

No.	Component (English)	Komponen (Bahasa Indonesia)	Jumlah (Dalam Juta Rupiah) / Amount (in Million Rupiah)	No. Ref. yang berasal dari Laporan Posisi Keuangan Konsolidasi / Ref. from Consolidated Financial Position	Keterangan / Notes
<b>Common Equity Tier 1 capital: Instruments and Reserves</b>		<b>Modal Inti Utama (Common Equity Tier 1)/CET 1: Instrumen dan Tambahan Modal Disetor</b>			
1	Directly issued qualifying common share (and equivalent for non-joint stock companies) capital plus related stock surplus	Saham biasa (termasuk stock surplus)	28.831.964	g + h + i + j	
2	Retained earnings	Labanya ditahan	119.232.514	o + p + q	
3	Accumulated other comprehensive income (and other reserves)	Akumulasi penghasilan komprehensif lain (dan cadangan lain)	35.866.840	k + l + m + n	
4	Directly issued capital subject to phase out from CET1 (only applicable to non-joint stock companies)	Modal yang termasuk phase out dari CET1	-		not applicable
5	Common share capital issued by subsidiaries and held by third parties (amount allowed in group CET1)	Kepentingan Non Pengendali yang dapat diperhitungkan	1.352.027	r	
6	<b>Common Equity Tier 1 capital before regulatory adjustments</b>	<b>CET1 sebelum regulatory adjustment</b>	<b>185.283.345</b>		
<b>Common Equity Tier 1 capital: regulatory adjustments</b>		<b>CET1: Faktor Pengurang (regulatory adjustment)</b>			
7	Prudential valuation adjustments	Selisih kurang jumlah penyesuaian nilai wajar dari instrumen keuangan dalam trading book	-		
8	Goodwill (net of related tax liability)	Goodwill	(117.741)	b	
9	Other intangibles other than mortgage-servicing rights (net of related tax liability)	Aset tidak berwujud lainnya (selain Mortgage-Servicing Rights)	(2.983.550)	c + d	
10	Deferred tax assets that rely on future profitability excluding those arising from temporary differences (net of related tax liability)	Aset pajak tangguhan yang berasal dari future profitability			not applicable
11	Cash-flow hedge reserve	Cash-flow hedge reserve			not applicable
12	Shortfall of provisions to expected losses	Shortfall on provisions to expected losses			not applicable
13	Securitisation gain on sale (as set out in paragraph 562 of Basel II framework)	Keuntungan penjualan aset dalam transaksi sekuritisasi	-		
14	Gains and losses due to changes in own credit risk on fair valued liabilities	Peningkatan/penurunan nilai wajar atas kewajiban keuangan (DVA)	-		
15	Defined-benefit pension fund net assets	Aset pensiun manfaat pasti			not applicable
16	Investments in own shares (if not already netted off paid-in capital on reported balance sheet)	Investasi pada saham sendiri (jika belum di net dalam modal di neraca)			not applicable
17	Reciprocal cross-holdings in common equity	Kepemilikan silang pada instrumen CET 1 pada entitas lain	-		
18	Investments in the capital of banking, financial and insurance entities that are outside the scope of regulatory consolidation, net of eligible short positions, where the bank does not own more than 10% of the issued share capital (amount above 10% threshold)	Investasi pada modal bank, entitas keuangan dan asuransi diluar cakupan konsolidasi secara ketentuan, net posisi short yang diperkenankan, dimana Bank tidak memiliki lebih dari 10% modal saham yang diterbitkan (jumlah di atas batasan 10%)			not applicable
19	Significant investments in the common stock of banking, financial and insurance entities that are outside the scope of regulatory consolidation, net of eligible short positions (amount above 10% threshold)	Investasi signifikan pada saham biasa bank, entitas keuangan dan asuransi di luar cakupan konsolidasi secara ketentuan, net posisi short yang diperkenankan (jumlah di atas batasan 10%)			not applicable
