Consolidated Financial Statements

PT Bank Mandiri (Persero) Tbk and its Subsidiaries

Statements of Financial Position

As of 30 June 2026 and 31 December 2025 (In Millions of Rupiah)

NO	DESCRIPTION	INDIVIDUAL 30 June 2026 (Reviewed)	INDIVIDUAL 31 December 2025 (Audited)	CONSOLIDATED 30 June 2026 (Reviewed)	CONSOLIDATED 31 December 2025 (Audited)
	ASSET				
1.	Cash	22,367,949	24,868,663	22,732,805	33,857,220
2.	Placements with Bank Indonesia	140,352,924	219,238,682	147,184,624	278,486,720
3.	Placements with other banks	96,101,292	66,191,055	98,684,021	71,227,175
4.	Spot and derivative receivables/forward	20,335,649	7,272,609	20,416,898	7,306,435
5.	Securities*)	251,047,651	258,548,077	306,666,760	374,348,126
6.	Securities sold under agreement to repurchase (Repo)	91,496,820	41,768,158	92,885,720	42,037,135
7.	Securities purchased under agreement to resale (Reverse Repo)	5,101,958	2,771,530	5,182,640	3,903,777
8.	Acceptance receivables	13,004,864	7,433,284	13,004,864	8,088,278
9.	Loans	1,591,678,057	1,497,108,664	1,630,495,652	1,849,967,956
10.	Consumer financing receivables	-	-	43,550,950	40,863,200
11.	Sharia financing	-	-	-	-
12.	Investment in shares	15,016,495	15,016,495	28,885,467	2,348,308
13.	Others financials assets	49,390,520	42,905,380	50,192,945	46,672,176
14.	Assets held for sale	-	-	346,221	253,774
15.	Allowance for impairment on financial assets -/-				
	a. Securities	(3,037)	(6,325)	(5,515)	(40,043)
	b. Loans and sharia financing**)	(37,644,384)	(36,284,414)	(39,733,300)	(49,218,304)
	c. Others	(1,513,146)	(1,415,556)	(1,501,798)	(1,490,155)
16.	Intangible assets	12,685,535	12,505,318	14,334,551	17,767,867
	Accumulated amortisation for intangible assets -/-	(8,883,242)	(8,295,968)	(9,658,468)	(10,248,709)
17.	Premises and equipment***)	82,147,381	81,611,017	87,814,932	103,150,275
	Accumulated depreciation for premises and equipment -/-	(23,115,548)	(22,779,419)	(26,976,689)	(31,087,944)
18.	Non earning assets				
	a. Abandoned properties - net	-	-	-	5,531
	b. Repossessed assets - net	-	-	-	-
	c. Suspense account - net	2,077,723	1,102,119	2,117,325	1,121,336
	d. Interoffice assets	-	87,171	-	87,171
19.	Lease financing	-	-	3,402,868	4,153,740
20.	Other assets	27,546,155	18,450,042	37,544,720	36,386,981
	TOTAL ASSETS	**2,349,191,616**	**2,228,096,582**	**2.527.568.193**	**2,829,948,026**
	LIABILITIES AND EQUITY				
	LIABILITIES				
1.	Demand deposits ****)	636,973,369	639,852,316	636,554,040	710,146,853
2.	Saving deposits ****)	568,516,819	546,211,100	583,352,674	721,231,509
3.	Time deposits ****)	504,542,029	488,615,728	543,260,509	674,385,789
4.	Electronic money	2,334,910	2,219,641	2,334,910	2,219,641
5.	Fund from Bank Indonesia	-	-	-	-
6.	Fund from other banks ****)	20,713,332	18,382,774	22,540,815	21,508,621
7.	Spot and derivative liabilities/forward	20,803,791	6,862,060	20,811,802	6,862,060
8.	Securities sold under repurchase agreements liabilities (Repo)	91,870,802	39,738,979	93,121,077	39,955,889
9.	Acceptance liabilities	13,004,864	7,433,284	13,004,864	7,919,333
10.	Liabilities held for sale	-	-	134,071	127,472
11.	Debt securities issued	46,083,696	42,335,506	54,715,177	62,295,608
12.	Fund borrowings	147,311,760	131,625,772	172,481,196	154,913,337
13.	Margin deposits received	881,567	1,130,825	881,567	1,130,825
14.	Interoffice liabilities	184,377	-	184,213	-
15.	Insurance contract liabilities	-	-	35,580,858	37,850,988
16.	Other liabilities	43,144,192	41,726,293	55,587,180	61,998,103
17.	Minority interest	-	-	8,429,839	33,651,329
	TOTAL LIABILITIES	**2,096,365,508**	**1,966,134,278**	**2,242,974,792**	**2,536,197,357**
	EQUITY				
18.	Share capital				
	a. Authorised capital	16,000,000	16,000,000	16,000,000	16,000,000
	b. Unpaid-in capital-/-	(4,333,333)	(4,333,333)	(4,333,333)	(4,333,333)
	c. Treasury shares -/-	-	(10,531)	-	(10,531)
19.	Additional paid-in capital				
	a. Agio	19,598,610	19,268,456	18,144,287	17,702,180
	b. Disagio -/-	-	-	-	-
	c. Funds for paid-up capital	-	-	-	-
	d. Others	-	-	-	-
20.	Other comprehensive income				
	a. Gain	39,507,038	40,396,901	40,346,751	41,699,442
	b. Losses -/-	(2,191,520)	(240,333)	(2,788,240)	(816,811)
21.	Reserve				
	a. General reserve	2,333,333	2,333,333	2,333,333	2,333,333
	b. Appropriated reserve	-	-	-	-
22.	Retained earning				
	a. Previous years *****)	188,547,811	189,842,782	219,626,346	217,717,136
	b. Current year	28,512,231	51,539,726	30,412,319	56,293,950
	c. Paid dividend -/-	(35,148,062)	(52,834,697)	(35,148,062)	(52,834,697)
	TOTAL EQUITY ATTRIBUTABLE TO OWNER	**252,826,108**	**261,962,304**	**284,593,401**	**293,750,669**
	TOTAL EQUITY	**252,826,108**	**261,962,304**	**284,593,401**	**293,750,669**
	TOTAL LIABILITIES AND EQUITY	**2,349,191,616**	**2,228,096,582**	**2.527.568.193**	**2,829,948,026**

