

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
Common Equity Tier 1 capital: Instruments and Reserves		Modal Inti Utama (Common Equity Tier 1)/CET 1: Instrumen dan Tambahan Modal Disetor			
1	Directly issued qualifying common share (and equivalent for non-joint stock companies) capital plus related stock surplus	Saham biasa (termasuk stock surplus)	29.761.941	g + h + i + j	
2	Retained earnings	Laba ditahan	203.951.748	o + p + q	
3	Accumulated other comprehensive income (and other reserves)	Akumulasi penghasilan komprehensif lain (dan cadangan lain)	36.863.375	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	24.544.533	r	
6	Common Equity Tier 1 capital before regulatory adjustments	CET1 sebelum regulatory adjustment	295.121.597		
Common Equity Tier 1 capital: regulatory adjustments		CET1: Faktor Pengurang (regulatory adjustment)			
7	Prudential valuation adjustments	Selisih kurang jumlah penyesuaian nilai wajar dari instrumen keuangan dalam <i>trading book</i>	-		
8	Goodwill (net of related tax liability)	<i>Goodwill</i>	482.091	b	
9	Other intangibles other than mortgage-servicing rights (net of related tax liability)	Aset tidak berwujud lainnya (selain <i>Mortgage-Servicing Rights</i>)	5.482.018	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 laba di masa mendatang	-		not applicable
11	Cash-flow hedge reserve	<i>Cash-flow hedge reserve</i>	-		not applicable
12	Shortfall of provisions to expected losses	Kekurangan provisi terhadap ekspektasi kerugian	-		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 <i>short</i> 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 <i>short</i> 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	Difference between required and booked provisions	Selisih PPKA dan CKPN	-		
26b	Provisions for non-productive assets	PPA atas aset non produktif	1.463.348		
26c	Deferred tax assets	Aset Pajak Tangguhan	7.681.631	e	
26d	Investment in shares	Penyertaan	4.215.502	a	
26e	Capital deficiency on insurance subsidiaries	Kekurangan modal pada perusahaan anak asuransi	-		
26f	Securitisation exposure	Eksposur sekuritisasi	-		
26g	Others	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 (<i>regulatory adjustment</i>) terhadap CET 1	- 19.324.590		
29	Common Equity Tier 1 capital (CET1)	Jumlah CET 1 setelah faktor pengurang	275.797.007		
	Additional Tier 1 capital: instruments	Modal Inti Tambahan (AT 1): Instrumen			
30	Directly issued qualifying Additional Tier 1 instruments plus related stock surplus	Instrumen AT 1 yang diterbitkan oleh bank (termasuk <i>stock surplus</i>)	-		
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	Additional Tier 1 capital before regulatory adjustments	Jumlah AT 1 sebelum <i>regulatory adjustment</i>	-		
	Additional Tier 1 capital: regulatory adjustments	Modal Inti Tambahan: Faktor Pengurang (<i>Regulatory Adjustment</i>)			
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 <i>short</i> 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 <i>short</i> yang diperkenankan)	-		not applicable
41	National specific regulatory adjustments	Penyesuaian berdasarkan ketentuan spesifik nasional	-		
41a	a. Fund placements on AT1 instrument in other banks	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	Total regulatory adjustments to Additional Tier 1 capital	Jumlah faktor pengurang (<i>regulatory adjustment</i>) terhadap AT1	-		
44	Additional Tier 1 capital (AT1)	Jumlah AT 1 setelah faktor pengurang	-		
45	Tier 1 capital (T1 = CET1 + AT1)	Jumlah Modal Inti (Tier 1) (CET1 + AT 1)	275.797.007		
	Tier 2 capital: instruments and provisions	Modal Pelengkap (Tier 2): Instrumen dan Cadangan			
46	Directly issued qualifying Tier 2 instruments plus related stock surplus	Instrumen T2 yang diterbitkan oleh bank (termasuk <i>stock surplus</i>)	342.362	f	
47	Directly issued capital instruments subject to phase out from Tier 2	Modal yang termasuk <i>phase out</i> 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 <i>phase out</i>	-		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	16.340.497		
51	Tier 2 capital before regulatory adjustments	Jumlah Modal Pelengkap (Tier 2) sebelum faktor pengurang	16.682.859		
	Tier 2 capital: regulatory adjustments	Modal Pelengkap (Tier 2): Faktor Pengurang (<i>Regulatory Adjustment</i>)			
52	Investments in own Tier 2 instruments	Investasi pada instrumen Tier 2 sendiri	-		not applicable
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 <i>short</i> yang diperkenankan, dimana Bank tidak memiliki lebih dari 10% modal saham yang diterbitkan; nilai sebelumnya ditetapkan dengan <i>threshold</i> 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 <i>short</i> yang diperkenankan)	-		not applicable

