. Securities	/1	7 024\	(60,694)	(20.2	60)	(01.350)
	b. Loans and sharia financing **)		7,834) 57,417)	(60,684) (60,488,261)	(39,2 (65,362,1		(81,350) (69,193,662
	c. Others	(1,71	4,720)	(1,684,502)	(1,761,1	17)	(1,735,881)
15.	Intangible assets	9,2	70,638	8,439,235	11,712,0	040	10,634,761
	Accumulated amortisation for intangible assets -/-		7,283)	(4,701,232)	(6,618,4	31)	(5,523,002)
16.		66,3	92,486	58,232,269	77,969,8		67,503,267
	Accumulated depreciation for premises and equipment -/-	(16,18	5,489)	(13,894,875)	(21,429,3	32) (18,358,475
7.	Non earning assets						
	a. Abandoned properties - net b. Repossessed assets - net			238,820	9,4	103	238,820
	c. Suspense account - net	2,08	89,953	419,412	2,089,9	953	419,412
_	d. Interoffice assets		-	-			
18. 19.	Lease financing Other assets	20.4	19,902	20,996,790	5,872,5 30,997,8		4,823,773 28,673,079
	TOTAL ASSETS	1,570,33		1,355,555,571	1,992,544,6		25,611,128
	LIABILITIES AND EQUITY						
1.	LIABILITIES Demand deposits ****)	497.9	91,237	378,436,403	541,801,0	050	113,072,630
2.	Savings deposits ****)	428,36	66,948	380,876,425	552,752,4	172	486,852,911
3.	Time deposits ****)		06,141	266,984,444	396,291,0		391,250,578
4. 5.	Electronic money Fund from Bank Indonesia	1,7:	54,492	1,556,416	1,754,4	-	1,556,416
6.	Fund from other banks ****)	13,4	19,651	12,307,313	15,781,3	347	13,810,595
7.	Spot and derivative liabilities/forward	2,1	50,170	1,024,951	2,150,	170	1,024,951
8.	Securities sold under repurchase agreements (Repo)	24,2	28,547	5,343,570	24,325,4	175	5,427,998
9.	Acceptances liabilities		57,879	10,231,835	11,781,		10,273,444
10. 11.	Securities issued Fund borrowings		70,874 62,329	35,305,054 40,702,962	46,209,5 62,973,6		45,573,377 51,536,546
12.	Margin deposits received		44,783	670,515	944,7		670,515
3.	Interoffice liabilities	13	24,781	38,617	124,7		38,617
14.	Liability to unit-link holders Other liabilities	33.7	11,642	32,332,520	29,710,2 53,698,5		30,657,570 51,753,698
16.	Minority interest	33,7	-	52,552,520	22,566,6		17,424,670
	TOTAL LIABILITIES	1,359,08	39,474	1,165,811,025	1,762,865,9	001 1,5	20,924,516
17.	EQUITY Share capital						
	a. Authorised capital		00,000	16,000,000	16,000,0		16,000,000
	b. Unpaid-in capital-/- c. Treasury stock -/-	(4,33	(3,333	(4,333,333)	(4,333,3	33)	(4,333,333)
8.	Additional paid-in capital			(8,850)		-	(8,850
	a. Agio	18,9	41,550	18,799,505	17,643,2	264	17,501,219
	b. Disagio -/-c. Funds for paid-up capital		-	-			
	d. Others					-	
9.	Other comprehensive income						
	a. Gain b. Losses -/-		28,874 (6,188)	32,774,094 (293,023)	36,973,3 (3,599,7		33,680,333
20.		(3,07	5,.00)	(200,020)	(3,333,7	,	(. 40,051)
	a. General reserve	2,3	33,333	2,333,333	2,342,	132	2,333,333
1.	b. Appropriated reserve Retained earning		-	-		-	
. 1 .	a. Previous years *****)	124,4	72,820	109,334,221	140,299,3	355	122,497,998
	b. Current year	37,69	92,426	25,410,151	41,170,6	537	28,028,155
	c. Paid dividend -/- TOTAL EQUITY ATTRIBUTABLE TO OWNER		6,893)	(10,271,552) 189,744,546	(16,816,8 229,678,7		10,271,552 04,686,61 2
	TOTAL EQUITY	211,24		189,744,546	229,678,7		04,686,612
	TOTAL LIABILITIES DAN EQUITY	1,570,33		1,355,555,571	1,992,544,6	587 1,7	25,611,128
	Including Securities owned by Subsidiary which class 1 January 2012.				counting for Suki	uk" which ha	s eπective sin
") "*)	Including allowance for impairment for consumer fina Including right of use assets. Consolidated balance includes temporary syirkah fun	-		se financing.			
***)	Accumulated losses of Rp162,874,901 million had been	eliminated agair	nst additio	nal paid-in capital/agio	through quasi-reor	ganisation or	30 April 2003
	culation of Financial Ratios						
	f 31 December 2022 and 2021	December 31	December	NO.	ios	31 December	(In 9
NO	202	2 (Audited) 202	1 (Audited)	NO RAT	ios	2022 (Audited)	2021 (Audited
1.	PERFORMANCE RATIOS Capital Adequacy Ratio (CAR)	10.4694	10 600/	COMPLIANCE a. Percentage	violation of		
2.	Capital Adequacy Ratio (CAR) Non-performing earning assets and	19.46%	19.60%		ding Limit		
	non-performing non-earning assets			i. Related p		0.00%	0.00%
	to total earning assets and non-						