*) Consolidated balance of 31 December 2025 includes Securities owned by Subsidiary which classified "At Cost" in accordance with SFAS No. 410 "Accounting for Sukuk" which has effective since 1 January 2012.
**) Consolidated balance includes Allowance for Impairment for Consumer Financing Receivables and Lease Financing from Subsidiaries.
***) Including right of use assets.
****) Consolidated balance of 31 December 2025 includes Temporary Syirkah Funds from Subsidiary.
*****) Since 1 January 2026, PT Bank Syariah Indonesia (Persero) Tbk (BSI) has implemented early adoption of SFAS 413 "Impairment".

Statements of Commitments and Contingencies

As of 30 June 2026 and 31 December 2025 (In Millions of Rupiah)

NO	DESCRIPTION	INDIVIDUAL 30 June 2026 (Reviewed)	INDIVIDUAL 31 December 2025 (Audited)	CONSOLIDATED 30 June 2026 (Reviewed)	CONSOLIDATED 31 December 2025 (Audited)
	I. COMMITMENT RECEIVABLES				
1.	Unused fund borrowings/financing facilities	-	-	-	-
2.	Outstanding purchase position of spot and derivative/forward	857,601,299	492,943,813	858,741,993	496,004,028
3.	Others	-	-	576,840	-
	II. COMMITMENT PAYABLES				
1.	Unused loan/financing facilities				
	i. Committed	112,040,507	100,952,386	112,041,554	100,653,523
	ii. Uncommitted	191,989,064	179,420,055	191,715,064	183,314,254
2.	Outstanding irrevocable letters of credit	20,399,024	23,123,604	20,399,024	23,231,782
3.	Outstanding sales position of spot and derivative/forward	858,027,005	492,910,005	859,167,699	498,213,724
4.	Others	-	-	14,851	-
	III. CONTINGENT RECEIVABLES				
1.	Guarantees received	61,271,039	63,777,796	61,271,039	64,031,673
2.	Others	34,597	34,471	34,597	34,471
	IV. CONTINGENT PAYABLES				
1.	Guarantees issued	185,069,034	181,919,723	185,069,034	184,400,163
2.	Others	4,983,372	4,786,260	4,984,037	4,796,785

Statements of Financial Ratios

As of 30 June 2026 and 2025 (In %)

NO	RATIOS	30 June 2026 (Reviewed)	30 June 2025 (Audited)
	PERFORMANCE RATIOS		
1.	Capital Adequacy Ratio (CAR)	17.52%	18.35%
2.	Non-performing earning assets and non-performing non-earning assets to total earning assets and non-earning assets	0.67%	0.73%
3.	Non-performing earning assets to total earning assets	0.65%	0.71%
4.	Allowance for impairment on financial assets to earning assets	1.82%	2.23%
5.	Gross NPL	0.98%	1.08%
6.	Net NPL	0.40%	0.39%
7.	Return on Asset (ROA)	3.10%	2.89%
8.	Return on Equity (ROE)	24.28%	21.06%
9.	Net Interest Margin (NIM)	4.34%	4.61%
10.	Operating Expenses to Operating Income	57.59%	63.79%
11.	Cost to Income Ratio (CIR)	35.60%	43.40%
12.	Loan to Deposit Ratio (LDR)	92.73%	90.22%

NO	RATIOS	30 June 2026 (Reviewed)	30 June 2025 (Audited)
	COMPLIANCE		
1.	a. Percentage violation of Legal Lending Limit		
	i. Related parties	0.00%	0.00%
	ii. Third parties	0.00%	0.00%
	b. Persentage of exsess of Legal Lending Limit		
	i. Related parties	0.00%	0.00%
	ii. Third parties	0.00%	0.00%
2.	Reserve requirement		
	a. Primary reserve requirement Rupiah	3.92%	4.98%
	i. Daily	0.00%	0.00%
	ii. Average	3.92%	4.98%
	b. Reserve requirement foreign currencies	4.10%	4.10%
	i. Daily	2.00%	2.00%
	ii. Average	2.10%	2.10%
3.	Net Open Position-overall	2.34%	1.44%

Statements of Spot and Derivative Transactions

As of 30 June 2026 (In Millions of Rupiah)

NO	TRANSACTION	NOTIONAL AMOUNT	INDIVIDUAL Type: Trading	Type: Hedging	Derivative Receivables & Payables: Receivables	Derivative Receivables & Payables: Payables
	A. Exchange Rate Related					
1.	Spot	41,429,186	41,429,186	-	22,753	18,477
2.	Forward	178,257,574	178,257,574	-	1,192,608	1,615,849
3.	Option					
	a. Written	90,763,425	89,690,625	1,072,800	419	11,152,262
	b. Purchased	90,877,753	89,804,953	1,072,800	11,075,239	1,452
4.	Future	-	-	-	-	-
5.	Swap	406,074,794	381,401,460	24,673,334	4,504,918	4,957,853
6.	Others	-	-	-	-	-
	B. Interest Rate Related					
1.	Forward	-	-	-	-	-
2.	Option					
	a. Written	-	-	-	-	-
	b. Purchased	-	-	-	-	-
3.	Future	-	-	-	-	-
4.	Swap	31,849,927	25,626,962	6,222,965	461,422	472,122
5.	Others	65,290,295	65,290,295	-	2,873,614	2,551,067
	C. Others	**29,680,040**	**29,680,040**	**-**	**204,676**	**34,709**
	TOTAL	**934,222,994**	**901,181,095**	**33,041,899**	**20,335,649**	**20,803,791**