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56	National specific regulatory adjustments	Penyesuaian berdasarkan ketentuan spesifik nasional	-		
56a	a. Sinking fund	a. <i>Sinking fund</i>	-		
56b	b. Fund placements on other banks' Tier 2 instruments	b. Penempatan dana pada instrumen Tier 2 Bank lain	-		
57	Total regulatory adjustments to Tier 2 capital	Jumlah faktor pengurang (regulatory adjustment) Modal Pelengkap	-		
58	Tier 2 capital (T2)	Jumlah Modal Pelengkap (Tier 2) setelah regulatory adjustment	16.682.859		
59	Total capital (TC = T1 + T2)	Total Modal (Modal Inti + Modal Pelengkap)	292.479.866		
60	Total risk weighted assets	Total Aset Tertimbang Menurut Risiko (ATMR)	1.412.381.703		
	Capital ratios and buffers	Rasio Kecukupan Pemenuhan Modal Minimum (KPMM) dan Tambahan Modal (Capital Buffer)			
61	Common Equity Tier 1 (as a percentage of risk weighted assets)	Rasio Modal Inti Utama (CET1) – persentase terhadap ATMR	19,53%		
62	Tier 1 (as a percentage of risk weighted assets)	Rasio Modal Inti (Tier 1) – persentase terhadap ATMR	19,53%		
63	Total capital (as a percentage of risk weighted assets)	Rasio Total Modal – persentase terhadap ATMR	20,71%		
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	5,00%		
65	of which: capital conservation buffer requirement	<i>Capital Conservation Buffer</i>	2,50%		
66	of which: bank specific countercyclical buffer requirement	<i>Countercyclical Buffer</i>	0,00%		
67	of which: G-SIB buffer requirement	<i>Capital Surcharge</i> untuk Bank Sistemik	2,50%		
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	10,98%		
	National minima (if different from Basel 3)	Nasional minima (Jika berbeda dari Basel 3)			
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
	Amounts below the thresholds for deduction (before risk weighting)	Jumlah di Bawah Batasan Pengurang (sebelum ATMR)			
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)	<i>Mortgage servicing rights</i> (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
	Applicable caps on the inclusion of provisions in Tier 2	Cap yang digunakan untuk provisi pada Tier 2			
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
	Capital instruments subject to phase-out arrangements (only applicable between 1 Jan 2018 and 1 Jan 2022)	Instrumen Modal yang termasuk phase out (hanya berlaku antara 1 Jan 2018 s.d 1 Jan 2022)			
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 penebusan dan jatuh tempo)	-		not applicable
82	Current cap on AT1 instruments subject to phase out arrangements	Cap pada AT1 yang termasuk <i>phase out</i>	-		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 penebusan dan jatuh tempo)	-		not applicable
84	Current cap on T2 instruments subject to phase out arrangements	Cap pada Tier2 yang termasuk <i>phase out</i>	-		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 penebusan dan jatuh tempo)	-		not applicable

No.	Disclosure of Details of Capital Instrument Feature	
	Question	Answer
1	Issuer	PT Bank Mandiri (Persero) Tbk
2	Identification Number	ISIN Code : IDH000074301 Short Code : BMRISB02XXMF
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	Modal yang termasuk phase out dari CET1	Consolidated and Individual
7	Instrument Type	Subordinated Medium Term Notes
8	Amount in Capital Adequacy Ratio	74.519
9	Par value from instrument	100.000
10	Classification based on financial accounting standard	Liability - Amortised Cost
11	Issuing date	June 23, 2023
12	Without maturity (perpetual) or with maturity	With maturity
13	Maturity date	June 23, 2028
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	6.95%
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	N/A
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	-

No.	Disclosure of Details of Capital Instrument Feature	
	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
	Instrument Treatment based on Capital Adequacy Ratio Regulation	
4	During transition period	N/A
5	After transition period	CET1
6	Modal yang termasuk phase out dari CET1	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 conversion 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	-

No.	Disclosure of Details of Capital Instrument Feature	
	Question	Answer
1	Issuer	PT Bank Syariah Indonesia
2	Identification Number	ISIN Code : IDJ000029202 Short Code : SMBRIS02SB
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	Modal yang termasuk phase out dari CET1	Consolidated
7	Instrument Type	Subordinated Sukuk Mudharabah
8	Amount in Capital Adequacy Ratio	170.000
9	Par value from instrument	200.000
10	Classification based on financial accounting standard	Liability - Amortised Cost
11	Issuing date	December 15, 2023
12	Without maturity (perpetual) or with maturity	With maturity
13	Maturity date	December 15, 2028
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	7,90%
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	(1) Common Equity Tier 1/CET 1 lower or equal to 5.125% from Entity Risk Weighted Asset in Group and Stand Alone (2) there is a plan from the competent authority to invest in the Issuer which is considered to have the potential going concern disruption; and (3) there is an order from the Financial Services Authority to write down.
32	If write down, fully or partial	Write Down can be done proportionally, partially, or the entire payment of unpaid Subordinated Mudharabah Sukuk Yield to Subordinated Mudharabah Sukuk Holders with OJK approval.
33	If write down, permanent or temporary	Permanent
34	If temporary write down, explain the write-up mechanism	N/A
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	-