NO	DESCRIPTION	(Aud	lited)	(Audited)		
	DESCRIPTION	31 December 2022	31 December 2021			
	OPERATING INCOME AND EXPENSES					
Α	Interest and Sharia Income, Interest and Sharia	Expenses, and P	remium Income	and Claim Expen	ses	
1.	Interest and Sharia Income	82,402,327	71,404,013	112,382,118	97,749,086	
2.	Interest and Sharia Expenses	17,296,790	17,443,472	24,478,764	24,686,592	
	Net Interest Income and Sharia Income	17/250/750	17,113,172	21,170,701	21,000,552	
	(Expenses)	65,105,537	53,960,541	87,903,354	73,062,494	
3.	Premium Income	-	-	14,380,273	14,857,941	
4.	Claim Expenses	-	-	11,912,575	13,070,008	
	Net Premium Income (Claim Expenses)	-	-	2,467,698	1,787,933	
	Net Interest and Sharia Income (Expenses),					
_	and Net Premium Income (Claim Expenses)	65,105,537	53,960,541	90,371,052	74,850,427	
В	Other Operating Income and Expenses					
1.	Gain (loss) from increase (decrease) in fair value of financial assets	2,378,638	2,361,613	2,714,981	2,605,189	
2.	Gain (loss) from decrease (increase) in fair value	2,376,036	2,301,013	2,714,901	2,003,103	
	of financial liabilities	-	-	_		
3.	Gain (loss) from sale of financial assets	1,072,689	3,933,183	1,275,806	4,007,783	
4.	Gain (loss) from spot and derivative transaction/					
	forward (realised)	284,903	452,436	290,162	506,666	
5.	Gain (loss) from investment in shares under					
	equity method	-	-	-		
6.	Gain (loss) from foreign currencies translation			-		
7.	Dividend income	1,201,502	596,580	-		
8.	Comissions/provisions/fees and administrative	14,380,598	12,542,331	19,081,231	15,684,714	
9.	Other income	7,686,225	5,351,773	11,949,058	9,590,053	
10.	Impairment for financial assets	10,266,667	13,874,376	15,841,114	19,265,359	
11.	Losses related to operational risk	30,873	27,127	85,947	27,12	
12.	Salaries and employee benefits	16,047,712	15,188,121	24,641,746	22,677,112	
13.	Promotion expenses	1,275,566	1,013,193	1,885,314	1,390,826	
14.	Other expenses	17,823,935	17,459,772	27,060,080	25,444,205	
	Other Operating Income (Expenses) - net	(18,440,198)	(22,324,673)	(34,202,963)	(36,410,224	
	PROFIT (LOSS) FROM OPERATIONS	46,665,339	31,635,868	56,168,089	38,440,203	
	NON OPERATING INCOME AND EXPENSES					
1.	Gain (loss) from sale of premises and equipment	2,575	(6,544)	2,821	(114,086	
2.	Other non operating income (expenses)	110,519	91,819	206,816	32,304	
	PROFIT (LOSS) FROM NON OPERATING	113,094	85,275	209,637	(81,782	
	PROFIT (LOSS) CURRENT YEAR BEFORE TAX	46,778,433	31,721,143	56,377,726	38,358,421	
	Income tax expenses					
	a. Estimated current tax	(9,329,662)	(7,436,303)	(11,897,334)	(9,245,615	
	b. Deferred tax income (expenses)	243,655	1,125,311	471,976	1,438,291	
	PROFIT (LOSS) CURRENT YEAR	37,692,426	25,410,151	44,952,368	30,551,097	
	PROFIT (LOSS) MINORITY INTEREST	-	-	3,781,731	2,522,942	
	OTHER COMPREHENSIVE INCOME					
1.	Unreclassified to profit or loss					
	a. Premises and equipment revaluation increment	4,574,057	_	4,574,057	221,73	
	b. Remeasurement from defined benefit program	232,551	220,154	354,986	314,318	
	c. Others	-	-	-		
2.	Reclassified to profit or loss					
	a. Gain (loss) from adjustments arising from					
	translation of financial statement	(68,731)	13,186	28,558	27,04	
	b. Gain (loss) from Gain (loss) from changes in					
	the fair value of financial assets through other comprehensive income	(4,266,262)	(2.798.845)	(4,557,967)	(2,823,589	
	c. Others	(4,200,202)	(2,790,043)		29,312	
	Other comprehensive income current year			(5,460)	29,312	
	after income tax	471,615	(2,565,505)	394,174	(2,231,176	
	TOTAL OTHER COMPREHENSIVE INCOME					
	CURRENT YEAR	38,164,041	22,844,646	45,346,542	28,319,921	
	Profit (loss) current year attributable to:					
	PARENT COMPANY	37,692,426	25,410,151	41,170,637	28,028,15	
	NON CONTROLLING INTEREST			3,781,731	2,522,942	
	TOTAL PROFIT (LOSS) CURRENT YEAR	37,692,426	25,410,151	44,952,368	30,551,09	
	Total comprehensive profit (loss) current					
	year attributable to :					
	PARENT COMPANY	38,164,041	22,844,646	41,604,619	25,638,53	
	NON CONTROLLING INTEREST			3,741,923	2,681,385	
	TOTAL COMPREHENSIVE PROFIT (LOSS)					
	CURRENT YEAR	38,164,041	22,844,646	45,346,542	28,319,921	
	TRANSFER PROFIT (LOSS) TO HEAD OFFICE	-	-	-		
	DIVIDEND	-	-	-		
	EARNINGS PER SHARE (in Rupiah)			882.52	601.06	
				002102	23110	

Statements of Commitments and Contingencies

A. Exchange Rate Related

**)	Consolidated balance includes temporary syirkal Accumulated losses of Rp162,874,901 million had b	een eliminated	against addition	nal paid-in capital/agio through quasi-re	organisation on	30 April 2003.	NO	DESCRIPTION	INDIV (Aud		CONSOL (Audi	
	ulation of Financial Ratio	os							31 December 2022	31 December 2021	31 December 2022	31 December 20
s of	31 December 2022 and 2021					(In %)	1	COMMITMENT RECEIVABLES				
NO	RATIOS		31 December 2021 (Audited)	NO RATIOS	31 December 2022 (Audited)		1.	Unused fund borrowings/financing facilities	-	-	-	
		LOZZ (Mudited)	ZOZT (Mudited)		ZOZZ (Nautteu)	2021 (Addited)	2.	Outstanding purchase position on spot and				
	PERFORMANCE RATIOS			COMPLIANCE				derivative/forward	216,072,362	181,383,986	216,413,578	181,441,6
1.	Capital Adequacy Ratio (CAR)	19.46%	19.60%	 a. Percentage violation of Legal Lending Limit 			3.	Others	-	-	-	
2.	Non-performing earning assets and non-performing non-earning assets			i. Related parties	0.00%	0.00%	п	COMMITMENT PAYABLES				
	to total earning assets and non-			ii. Third parties	0.00%	0.00%	1.	Unused loan/financing facilities granted to custome	r			
	earning assets	1.09%	1.63%	b. Percentage of excess of	0.00%	0.00%		i. Committed	47,765,747	60,544,482	47,580,488	60,453,7
3.	Non-performing earning assets to total earning assets			Legal Lending Limit				ii. Uncommitted	149,441,920	131,976,914	149,954,493	132,857,4
		1.09%	1.60%	i. Related parties	0.00%	0.00%	2.	Outstanding irrevocable letters of credit	28,135,050	19,240,810	28,317,281	19,304,9
4.	Allowance for impairment on financial assets to earning assets	3.91%	5.04%	ii. Third parties	0.00%	0.00%	2	Outstanding intevocable letters of credit		15/2 10/010	20,517,201	15/50 1/5
	NPL Gross		2.81%	2. Reserve requirement			٥.	forward	219,886,630	181,633,870	222,031,188	184,110,4
٥.		1.88%		a. Primary reserve			4.	Others	-	-	-	
6.	NPL Net	0.26%	0.41%	requirement Rupiah	8.53%	3.97%						
7.	Return on Asset (ROA)	3.30%	2.53%	i. Daily	0.00%	0.50%	Ш					
8.	Return on Equity (ROE)	22.62%	16.24%	ii. Average	8.53%	3.47%		Guarantees received	27,815,004	27,355,058	28,052,019	27,557,0
€.	Net Interest Margin (NIM)	5.16%	4.73%	b. Reserve requirement			2.	Others	34,355	32,729	34,355	32,7
0.	Operating Expenses to	E7 250/	67.26%	Foreign currencies	4.10%	4.10%	IV	CONTINGENT PAYABLES				
1	Operating Income Cost to Income Ratio (CIR)	57.35% 38.19%	42.54%	i. Daily ii. Average	2.00% 2.10%	2.00% 2.10%	1.	Guarantees issued	120,128,031	118,429,020	122,836,819	120,089,4
2.	Loan to Deposit Ratio (LDR)	77.61%		Net Open Position-Overall	9.78%	4.27%		Others	2,154,323	1,561,169	2,154,323	1,561,1
	ements of Assets' Quality		00.0470	J. Net Open Position-Overall	9.7070	4.2770	۷.	Others	2,134,323	1,301,109	2,134,323	1,561,