Statements of Income and Other Comprehensive Income

For the Periods Ended 30 June 2026 and 2025 (In Millions of Rupiah)

NO	DESCRIPTION	INDIVIDUAL 30 June 2026 (Reviewed)	INDIVIDUAL 30 June 2025 (Audited)	CONSOLIDATED 30 June 2026 (Reviewed)	CONSOLIDATED 30 June 2025 (Audited)
	OPERATING INCOME AND EXPENSES				
A.	**Interest and Sharia Income, Interest and Sharia Expenses, and Insurance Income - Net**				
1.	Interest and Sharia Income	63,602,382	60,432,879	72,895,403	81,576,343
2.	Interest and Sharia Expenses	22,028,281	21,941,317	25,056,230	29,192,706
	Net Interest Income and Sharia Income (Expenses)	**41,574,101**	**38,491,562**	**47,839,173**	**52,383,637**
3.	Insurance Income - Net	-	-	491,317	61,019
	Net Interest, Sharia, and Insurance Income	**41,574,101**	**38,491,562**	**48,330,490**	**52,444,656**
B.	**Other Operating Income and Expenses**				
1.	Gain (loss) from increase (decrease) in fair value of financial assets	111,715	880,361	83,201	962,229
2.	Gain (loss) from decrease (increase) in fair value of financial liabilities	-	-	-	-
3.	Gain (Loss) from sale of financial assets	1,597,901	1,272,817	1,922,872	1,655,017
4.	Gain (Loss) from spot and derivative transaction/forward (realised)	1,259,233	202,099	1,273,020	231,680
5.	Gain (Loss) from investment in shares under equity method	-	-	1,773,847	-
6.	Gain (Loss) from foreign currencies translation	-	-	-	-
7.	Dividend income	1,610,655	1,202,041	-	-
8.	Comissions/provisions/fees and administrative	11,476,024	9,117,889	13,173,059	11,975,644
9.	Other income	3,053,935	3,870,108	4,910,580	6,247,920
10.	Impairment for financial assets	4,001,441	3,279,979	5,438,929	6,280,840
11.	Losses related to operational risk	(5,382)	17,843	831	32,779
12.	Salaries and employee benefits	8,629,787	8,812,130	11,193,508	12,963,103
13.	Promotion expenses	459,859	2,110,444	638,702	2,668,064
14.	Other expenses	12,521,304	12,943,716	15,132,308	18,129,527
	Other Operating Income (Expenses)	**(6,497,546)**	**(10,618,797)**	**(9,267,699)**	**(19,001,823)**
	PROFIT (LOSS) FROM OPERATIONS	**35,076,555**	**27,872,765**	**39,062,791**	**33,442,833**
	NON OPERATING INCOME AND EXPENSES				
1.	Gain (Loss) from sale of premises and equipment	3,078	235	3,133	1,558
2.	Other non operating income (expenses)	(15,622)	78,290	(24,756)	78,982
	PROFIT (LOSS) FROM NON OPERATING	**(12,544)**	**78,525**	**(21,623)**	**80,540**
	PROFIT (LOSS) CURRENT PERIOD BEFORE TAX	**35,064,011**	**27,951,290**	**39,041,168**	**33,523,373**
	Income tax expenses				
	a. Estimated current tax	(6,396,044)	(3,645,820)	(7,402,968)	(5,030,398)
	b. Deferred tax income (expenses)	(155,736)	(1,504,343)	(11,176)	(1,642,649)
	PROFIT (LOSS) CURRENT PERIOD	**28,512,231**	**22,801,127**	**31,627,024**	**26,850,326**
	PROFIT (LOSS) MINORITY INTEREST	-	-	**1,214,705**	**2,395,244**
	OTHER COMPREHENSIVE INCOME				
1.	**Item that will not be reclassified to profit loss**				
	a. Gain on fixed assets revaluation	-	-	-	-
	b. Gain (Loss) from remeasurement of defined benefits program	-	42,717	22,854	46,980
	c. Others	-	-	-	-
2.	**Item that will be reclassified to profit loss**				
	a. Gain (loss) from translation of financial statements in foreign currencies	144,315	21,105	234,497	40,034
	b. Gain (loss) from changes in the fair value of financial assets measured of fair value through other comprehensive income	(2,985,365)	1,891,126	(3,931,777)	2,069,687
	c. Others	-	-	18,677	4,860
	Other comprehensive income current period after income tax	**(2,841,050)**	**1,954,948**	**(3,655,749)**	**2,161,561**
	TOTAL OTHER COMPREHENSIVE INCOME CURRENT PERIOD	**25,671,181**	**24,756,075**	**27,971,275**	**29,011,887**
	Profit (loss) current period attributable to :				
	PARENT ENTITY	28,512,231	22,801,127	30,412,319	24,455,082
	NON-CONTROLLING INTEREST			1,214,705	2,395,244
	TOTAL PROFIT (LOSS) CURRENT PERIOD	**28,512,231**	**22,801,127**	**31,627,024**	**26,850,326**
	Total comprehensive income current period attributable to :				
	PARENT ENTITY	25,671,181	24,756,075	27,088,199	26,542,797
	NON-CONTROLLING INTEREST			883,076	2,469,090
	TOTAL COMPREHENSIVE INCOME CURRENT PERIOD	**25,671,181**	**24,756,075**	**27,971,275**	**29,011,887**
	TRANSFER PROFIT (LOSS) TO HEAD OFFICE	-	-	-	-
	DIVIDEND	-	-	-	-
	EARNINGS PER SHARE (in Rupiah)	**305.74**	**244.30**	**326.11**	**262.02**

Statements of Calculation of Capital Adequacy Ratio of Commercial Bank

As of 30 June 2026 and 2025 (In Millions of Rupiah)