20	Mortgage servicing rights (amount above 10% threshold)	Mortgage servicing rights	-		
21	Deferred tax assets arising from temporary differences (amount above 10% threshold, net of related tax liability)	Aset pajak tangguhan yang berasal dari perbedaan temporer (jumlah di atas batasan 10%, net dari kewajiban pajak)			not applicable
22	Amount exceeding the 15% threshold	Jumlah melebihi batasan 15% dari:			not applicable
23	of which: significant investments in the common stock of financials	investasi signifikan pada saham biasa <i>financials</i>			not applicable
24	of which: mortgage servicing rights	<i>mortgage servicing rights</i>			not applicable
25	of which: deferred tax assets arising from temporary differences	pajak tangguhan dari perbedaan temporer			not applicable
26	National specific regulatory adjustments	Penyesuaian berdasarkan ketentuan spesifik nasional			
26a		Selisih PPKA dan CKPN	-		
26b		PPKA atas aset non produktif	(301.898)		
26c		Aset Pajak Tangguhan	(6.791.439)	e	
26d		Penyertaan	(3.533.874)	a	
26e		Kekurangan modal pada perusahaan anak asuransi	-		
26f		Eksposur sekuritisasi	-		
26g		Lainnya	-		
27	Regulatory adjustments applied to Common Equity Tier 1 due to insufficient Additional Tier 1 and Tier 2 to cover deductions	Penyesuaian pada CET 1 akibat AT 1 dan Tier 2 lebih kecil daripada faktor pengurangnya	-		

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28	Total regulatory adjustments to Common equity Tier 1	Jumlah pengurang (regulatory adjustment) terhadap CET 1	(13.728.502)		
29	Common Equity Tier 1 capital (CET1)	Jumlah CET 1 setelah faktor pengurang	171.554.843		
	<b>Additional Tier 1 capital: instruments</b>	<b>Modal Inti Tambahan (AT 1): Instrumen</b>			
30	Directly issued qualifying Additional Tier 1 instruments plus related stock surplus	Instrumen AT 1 yang diterbitkan oleh bank (termasuk stock surplus)	-		
31	of which: classified as equity under applicable accounting standards	Yang diklasifikasikan sebagai ekuitas berdasarkan standar akuntansi	-		
32	of which: classified as liabilities under applicable accounting standards	Yang diklasifikasikan sebagai liabilitas berdasarkan standar akuntansi	-		
33	Directly issued capital instruments subject to phase out from Additional Tier 1	Modal yang termasuk phase out dari AT1			not applicable
34	Additional Tier 1 instruments (and CET1 instruments not included in row 5) issued by subsidiaries and held by third parties (amount allowed in group AT1)	Instrumen AT1 yang diterbitkan oleh Entitas Anak yang diakui dalam perhitungan KPMM secara konsolidasi	-		
35	of which: instruments issued by subsidiaries subject to phase out	Instrumen yang diterbitkan Entitas Anak yang termasuk phase out			not applicable
36	<b>Additional Tier 1 capital before regulatory adjustments</b>	<b>Jumlah AT 1 sebelum regulatory adjustment</b>	-		
	<b>Additional Tier 1 capital: regulatory adjustments</b>	<b>Modal Inti Tambahan: Faktor Pengurang (Regulatory Adjustment)</b>			
37	Investments in own Additional Tier 1 instruments	Investasi pada instrumen AT1 sendiri			
38	Reciprocal cross-holdings in Additional Tier 1 instruments	Kepemilikan silang pada instrumen AT 1 pada entitas lain			
39	Investments in the capital of banking, financial and insurance entities that are outside the scope of regulatory consolidation, net of eligible short positions, where the bank does not own more than 10% of the issued common share capital of the entity (amount above 10% threshold)	Investasi pada modal bank, entitas keuangan dan asuransi diluar cakupan konsolidasi secara ketentuan, net posisi short yang diperkenankan, dimana Bank tidak memiliki lebih dari 10% modal saham yang diterbitkan (jumlah di atas batasan 10%)	-		
