

## **Consolidated Financial Statements**

PT Bank Mandiri (Persero) Tbk. & Subsidiaries

Statements of Income and Other Comprehensive



#### **Statements of Financial Position** As of June 30, 2021 and December 31, 2020

0		INDIV	IDUAL	CONSO	LIDATED
10	DESCRIPTION	30 June 2021	31 December 2020	30 June 2021	31 December 202 (Audited)
		50 June 2021	(Audited)	50 June 202 I	(Audited)
	ASSETS				
١.	Cash	16,366,324	22,030,645	20,913,029	24,682,67
2.	Placements with Bank Indonesia	95,298,345	99,565,631	114,463,157	114,665,36
3.	Placements with other banks	33,655,649	30,994,895	36,930,945	38,835,00
<b>1</b> .	Spot and derivative receivables/forward	1,335,811	2,587,913	1,337,686	2,589,13
5.	Securities***)	210,232,353	172,893,039	314,025,266	237,480,52
	Securities sold under repurchase agreements				
	(Repo)	1,456,171	1,560,830	1,584,527	1,687,31
7.	Securities purchased under resale agreements				
	(Reverse Repo)	15,278,834	54,043,600	17,659,064	55,094,45
3.	Acceptances receivables	8,402,127	10,020,264	8,662,642	10,156,50
).	Loans	805,204,153	763,603,416	991,782,579	870,145,46
D.	Consumer financing receivables	-	-	18,645,583	19,078,40
1.	Sharia financing	-	-	-	
2.	Investment in share	8,866,518	8,867,261	2,297,610	2,264,63
	Others financials assets	32,292,378	35,990,680	33,375,492	36,517,87
	Allowance for impairment on financial assets -/-	,,	,,	,,	, ,
r.	a. Securities	(37,099)	(66,439)	(61,669)	(87,539
	b. Loans	(60,225,575)	(58,491,446)	(68,599,299)	(62,758,566
	c. Others	(1,551,706)	(1,900,375)	(1,628,957)	(1,995,530
5.	Intangible assets	7,391,450	7,236,409	9,464,498	9,157,84
	Accumulated amortisation for intangible assets -/-	(4,389,278)	(4,085,191)	(5,130,570)	(4,637,223
5.	Premises and equipment****)	56,677,732	56,719,441	65,023,375	62,006,22
	Accumulated depreciation for premises and				
	equipment -/-	(13,014,317)	(12,454,995)	(17,026,644)	(15,278,070
7.	Non earning assets				
	a. Abandoned properties	100,843	101,533	101,076	101,76
	b. Repossessed assets - net	238,820	238,820	1,152,739	245.65
	c. Suspense account	1,831,097	1,239,785	1,831,096	1,239,78
	d. Inter office assets	210,032	3,750	210,032	3,75
,	Lease Financing	210,052	5,750	3,907,981	3,581,42
).	Other assets	21,406,956	18,345,975	29,605,997	24,557,61
<i>.</i>	TOTAL ASSETS				
		1,237,027,618	1,209,045,441	1,580,527,235	1,429,334,48
	LIABILITIES AND EQUITY LIABILITIES				
		222 044 074	000 004 047	250.002.004	205 244 24
	Demand deposits **)	322,844,976	283,986,067	350,893,094	305,364,21
	Savings deposits **)	354,118,767	338,698,937	449,901,515	390,694,64
•	Time deposits **)	247,794,495	286,271,302	368,444,626	351,259,37
	Electronic money	1,449,306	1,399,915	1,449,306	1,399,91
	Fund from Bank Indonesia	-	-	-	
	Fund from other banks **)	13,871,739	6,441,463	13,962,399	7,215,78
	Spot and derivative liabilities/forward	1,499,413	1,510,384	1,511,903	1,571,62
	Securities sold under repurchase agreements				
	(repo)	1,216,143	1,246,840	1,302,037	1,330,06
	Acceptances liabilities	8,402,127	10,020,264	8,662,642	10,156,50
).	Securities issued	36,770,970	31,885,353	47,085,980	38,545,72
ι.	Fund borrowings	41,717,375	40,894,037	52,108,346	52,962,31
	Margin deposits received	541,826	722,071	541,826	722,07
	Inter office liabilities				,
	Liability to Unit Link Holders			26,664,806	27,850,53
	Other liabilities	32,388,046	30,262,598	52,867,910	46,465,62
5.	Minority interest	52,588,040	30,202,398	16,053,449	4,653,13
	TOTAL LIABILITIES	1,062,615,183	1,033,339,231		
	EQUITY	1,002,015,185	1,033,339,231	1,391,449,839	1,240,191,53
•	Share capital	16 000 000	16 000 000	16 000 000	16 000 00
	<ul> <li>Authorised capital</li> </ul>	16,000,000	16,000,000	16,000,000	16,000,00
	a an ann is an is an a				(4,333,33
	b. Unpaid-in capital-/-	(4,333,333)	(4,333,333)	(4,333,333)	
	c. Treasury stock -/-			(4,333,333) (8,850)	(8,85)
3.	c. Treasury stock -/- Additional Paid-in Capital	(4,333,333) (8,850)	(4,333,333) (8,850)	(8,850)	(8,850
3.	c. Treasury stock -/- Additional Paid-in Capital a. Agio	(4,333,333)	(4,333,333)		(8,85) 17,174,14
3.	c. Treasury stock -/- Additional Paid-in Capital a. Agio b. Disagio -/-	(4,333,333) (8,850)	(4,333,333) (8,850)	(8,850)	
	c. Treasury stock -/- Additional Paid-in Capital a. Agio b. Disagio -/- c. Funds for paid-up capital	(4,333,333) (8,850)	(4,333,333) (8,850)	(8,850) 17,416,663	
	c. Treasury stock -/- Additional Paid-in Capital a. Agio b. Disagio -/- c. Funds for paid-up capital d. Others	(4,333,333) (8,850)	(4,333,333) (8,850)	(8,850)	
	c. Treasury stock -/- Additional Pald-in Capital a. Agio b. Disagio -/- c. Funds for paid-up capital d. Others Other comprehensive income	(4,333,333) (8,850) 17,334,263 - - -	(4,333,333) (8,850) 17,334,263 - - -	(8,850) 17,416,663 - - 1,912	17,174,14
	c. Treasury stock -/- Additional Paid-in Capital a. Agio b. Disagio -/- c. Funds for paid-up capital d. Others	(4,333,333) (8,850)	(4,333,333) (8,850)	(8,850) 17,416,663	17,174,14
	c. Treasury stock -/- Additional Pald-in Capital a. Agio b. Disagio -/- c. Funds for paid-up capital d. Others Other comprehensive income	(4,333,333) (8,850) 17,334,263 - - - 33,107,995	(4,333,333) (8,850) 17,334,263 - - - 36,379,113	(8,850) 17,416,663 - - 1,912 33,709,180	37,067,00
	c. Treasury stock -/- Additional Paid-in Capital a. Agio b. Disagio -/- c. Funds for paid-up capital d. Others Other comprehensive income a. Gain b. Losses -/-	(4,333,333) (8,850) 17,334,263 - - -	(4,333,333) (8,850) 17,334,263 - - -	(8,850) 17,416,663 - - 1,912	37,067,00
	c. Treasury stock -/- Additional Paid-in Capital a. Agio b. Disagio -/- c. Funds for paid-up capital d. Others Other comprehensive income a. Gain b. Losses -/- Reserve	(4,333,333) (8,850) 17,334,263 - - - 33,107,995	(4,333,333) (8,850) 17,334,263 - - - 36,379,113 (1,332,537)	(8,850) 17,416,663 - 1,912 33,709,180 (593,809)	17,174,14 37,067,00 (1,412,07