NO	COMPONENTS OF CAPITAL	30 June 2026 (Reviewed) Individual	30 June 2026 (Reviewed) Consolidated	30 June 2025 (Audited) Individual	30 June 2025 (Audited) Consolidated
I	**CORE CAPITAL (TIER 1)**	**228,962,752**	**249,167,278**	**212,658,320**	**273,789,685**
	1. Common Equity Tier 1 (CET 1)	**228,962,752**	**249,167,278**	**212,658,320**	**273,789,685**
	1.1 Paid-in Capital (net of Treasury Stock)	**11,666,667**	**11,666,667**	**11,666,667**	**11,666,667**
	1.2 Disclosed Reserves	**238,979,617**	**271,018,434**	**223,844,821**	**251,858,255**
	1.2.1 Additional Factor	**242,268,540**	**274,560,162**	**225,948,599**	**254,555,306**
	1.2.1.1 Other comprehensive income	**38,424,617**	**39,191,939**	**34,820,346**	**35,465,020**
	1.2.1.1.1 Excess differences arising from translation of financial statement	121,588	604,119	4,368	364,251
	1.2.1.1.2 Potential gain from the increase in the fair value of financial assets measured at fair value through other comprehensive income	142,136	142,136	328,024	328,024
	1.2.1.1.3 Surplus of fixed assets revaluation	38,160,893	38,445,684	34,487,954	34,772,745
	1.2.1.2 Other disclosed reserves	**203,843,923**	**235,368,223**	**191,128,253**	**219,090,286**
	1.2.1.2.1 Agio	19,598,610	18,144,287	19,661,550	18,095,274
	1.2.1.2.2 General reserves	2,333,333	2,333,333	2,333,333	2,333,333
	1.2.1.2.3 Previous years profit	153,399,749	184,478,284	146,332,243	174,206,597
	1.2.1.2.4 Current year profit	28,512,231	30,412,319	22,801,127	24,455,082
	1.2.1.2.5 Funds for paid-in capital	-	-	-	-
	1.2.1.2.6 Others	-	-	-	-
	1.2.2 Deduction Factor	**(3,288,923)**	**(3,541,728)**	**(2,103,778)**	**(2,697,051)**
	1.2.2.1 Other comprehensive income	**(2,455,244)**	**(2,700,237)**	**(862,386)**	**(695,869)**
	1.2.2.1.1 Negative differences arising from translation of financial statements	(217,606)	(217,606)	(313,929)	(313,929)
	1.2.2.1.2 Potential losses from the decrease in the fair value of financial assets measured at fair value through other comprehensive income	(2,237,638)	(2,482,631)	(548,457)	(381,940)
	1.2.2.2 Other disclosed reserves	**(833,679)**	**(841,491)**	**(1,241,392)**	**(2,001,182)**
	1.2.2.2.1 Disagio	-	-	-	-
	1.2.2.2.2 Previous years loss	-	-	-	-
	1.2.2.2.3 Current year loss	-	-	-	-
	1.2.2.2.4 Negative differences in allowance for possible losses and allowance for impairment on earning assets	-	-	-	-
	1.2.2.2.5 Negative differences in adjustment amounts of fair value from financial instruments in trading book	-	-	-	-
	1.2.2.2.6 Required allowance for non earning assets	(833,679)	(841,491)	(1,241,392)	(2,001,182)
	1.2.2.2.7 Others	-	-	-	-
	1.3 Non Controlling Interest	-	**4,671,401**	-	**27,205,263**
	1.4 Deduction Factor of CET 1	**(21,683,532)**	**(38,189,224)**	**(22,853,168)**	**(16,940,500)**
	1.4.1 Deferred tax	(2,889,699)	(3,303,236)	(3,941,759)	(6,236,579)
	1.4.2 Goodwill	-	(482,091)	-	(482,091)
	1.4.3 Intangible assets	(3,802,293)	(4,156,798)	(3,919,869)	(6,393,213)
	1.4.4 Investments in shares calculated as deduction	(14,991,540)	(30,247,099)	(14,991,540)	(3,828,617)
	1.4.5 Shortfall of capital on insurance subsidiaries	-	-	-	-
	1.4.6 Securitisation exposure	-	-	-	-
	1.4.7 Other deduction of CET 1	-	-	-	-
	1.4.7.1 Placement of funds in Tier 2 instrument to other banks	-	-	-	-
	1.4.7.2 Cross-ownership in another entity acquired by the transition due to law, grants, or grants will	-	-	-	-
	1.4.7.3 Exposures that give rise to credit risk due the settlement risk - Non Delivery Versus Payment	-	-	-	-
	1.4.7.4 Exposures in subsidiaries that business activity based on sharia principles (if available)	-	-	-	-
	2. Additional Tier 1 (AT 1)	-	-	-	-
	2.1 Instrument which comply with AT 1 requirements	-	-	-	-
	2.2 Agio/Disagio	-	-	-	-
	2.3 Deduction factor of AT 1	-	-	-	-
	2.3.1 Placement of funds in instrument AT 1 and/or Tier 2 to other bank	-	-	-	-
	2.3.2 Cross-ownership in another entity acquired by the transition due to law, grants, or grants will	-	-	-	-
II	**SUPPLEMENTAL CAPITAL (TIER 2)**	**16,249,714**	**17,088,990**	**14,400,445**	**17,555,803**
	1. Capital Instrument in the form of stock or others which comply with Tier 2 requirements	89,108	89,108	137,843	277,843
	2. Agio/Disagio	-	-	-	-
	3. General provision on earning assets (max. 1.25% credit risk - weighted assets)	16,160,606	16,999,882	14,262,602	17,277,960
	4. Deduction Supplemental Capital	-	-	-	-
	4.1 Sinking Fund	-	-	-	-
	4.2 Placement of funds in Tier 2 instrument to other bank	-	-	-	-
	4.3 Cross-ownership in another entity acquired by the transition due to law, grants, or grants will	-	-	-	-
	TOTAL CORE AND SUPPLEMENTAL CAPITAL	**245,212,466**	**266,256,268**	**227,058,765**	**291,345,488**