40	Significant investments in the capital of banking, financial and insurance entities that are outside the scope of regulatory consolidation (net of eligible short positions)	Investasi signifikan pada modal bank, entitas keuangan dan asuransi di luar cakupan konsolidasi secara ketentuan (net posisi short yang diperkenankan)			not applicable
41	National specific regulatory adjustments	Penyesuaian berdasarkan ketentuan spesifik nasional			
		a. Penempatan dana pada instrumen AT1 pada bank lain	-		
42	Regulatory adjustments applied to Additional Tier 1 due to insufficient Tier 2 to cover deductions	Penyesuaian pada AT 1 akibat Tier 2 lebih kecil daripada faktor pengurangnya	-		
43	<b>Total regulatory adjustments to Additional Tier 1 capital</b>	<b>Jumlah faktor pengurang (regulatory adjustment) terhadap AT1</b>	-		
44	<b>Additional Tier 1 capital (AT1)</b>	<b>Jumlah AT 1 setelah faktor pengurang</b>	-		
45	<b>Tier 1 capital (T1 = CET1 + AT1)</b>	<b>Jumlah Modal Inti (Tier 1) (CET1 + AT 1)</b>	171.554.843		
	<b>Tier 2 capital: instruments and provisions</b>	<b>Modal Pelengkap (Tier 2): Instrumen dan Cadangan</b>			
46	Directly issued qualifying Tier 2 instruments plus related stock surplus	Instrumen T2 yang diterbitkan oleh bank (termasuk stock surplus)	680.698	f	
47	Directly issued capital instruments subject to phase out from Tier 2	Modal yang termasuk phase out dari Tier 2			not applicable
48	Tier 2 instruments (and CET1 and AT1 instruments not included in rows 5 or 34) issued by subsidiaries and held by third parties (amount allowed in group Tier 2)	Instrumen Tier2 yang diterbitkan oleh Entitas Anak yang diakui dalam perhitungan KPMM secara konsolidasi	-		
49	of which: instruments issued by subsidiaries subject to phase out	Modal yang diterbitkan Entitas Anak yang termasuk phase out			not applicable
50	Provisions	cadangan umum PPKA atas aset produktif yang wajib dihitung dengan jumlah paling tinggi sebesar 1,25% dari ATMR untuk Risiko Kredit	9.618.711		
51	Tier 2 capital before regulatory adjustments	Jumlah Modal Pelengkap (Tier 2) sebelum faktor pengurang	10.299.409		
	<b>Tier 2 capital: regulatory adjustments</b>	<b>Modal Pelengkap (Tier 2): Faktor Pengurang (Regulatory Adjustment)</b>			
52	Investments in own Tier 2 instruments	Investasi pada instrumen Tier 2 sendiri	-		
53	Reciprocal cross-holdings in Tier 2 instruments and other TLAC liabilities	Kepemilikan silang pada instrumen Tier 2 pada entitas lain	-		
54	Investments in the other TLAC liabilities of banking, financial and insurance entities that are outside the scope of regulatory consolidation and where the bank does not own more than 10% of the issued common share capital of the entity: amount previously designated for the 5% threshold but that no longer meets the conditions (for G-SIBs only)	Investasi pada kewajiban TLAC modal bank, entitas keuangan dan asuransi diluar cakupan konsolidasi secara ketentuan, net posisi short yang diperkenankan, dimana Bank tidak memiliki lebih dari 10% modal saham yang diterbitkan, nilai sebelumnya ditetapkan dengan threshold 5% namun tidak lagi memenuhi kriteria (untuk bank Sistemik)			not applicable
55	Significant investments in the capital and other TLAC liabilities of banking, financial and insurance entities that are outside the scope of regulatory consolidation (net of eligible short positions)	Investasi signifikan pada modal atau instrumen TLAC bank, entitas keuangan dan asuransi di luar cakupan konsolidasi secara ketentuan (net posisi short yang diperkenankan)			not applicable

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56	National specific regulatory adjustments	Penyesuaian berdasarkan ketentuan spesifik nasional			