								IDUAL					
0	DESCRIPTION			December :	2022 (Audi	ted)				December	2021 (Audit	ted)	
			Special Mention	Sub Standard					Special Mention	Standard			
	RELATED PARTIES												
1.	Placements with other banks												
	a. Rupiah	250,022	-	-	-		250,022	22	-	-	-	-	
	b. Foreign currencies	942,939		-	-	-	942,939	889,890	-	-	-	-	889,8
2.	Spot and derivative receivables/ forward												
	a. Rupiah												
	b. Foreign currencies												
2	Securities												
٥.	a. Rupjah	10,401					10,401	25,098					25,0
	b. Foreign currencies	10,401					10,401	23,090					23,0
4.	Securities sold with agreement to												
	repurchase (Repo)												
	a. Rupiah	-	-	-	-			-		-	-		
	b. Foreign currencies	-	-	-	-			-	-	-	-		
	Securities purchased with												
	agreement to resell (Reverse Repo)												
	a. Rupiah	-	-	-	-	-		-	-	-	-	-	
	b. Foreign currencies	2.463	-	-	-	-		2.00	-	-		-	
	Acceptances receivables Loans and financing provided	2,180			-	-	2,180	2,829			-	-	2,8
	a. Micro, Small and Medium loans												
	(UMKM)							500					5
	i. Rupiah							500					5
	ii, Foreign currencies				_			-					
	b. Non UMKM	3,934,801	558				3,935,359	4,138,201	5.870				4,144,0
	i. Rupiah	3,467,776	558		-		3,468,334	3,995,676	5,870				4,001,
	ii. Foreign currencies	467,025	-				467,025	142,525	-				142,5
	c. Restructured loans*)	-					-	_					
	i. Rupiah												
	ii. Foreign currencies												
	Investments in shares	14,526,122		414,227	94,191		15,034,540	9,935,232		483,227	25,191		10,443,6
	Other receivables						-	484					
0.	Commitments and contingencies												
	a. Rupiah	528,902	153	-	-	-	529,055	609,400	199	-	-	-	609,5
	b. Foreign currencies	-		-	-					-	-		
	THIRD PARTIES												
	Placements with other banks												
	a. Rupiah	17,639,395			-		17,639,395	1,496,029			-		1,496,0
	b. Foreign currencies	106,048,785	-	-	-	-	106,048,785	58,156,464	-	-			58,156,4
	Spot and derivative receivables/												
	forward												
	a. Rupiah	2,125,393			-	-	2,125,393	1,641,002		-			1,641,0
	b. Foreign currencies	125,323			-		125,323	32,542					32,
	Securities												
	a. Rupiah	214,425,713		-	-		214,425,713		51,654	-	-	-	212,129,1
	b. Foreign currencies	65,643,595			-	-	65,643,595	52,972,889	-	-	-	-	52,972,8
	Securities sold with agreement to repurchase (Repo)												
	a. Rupiah	19,566,295					19,566,295						
	b. Foreign currencies	6,450,394					6,450,394	6,202,221					6,202,
	Securities purchased with	0, 150,554					0,.30,334	U,EJE,EE!					0,202,
	agreement to resell (Reverse Repo)												
	a. Rupiah	6,312,523					6,312,523	22,136,689					22,136,0
	b. Foreign currencies		-	-	-			-	-	-			
	Acceptances receivables	11,290,400	62,784	2,515	-	-	11,355,699	9,467,878	759,304	1,824			10,229,0
	Loans and financing provided												
	a. Micro, Small and Medium loans												
	(UMKM)	112,371,501		314,452			117,295,032			179,342			103,546,
	i. Rupiah	112,198,336	3,544,994	314,452	466,031	598,054	117,121,867		2,328,286	179,342	353,392	332,987	103,250,
	ii. Foreign currencies	173,165	-	-			173,165	295,884					295,
	b. Non UMKM	758,339,185					811,408,660						
	i. Rupiah	550,346,412		966,062	4,410,452					1,734,315		12,412,324	
	ii. Foreign currencies	207,992,773			525,552		225,645,243		12,101,574		521,430	4,090,380	
	c. Restructured loans*)	54,866,554					102,116,631						
	i. Rupiah		18,092,502	642,551	4,020,670		79,134,044		23,067,584	1,441,910		10,811,862	
	ii. Foreign currencies	5,357,462	14,427,553	-	525,451	2,672,121	22,982,587	10,583,443	11,504,899		521,429	4,090,306	26,700,
	Investments in shares	-	427.15	45.00	-	34,110	34,110		4.46	32,067	-	2,066	34,
	Other receivables	32,844,347	437,481	12,419	-	1,227,446	34,521,693	28,262,220	1,194,140	14,273	140	1,136,090	30,606,
D.	Commitments and contingencies a. Rupiah	212,868,165	1,590,874	3,945	45,927	102.01-	214,700,924	100.000.00	3 350 000	42.525		26	
					45 427	192 013	214 700 924	149 868 525	2.358.886	42,538	5,333	204 030	202,479,3
	b. Foreign currencies	124,557,866		333	4.003		130,240,769		5,589,989	8,002	3,333		127,102,