	c. Treasury stock -/- Additional Paid-in Capital a. Agio b. Disagio -/- c. Funds for paid-up capital d. Others Other comprehensive income a. Gain b. Losses -/- Reserve a. General reserve	(4,333,333) (8,850) 17,334,263 - - 33,107,995 (591,535)	(4,333,333) (8,850) 17,334,263 - - - 36,379,113	(8,850) 17,416,663 - - 1,912 33,709,180	17,174,14 37,067,00 (1,412,07
	c. Treasury stock -/- Additional Paid-in Capital a. Agio b. Disagio -/- c. Funds for paid-up capital d. Others Other comprehensive income a. Gain b. Losses -/- Reserve a. General reserve b. Appropriated reserve	(4,333,333) (8,850) 17,334,263 - - 33,107,995 (591,535)	(4,333,333) (8,850) 17,334,263 - - - 36,379,113 (1,332,537)	(8,850) 17,416,663 - 1,912 33,709,180 (593,809)	17,174,14 37,067,00 (1,412,07
	c. Treasury stock -/- Additional Paid-in Capital a. Agio b. Disagio -/- c. Funds for paid-up capital d. Others Other comprehensive income a. Gain b. Losses -/- Reserve a. General reserve a. General reserve Retained Earning	(4,333,333) (8,850) 17,334,263 - - 33,107,995 (591,535) 2,333,333 -	(4,333,333) (8,850) 17,334,263 - - - 36,379,113 (1,332,537) 2,333,333 -	(8,850) 17,416,663 1,912 33,709,180 (593,809) 2,333,333	17,174,14 37,067,00 (1,412,07) 2,333,33
	c. Treasury stock -/- Additional Paid-in Capital a. Agio b. Disagio -/- c. Funds for paid-up capital d. Others Other comprehensive income a. Gain b. Losses -/- Reserve a. General reserve b. Appropriated reserve Retained Earning a. Previous years *)	(4,333,333) (8,850) 17,334,263 - 33,107,995 (591,535) 2,333,333 - 109,334,221	(4,333,333) (8,850) 17,334,263 - 36,379,113 (1,332,537) 2,333,333 - 111,668,182	(8,850) 17,416,663 1,912 33,709,180 (593,809) 2,333,333	17,174,14 37,067,00 (1,412,07 2,333,33 121,692,74
	c. Treasury stock -/- Additional Paid-in Capital a. Agio b. Disagio -/- c. Funds for paid-up capital d. Others Other comprehensive income a. Gain b. Losses -/- Reserve a. General reserve b. Appropriated reserve Retained Earning a. Previous years *) b. Current year	(4,333,333) (8,850) 17,334,263 - 33,107,995 (591,535) 2,333,333 - 109,334,221 11,507,893	(4,333,333) (8,850) 17,334,263 - - - 36,379,113 (1,332,537) 2,333,333 - 1111,668,182 14,155,319	(8,850) 17,416,663 1,912 33,709,180 (593,809) 2,333,333 2,333,333 122,322,718 122,322,718	17,174,14 37,067,00 (1,412,07: 2,333,33 121,692,74 17,119,25
	c. Treasury stock -/- Additional Paid-in Capital a. Agio b. Disagio -/- c. Funds for paid-up capital d. Others Other comprehensive income a. Gain b. Losses -/- Reserve a. General reserve b. Appropriated reserve Retained Earning a. Previous years *) b. Current year c. Paid Dividend -/-	(4,333,333) (8,850) 17,334,263 - - - - - - - - - - - - - - - - - - -	(4,333,333) (8,850) 17,334,263 - - - 36,379,113 (1,332,537) 2,333,333 - 111,668,182 14,155,319 (16,489,280)	(8,850) 17,416,663 1,912 33,709,180 (593,809) 2,333,333 - 122,322,718 12,501,134 (10,271,552)	17,174,14 37,067,00 (1,412,07: 2,333,33 121,692,74 17,119,25 (16,489,28)
	c. Treasury stock -/- Additional Paid-in Capital a. Agio b. Disagio -/- c. Funds for paid-up capital d. Others Other comprehensive income a. Gain b. Losses -/- Reserve a. General reserve b. Appropriated reserve Retained Earning a. Previous years *) b. Current year c. Paid Dividend -/- TOTAL EQUITY ATTRIBUTABLE TO OWNER	(4,333,333) (8,850) 17,334,263 33,107,995 (591,535) 2,333,333 - 109,334,221 11,507,893 11,507,893 11,507,893 11,507,893	(4,333,333) (8,850) 17,334,263 - 36,379,113 (1,332,537) 2,333,333 - 111,668,182 14,155,319 (175,706,210	(8,850) 17,416,663 1,912 33,709,180 (593,809) 2,333,333 2,333,333 122,322,718 122,322,718	17,174,14 37,067,00 (1,412,07: 2,333,33 121,692,74 17,119,25 (16,489,28 <b>189,142,95</b>
	c. Treasury stock -/- Additional Paid-in Capital a. Agio b. Disagio -/- c. Funds for paid-up capital d. Others Other comprehensive income a. Gain b. Losses -/- Reserve Reserve Reserve Restained Earning a. Previous years *) b. Current year c. Paid Dividend -/- TOTAL EQUITY TOTAL EQUITY	(4,333,333) (8,850) 17,334,263 33,107,995 (591,535) 2,333,333 - 109,334,221 11,507,893 (10,271,552) 174,412,435	(4,333,333) (8,850) 17,334,263 - 36,379,113 (1,332,537) 2,333,333 - 111,668,182 - 14,155,319 (16,489,280) 175,706,210	(8,850) 17,416,663 1,912 33,709,180 (593,809) 2,333,333 122,322,718 12,502,1134 (10,271,552) 189,077,396	17,174,14 37,067,00 (1,412,07) 2,333,33 121,692,74 17,119,25 (16,489,28) 189,142,95 189,142,95
	c. Treasury stock -/- Additional Paid-in Capital a. Agio b. Disagio -/- c. Funds for paid-up capital d. Others Other comprehensive income a. Gain b. Losses -/- Reserve a. General reserve b. Appropriated reserve Retained Earning a. Previous years *) b. Current year c. Paid Dividend -/- TOTAL EQUITY ATTRIBUTABLE TO OWNER TOTAL LEQUITY	(4,333,333) (8,850) 17,334,263 33,107,995 (591,535) 2,333,333 - 109,334,221 11,507,893 (10,271,552) 174,412,435 174,412,435 12,27,618	(4,333,333) (8,850) 17,334,263 36,379,113 (1,332,537) 2,333,333 - 111,668,182 14,155,319 (16,489,280) 175,706,210 175,706,2410	(8,850) 17,416,663 1,912 33,709,180 (593,809) 2,333,333 2,333,333 122,322,718 12,501,134 (10,271,552) 189,077,396 189,077,396	17,174,14 37,067,00 (1,412,07) 2,333,33 121,692,74 17,119,25 (16,489,281 <b>189,142,95</b> <b>189,142,95</b> <b>189,142,95</b>
	c. Treasury stock -/- Additional Paid-in Capital a. Agio b. Disagio -/- c. Funds for paid-up capital d. Others Other comprehensive income a. Gain b. Losses -/- Reserve Reserve Reserve Restained Earning a. Previous years *) b. Current year c. Paid Dividend -/- TOTAL EQUITY TOTAL EQUITY	(4,333,333) (8,850) 17,334,263 33,107,995 (591,535) 2,333,333 - 109,334,221 11,507,893 (10,271,552) 174,412,435 174,412,435 12,27,618	(4,333,333) (8,850) 17,334,263 36,379,113 (1,332,537) 2,333,333 - 111,668,182 14,155,319 (16,489,280) 175,706,210 175,706,2410	(8,850) 17,416,663 1,912 33,709,180 (593,809) 2,333,333 2,333,333 122,322,718 12,501,134 (10,271,552) 189,077,396 189,077,396	17,174,14 37,067,00 (1,412,07 2,333,33 121,692,74 17,119,22 (16,489,28 189,142,95 189,142,95 1429,334,44