56a		a. Sinking fund	-		
56b		b. Penempatan dana pada instrumen Tier 2 Bank lain	-		
57	<b>Total regulatory adjustments to Tier 2 capital</b>	<b>Jumlah faktor pengurang (regulatory adjustment) Modal Pelengkap</b>			
58	<b>Tier 2 capital (T2)</b>	<b>Jumlah Modal Pelengkap (Tier 2) setelah regulatory adjustment</b>	<b>10.299.409</b>		
59	<b>Total capital (TC = T1 + T2)</b>	<b>Total Modal (Modal Inti + Modal Pelengkap)</b>	<b>181.854.252</b>		
60	<b>Total risk weighted assets</b>	<b>Total Aset Tertimbang Menurut Risiko (ATMR)</b>	<b>931.401.828</b>		
	<b>Capital ratios and buffers</b>	<b>Rasio Kecukupan Pemenuhan Modal Minimum (KPMM) dan Tambahan Modal (Capital Buffer)</b>			
61	Common Equity Tier 1 (as a percentage of risk weighted assets)	Rasio Modal Inti Utama (CET1) – persentase terhadap ATMR	18,41%		
62	Tier 1 (as a percentage of risk weighted assets)	Rasio Modal Inti (Tier 1) – persentase terhadap ATMR	18,41%		
63	Total capital (as a percentage of risk weighted assets)	Rasio Total Modal – persentase terhadap ATMR	19,52%		
64	Institution specific buffer requirement (minimum CET1 requirement plus capital conservation buffer plus countercyclical buffer requirements plus G-SIB buffer requirement, expressed as a percentage of risk weighted assets)	Tambahan modal (buffer) – persentase terhadap AMTR	2,500%		
65	of which: capital conservation buffer requirement	Capital Conservation Buffer	0,000%		
66	of which: bank specific countercyclical buffer requirement	Countercyclical Buffer	0,000%		
67	of which: G-SIB buffer requirement	Capital Surcharge untuk Bank Sistemik	2,500%		
68	Common Equity Tier 1 available to meet buffers (as a percentage of risk weighted assets)	Modal Inti Utama (CET 1) yang tersedia untuk memenuhi Tambahan Modal (Buffer) – persentase terhadap ATMR	9,71%		
	<b>National minima (if different from Basel 3)</b>	<b>Notional minima (jika berbeda dari Basel 3)</b>			
69	National Common Equity Tier 1 minimum ratio (if different from Basel 3 minimum)	Rasio terendah CET 1 nasional (jika berbeda dengan Basel 3)			not applicable
70	National Tier 1 minimum ratio (if different from Basel 3 minimum)	Rasio terendah Tier 1 nasional (jika berbeda dengan Basel 3)			not applicable
71	National total capital minimum ratio (if different from Basel 3 minimum)	Rasio terendah total modal nasional (jika berbeda dengan Basel 3)			not applicable
	<b>Amounts below the thresholds for deduction (before risk weighting)</b>	<b>Jumlah di Bawah Batasan Pengurang (sebelum pembobotan risiko)</b>			
72	Non-significant investments in the capital and other TLAC liabilities of other financial entities	Investasi non-signifikan pada modal atau kewajiban TLAC lainnya pada entitas keuangan lain			not applicable
73	Significant investments in the common stock of financials	Investasi signifikan pada saham biasa entitas keuangan			not applicable
74	Mortgage servicing rights (net of related tax liability)	Mortgage servicing rights (net dari kewajiban pajak)			not applicable
75	Deferred tax assets arising from temporary differences (net of related tax liability)	Aset pajak tangguhan yang berasal dari perbedaan temporer (net dari kewajiban pajak)			not applicable
	<b>Applicable caps on the inclusion of provisions in Tier 2</b>	<b>Cap yang digunakan untuk provisi pada Tier 2</b>			
76	Provisions eligible for inclusion in Tier 2 in respect of exposures subject to standardised approach (prior to application of cap)	Provisi yang dapat diakui sebagai Tier 2 sesuai dengan eksposur berdasarkan pendekatan standar (sebelum dikenakan cap)			not applicable
77	Cap on inclusion of provisions in Tier 2 under standardised approach	Cap atas provisi yang diakui sebagai Tier 2 berdasarkan pendekatan standar			not applicable