	30 June 2026 (Reviewed) Individual	30 June 2026 (Reviewed) Consolidated	30 June 2025 (Audited) Individual	30 June 2025 (Audited) Consolidated
RISK WEIGHTED ASSETS				
Credit Risk - Weighted Assets	1,292,848,460	1,359,990,540	1,141,008,127	1,382,236,764
Market Risk - Weighted Assets	34,498,034	37,493,875	32,156,894	34,196,896
Operational Risk - Weighted Assets	72,093,001	91,242,966	64,518,330	81,656,177
Total Risk Weighted Assets	1,399,439,495	1,488,727,381	1,237,683,351	1,498,089,837
CAR BASED ON RISK PROFILE (%)	9.73%	9.78%	9.70%	9.71%
CAPITAL ALLOCATION FOR CAR BASED ON RISK PROFILE				
From CET 1 (%)	8.57%	8.64%	8.53%	8.54%
From AT 1 (%)	-	-	-	-
From Tier 2 (%)	1.16%	1.14%	1.17%	1.17%

	30 June 2026 (Reviewed) Individual	30 June 2026 (Reviewed) Consolidated	30 June 2025 (Audited) Individual	30 June 2025 (Audited) Consolidated
CAR				
CET 1 Ratio (%)	16.36%	16.74%	17.18%	18.28%
Tier 1 Ratio (%)	16.36%	16.74%	17.18%	18.28%
Tier 2 Ratio (%)	1.16%	1.14%	1.17%	1.17%
Capital Adequacy Ratio (%)	17.52%	17.88%	18.35%	19.45%
CET 1 FOR BUFFER (%)	7.79%	8.10%	8.65%	9.74%
PERCENTAGE OF BUFFER MANDATORY FILLED BY BANK(%)				
Capital Conservation Buffer (%)	2.50%	2.50%	2.50%	2.50%
Countercyclical Buffer (%)	0.00%	0.00%	0.00%	0.00%
Capital Surcharge for Systemic Bank (%)	2.50%	2.50%	2.50%	2.50%

Statements of Assets' Quality and Other Information

As of 30 June 2026 and 2025 (In Millions of Rupiah)

NO	DESCRIPTION	INDIVIDUAL 30 June 2026 (Reviewed) Current	Special Mention	Sub Standard	Doubtful	Loss	Total	30 June 2025 (Audited) Current	Special Mention	Sub Standard	Doubtful	Loss	Total
	I. RELATED PARTIES												
1.	Placements with other banks												
	a. Rupiah	-	-	-	-	-	-	-	-	-	-	-	-
	b. Foreign currencies	909,147	-	-	-	-	909,147	988,302	-	-	-	-	988,302
2.	Spot and derivative receivables/forward												
	a. Rupiah	-	-	-	-	-	-	-	-	-	-	-	-
	b. Foreign currencies	-	-	-	-	-	-	-	-	-	-	-	-
3.	Securities												
	a. Rupiah	151,646	-	-	-	-	151,646	460,551	-	-	-	-	460,551
	b. Foreign currencies	-	-	-	-	-	-	-	-	-	-	-	-
4.	Securities sold with agreement to repurchase (Repo)												
	a. Rupiah	-	-	-	-	-	-	-	-	-	-	-	-
	b. Foreign currencies	-	-	-	-	-	-	-	-	-	-	-	-
5.	Securities purchased with agreement to resell (reverse repo)												
	a. Rupiah	-	-	-	-	-	-	-	-	-	-	-	-
	b. Foreign currencies	-	-	-	-	-	-	-	-	-	-	-	-
6.	Acceptances receivables	9,963	-	-	-	-	9,963	-	-	-	-	-	-
7.	Loans and financing												
	a. Micro, small and medium loans (UMKM)	**14,643**	-	-	-	-	**14,643**	-	-	-	-	-	-
	a. Rupiah	14,643	-	-	-	-	14,643	-	-	-	-	-	-
	b. Foreign currencies	-	-	-	-	-	-	-	-	-	-	-	-
	b. Non UMKM	**15,871,509**	-	-	-	-	**15,871,509**	**10,431,006**	-	-	-	-	**10,431,006**
	a. Rupiah	14,977,509	-	-	-	-	14,977,509	9,620,135	-	-	-	-	9,620,135
	b. Foreign currencies	894,000	-	-	-	-	894,000	810,871	-	-	-	-	810,871
	c. Restructured loans*)	-	-	-	-	-	-	-	-	-	-	-	-
	a. Rupiah	-	-	-	-	-	-	-	-	-	-	-	-
	b. Foreign currencies	-	-	-	-	-	-	-	-	-	-	-	-
8.	Investments in shares	14,552,122	-	414,227	25,191	-	14,991,540	14,552,122	-	414,227	25,191	-	14,991,540
9.	Other receivables	-	-	-	-	-	-	-	-	-	-	-	-
10.	Commitments and contingencies												