4.	Future	-	-	-	-	-				
5.	Swap	100,210,214	94,492,882	5,717,332	583,111	316,986				
6.						-				
В.	Interest Rat	e Related								
1. 2.	Option	-		-	-	-				
۷.	a. Written									
	b. Purchased	_								
3.	Future	-								
4.	Swap	56,199,274	53,625,894	2,573,380	1,077,081	803,917				
5.	Others	31,825,598	31,825,598		284,389	891,203				
c.	Others	140,000	140,000		75,909					
	TOTAL	235,127,232	224,905,642	10,221,590	2,250,716	2,150,170				
	oard of Comn		enendent	: Mul	namad Chati	h Basri				
President Commissioner/Independent : Muhamad Chatib Basri										
Deputy President Commissioner/Independent : Andrinof A. Chaniago Independent Commissioner : Boedi Armanto										
Independent Commissioner : Loeke Larasati Agoestina										
Independent Commissioner : Muliadi Rahardja Commissioner : Rionald Silaban										
	mmissioner				Budimanta					
	mmissioner				ed Utomo					
Commissioner : Nawal Nely										
	Commissioner : Muhammad Yusuf Ateh									
Co				: Mul	nammad Yus	ui Ateii				
Co	oard of Direct									
Bo Pr	oard of Direct esident Direct	tor		: Dari	mawan Juna	idi				
Co Bo Pr	oard of Direct esident Direct eputy Preside	tor nt Director		: Dari	mawan Juna kandra Askar	idi ndar				
Pr Di	pard of Direct esident Direct eputy Presiden rector of Risk	tor nt Director Management		: Darı : Alex : Ahn	mawan Juna kandra Askar nad Siddik B	idi ndar adruddin				
Pr Di Di	pard of Direct esident Direct eputy Presiden rector of Risk rector of Com	tor nt Director Management npliance and H	łR	: Dari : Alex : Ahn : Agu	mawan Juna kandra Askar	idi ndar adruddin				
Pro Di Di Di Di	esident Direct esident Direct eputy Presider rector of Risk rector of Com rector of Treas	tor nt Director Management	HR national Banki	: Dari : Alex : Ahn : Agu	mawan Juna kandra Askar nad Siddik B is Dwi Handa ji Irawan	idi ndar adruddin				
Property Die	pard of Direct esident Direct eputy Presider rector of Risk rector of Com rector of Treas rector of Com	tor nt Director Management opliance and H eury and Intern omercial Banki	IR national Banki ing	: Dari : Alex : Ahn : Agu ng : Pan : Ridu	mawan Juna kandra Askar nad Siddik B is Dwi Handa ji Irawan uan	idi ndar adruddin nya				
Pro Di Di Di Di Di Di Di	pard of Direct esident Direct eputy Presider rector of Risk rector of Com rector of Treas rector of Com	tor nt Director Management opliance and H sury and Intern omercial Banki work and Reta	IR national Banki ing	: Dari : Alex : Ahn : Agu ng : Pan : Ridu : Aqu	mawan Juna kandra Askar nad Siddik B is Dwi Handa ji Irawan	idi ndar adruddin aya				
Property Die	pard of Direct esident Direct eputy Presider rector of Risk rector of Com rector of Treas rector of Netv rector of Ope	tor nt Director Management opliance and H sury and Intern omercial Banki work and Reta	dR national Banki ing iil Banking	: Dari : Alex : Ahn : Agu ng : Pan : Ridu : Aqu	mawan Juna kandra Askar nad Siddik Bi is Dwi Handa ji Irawan Jan arius Rudiar	idi ndar adruddin aya ato pari				
Property De Di	pard of Direct esident Direct eputy Presiden rector of Risk rector of Com rector of Treas rector of Metv rector of Ope rector of Corp rector of Corp rector of Corp	tor Int Director Management Inpliance and H International Banki Invokand Reta Internation	HR national Banki ing iil Banking g	: Darr : Alex : Ahn : Agu ng : Pan : Ridu : Aqu : Toni	mawan Juna kandra Askar nad Siddik B. is Dwi Handa ji Irawan uan arius Rudiar i Eko Boy Sul	idi ndar adruddin aya ato pari				
Property De Di	pard of Direct esident Direct eputy Presiden rector of Risk rector of Com rector of Com rector of Netv rector of Ope rector of Corp rector of Insti	tor Int Director Management Intipliance and I- Interpreted and Intern Interpreted Bankin	HR national Banki ing iil Banking g ionship	: Darr : Alex : Ahn : Agu ng : Pan : Ridu : Aqu : Toni : Susi	mawan Juna kandra Askar nad Siddik Bi is Dwi Handa ji Irawan uan arius Rudiar i Eko Boy Sul ana Indah Kr	idi ndar adruddin aya ato pari				

8.080.142 529.803

22,536

63,704

	. Sigit i rastowo
Director of Information Technology	: Timothy Utama
hareholders	
Ultimate Shareholder	
Republic of Indonesia	52.00%
Non Ultimate Shareholder through Capita	al Market (≥ 5%) Nil
Non Ultimate Shareholder through non	Capital Market (≥ 5%)
Indonesia Investment Authority	8.00%

238,820

LinkedIn 2022 Top Companies	13th IICD Corporate Governance
Rank 2 - The 15 Best Workplaces to	Awards
Grow Your Career in Indonesia	Best Financial Sector - Big Cap Category
Forbes 2022 World's Best Banks	Bisnis Indonesia Financial Award
Rank 3 - Best Banks in Indonesia	2022
Asiamoney Awards 2022	Innovative Wholesale Digital Banking
Best Domestic Bank in Indonesia	Platform
Best Bank for Digital Solutions in Indonesia Alpha Southeast Asia Best FI Awards 2022 Best Retail Bank in Indonesia Best Cash Management Bank in Indonesia	Anugerah Bisnis Indonesia Social Responsibility Awards (BISRA) 2022 Silver Champion in CSR Program - BUMN/BUMD Category