78	Provisions eligible for inclusion in Tier 2 in respect of exposures subject to internal ratings-based approach (prior to application of cap)	Provisi yang dapat diakui sebagai Tier 2 sesuai dengan eksposur berdasarkan pendekatan IRB (sebelum dikenakan cap)			not applicable
79	Cap for inclusion of provisions in Tier 2 under internal ratings-based approach	Cap atas provisi yang diakui sebagai Tier 2 berdasarkan pendekatan IRB			not applicable
	<b>Capital instruments subject to phase-out arrangements (only applicable between 1 Jan 2018 and 1 Jan 2022)</b>	<b>Instrumen Modal yang termasuk phase out (hanya berlaku antara 1 Jan 2018 s.d 1 Jan 2022)</b>			
80	Current cap on CET1 instruments subject to phase out arrangements	Cap pada CET 1 yang termasuk phase out			not applicable
81	Amount excluded from CET1 due to cap (excess over cap after redemptions and maturities)	Jumlah yang dikecualikan dari CET1 karena adanya cap (kelebihan di atas cap setelah redemptions dan maturities)			not applicable
82	Current cap on AT1 instruments subject to phase out arrangements	Cap pada AT1 yang termasuk phase out			not applicable
83	Amount excluded from AT1 due to cap (excess over cap after redemptions and maturities)	Jumlah yang dikecualikan dari AT1 karena adanya cap (kelebihan di atas cap setelah redemptions dan maturities)			not applicable
84	Current cap on T2 instruments subject to phase out arrangements	Cap pada Tier2 yang termasuk phase out			not applicable
85	Amount excluded from T2 due to cap (excess over cap after redemptions and maturities)	Jumlah yang dikecualikan dari Tier2 karena adanya cap (kelebihan di atas cap setelah redemptions dan maturities)			not applicable

**STATEMENT OF FINANCIAL POSITION**  
**PT BANK MANDIRI (PERSERO) Tbk.**  
**As of September 30, 2020**

(in million rupiah)

NO.	DESCRIPTION	Consolidated Financial Position based on Publish Report	Consolidated Financial Position with Consolidated Coverage based on Prudential Principles	Reference
		September 30, 2020	September 30, 2020	
<b>ASSETS</b>				
1.	Cash	16.628.289	16.032.849	
2.	Placements with Bank Indonesia	147.111.105	147.111.105	
3.	Placements with other banks	26.546.000	24.949.332	
4.	Spot and derivative receivables	1.814.657	1.814.657	
5.	Securities	220.420.325	192.003.618	
6.	Securities sold under repurchase agreements ( <i>Repo</i> )	2.215.420	2.215.420	
7.	Securities purchased under resale agreements ( <i>Reverse Repo</i> )	56.310.426	56.310.426	
8.	Acceptances receivables	9.621.329	9.621.329	
9.	Loans	852.820.011	852.820.011	
10.	Consumer financing receivables	17.626.520	17.626.520	
11.	Sharia financing	-	-	
12.	Investments in shares	853.734	3.570.229	
	Investment in shares as deduction factor in CET 1		3.533.874	a
13.	Others financials assets	34.445.971	34.445.971	
14.	Allowance for impairment on financial assets -/			
	a. Securities	(65.533)	(64.210)	
	b. Loans	(59.312.808)	(59.312.808)	
	c. Others	(1.756.061)	(1.755.733)	
15.	Intangible assets	7.724.255	7.370.633	
	Goodwill		117.741	b
	Other Intangible assets		7.252.892	c
	Accumulated amortisation for intangible assets -/	(4.306.165)	(4.269.342)	d
16.	Premises and equipment	61.595.093	61.266.005	
	Accumulated depreciation for premises and equipment -/	(15.116.875)	(14.933.243)	
17.	Non earning assets			
	a. Abandoned properties	87.186	87.186	
	b. Repossessed assets	245.652	245.652	
	c. Suspense account	1.376.990	1.376.990	
	d. Inter office assets	199.827	199.827	
18.	Lease Financing	3.282.535	3.282.535	
19.	Other assets	26.287.192	17.907.224	
	Deferred tax assets		6.791.439	e
<b>TOTAL ASSETS</b>		<b>1.406.655.075</b>	<b>1.376.713.622</b>	

STATEMENT OF FINANCIAL POSITION  
PT BANK MANDIRI (PERSERO) Tbk.  