	a. Rupiah	474,324	-	-	-	-	474,324	363,286	-	-	-	-	363,286
	b. Foreign currencies	-	-	-	-	-	-	-	-	-	-	-	-
	II. THIRD PARTIES												
1.	Placements with other banks												
	a. Rupiah	829,180	-	-	-	-	829,180	28,395,913	-	-	-	-	28,395,913
	b. Foreign currencies	130,432,289	-	-	-	-	130,432,289	87,565,210	-	-	-	-	87,565,210
2.	Spot and derivative receivables/forward												
	a. Rupiah	19,897,503	-	-	-	-	19,897,503	7,247,338	-	-	-	-	7,247,338
	b. Foreign currencies	438,146	-	-	-	-	438,146	90,379	-	-	-	-	90,379
3.	Securities												
	a. Rupiah	160,567,514	-	-	-	12,493	160,580,007	167,437,222	-	-	-	11,539	167,448,761
	b. Foreign currencies	90,315,998	-	-	-	-	90,315,998	71,879,191	-	-	-	-	71,879,191
4.	Securities sold with agreement to repurchase (Repo)												
	a. Rupiah	72,833,591	-	-	-	-	72,833,591	40,876,467	-	-	-	-	40,876,467
	b. Foreign currencies	18,663,229	-	-	-	-	18,663,229	11,923,166	-	-	-	-	11,923,166
5.	Securities purchased with agreement to resell (reverse repo)												
	a. Rupiah	5,101,958	-	-	-	-	5,101,958	3,967,032	-	-	-	-	3,967,032
	b. Foreign currencies	-	-	-	-	-	-	-	-	-	-	-	-
6.	Acceptances receivables	12,990,401	4,500	-	-	-	12,994,901	6,018,009	4,900	-	-	-	6,022,909
7.	Loans and financing												
	a. Micro, small and medium loans (UMKM)	**138,335,165**	**4,096,181**	**303,527**	**370,483**	**1,647,087**	**144,752,443**	**131,215,600**	**3,907,667**	**361,413**	**423,473**	**1,340,265**	**137,248,418**
	a. Rupiah	137,742,039	4,096,181	303,527	370,483	1,647,087	144,159,317	130,741,983	3,907,667	361,413	423,473	1,340,265	136,774,801
	b. Foreign currencies	593,126	-	-	-	-	593,126	473,617	-	-	-	-	473,617
	b. Non UMKM	**1,376,001,774**	**41,801,621**	**1,021,728**	**2,365,703**	**9,848,636**	**1,431,039,462**	**1,126,221,317**	**41,559,262**	**1,202,942**	**1,697,217**	**9,176,737**	**1,179,857,475**
	a. Rupiah	1,025,819,730	29,220,353	1,021,332	2,290,618	9,528,050	1,067,880,083	854,979,348	30,658,733	1,202,942	1,697,217	7,767,695	896,305,935
	b. Foreign currencies	350,182,044	12,581,268	396	75,085	320,586	363,159,379	271,241,969	10,900,529	-	-	1,409,042	283,551,540
	c. Restructured loans*)	**32,893,599**	**38,393,482**	**526,434**	**1,356,821**	**5,289,313**	**78,459,649**	**34,081,677**	**35,818,316**	**579,800**	**496,476**	**6,245,357**	**77,221,626**
	a. Rupiah	25,793,994	25,812,553	526,434	1,281,736	4,968,727	58,383,444	23,122,135	24,918,482	579,800	496,476	4,836,315	53,953,208
	b. Foreign currencies	7,099,605	12,580,929	-	75,085	320,586	20,076,205	10,959,542	10,899,834	-	-	1,409,042	23,268,418
8.	Investments in shares	23,000	-	-	-	1,955	24,955	23,000	-	-	-	1,955	24,955
9.	Other receivables	32,704,886	167,263	-	-	1,388,099	34,260,248	28,512,451	29,009	-	-	1,273,818	29,815,278
10.	Commitments and contingencies												
	a. Rupiah	275,844,668	1,412,605	20,828	1,251	2,957	277,282,309	272,807,145	1,464,606	739	2,747	15,873	274,291,110
	b. Foreign currencies	230,618,383	1,121,337	1,276	-	-	231,740,996	176,403,263	1,020,095	-	-	-	177,423,358
	III. OTHER INFORMATION												
1.	Value of bank's assets pledged as collateral :												
	a. To Bank Indonesia						-						-
	b. To others						-						-
2.	Repossessed assets**)						-						-