Losses and Allowance for Asset Quality Assessment

b. To others

				31 Dece	mber 2022 (A	udited)			31 December 2021 (Audited)							
			Allowance for Impairment				Calculated Allowance for Possible Losses on Earning Assets							Calculated Allowance for Possil Losses on Earning Assets		
NO	DESCRIPTION	Stage 1			Total Allowance for Impairment			Total Allowance for Possible Losses				Total Allowance for Impairment			Total Allowance for Possible Losses	
1. Placements	s with other banks	14,946	-	-	14,946	639,639	-	639,639	8,169	-	-	8,169	309,685	-	309,68	
2. Spot and de	erivative receivables/forward	-	-	-	-	22,471	-	22,471	-	-	-	-	16,735	-	16,73	
3. Securities*)		27,064	-	-	27,064	430,395	-	430,395	39,497	21,186	-	60,683	224,054	2,584	226,63	
4. Securities so	old with agreement to repurchase (Repo)	-	-	-	-	7,494	-	7,494	-	-	-	-	6,525	-	6,52	
5. Securities p	ourchased with agreement to resell (Reverse Repo)	-	-	-	-	37,517	-	37,517	-	-	-	-	-	-		
6. Acceptance	e receivables	35,320	19,314	2,515	57,149	112,926	3,516	116,442	15,999	177,254	1,824	195,077	94,707	38,239	132,94	
7. Loans and f	financing provided*)	11,601,628	27,370,584	15,303,948	54,276,160	8,746,455	15,681,684	24,428,139	11,597,063	28,900,774	19,990,424	60,488,261	7,644,691	21,333,801	28,978,49	
8. Investment	ts in shares	30	-	80,305	80,335	30	143,340	143,370	30	-	26,777	26,807	30	91,955	91,98	
9. Other receiv	vables	81,831	240,594	1,239,865	1,562,290	328,443	1,251,183	1,579,626	76,118	227,852	1,150,478	1,454,448	282,627	1,198,008	1,480,63	
10. Commitme	ents and contingencies	488,871	1,326,810	228,819	2,044,500	1,897,225	519,373	2,416,598	776,358	1,309,730	191,858	2,277,946	1,912,569	559,103	2,471,67	
TOTAL		12,249,690	28,957,302	16,855,452	58,062,444	12,222,595	17,599,096	29,821,691	12,513,234	30,636,796	21,361,361	64,511,391	10,491,623	23,223,690	33,715,31	

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).





Statements of Calculation of Capital Adequacy Ratio of Commercial Bank

As of 31 December	er 2022 an	d 2021			,		(In Millio	ons of Rupiah)
NO	COMPONE	NTS OF CAPI	TAI		31 Decem (Aud			mber 2021 (dited)
NO	COMPONE	VIS OF CAPI	IAL		Individual	Consolidated		Consolidated
I CORE CAPITAL (1		4)						196,048,380
	apital (net of	f Treasury Sto	ock)		11,666,667	223,271,290 11,666,667	11,657,817	196,048,380 11,657,817
1.2 Disclosed	d Reserves							5 190,720,975 5 192,234,700
1.2.1.1 Other of		e income			34,595,182	34,823,921	31,467,628	
1.2.1.1.	1 Excess differ financial s	ences arising	from translat	ion of	80,574	80,574	1,902	2 205,942
1.2.1.1.	2 Potential ga	ain of the incre assets throug			26,654	26,654	1,551,829	
	3 Surplus of fi	xed assets rev	aluation		34,487,954	34,716,693	29,913,897	7 30,140,345
1.2.1.2 Other o		erves				184,638,495 17,643,264	145,605,658 18,799,505	160,089,153 17,501,219
	i Agio 2 General rese	erves		18,941,550 2,333,333	2,342,132	2,333,333		
	3 Previous yea				107,655,927	123,482,462	99,062,669	112,226,446
	4 Current year 5 Funds for pa				37,692,426	41,170,637	25,410,15	28,028,155
1.2.1.2.0	6 Others					-		
1.2.2 Deduction 1.2.2.1 Other of		e income			(3,476,372) (3,183,416)	(3,987,350) (2,829,093)	(632,081 (294,924	
	1 Negative di	fferences arisi	ng from tran	slation of				
1.2.2.1		statement sses from the	decrease in t	the fair	(442,327)	(141,001)	(294,924) (294,924)
	value of f	financial asset	s available fo	or sale	(2,741,089)	(2,688,092)	(95-	
1.2.2.2 Other of 1.2.2.2.2	disclosed rese 1 Disagio	erves			(292,956)	(1,158,257)	(337,157	(1,218,801)
1.2.2.2.	2 Previous yea				-	-		
	3 Current year		wance for	occiblo	-	-		-
1.2.2.2.	losses and	ference in allo d allowance fo	wance for po r impairmen	t on				
1222	earning a	ssets fference in an			-	-		-
1.2.2.2.	instrume	nts in trading	book and a	djusment				
1222		based on finan owance for no			(292,956)	(1,158,257)	(337,157	(1,218,801)
	7 Others	owance for no	in carriing as	3013	(292,930)	(1,130,237)	(557,157	
	trolling intere on Factor of C				(30 335 061)	18,698,700	(22 606 217	- 14,192,803
	d tax calculati				(9,677,161)	(11,942,069)	(8,447,256) (20,523,215)) (10,285,696)
1.4.2 Goodw	ill				-	(482,091)		(482,091)
	ble assets nents in share	calculated as	deduction		(3,673,355) (14,985,345)	(4,298,288) (5,846,695)	(3,738,003 (10,421,058	
1.4.5 Shortfa	ll of capital or	n insurance sul			-	-	(10)121,000	
	isation exposu leduction of C				-	-		
		in instrumen	AT 1 and/or	Tier 2 to				
other 1.4.7.2 Cross-o	r bank wnershin in a	nother entity	acquired by t	the.	-	-		-
trans	ition due to la	w, grants, or g	rants will		-	-		
1.4.7.3 Exposu		ise to credit ris Versus Payme		ttlement				
1.4.7.4 Exposu	res in Subsid	iaries that do	business act	tivity				
2. Additional Tier	d on sharia p r 1 (AT 1)	rinciples (if av	/ailable)					
2.1 Instrume	ent which con	mply with AT	1 requireme	ents	-	-		
2.2 Agio/Dis	agio on factor of A	Т1				- 1		
2.3.1 Placem	ent of funds in	n instrument A	T 1 and/or Ti	ier 2 to				
other 2.3.2 Cross-o		nother entity	acquired by t	he.	-	-		-
		aw, grants, or		ine	-	-		
II SUPPLEMENTAL				1.4.	10,771,601	13,198,928	9,764,189	12,155,070
 Capital Instrun comply with 	Tier 2 requir		or others wh	iicn	191,666	443,749	295,476	822,560
 Agio/Disagio General provis 	ion on earni	na assete (ma	v. 1.25% cm	edit riek -				
weighted as	isets)		112370 CTC	an -	10,579,935	12,755,179	9,468,713	11,332,510
 Deduction sup 4.1 Sinking Fu 		pital						
4.2 Placemer	nt of funds in	instrument AT	1 and/or Tie	er 2 to				
other ba		other entity ac	guired by the	e transition	-			
due to l	law, grants, or	grants will	,		-	-		
TOTAL CORE AND			21.0	- h 2024	191,844,453			208,203,450
	3 i Decen (Aud	nber 2022 lited)		nber 2021 lited)		31 Decemb (Audit		December 2021 (Audited)
	Individual	Consolidated	Individual	Consolidated		Individual Co	nsolidated Indiv	idual Consolidated
RISK WEIGHTED ASSE	TS				CAR RATIO			
Credit Risk - Weighted Assets	846,394,763	1,020,414,291	757,497,030	906,600,793	CET 1 Ratio (%)	18.36%	18.55% 18	.51% 18.42%
Market Risk - Weighted Assets	5,829,558	6,232,483	5,849,789		5 Tier 1 Ratio (%)	18.36%	18.55% 18	.51% 18.42%
Operational Risk -								
Weighted Assets Total Risk Weighted	133,826,964	176,859,897	130,682,428	151,994,521	Tier 2 Ratio (%) Capital Adequa		1.10% 1	.09% 1.14%
Assets	986,051,285	1,203,506,671	894,029,247	1,064,602,090	Ratio (%)	19.46%	19.65% 19	.60% 19.56%
CAR BASED ON RISK PROFILE (%)	9.86%	9.90%	9.75%	9.79%	CET 1 FOR BUFFER (%)	9.60%	9.75% 9	.85% 9.77%
CAPITAL ALLOCATION FO	OR CAR BASED	ON RISK PRO			PERCENTAGE	OF BUFFER MAN	IDATORY FILLE	
From CET 1 (%)	8.76%	8.80%	8.66%	8.65%	Capital Conserva Buffer (%)	tion 2.50%	2.50% 0.0	0.00%*)
				0.00%	Countercyclical			
From AT 1 (%)	0.00%	0.00%	0.00%	0.00%	Buffer (%) Capital Surcharge for Systemic	0.00%	0.00%	0.00%