As of September 30, 2020

(in million rupiah)

NO.	DESCRIPTION	Consolidated Financial Position based on Publish Report	Consolidated Financial Position with Consolidated Coverage based on Prudential Principles	Reference
		September 30, 2020	September 30, 2020	
<b>LIABILITIES AND EQUITY</b>				
<b>LIABILITIES</b>				
1.	Demand deposits	297.796.351	297.977.500	
2.	Savings deposits	371.863.585	371.863.585	
3.	Time deposits	354.514.854	355.513.519	
4.	Electronic money	1.311.038	1.311.038	
5.	Fund from Bank Indonesia	-	-	
6.	Fund from other banks	15.632.103	15.632.103	
7.	Spot and derivative liabilities	1.671.542	1.671.542	
8.	Securities sold under repurchase agreements ( <i>Repo</i> )	1.861.951	1.861.951	
9.	Acceptances liabilities	9.621.329	9.621.329	
10.	Securities issued	39.637.130	39.741.130	
	Instrument that fulfill requirement in Tier 2		520.118	f
	Instrument that not fulfill requirement in Tier 2		39.221.012	
11.	Fund borrowings	61.206.062	61.206.062	
	Instrument that fulfill requirement in Tier 2		160.580	f
	Instrument that not fulfill requirement in Tier 2		61.045.482	
12.	Margin deposits received	640.340	640.340	
13.	Inter office liabilities	-	-	
14.	Liability to Unit Link Holders	21.480.525	-	
15.	Other liabilities	40.082.314	31.739.346	
16.	Minority interest	4.251.430	2.756.903	
	<b>TOTAL LIABILITIES</b>	<b>1.221.570.554</b>	<b>1.191.536.348</b>	
<b>EQUITY</b>				
17.	Share capital			
	a. Authorised capital	16.000.000	16.000.000	g
	b. Unpaid-in capital/-	(4.333.333)	(4.333.333)	h
	c. Treasury stock -/-	(8.850)	(8.850)	i
	Fulfill requirement as CET 1			
	Fulfill requirement as AT1			
18.	Additional Paid-in Capital			
	a. Agio	17.174.147	17.174.147	j
	b. Disagio -/-	-	-	
	c. Funds for paid-up capital	-	-	
	d. Others	-	-	
19.	Other comprehensive income	34.686.710	34.779.463	
	a. Gain	35.739.009	34.957.631	
	b. Losses -/-	(1.052.299)	(178.168)	
	Potential gain (losses) of the increase (decrease) in the fair value of financial assets available for sale	-	-	k
	Excess (negative) differences arising from translation of financial statement	-	-	l
	Surplus of fixed assets revaluation	-	-	m
20.	Reserve			
	a. General reserve	2.333.333	2.333.333	n
	b. Appropriated reserve	-	-	
21.	Retained Earning			
	a. Previous years	121.693.781	121.693.781	o
	b. Current year	14.028.013	14.028.013	p
	c. Paid Dividend -/-	(16.489.280)	(16.489.280)	q
	<b>TOTAL EQUITY ATTRIBUTABLE TO OWNER</b>	<b>185.084.521</b>	<b>185.177.274</b>	
	Non controlling interest that fulfill requirement in CET 1		1.352.027	r
	<b>TOTAL EQUITY</b>	<b>185.084.521</b>	<b>185.177.274</b>	
<b>TOTAL LIABILITIES AND EQUITY</b>		<b>1.406.655.075</b>	<b>1.376.713.622</b>	

Disclosure of Details of Capital Instrument Feature		
No.	Question	Answer
1	Issuer	PT Bank Mandiri (Persero) Tbk
2	Identification Number	ISIN Code : IDH000053305 Short Code : BMRISB01XXMF
3	Underlying Law	Indonesian Law
3a	Tools that enabled the required action on chapter 13 of the Term Sheet (For the legitimate the other legitimate TLAC instruments that ruled by the foreign laws)	N/A
4	Instrument Treatment based on Capital Adequacy Ratio Regulation	
4	During transition period	N/A
5	After transition period	T2
6	Does the instrument eligible for individual/consolidated or consolidated and individual	Consolidated and Individual