_	the Period Ended June 30, 2021 and 2020				
NO	DESCRIPTION		IDUAL 30 June 2020		LIDATED 30 June 2020
10	DESCRIPTION	30 June 2021	(Review)	30 June 2021	(Review)
	OPERATING INCOME AND EXPENSES				
A	Interest and Sharia Income, Interest and Sharia Expe				
		35,025,103	37,346,968	48,113,146	45,199,12
2.	Interest and Sharia Expenses Net Interest Income and Sharia Income (Expenses)	9,247,317 25,777,786	13,346,110 24,000,858	12,955,665 35,157,481	16,263,65 28,935,47
з.	Premium Income		24,000,838	6,431,261	5,615,50
	Claim Expense	-	-	5,490,509	4,773,21
	Net Premium Income (Claim Expenses)	-	-	940,752	842,29
	Net Interest and Sharia Income (Expenses), and Net				
	Premium Income (Claim Expenses)	25,777,786	24,000,858	36,098,233	29,777,76
B	Other Operating Income and Expenses				
1.	Gain (loss) from increase (decrease) in fair value of financial assets	833,712	1,619,595	861,848	1,667,25
2.	Gain (loss) from decrease (increase) in fair value of	055,712	1,019,999	001,040	1,007,2
	financial liabilities	-	-	-	
3.	Gain (Loss) from sale of financial assets	2,857,722	1,071,893	2,880,899	1,085,02
4.	Gain (Loss) from spot and derivative transaction/				
-	forward (realised)	365,445	800,014	390,455	843,30
5.	Gain (Loss) from investment in shares under equity method				
6.	Gain (Loss) from foreign currencies translation		-	-	
7.	Dividend Income	563,686	718.115	-	
8.	Comissions/provisions/fees and administrative	6,183,395	5,637,864	7,645,381	6,724,82
9.	Other income	2,376,029	1,934,056	4,240,073	3,319,99
10.	Impairment for financial assets	8,157,939	8,322,920	10,454,050	10,197,80
11.	Losses related to operational risk	13,143	21,100	13,143	21,10
12.	Salaries and employee benefits	7,427,294	6,639,443	10,829,522	8,633,96
13. 14.	Promotion expenses Other expenses	392,926	237,584	501,845 12,305,613	304,65
14.	Other Operating Income (Expenses)	8,075,424 (10,886,737)	7,876,015 (11,315,525)	(18,085,517)	10,363,82 (15,880,90
	PROFIT (LOSS) FROM OPERATIONS	14,891,049	12,685,333	18,012,716	13,896,86
	NON OPERATING INCOME AND EXPENSES				
1.	Gain (Loss) from sale of premises and equipment	1,680		1,598	5,7
	Other non operating income (expenses)	(28,580)	4.090	(86,689)	(34,32
	PROFIT (LOSS) FROM NON OPERATING	(26,900)	4,090	(85,091)	(28,55
	PROFIT (LOSS) CURRENT PERIOD BEFORE TAX	14,864,149	12,689,423	17,927,625	13,868,31
	Income tax expenses				
	a. Estimated current tax	(3,553,076)	(1,790,320)	(4,368,533)	(2,213,56
	b. Deferred tax income (expenses)	196,820	(1,072,993)	126,069	(1,102,27
	PROFIT (LOSS) CURRENT PERIOD PROFIT (LOSS) MINORITY INTEREST	11,507,893	9,826,110	13,685,161	10,552,47
		-	-	1,184,027	259,63
	OTHER COMPREHENSIVE INCOME				
1.	Unreclassified to profit (loss)			52 720	
	a. Premises and equipment revaluation increment b. Remeasurement from actuarial benefit program	- 25,336	-	53,728	650 4
	c. Others	25,550	635,330	(53,990)	658,42
2.	Reclassified to profit (loss)				
	a. Gain (Loss) from adjustments arising from translation				
	of financial statement	56,025	(130,599)	85,842	(106,50
	b. Gain (Loss) from changes of financial assets on				
	available for sale	(2,611,477)	(193,251)	(2,658,666)	(281,20
	c. Others	-	-	21,352	11,62
	Other comprehensive income current period after income tax - net	(2,530,116)	311,480	(2,551,734)	282,34
	TOTAL OTHER COMPREHENSIVE INCOME CURRENT	(2,330,110)	311,480	(2,331,734)	202,34
	PERIOD	8,977,777	10,137,590	11,133,427	10,834,82
		0,277,777	10,137,320	11,155,127	10,034,0
	Profit (loss) current period attributable to: PARENT COMPANY	11,507,893	9,826,110	12,501,134	10,292,83
	NON CONTROLLING INTEREST	11,507,893	9,020,110	1,184,027	259,6
-	TOTAL PROFIT (LOSS) CURRENT PERIOD	11,507,893	9,826,110	13,685,161	10,552,47
			2,020,010		
	Total comprehensive profit (loss) current period attril PARENT COMPANY		10 127 500	0.061.560	10 561 04
	FARENT COMPANY	8,977,777	10,137,590	9,961,568 1,171,859	10,561,06 273,76
	NON CONTROLLING INTEREST			1,171,039	275,70
		8,977,777	10,137,590		
	NON CONTROLLING INTEREST TOTAL COMPREHENSIVE PROFIT (LOSS) CURRENT	8,977,777	10,137,590	11,133,427	10,834,82
	NON CONTROLLING INTEREST TOTAL COMPREHENSIVE PROFIT (LOSS) CURRENT PERIOD	8,977,777 - -	10,137,590 - -		
	NON CONTROLLING INTEREST TOTAL COMPREHENSIVE PROFIT (LOSS) CURRENT PERIOD TRANSFER PROFIT (LOSS) TO HEAD OFFICE	<b>8,977,777</b> - -	10,137,590 - -		