	capital component	of 2.5%	of the	Risk V	Veighted	Assets for	banks in	BUKU 3	and
St	atements	of	Ca	sh	Flov	vs			

tatements of Cash Flows	
or the Years Ended 31 December 2022 and 2021	(In Millions of Rupiah)

DESCRIPTION	CONSOLIDATED (Audited)	
	31 December 2022	31 December 2021
CASH FLOWS FROM OPERATING ACTIVITIES		
Receipts from interest income	91,108,970	78,788,364
Receipts from sharia income	16,194,901	14,610,148
Receipts from fees, commissions and premiums	33,182,421	30,266,634
Payments of insurance claims	(11,912,575)	(13,070,008)
Payments of interest expense	(20,157,582)	(22,931,990)
Payments of sharia expenses	(3,993,852)	(4,183,395)
Receipts from the sale of government bonds - fair value through profit or loss Acquisitions of government bonds - fair value through profit or loss	279,071,088 (279,537,515)	230,777,422 (229,207,771)
ncome from financial assets measured at fair value through profit of loss - net	(1,557,115)	6,310,758
Other operating income - others	3,932,497	3,956,764
Other operating expenses - others	(7,030,620)	(4,621,890)
Salaries and employee benefits	(22,892,424)	(19,613,916)
General and administrative expenses	(17,867,331)	(16,261,430)
Non-operating income - net	206,816	32,304
Payment of corporate income tax	(11,909,631)	(8,301,777)
Cash Flows from Operating Activities Before Changes in Operating Assets and Liabilities	46,838,048	46,550,217
Decrease/(Increase) in Operating Assets:		
Placements with Bank Indonesia and other banks	702,604	(3,035,199)
Marketable securities - fair value through profit or loss	4,340,432	(3,725,552)
Other receivables - trade transactions	(4,494,996)	697,596
oans	(128,394,061)	(82,428,247)
Sharia financing	(38,291,913)	(17,626,346)
Securities purchased under resale agreements	15,611,011	27,777,456
Consumer financing receivable	(5,370,202)	(955,774)
Net investment in lease financing	(1,090,046)	(1,276,488)
Prepaid taxes	908,800	105,033
Prepaid expense Other assets	(425,252) (3,230,934)	156,184
Proceeds from collection of financial assets already written-off	8,204,315	773,601 5,918,093
ncrease/(Decrease) in Operating liabilities and Temporary Syirkah Funds:	0,204,313	3,910,093
Conventional Banking		
Demand deposits	119,697,949	86,516,511
Saving deposits	58,231,308	49,240,816
Time deposits	4,988,760	(14,624,168)
nterbank call money	(573,784)	4,354,056
Obligation due immediately	(1,324,445)	1,094,141
iability to unit-link policyholders	(947,343)	2,807,034
Other taxes payable	740,103	(140,336)
Other liabilities	5,310,702	1,165,775
Sharia Banking - Temporary Syirkah Funds		
Demand deposits - restricted investment and demand deposit - mudharabah	9,436,341	7,948,174
musytarakah Saving deposits - restricted investment and mudharabah saving deposit - unrestricted	9,430,341	7,940,174
investment	7,794,862	6,093,555
Mudharabah time deposits - unrestricted investment	2,063,789	12,506,361
Net Cash Provided by Operating Activities	100,726,048	129,892,493
CASH FLOWS FROM INVESTING ACTIVITIES		
Decrease/(increase) in marketable securities - other than at fair value through profit or loss	10,165,845	(15,903,410)
ncrease in government bonds - other than at fair value through profit or loss	(44,524,940)	(111,377,999)
Proceeds from sale of fixed assets	3,943	-
Acquisitions of fixed assets	(4,007,847)	(2,282,614)
Acquisitions of intangible assets	(1,091,799)	(1,353,981)
Acquisitions of leased assets	(2,126,819)	(957,220)
ncrease in investment in Subsidiaries	(1,059,057)	(601,828)
Net Cash Used for Investing Activities	(42,640,674)	(132,477,052)
CASH FLOWS FROM FINANCING ACTIVITIES		
	3,300,667	7,625,355
	3,300,007	(1,880,583)
Payments for marketable securities issued	(4,782,101)	
Payments for marketable securities issued Receipts of fund borrowing	(4,782,101) 23,013,205	19,337,627
ayments for marketable securities issued Receipts of fund borrowing Payments of fund borrowing	(4,782,101) 23,013,205 (12,180,020)	(22,304,881)
Payments for marketable securities issued keeelpts of fund borrowing Payments of fund borrowing Payments of subordinated Ioans and bonds	(4,782,101) 23,013,205 (12,180,020) (12,900)	(22,304,881) (16,109)
ayments for marketable securities issued leceipts of fund borrowing ayments of fund borrowing ayments of subordinated loans and bonds ncrease in securities sold under repurchase agreements	(4,782,101) 23,013,205 (12,180,020) (12,900) 18,642,798	(22,304,881) (16,109) 4,074,684
Payments for marketable securities issued Receipts of fund borrowing Payments of fund borrowing Payments of fund borrowing Payments of subordinated loans and bonds Increase in securities sold under repurchase agreements Payments of dividends	(4,782,101) 23,013,205 (12,180,020) (12,900) 18,642,798 (16,816,893)	(22,304,881) (16,109)
Ayments for marketable securities issued leceipts of fund borrowing Ayments of fund borrowing Ayments of subordinated Ioans and bonds ncrease in securities sold under repurchase agreements Ayments of dividends Ayments of dividends	(4,782,101) 23,013,205 (12,180,020) (12,900) 18,642,798 (16,816,893) 2,164,564	(22,304,881) (16,109) 4,074,684 (10,271,552)
Payments for marketable securities issued Receipts of fund borrowing Payments of fund borrowing Payments of fund borrowing Payments of subordinated loans and bonds Acrease in securities sold under repurchase agreements Payments of dividends Receipts from minority interests for the issuance of new shares of subsidiary Ret Cash Provided by/(Used For) Financing Activities	(4,782,101) 23,013,205 (12,180,020) (12,900) 18,642,798 (16,816,893) 2,164,564 13,329,320	(22,304,881) (16,109) 4,074,684 (10,271,552) - (3,435,459)
Payments for marketable securities issued Receipts of fund borrowing Payments of fund borrowing Payments of fund borrowing Payments of subordinated loans and bonds Increase in securities sold under repurchase agreements Payments of dividends Receipts from minority interests for the issuance of new shares of subsidiary Ret Cash Provided by/(Used For) Financing Activities Ret Cash Provided by/(Used For) Financing Activities Ret Increase/(Decrease) in Cash and Cash Equivalent	(4,782,101) 23,013,205 (12,180,200) (12,900) 18,642,798 (16,816,893) 2,164,564 13,329,320 71,414,694	(22,304,881) (16,109) 4,074,684 (10,271,552) - (3,435,459) (6,020,018)
Payments for marketable securities issued Receipts of fund borrowing Payments of fund borrowing Payments of subordinated loans and bonds ncrease in securities sold under repurchase agreements Payments of dividends Receipts from minority interests for the issuance of new shares of subsidiary Net Cash Provided by/(Used For) Financing Activities Vet Increase/(Decrease) in Cash and Cash Equivalent Fiffect of Exchange Rate Changes on Cash and Cash Equivalents	(4,782,101) 23,013,205 (12,180,020) (12,900) 18,642,798 (16,816,893) 2,164,564 13,329,320 71,414,694 9,843,138	(22,304,881) (16,109) 4,074,684 (10,271,552) (3,435,459) (6,020,018) (269,997)