7	Instrument Type	Subordinated Medium Term Notes
8	Amount in Capital Adequacy Ratio	282.618
9	Par value from instrument	500.000
10	Classification based on financial accounting standard	Liability - Amortised Cost
11	Issuing date	July 31, 2018
12	Without maturity (perpetual) or with maturity	With maturity
13	Maturity date	July 31, 2023
14	Execution of call option with approval from Otoritas Jasa Keuangan	No
15	Date of call option, withdrawal amount and other requirement call option (if any)	
16	Subsequent call option	
	Coupon/dividend	
17	Dividend/coupon with Fixed rate or floating	Fixed
18	Coupon rate or other index of reference	8,50%
19	Any Dividend stopper	No
20	Fully discretionary, partial or mandatory	Fully discretionary
21	Any Step up feature or other incentive	No
22	Noncumulative or cumulative	Cumulative
23	Convertible or non-convertible	Non-convertible
24	if convertible, mention the trigger point	
25	if convertible, fully or partial	
26	if convertible, how the conversion rate	
27	if convertible, mandatory or optional	
28	if convertible, mention the type of conversion instrument	
29	if convertible, mention the issuer of instrument it converts into	
30	Write-down feature	Yes
31	If write-down, mention the trigger	Common Equity Tier 1/CET 1 lower or equal to 5.125% from entity Risk Weighted Asset in Group and Stand Alone
32	If write down, fully or partial	Write Down can be done proportionally, partially or fully with OJK approval
33	If write down, permanent or temporary	Permanent
34	If temporary write down, explain the write-up mechanism	
34a	Subordinated type	Subordinated Securities Issued
35	Instrument hierarchy at the time of liquidation	Preference Creditor > Senior Debt Holders > Subordinated MTN Holders
36	Transition for non-compliant feature	
37	If yes, explain the non-complaint feature	

Disclosure of Details of Capital Instrument Feature		
No.	Question	Answer
1	Issuer	PT Bank Mandiri (Persero) Tbk
2	Identification Number	ISIN Code : ID1000095003 Short Code : BMRI
3	Underlying Law	Indonesian Law
3a	Tools that enabled the required action on chapter 13 of the Term Sheet (For the legitimate the other legitimate TLAC instruments that ruled by the foreign laws)	N/A
4	Instrument Treatment based on Capital Adequacy Ratio Regulation	
4	During transition period	N/A
5	After transition period	CET1
6	Does the instrument eligible for individual/consolidated or consolidated and individual	Consolidated and Individual
7	Instrument Type	Common Shares
8	Amount in Capital Adequacy Ratio	11.666.667
9	Par value from instrument	11.666.667
10	Classification based on financial accounting standard	Equity
11	Issuing date	February 14, 2011
12	Without maturity (perpetual) or with maturity	Perpetual
13	Maturity date	No maturity date
14	Excecution of call option with approval from Otoritas Jasa Keuangan	No
15	Date of call option, withdrawal amount and other requirement call option (if any)	
16	Subsequent call option	
	Coupon/dividend	
17	Dividend/coupon with Fixed rate or floating	Floating
18	Coupon rate or other index of reference	Determined by General Meeting of Shareholders
19	Any Dividend stopper	Yes
20	Fully discretionary, partial or mandatory	Mandatory