**Statements of Commitments and Contingencies** As of June 30, 2021 and Dece

		INDIV	IDUAL	CONSO	LIDATED
NO	DESCRIPTION	30 June 2021	31 December 2020 (Audited)	30 June 2021	31 December 2020 (Audited)
1	COMMITMENT RECEIVABLES				
1.	Unused fund borrowings/financing facilities	-	-	-	-
2.	Outstanding purchase position on spot and				
	derivative/forward	176,485,064	149,040,892	177,065,540	150,239,517
3.	Others	-	-	-	-
п	COMMITMENT PAYABLES				
1.	Unused loan facilities granted to customer				
	i. Committed	52,131,266	42,560,531	51,941,460	42,324,390
	ii. Uncommitted	136,990,901	126,524,216	137,852,125	127,258,060
2.	Outstanding irrevocable letters of credit	18,409,589	15,418,049	18,472,103	15,445,371
3.	Outstanding sales position on spot and derivative/				
	forward	177,921,052	149,713,001	180,252,311	150,944,882
4.	Others	-	-	-	-
ш	CONTINGENT RECEIVABLES				
1.	Guarantees received	30,896,218	30,126,690	31,111,545	30,126,690
2.	Others	32,729	32,729	32,729	32,729
ıv	CONTINGENT PAYABLES				
1.	Guarantees issued	107,384,881	107,180,201	109,191,231	108,742,660
2.	Others	1,518,312	1,484,051	1,699,263	1,484,051

#### **Statements of Spot and Derivative Transactions** (In Millions of Rupiah) As of June 30, 2021 (In Millions of Rupiah)