*) Include restructured loans due to Covid-19.
**) Repossessed assets are presented net after the allowance for impairment of assets.

Statements of Cash Flows

For the Periods Ended 30 June 2026 and 2025 (In Millions of Rupiah)

NO	DESCRIPTION	CONSOLIDATED 30 June 2026 (Reviewed)	CONSOLIDATED 30 June 2025 (Audited)
	CASH FLOWS FROM OPERATING ACTIVITIES		
	Receipts from interest income	68,781,783	67,625,982
	Receipts from sharia income	2,459,640	12,363,824
	Receipts from provision, commissions and premium income	17,587,092	16,227,145
	Payments of interest expenses	(23,922,451)	(24,370,144)
	Payments of sharia expenses	(685,263)	(4,609,054)
	Payments of insurance expenses	(3,151,428)	(3,751,540)
	Receipts from the sale of government bonds - measured at fair value through profit or loss	257,927,809	171,804,956
	Acquisition of government bonds - measured at fair value through profit or loss	(259,792,030)	(161,170,180)
	Income from fair value through profit of loss classification - net	7,553,368	2,987,048
	Other operating income - others	3,129,282	2,093,185
	Other operating expenses - others	(4,549,138)	(5,696,485)
	Salaries and employee benefits expenses	(11,254,004)	(13,968,337)
	General and administrative expenses	(7,974,403)	(11,456,126)
	Non-operating income - net	(24,756)	78,982
	Payment of corporate income tax	(7,288,851)	(6,437,158)
	Cash Flow from Operating Activities Before Changes in Operating Assets and Liabilities	**38,796,650**	**41,722,098**
	(Increase)/Decrease in Operating Assets:		
	Placements with Bank Indonesia and other banks	(6,920,603)	(554,811)
	Marketable securities - measured at fair value through profit or loss	(52,060,993)	(32,053,583)
	Other receivables - trade transactions	(2,964,681)	123,453
	Loans	(98,382,726)	(21,225,643)
	Sharia receivables/financing	(4,223,838)	(15,892,229)
	Securities purchased under agreement to resell	(1,278,863)	1,552,347
	Consumer financing receivables	(3,498,192)	538,363
	Net investment in finance lease	692,144	575,914
	Assets held for sale	(92,447)	-
	Prepaid taxes	162,154	(6,252)
	Prepaid expenses	(482,683)	(1,066,737)
	Other assets	(13,973,757)	(10,976,456)
	Recovery of written-off financial assets	2,581,963	4,174,151
	Increase/(Decrease) in Operating Liabilities and Temporary Syirkah Funds:		
	Conventional Banking		
	Demand deposits	3,541,312	62,043,075
	Saving deposits	20,037,808	16,636,793
	Time deposits	12,327,684	58,551,738
	Interbank call money	1,508,745	(3,503,197)
	Obligation due immediately	725,645	(493,500)
	Insurance contract liabilities	(3,466,610)	714,719
	Other taxes payable	42,296	(727,295)
	Liabilities held for sale	6,599	-
	Other liabilities	13,025,761	4,229,838
	Sharia Banking - Temporary Syirkah Funds		
	Demand deposits - restricted investment and mudharabah musytarakah demand deposits	(499,417)	1,056,053
	Saving deposits - restricted investment and mudharabah saving deposits - unrestricted investment	(3,048,152)	(822,271)
	Mudharabah time deposits - unrestricted investment	(5,608,128)	(7,280,308)
	Net Cash (Used in)/Provided by Operating Activities	**(103,052,329)**	**97,316,260**
	CASH FLOWS FROM INVESTING ACTIVITIES		
	Decrease in marketable securities - other than at fair value through profit or loss	7,548,974	4,572,126
	Increase in government bonds - other than measured at fair value through profit or loss	(2,981,624)	(4,389,411)
	Proceeds from sale of fixed assets	68,346	116,807
	Acquisitions of fixed assets	(1,278,079)	(1,916,395)
	Acquisitions of intangible assets	(250,050)	(566,889)
	Increase in Subsidiaries' investment	-	(1,000)
	Net Cash Provided by/(Used in) Investing Activities	**3,107,567**	**(2,184,762)**
	CASH FLOWS FROM FINANCING ACTIVITIES		
	Receipts from debt securities issued	14,375,265	23,639,079
	Payments of debt securities issued	(17,439,584)	(11,537,478)
	Receipts from fund borrowings	79,417,037	94,622,845
	Payments of fund borrowings	(71,598,352)	(91,061,981)
	Payments of subordinated loans and marketable securities	-	(8,392)
	Increase/(Decrease) in securities sold under agreements to repurchase liabilities	51,241,480	(38,148,982)
	Payments for lease liabilities	(839,078)	(789,704)
	Payments of dividends	(44,472,220)	(43,510,539)
	Purchase of treasury shares	(38,243)	-
	Net Cash Provided by/(Used in) Financing Activities	**10,646,305**	**(66,795,152)**
	Net (Decrease)/Increase in Cash Equivalents	**(89,298,457)**	**28,336,346**
	Effect of Exchange Rate Changes on Cash and Cash Equivalents	**10,001,699**	**675,579**
	Impact of Loss of Control of Subsidiary	**(36,368,200)**	-
	Cash and Cash Equivalents at the Beginning of Period	**379,877,189**	**244,038,123**
	Cash and Cash Equivalents at the End of Period	**264,212,231**	**273,050,048**
	Cash and cash equivalents at thet end of period consist of :		
	Cash	22,732,805	27,500,191
	Current accounts with Bank Indonesia	104,815,300	107,746,898
	Current accounts with other banks	85,453,108	46,722,337
	Liquid short-term investments with maturity period of three months or less from the date of acquisition	51,211,018	91,080,622
	Total Cash and Cash Equivalents	**264,212,231**	**273,050,048**

Shareholders

Ultimate Shareholder
Badan Pengaturan Badan Usaha Milik Negara (BP BUMN) : 0.52%
Non Ultimate Shareholder through Capital Market (≥ 5%) : Nil
Non Ultimate Shareholder through non Capital Market (≥ 5%)
PT Danantara Asset Management : 51.48%
Indonesia Investment Authority : 8.00%

Allowance for Impairment (CKPN) and Allowance for Asset Quality Assessment (PPKA)

As of 30 June 2026 and 2025 (In Millions of Rupiah)

NO	DESCRIPTION	INDIVIDUAL 30 June 2026 (Reviewed) Stage 1	Stage 2	Stage 3	Total Allowance for impairment	General	Specific	Total Allowance for Asset Quality Assessment	30 June 2025 (Audited) Stage 1	Stage 2	Stage 3	Total Allowance for impairment	General	Specific	Total Allowance for Asset Quality Assessment
1.	Placements with other banks	12,522	-	-	12,522	961,013	-	961,013	16,492	-	-	16,492	552,314	-	552,314
2.	Spot and derivative receivables/forward	-	-	-	-	175,732	-	175,732	-	-	-	-	73,137	-	73,137
3.	Securities*)	4,504	-	9,799	14,303	804,337	12,493	816,830	10,692	-	8,696	19,388	554,663	11,539	566,202
4.	Securities sold with agreement to repurchase (Repo)	-	-	-	-	12,457	-	12,457	-	-	-	-	16,892	-	16,892
5.	Securities purchased with agreement to resell (Reverse Repo)	-	-	-	-	51,020	-	51,020	-	-	-	-	39,175	-	39,175
6.	Acceptances receivables	18,224	3,320	-	21,544	130,004	225	130,229	14,966	3,355	-	18,321	60,180	245	60,425
7.	Loans and financing *)	7,133,909	16,563,591	13,975,242	37,672,742	15,302,230	15,357,494	30,659,724	8,834,111	16,494,165	13,480,441	38,808,717	12,678,679	14,085,346	26,764,025
8.	Investments in shares	30	-	13,392	13,422	145,751	76,685	222,436	30	-	12,418	12,448	145,752	76,685	222,437
9.	Other receivables	57,790	19,769	1,388,099	1,465,658	327,049	1,396,462	1,723,511	42,389	19,913	1,273,881	1,336,183	285,125	1,275,268	1,560,393
10.	Commitments and contingencies	379,778	470,994	2,433	853,205	3,166,116	46,125	3,212,241	386,880	563,219	6,851	956,950	2,383,693	45,599	2,429,292
	Total	**7,606,757**	**17,057,674**	**15,388,965**	**40,053,396**	**21,075,709**	**16,889,484**	**37,965,193**	**9,305,560**	**17,080,652**	**14,782,287**	**41,168,499**	**16,789,610**	**15,494,682**	**32,284,292**

*) Allowance for Impairment includes allowance for impairment for financial assets that are measured at fair value through other comprehensive income which booked in equity.