21	Any Step up feature or other incentive	
22	Noncumulative or cumulative	
23	Convertible or non-convertible	
24	if convertible, mention the trigger point	
25	if convertible, fully or partial	
26	if convertible, how the conversion rate	
27	if convertible, mandatory or optional	
28	if convertible, mention the type of conversition instrument	
29	if convertible, mention the issuer of instrument it converts into	
30	Write-down feature	No
31	If write-down, mention the trigger	
32	If write down, fully or partial	
33	If write down, permanent or temporary	
34	If temporary write down, explain the write-up mechanism	
34a	Subordinated type	
35	Instrument hierarchy at the time of liquidation	
36	Transition for non-compliant feature	
37	If yes, explain the non-complaint feature	

Disclosure of Details of Capital Instrument Feature		
No.	Question	Answer
1	Issuer	PT Bank Syariah Mandiri
2	Identification Number	ISIN Code : IDJ000008404 Short Code : SMBBSM015B
3	Underlying Law	Indonesian Law
3a	Tools that enabled the required action on chapter 13 of the Term Sheet (For the legitimate the other legitimate TLAC instruments that ruled by the foreign laws)	N/A
	Instrument Treatment based on Capital Adequacy Ratio Regulation	
4	During transition period	N/A
5	After transition period	T2
6	Does the instrument eligible for individual/consolidated or consolidated and individual	Consolidated
7	Instrument Type	Subordinated Sukuk Mudharabah
8	Amount in Capital Adequacy Ratio	237.500
9	Par value from instrument	375.000
10	Classification based on financial accounting standard	Liability - Amortised Cost
11	Issuing date	December 22, 2016
12	Without maturity (perpetual) or with maturity	With maturity
13	Maturity date	December 22, 2023
14	Execution of call option with approval from Otoritas Jasa Keuangan	No
15	Date of call option with approval from Bank Supervisor (Regulator)	
16	Subsequent call option	
	Coupon/dividend	
17	Dividend/coupon with Fixed rate or floating	Floating
18	Coupon rate or other index of reference	1,00%
19	Any Dividend stopper	No
20	Fully discretionary, partial or mandatory	Fully discretionary
21	Any Step up feature or other incentive	No
22	Noncumulative or cumulative	Kumulatif
23	Convertible or non-convertible	tidak dapat dikonversi
24	if convertible, mention the trigger point	
25	if convertible, fully or partial	
26	if convertible, how the conversion rate	
27	if convertible, mandatory or optional	
28	if convertible, mention the type of conversion instrument	
29	if convertible, mention the issuer of instrument it converts into	
30	Write-down feature	Yes
31	If write-down, mention the trigger	Common Equity Tier 1/CET 1 lower or equal to 5.125% from entity Risk Weighted Asset in Group and Stand Alone
32	If write down, fully or partial	Write Down can be done proportionally, partially or fully with OJK approval
33	If write down, permanent or temporary	Permanent
34	If temporary write down, explain the write-up mechanism	
34a	Subordinated type	Subordinated Securities Issued
35	Instrument hierarchy at the time of liquidation	Preference Creditor > Senior Debt Holders > Subordinated Sukuk Mudharabah Holders
36	Transition for non-compliant feature	
37	If yes, explain the non-complaint feature	