				INDIVID	UAL	
NO	TRANSACTION	NOTIONAL AMOUNT				
			Trading	Hedging	Receivables	Payables
Α.	Exchange Rate	Related				
1.	Spot	6,423,466	6,404,368	19,098	15,484	3,701
2.	Forward	30,486,532	30,486,510	22	122,220	101,350
3.	Option					
	a. Written	-	-	-	-	
	b. Purchased	1,107,694	817,694	290,000	42,089	5,758
4.	Future	-	-		-	
5.	Swap	105,570,104	96,915,839	8,654,265	404,211	645,092
6.	Others				-	
в.	Interest Rate R	elated				
1.	Forward	-	-	-	-	
2.	Option					
	- 141-144					

(In Millions of Rupiah)

Statements of Calculation of Capital Adequa	cy Ratio Commercial Bank
As of June 30, 2021 and 2020	(In Millions of Rupiah)

10	COMPONENTS OF CAPITAL	Individual			Consolidated
CORE	CAPITAL (TIER 1)	153,535,752	182,237,183	148,564,867	165,018,57
	mmon Equity Tier 1 (CET 1)	153,535,752	182,237,183	148,564,867	165,018,57
1.1		11,657,817	11,657,817	11,657,817	11,657,81
1.2	2 Disclosed Reserves	161,268,560	175,218,090	155,054,926	166,059,69
	2.1 Additional Factor	161,935,465	176,574,747	156,205,539	167,008,74
1.2	2.1.1 Other comprehensive income	31,697,307	32,272,449	31,532,931	32,004,96
	1.2.1.1.1 Excess differences arising from translation of				
	financial statement	16,341	16,341	-	
	1.2.1.1.2 Potential gain of the increase in the fair value of				
	financial assets available for sale	1,767,069	1,919,151	1,622,362	1,698,7
	1.2.1.1.3 Surplus of fixed assets revaluation	29,913,897	30,336,957	29,910,569	30,306,2
1.2	2.1.2 Other disclosed reserves	130,238,158	144,302,298	124,672,608	135,003,7
	1.2.1.2.1 Agio	17,334,263	17,416,663	17,334,263	17,174,1
	1.2.1.2.2 General reserves	2,333,333	2,333,333	2,333,333	2,333,3
	1.2.1.2.3 Previous year profit	99,062,669	112,051,168	95,178,902	105,203,4
	1.2.1.2.4 Current year profit	11,507,893	12,501,134	9,826,110	10,292,8
	1.2.1.2.5 Funds for paid-in capital	-	-	-	
	1.2.1.2.6 Others	-	-	-	
	2.2 Deduction Factor	(666,905)	(1,356,657)	(1,150,613)	(949,0
1.2	2.2.1 Other comprehensive income	(294,398)	(74,403)	(783,300)	(579,4
	1.2.2.1.1 Negative differences arising from translation of				
	financial statement	(266,524)	(46,529)	(298,142)	(94,25
	1.2.2.1.2 Potential losses from the decrease in the fair				
	value of financial assets available for sale	(27,874)	(27,874)	(485,158)	(485,1
1.2	2.2.2 Other disclosed reserves	(372,507)	(1,282,254)	(367,313)	(369,6-
	1.2.2.2.1 Disagio	-	-	-	
	1.2.2.2.2 Previous year loss	-	-	-	
	1.2.2.2.3 Current year loss	-	-	-	
	1.2.2.2.4 Negative difference in allowance for possible losses				
	and allowance for impairment on earning assets	-	-	-	
	1.2.2.2.5 Negative difference in adjusment amounts from				
	fair value of financial assets in trading book	-	-	-	
	1.2.2.2.6 Required allowance for non-earning assets	(372,507)	(1,282,254)	(367,313)	(369,6
	1.2.2.2.7 Others	-	-	-	
1.3	8 Non-Controlling Interest	-	13,247,215	-	1,289,4
1.4	Deduction Factor of CET 1	(19,390,625)	(17,885,939)	(18,147,876)	(13,988,3
1.4	1.1 Deferred tax calculation	(7,579,464)	(8,929,865)	(7,098,831)	(7,619,4
1.4	.2 Goodwill	-	(482,091)	-	(117,7
1.4	.3 Other intangible assets	(3,002,172)	(3,537,822)	(2,648,719)	(2,868,5
1.4	.4 Investments in share	(8,808,989)	(4,936,161)	(8,400,326)	(3,382,5
1.4	I.5 Shortfall of capital on insurance subsidiaries	-	-	-	
	.6 Securitisation exposure			-	
1.4	.7 Other deduction of CET 1		-	-	
1.4	I.7.1 Placement of funds in instrumen AT 1 and/or Tier 2 to				
	other bank		-	-	
1.4	I.7.2 Cross-ownership in another entity acquired by the				
	transition due to law, grants, or grants will				
14	.7.3 Exposure that give rise to credit risk due the settlement				
1.4	(settlement risk) – Non-Delivery versus Payment			_	
1.4	1.7.4 Exposures in subsidiaries that to business activity based				
1.4	on sharia principle (if available)				
2 Ad	Iditional Tier 1 (AT 1)				
2. Au 2.1					
2.2					
2.3					
	3.1 Placements of fund in instrument AT 1 and/or Tier 2 to	-	-	-	
2.5	other bank				
	3.2 Cross ownership in another entity acquired by the				
2.5					
	transition due to law, grants, or grants will				
	LEMENTAL CAPITAL (TIER 2)	9,314,996	11,747,040	9,023,688	10,249,
	pital instrument in the form of stock or other which comply				
	th Tier 2 requirements	355,984	1,020,567	469,293	725,
	jio/Disagio	-		-	
	neral provison on earning assets (max. 1.25% credit risk -				
	eighted assets)	8,959,012	10,726,473	8,554,395	9,524,
	duction supplemental capital	-	-	-	
4.1		-	-	-	
4.2		-	-	-	
4.3					
	transition due to law, grants, or grants will	-			
TOTAL	CORE AND SUPPLEMENTAL CAPITAL	162,850,748	193,984,223	157,588,555	175,268,
TOTAL		.02,030,748			
	30 June 2021 30 June 2020 (Review)				ne 2020 (Revi
	Individual Consolidated Individual Consolida	ited	Individual	Consolidated Indiv	
	HTED ASSETS	KPMM RAT	10		
REDIT RIS	NK -				