Management of The Bank

Board of Commissioners

President Commissioner/Independent Commissioner : Zulkifli Zaini
Deputy President Commissioner : Rudy Salahuddin Ramto
Commissioner : Luky Alfirman
Commissioner : Yuliot
Independent Commissioner : Mia Amiati
Independent Commissioner : Bintoro Kunto Pardewo

Board of Directors

President Director : Riduan
Deputy President Director : Henry Panjaitan
Director of Operations : Timothy Utama
Director of Human Capital and Compliance : Eka Fitria
Director of Risk Management : Danis Subyantoro
Director of Commercial Banking : Totok Priyambodo
Director of Corporate Banking : Mochamad Rizaldi
Director of Consumer Banking : Saptari
Director of Treasury and International Banking : Ari Rizaldi
Director of Finance and Strategy : Novita Widya Anggraini
Director of Network and Retail Funding : Jan Winston Tambunan
Director of Information Technology : Sunarto

Notes

1. The interim consolidated financial information above is based on the Interim Consolidated Financial Statements of PT Bank Mandiri (Persero) Tbk and its subsidiaries as of 30 June 2026 and for the six-month period then ended as prepared by the Bank's Management in accordance with Indonesian Financial Accounting Standards and reviewed by KAP Purwanto Susanti dan Surja ("PSS") (a member firm of the Ernst & Young Global Limited) with Yovita, as partner in charge, an independent auditor, in accordance with the Review Engagement Standards 2410 "Review of Interim Financial Information Performed by the Independent Auditor of the Entity", established by the Indonesian Institute of Certified Public Accountants, with an opinion stating that nothing has come to PSS's attention that causes PSS to believe that the accompanying interim consolidated financial statements does not present fairly, in all material respects, the interim consolidated financial position of PT Bank Mandiri (Persero) Tbk and its subsidiaries as of 30 June 2026 and the interim consolidated financial performance and cash flow for the six-month period then ended, in accordance with Indonesian Financial Accounting Standards as stated in the report dated 23 July 2026 which is not included in this publication.
2. The published financial statements above are presented to comply with the following regulations:
   a. Financial Services Authority Regulation (POJK) No. 37/POJK.03/2019 dated 19 December 2019, regarding Transparency and Publication of Bank Reports.
   b. Financial Services Authority Circular Letter (SEOJK) No. 9/SEOJK.03/2020 dated 30 June 2020, regarding Transparency and Publication of Conventional Commercial Bank Reports.
   c. POJK No. 14/POJK.04/2022 dated 22 August 2022, concerning the Submission of Periodic Financial Statements of Issuers or Public Companies.
   d. Financial Services Authority Letter No. S-2/PB.11/2020 dated 20 January 2020, regarding Changes in the Format of Published Reports.
   e. Financial information and Cash Flow Statements in the Published Financial Statements are also prepared in accordance with Bapepam and LK Regulation No. VIII.G.7, Attachment to the Decree of the Chairman of Bapepam and LK No. Kep-347/BL/2012 dated 25 June 2012.
3. Related Parties in the Statement of Assets' Quality and Other Information are presented in accordance with Financial Services Authority Regulation No. 32/POJK.03/2018 regarding The Legal Lending Limit and Provisions of Large Fund for Commercial Banks as last amended with Financial Services Authority Regulation No. 38/POJK.03/2019 dated 19 December 2019.
4. Financial Statements of PT Bank Syariah Indonesia (Persero) Tbk has been deconsolidated since 1 February 2026.
5. Exchange rate of 1 US Dollar as at 30 June 2026, 31 December 2025, and 30 June 2025 were Rp17,880.00, Rp16,675.00, and Rp16,235.00, respectively.

Jakarta, 23 July 2026
S. E & O
Board of Directors
PT Bank Mandiri (Persero) Tbk

Riduan
President Director

Novita Widya Anggraini
Director of Finance and Strategy

Scan to download Bank Mandiri Financial Statement **https://bmri.id/quarterlyfinancials**

AWARDS

The Asian Banker
TAB Global Leadership Achievement Awards 2026
- Best Digital Consumer Lending Service in Asia Pacific.
- Best Merchant Service in Asia Pacific.
- Best Super-App Financial Service in Asia Pacific.

Alpha Southeast Asia
Alpha Southeast Asia Awards 2026
- Best Bank in Indonesia
- Best Digital Bank in Indonesia
- Best Retail Bank in Indonesia
- Best Mobile Banking App in Indonesia
- Best FX Bank for Corporate & FI
- Best FX Bank for Hedging Requirements

Finance Asia
Finance Asia Awards
- Best Bank
- Best Retail Bank
- Best Bank for Large Corp & MNCs
- Best Sustainable Bank
- Best Bank fo SME's
- Best Bank for Financial Inclusion
- Best Bank for Use of Technology
- Best Custodian Bank

FA Asia's Best Companies
- Best Large Cap Company
- Most Committed to DEI

TIME
Asia-Pacific's Best Companies of 2026
- Banking & Financial Services in Indonesia

The Asset Triple A
Digital Awards
- Digital Bank of the Year
- Best Wholesale Digital Payments Experience
- Best Digital Collaboration (Livin' Merchant)

The Asian Banker
Global Excellence in Retail Finance 2026
- Best Super-App Financial Service in Asia Pacific 2026
- Best Digital Consumer Lending Service in Asia Pacific 2026
- Best Retail Bank in Indonesia for 2026
- Best Merchant Service in Asia Pacific 2026