Payments for marketable securities issued Receipts of fund borrowing Payments of fund borrowing Payments of fund borrowing Payments of subordinated loans and bonds Recrease in securities sold under repurchase agreements Payments of dividends Payments of dividends Receipts from minority interests for the issuance of new shares of subsidiary Rec Cash Provided by/(Used For) Financing Activities Ret Cash Provided by/(Used For) Financing Activities Ret Cash Provided Service for Service	(4,782,101) 23,013,205 (12,180,020) (12,900) 18,642,798 (16,816,893) 2,164,564 13,329,320 71,414,694 9,843,138 193,631,712	(22,304,881) (16,109) 4,074,684 (10,271,552) - (3,435,459) (6,020,018) (269,997) 199,921,727
Payments for marketable securities issued Receipts of fund borrowing Payments of fund borrowing Payments of fund borrowing Payments of subordinated loans and bonds norcease in securities sold under repurchase agreements Payments of dividends Payments of dividends Payments of dividends Payments of dividends Payments of Payments o	(4,782,101) 23,013,205 (12,180,020) (12,900) 18,642,798 (16,816,893) 2,164,564 13,329,320 71,414,694 9,843,138	(22,304,881) (16,109) 4,074,684 (10,271,552) - (3,435,459) (6,020,018) (269,997) 199,921,727
Payments for marketable securities issued Receipts of fund borrowing Payments of subordinated loans and bonds ncrease in securities sold under repurchase agreements Payments of dividends Receipts from minority interests for the issuance of new shares of subsidiary Net Cash Provided by/(Used For) Financing Activities Net Cash Provided by/(Used For) Financing Activities Net Increase/(Decrease) in Cash and Cash Equivalent Effect of Exchange Rate Changes on Cash and Cash Equivalents Cash and Cash Equivalents at the Beginning of Year Cash and Cash Equivalents at the End of Year Cash and cash equivalents at the End of Year Cash and cash equivalents at the end of Year consist of:	(4,782,101) 23,013,205 (12,180,020) (12,900) 18,642,798 (16,816,893) 2,164,564 13,329,320 71,414,694 9,843,138 193,631,712 274,889,544	(22,304,881) (16,109) 4,074,684 (10,271,552) (3,435,459) (6,020,018) (269,997) 199,921,727 193,631,712
Payments for marketable securities issued Receipts of fund borrowing Payments of fund borrowing Payments of fund borrowing Payments of fund borrowing Payments of subordinated loans and bonds Increase in securities sold under repurchase agreements Payments of dividends Payments of dividends Receipts from minority interests for the issuance of new shares of subsidiary Rec Cash Provided by/Ubed For) Financing Activities Ret Cash Provided by/Ubed For) Financing Activities Ret Cash Cesses in Cash and Cash Equivalent Effect of Exchange Rate Changes on Cash and Cash Equivalents Cash and Cash Equivalents at the Beginning of Year Cash and Cash Equivalents at the End of Year Cash and Cash equivalents at the end of year consist of: Cash and Cash equivalents at the end of year consist of:	(4,782,101) 23,013,205 (12,188,020) (12,900) 18,642,798 (16,816,893) 2,164,564 13,329,320 71,414,694 9,843,138 193,631,712 274,889,544	(22,304,881) (16,109) 4,074,684 (10,271,552) - (3,435,459) (6,020,018) (269,997) 199,921,727 193,631,712
Receipts of marketable securities issued Payments for marketable securities issued Receipts of fund borrowing Payments of fund borrowing Payments of subordinated loans and bonds ncrease in securities sold under repurchase agreements Payments of dividends Receipts from minority interests for the issuance of new shares of subsidiary Net Cash Provided by/(Used For) Financing Activities Net Cash Provided by/(Used For) Financing Activities Net Increase/(Decrease) in Cash and Cash Equivalent Effect of Exchange Rate Changes on Cash and Cash Equivalents Cash and Cash Equivalents at the Beginning of Year Cash and Cash Equivalents at the end of Year Cash and Cash equivalents at the end of Year Cash and cash equivalents at the end of Year Cash and cash used to the Cash of Year Cash and Cash survivalents at the end of Year Cash and Cash survivalents at the end of Year Cash and Cash survivalents at the end of Year Cash and Cash with Bank Indonesia Current accounts with other hanks	(4,782,101) 23,013,205 (12,180,020) (12,900) (18,642,798 (16,816,893) 2,164,564 13,329,320 71,414,694 9,843,138 193,631,712 274,889,544	(22,304,881) (16,109) 4,074,684 (10,271,552) (3,435,459) (6,020,018) (269,997) 199,921,727 193,631,712
Payments for marketable securities issued Receipts of fund borrowing Payments of dividends Receipts from minority interests for the issuance of new shares of subsidiary Receipts from minority interests for the issuance of new shares of subsidiary Receipts from minority interests for the issuance of new shares of subsidiary Receipts from minority interests for the issuance of new shares of subsidiary Receipts from minority interests for the issuance of new shares of subsidiary Receipts from minority interests for the issuance of new shares of subsidiary Receipts from minority interests for the issuance of new shares of subsidiary Receipts from with Samples for the issuance of new shares of subsidiary Receipts from with Samples for the issuance of new shares of subsidiary Receipts from minority interests for the issuance of new shares of subsidiary Receipts from minority interests for the issuance of new shares of subsidiary Receipts from minority interests for the issuance of new shares of subsidiary Receipts from shares of subsidiary Receipts from minority interests for the issuance of new shares of subsidiary Receipts from minority interests for the issuance of new shares of subsidiary Receipts from minority interests for the issuance of new shares of subsidiary Receipts from minority interests for the issuance of new shares of subsidiary Receipts from minority interests for the issuance of new shares of subsidiary Receipts from minority interests for the issuance of new shares of subsidiary Receipts from minority interests for the issuance of new shares of subsidiary Receipts from minority interests for the issuance of new shares of subsidiary Receipts from minority interests for the issuance of new shares of subsidiary Receipts from minority interests for the issuance of new shares of subsidiary Receipts from minority interests for the issuance of new shares of subsidiary Rec	(4,782,101) 23,013,205 (12,188,020) (12,900) 18,642,798 (16,816,893) 2,164,564 13,329,320 71,414,694 9,843,138 193,631,712 274,889,544	(22,304,881) (16,109) 4,074,684 (10,271,552) - (3,435,459) (6,020,018) (269,997) 199,921,727 193,631,712
Payments for marketable securities issued Receipts of fund borrowing Payments of fund borrowing Payments of fund borrowing Payments of fund borrowing Payments of subordinated loans and bonds Increase in securities sold under repurchase agreements Payments of dividends Payments of dividends Receipts from minority interests for the issuance of new shares of subsidiary Rec Cash Provided by/Ubed For) Financing Activities Ret Cash Provided by/Ubed For) Financing Activities Ret Cash Cesses in Cash and Cash Equivalent Effect of Exchange Rate Changes on Cash and Cash Equivalents Cash and Cash Equivalents at the Beginning of Year Cash and Cash Equivalents at the End of Year Cash and Cash equivalents at the end of year consist of: Cash and Cash equivalents at the end of year consist of:	(4,782,101) 23,013,205 (12,180,020) (12,900) (18,642,798 (16,816,893) 2,164,564 13,329,320 71,414,694 9,843,138 193,631,712 274,889,544	(22,304,881) (16,109) 4,074,684 (10,271,552) (3,435,459) (6,020,018) (269,997) 199,921,727 193,631,712