RISK WEIGHTED ASS	SETS				KPMM RATIO				
CREDIT RISK - WEIGHTED ASSETS	716,720,978	858,117,814	684,351,593	761,935,465	CET 1 Ratio (%)	17.86%	17.82%	18.10%	17.85%
MARKET RISK - WEIGHTED ASSETS	12,341,770	12,740,466	7,513,295	8,367,264	Tier 1 Ratio (%)	17.86%	17.82%	18.10%	17.85%
OPERATIONAL RISK - WEIGHTED									
ASSETS	130,682,428	151,994,521	128,716,464	153,953,536		1.08%	1.15%	1.10%	1.11%
TOTAL RISK WEIGHTED ASSETS CAR BASED ON	859,745,176	1,022,852,801	820,581,352	924,256,265	Capital Adequacy Ratio (%)	18.94%	18.97%	<b>19.20</b> %	18.96%
RISK PROFILE					CET 1 for BUFFER				
(%)	9.70%	9.74%	9.75%	9.74%	(%)	9.24%	9.23%	9.45%	9.22%
CAPITAL ALLOCATION	FOR CAR BAS	ED ON RISK PRO	FILE		PERCENTAGE OF	BUFFER MA	NDATORY	FILLED BY	BANK(%)
					Capital				
					conservation				
From CET 1 (%)	8.62%	8.59%	8.65%	8.63%	buffer (%)	0.000%*)	0.000%*)	0.000%*)	0.000%*)
					Countercyclical				
From AT 1 (%)	0.00%	0.00%	0.00%	0.00%	Buffer (%)	0.000%	0.000%	0.000%	0.000%
					Capital Surcharge for Systemic				
From Tier 2 (%)	1.08%	1.15%	1.10%	1.11%	Bank (%)	2.500%	2.500%	2.500%	2.500%

nt of 2.5% of the Risk Weig hted Assets for banks in BOOK category 3 and 4 is negated until March 31, 2022. n Buffer in the capital **Statements of Cash Flow** 

r the Period Ended June 30, 2021 and 2020 (In Millions of Rupiah) LIDATED

39,024,542 39,303,175 (32,986,257) 2,803,893 567,617 (1,185,730) (204,036) 5,696,612

6,129,106

19,940,060 54,453,105 **44,405,491** 

(3,326,494) (7,047,184) 62,142,367 363,398 573,753 (3,573,474) (383,833) 7,228,094

(273,660)

1,561,853

96,332,685

	30 June 202 I	30 June 2020 (Review)
CASH FLOWS FROM OPERATING ACTIVITIES		
Receipts from interest income	37,303,872	39,573,362
Receipts from sharia income	8,577,456	3,536,408
Receipts from fees, commissions and premium - net	8,450,543	7,382,428
Payments of interest expense	(8,457,947)	(14,742,305)
Payments of sharia expenses	(2,218,122)	(1,347,574)
Receipts from the sale of Government Bonds - Fair value through profit or loss	110,900,536	116,839,907
Acquisition of Government Bonds - Fair value through profit or loss	(113,016,408)	(116,343,444
Foreign exchange gain/(losses) - net	4,514,237	3,004,766
Trading income - net	517,314	414,144
Other operating income - others	1,953,338	1,771,265
Other operating expenses - others	(7,280,772)	(4,025,530
Salaries and employee benefits	(10,154,024)	(10,923,153
General and administrative expenses	(7,153,708)	(6,101,107
Non operating income/(expense) - net	(86,689)	(34,324
Payment of corporate income tax	(3,415,486)	(2,487,648
Cash Flow From Operating Activities Before Changes in Operating Assets and		
Liabilities	20,434,140	16,517,19
Decrease/(increase) in Operating Assets:		
Placements with Bank Indonesia and other banks	(3,708,744)	(375,252
Current accounts with other banks	770	
Marketable securities - Fair value through profit or loss	(14,931,409)	2,879,49
Other receivables - trade transactions	5,509,158	6,666,26
Loans	(53,209,264)	27,445,763
Sharia financing	(73,622,105)	277,43
Securities purchased under resale agreements	37,435,392	(8,856,228
Consumer financing receivable	37,337	1,321,12
Net investment in lease financing	(335,239)	(246,143
Prepaid taxes	143,232	35,43
Prepaid expense	(812,319)	1,207,48
Other assets	(8,513,493)	(6,785,279
Proceeds from collection of financial assets already written - off	2,435,948	1,631,150