STATEMENTS OF FINANCIAL POSITION
PT BANK MANDIRI (PERSERO) Tbk.
As of September 30, 2024

(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, 2024	September 30, 2024	
ASSETS				
1.	Cash	24.344.090	24.281.561	
2.	Placements with Bank Indonesia	127.011.371	127.011.371	
3.	Placements with other banks	59.690.811	57.702.731	
4.	Spot and derivative receivables/forward	5.565.915	5.565.915	
5.	Securities	326.141.905	288.117.744	
6.	Securities sold under agreement to repurchase (repo)	67.859.449	67.859.449	
7.	Securities purchased under agreement to resell (reverse repo)	7.032.946	7.032.946	
8.	Acceptance receivables	10.880.060	10.880.060	
9.	Loans	1.541.981.352	1.541.981.352	
10.	Consumer financing receivables	42.056.020	42.056.020	
11.	Sharia financing	-	-	
12.	Investments in shares	2.418.662	4.272.522	
	Investment in shares as deduction factor in CET 1	-	4.215.502	a
13.	Others financials assets	39.554.508	39.524.688	
14.	Allowance for impairment on financial assets -/-			
	a. Securities	(51.696)	(51.696)	
	b. Loans	(50.356.735)	(50.356.735)	
	c. Others	(1.593.551)	(1.593.551)	
15.	Intangible assets	14.434.796	14.382.278	
	Goodwill	-	482.091	b
	Other Intangible assets	-	13.900.187	c
	Accumulated amortisation for intangible assets -/-	(8.433.494)	(8.418.169)	d
16.	Premises and equipment	86.304.200	85.972.528	
	Accumulated depreciation for premises and equipment -/-	(26.440.791)	(26.209.210)	
17.	Non earning assets			
	a. Abandoned properties - net	9.403	9.403	
	b. Repossessed assets - net	-	-	
	c. Suspense account - net	5.381.710	5.381.710	
	d. Inter office assets	-	-	
18.	Lease financing	5.797.695	5.797.695	
19.	Other assets	44.401.922	34.890.175	
	Deferred tax assets	-	7.681.631	e
TOTAL ASSETS		2.323.990.548	2.283.772.418	
LIABILITIES AND EQUITY				
LIABILITIES				
1.	Demand deposits	596.387.535	596.589.970	
2.	Saving deposits	634.981.444	634.981.444	
3.	Time deposits	436.127.962	436.395.919	
4.	Electronic money	1.938.030	1.938.030	
5.	Fund from Bank Indonesia	10.303.528	10.303.528	
6.	Fund from other banks	24.552.487	24.552.487	
7.	Spot and derivative liabilities/forward	5.804.541	5.804.541	
8.	Securities sold under repurchase agreements liabilities (repo)	63.102.584	63.102.584	
9.	Acceptance liabilities	10.759.790	10.759.790	
10.	Securities issued	37.139.829	37.192.829	
	Instrument that fulfill requirement in Tier 2	-	244.519	f
	Instrument that not fulfill requirement in Tier 2	-	36.948.310	
11.	Fund borrowings	107.647.533	107.647.533	
	Instrument that fulfill requirement in Tier 2	-	97.843	f
	Instrument that not fulfill requirement in Tier 2	-	107.549.690	
12.	Margin deposits received	998.556	998.556	
13.	Inter office liabilities	81.089	81.089	
14.	Liability to unit link holders	28.624.339	-	
15.	Other liabilities	64.203.807	53.833.155	
16.	Minority interest	29.218.127	27.472.703	
TOTAL LIABILITIES		2.051.871.181	2.011.654.158	
EQUITY				
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 -/-	-	-	i
	Fulfill requirement as CET 1	-	-	
	Fulfill requirement as AT1	-	-	
18.	Additional Paid-in Capital			
	a. Agio	18.095.274	18.095.274	j
	b. Disagio -/-	-	-	
	c. Funds for paid-up capital	-	-	
	d. Others	-	-	
19.	Other comprehensive income	36.072.345	36.071.238	
	a. Gain	37.258.751	37.246.109	
	b. Losses -/-	(1.186.406)	(1.174.871)	
	Potential gain (losses) of the increase (decrease) in the fair value of financial assets available for sale	-	(96.759)	k
	Excess (negative) differences arising from translation of financial statement	-	(149.862)	l
	Surplus of fixed assets revaluation	-	34.776.663	m
20.	Reserve			
	a. General reserve	2.333.333	2.333.333	n
	b. Appropriated reserve	-	-	
21.	Retained earning			
	a. Previous years	194.970.428	194.970.428	o
	b. Current year	42.017.354	42.017.354	p
	c. Paid dividend -/-	(33.036.034)	(33.036.034)	q
TOTAL EQUITY ATTRIBUTABLE TO OWNER		272.119.367	272.118.260	
	Non controlling interest that fulfill requirement in CET 1	-	24.544.533	r
TOTAL EQUITY		272.119.367	272.118.260	
TOTAL LIABILITIES AND EQUITY		2.323.990.548	2.283.772.418	