NOTES

- 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 2022 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 Tanudiredja, Mibisana, Rinis & Rekan (a member firm of PwC global network) with Lucy Luciana Suhenda, S.E., Ak., CPA, as partner in charge, an independent auditor, in accordance with Standards on Auditing established by the Indonesian Institute of Certified Public Accountants with an unmodified audit opinion, as stated in the report dated 31 January 2023.
- astandards on Auditing established by the Indonesian Institute of Certified Public Accountants with an unmodified audit opinion, as stated in the report dated 31 January 2023.

 2. The above published financial statements are presented to comply with the Financial Services Authority Regulation (F5A) No. 37/POJK.03/2019 dated 19 December 2019 regarding the Transparency and Published Financial Statements of the Bank and Circular Letter of Financial Services Authority No. 95/E01K.03/2020 dated 30 June 2020 regarding the Transparency and Published Financial Statements of Coventional Bank's Report and Circular Letter of Financial Services Authority No. 5-2/PB.11/2020 dated 20 January 2020 regarding Changes to Published Financial Statements and also in accordance with the F5A Regulation No. 14/POJK.04/2022 dated 22 August 2022 regarding submission of Periodic Financial Statements for Issuers or Public Companies. Financial Information and statement of cash flows which included in the published financial statements have been prepared in accordance with Bapepam and LK Regulation No. VIII.67. Attachment to Decision of Chairman of Bapepam and LK No. Kep-347/BL/2012 dated 25 June 2012.

 3. Related Parties in the Statements of Assets' Quality and Other Information Report are presented in accordance with the Bank Indonesia Regulation No. 1/3/PB/E02005 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.

 4. Bank Mandiri's Individual Governance Factor Rating for the period ended December 2021 and for the period ended June 2022 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 Good Corporate Governance, in this case, there are weaknesses in the pallotion for himplication of

5. Exchange rate of 1 US Dollar as at 31 December 2022 and 2021 were Rp15.567.50 and Rp14.252.50, respectively.