18.	Lease Financing	-	-	3,907,981	3,581,422
	Other assets	21,406,956	18,345,975	29,605,997	24,557,615
	TOTAL ASSETS	1,237,027,618	1,209,045,441	1,580,527,235	1,429,334,484
	LIABILITIES AND EQUITY				
	LIABILITIES				
1.	Demand deposits **)	322,844,976	283,986,067	350,893,094	305,364,218
2.	Savings deposits **)	354,118,767	338,698,937	449,901,515	390,694,642
3.	Time deposits **)	247,794,495	286,271,302	368,444,626	351,259,370
4.	Electronic money	1,449,306	1,399,915	1,449,306	1,399,915
5.	Fund from Bank Indonesia	-	-	-	-
б.	Fund from other banks **)	13,871,739	6,441,463	13,962,399	7,215,782
7.	Spot and derivative liabilities/forward	1,499,413	1,510,384	1,511,903	1,571,625
8.	Securities sold under repurchase agreements				
	(repo)	1,216,143	1,246,840	1,302,037	1,330,068
9.	Acceptances liabilities	8,402,127	10,020,264	8,662,642	10,156,509
	Securities issued	36,770,970	31,885,353	47,085,980	38,545,729
	Fund borrowings	41,717,375	40,894,037	52,108,346	52,962,312
	Margin deposits received	541,826	722,071	541,826	722,071
	Inter office liabilities	-	-	-	-
	Liability to Unit Link Holders	-	-	26,664,806	27,850,536
	Other liabilities	32,388,046	30,262,598	52,867,910	46,465,624
16.	Minority interest		-	16,053,449	4,653,131
	TOTAL LIABILITIES	1,062,615,183	1,033,339,231	1,391,449,839	1,240,191,532
	EQUITY				
17.	Share capital				
	a. Authorised capital	16,000,000	16,000,000	16,000,000	16,000,000
	b. Unpaid-in capital-/-	(4,333,333)	(4,333,333)	(4,333,333)	(4,333,333)
	c. Treasury stock -/-	(8,850)	(8,850)	(8,850)	(8,850)
18.	Additional Paid-in Capital				
	a. Agio	17,334,263	17,334,263	17,416,663	17,174,147
	b. Disagio -/-	-	-	-	-
	c. Funds for paid-up capital	-	-		-
	d. Others	-	-	1,912	-
19.	Other comprehensive income				
	a. Gain	33,107,995	36,379,113	33,709,180	37,067,009
	b. Losses -/-	(591,535)	(1,332,537)	(593,809)	(1,412,072)
20.	Reserve				
	a. General reserve	2,333,333	2,333,333	2,333,333	2,333,333
	b. Appropriated reserve	-	-	-	-
21.	Retained Earning	100 334 331	111.000.000	100 000 710	101 600 745
	a. Previous years *)	109,334,221	111,668,182	122,322,718	121,692,745
	b. Current year	11,507,893	14,155,319	12,501,134	17,119,253
	c. Paid Dividend -/-	(10,271,552)	(16,489,280)	(10,271,552)	(16,489,280)
_	TOTAL EQUITY ATTRIBUTABLE TO OWNER	174,412,435	175,706,210	189,077,396	189,142,952
_	TOTAL EQUITY	174,412,435	175,706,210	189,077,396	189,142,952
	TOTAL LIABILITIES AND EQUITY Accumulated losses of Rp162,874,901 million had been e	1,237,027,618	1,209,045,441	1,580,527,235	1,429,334,484
	Accumulated losses of Rp162,874,901 million had been e April 30, 2003.	miniated against ad	uruonai paiu-in capi	tai/agio through qua	asi-reorganisation o

**Calculation of Financial Ratios** 

Including Securities ow January 1, 2012. Including leased assets

NO	RATIOS	30 June 2021	30 June 2020 (Review)	NO	RATIOS	30 June 2021	30 June 20. (Review)
	PERFORMANCE RATIOS			_	COMPLIANCE		
1.	Capital Adequacy Ratio (CAR)	18.94%	19.20%	1.	a. Percentage violation of Legal		
2.	Non-performing earning assets				Lending Limit		
	and non-performing non-earning				<ol> <li>Related parties</li> </ol>	0.00%	0.009
	assets to total earning assets and				ii. Third parties	0.00%	0.00
	non-earning assets	1.84%	2.03%		b. Percentage of excess of the Legal		
3.	Non-performing earning assets to				Lending Limit		
	total earning assets	1.82%	2.51%		i. Related parties	0.00%	0.00
4.	Allowance for impairment on				ii. Third parties	0.00%	0.00
	financial assets to earning assets	5.21%	4.96%	2.	Reserve requirement		
5.	Gross NPL	3.19%	3.42%		a. Primary reserve requirement Rupiah	3.25%	3.84
б.	Net NPL	0.49%	0.82%		i. Daily	0.00%	0.00
7.	Return on Asset (ROA)	2.43%	2.23%		ii. Average	3.25%	3.84
8.	Return on Equity (ROE)	15.12%	13.27%		b. Reserve requirement Foreign		
9.	Net Interest Margin (NIM)	4.63%	4.76%		currencies	4.10%	4.16
0.	Operating Expenses to				i. Daily	2.00%	2.00
	Operating Income	69.11%	74.18%		ii. Average	2.10%	2.16
1.	Cost to Income Ratio (CIR)	40.84%	41.29%	3.	Net Open Position - Overall	4.55%	0.56
12.	Loan to Deposit Ratio (LDR)	86.00%	87.65%				

Statements of Assets' Quality and Other Information

#### As of June 30, 2021 and 2020

				INDIVIDUAL 30 June 2020 (Review)										
0	DESCRIPTION		Special		Doubtful			Current			Doubtful	Loss		
	RELATED PARTIES	Current	Mention	Standard	Doubtrui	LOSS	IOtal	Current	Mention	Standard	Doubtiui	LOSS	TOTAL	
	Placements with other banks													
	a. Rupiah	50,022					50,022	22						
	b. Foreign currencies	781,003					781,003	928,760					928,7	
	Spot and derivative receivables/	701,005					701,003	920,700					920,7	
	forward													
	a. Rupiah													
	b. Foreign currencies											-		
	Securities													
	a. Rupiah	10,239					10,239							
	b. Foreign currencies	-												
	Securities sold with agreement to													
	repurchase (repo)													
	a. Rupiah		-	-	-	-	-	-	-	-	-	-		
	b. Foreign currencies	-	-	-	-	-	-			-	-	-		
	Securities purchased with agreement to resell (reverse repo)													
	a. Rupiah		-		-	-					-	-		
	b. Foreign currencies		-		-	-					-	-		
	Acceptances receivables	6,373	-	-	-	-	6,373		-	-	-	-		
	Loans and financing provided													
	a. Micro. Small and Medium	104					104	4 702					47	
	<b>loans (UMKM)</b> i. Rupiah	184 184					184 184	<b>4,792</b> 4,792					4,7 4,7	
	i. Foreign currencies	184					184	4,/92					4,7	
	b. Non UMKM	14 572 407	7,301				14 570 709	12 066 761	11,289				12,078,0	
	i. Rupiah	14,572,497 3,315,975	7,301				14,579,798 3,323,276	12,066,761 2,282,816	11,289				12,078,0 2,294,1	
	ii. Foreign currencies	3,315,975	7,301		-		3,323,276	2,282,816 9,783,945	11,289		-	-	2,294,1 9,783,9	
	c. Restructured loans**)	11,250,522			-		11,256,522	9,783,945			-	-	9,783,9	
	i. Rupiah		-	•	-				-	-		-		
	ii. Foreign currencies		-		-	-					-			
	Investments in shares	8,323,990	-	483,227	25,191	-	- 8,832,408	7.915.609	-	483,227	25,191		8,424,0	
	Other receivable	0,525,990	-	403,227	25,191	-	0,032,400	7,915,009	-	403,227	25,191		0,424,0	
	Commitments and contingencies				-						-	-		
	a. Rupiah	722 212	443				723,755	1 662 210	734				1 664 0	
		723,312	443		-		22,471,311	1,663,319 15,883,600	/34		-	-	1,664,0 15,883,6	
	b. Foreign currencies THIRD PARTIES	22,471,311	-				22,4/1,311	15,005,000					15,005,0	
	Placements with other banks													
	a. Rupiah	20,486,336					20,486,336	48,913,564					48,913,5	
		20,480,550	-		-	-	89,074,609	70,629,377	-		-	52,367	70,681,7	
	b. Foreign currencies Spot and derivative receivables/	69,074,009	-		-	-	89,074,009	/0,029,377	-		-	52,507	70,001,7	
	forward													
	a. Rupiah	1,261,960			-		1,261,960	2,852,948					2,852,9	
	b. Foreign currencies	73,851	-		-		73,851	181,651		-			181,6	
	Securities	,												
	a. Rupiah	154,820,237	-		-		154,820,237	119.047.919		-			119,047,9	
	b. Foreign currencies	55,401,877			-			35,431,987					35,431,9	
	Securities sold with agreement to	,,					,,						,,-	
	repurchase (repo)													
	a. Rupiah	397,452	-		-	-	397,452	771,566	-			-	771,5	
	b. Foreign currencies	1,058,719	-	-	-	-	1,058,719	3,650,408		-	-	-	3,650,4	
	Securities purchased with													
	agreement to resell (reverse repo)													
	a. Rupiah	15,278,834	-	-	-	-	15,278,834	9,009,495	-	-	-	-	9,009,4	
	b. Foreign currencies		-	-	-	-			-	-	-	-		
	Acceptances receivables	8,149,662	245,806	286	-	-	8,395,754	9,212,632	125,479	-	-	-	9,338,1	
	Loans and financing provided													
	a. Micro. Small and Medium													
	loans (UMKM)	93,796,822		194,865	319,065		98,348,460			169,476	331,114	709,980	81,895,0	
	i. Rupiah	93,719,346	3,843,506	194,865	319,065	194,202		76,758,272	3,190,546	169,476	331,114	674,379	81,123,7	
	ii. Foreign currencies	77,476	-	-	-	-	77,476	121,454	614,257	-	-	35,601	771,3	
	b. Non UMKM	631,021,113					692,275,711				6,598,676		660,868,9	
	i. Rupiah	503,898,446			5,877,386		551,933,168			4,863,287	3,258,185		541,937,8	
	ii. Foreign currencies	127,122,667	8,424,382	129,653	559,046		140,342,543		7,982,301	-	3,340,491	1,077,028	118,931,0	
	c. Restructured loans**)	104,769,915					160,587,948						124,536,5	
	i. Rupiah		25,703,569		5,466,663		134,434,451			3,301,743	1,480,018		107,123,9	
	ii. Foreign currencies	12,940,950	8,417,484	129,653	559,046		26,153,497	8,344,747	8,452,199	24.205	46,624	569,011	17,412,5	
	Investments in shares	-	-	32,067	-	2,043	34,110	-	-	34,305	-	2,018	36,3	
	Other receivable	23,430,312	868,090	15,265	-	1,153,285	25,466,952	22,773,301	226,811	-	-	1,138,489	24,138,6	
	Commitments and contingencies	105 750 015	2.107.00	40.00				107 017 117	2 070 000		200.00			
	a. Rupiah	185,712,243		43,802	6,392		188,044,991			9,741	309,443	25,526	191,531,3	
	b. Foreign currencies	100,686,104	2,982,068	8,409	-	-	103,676,581	80,876,314	1,425,034	-	-	-	82,301,3	
	OTHER INFORMATIONS	lateral.												
	Value of bank's assets pledge as col	lateral:												
	a. To Bank Indonesia						•							
	b. To others Repossessed assets*)						238,820						238,8	

For the Period Ended June 30, 2021 and 2020

(In Millions of Rupiah)

		30 June 2021						30 June 2020 (Review)							
NO	DESCRIPTION	Allov	vance for Impair	nent	Total Allowance for	Calculate Allowa Losses on Ea	ince for Possible rning Assets	Total Allowance for Possible Losses			Total Allowance Calculate Allowance for Possib for Losses on Earning Assets Impairment			Total Allowance for Possible Losses	
		Stage 1	Stage 2	Stage 3	Impairment		Specific	Possible Losses				Impairment			Possible Losses
1.	Placements with other banks	8,950	-	-	8,950	336,556	-	336,556	5,038	-	52,367	57,405	180,499	52,367	232,866
2.	Spot and derivative receivables/forward	-	-	-	-	12,993	-	12,993	-	-	-	-	29,970	-	29,970
3.	Securities	29,188	7,911	-	37,099	256,790	2,324	259,114	33,640	8,073	-	41,713	247,861	-	247,861
4.	Securities sold with agreement to repurchase (repo)	-	-	-	-	12,566	-	12,566	-	-	-	-	736	-	736
5.	Securities purchased with agreement to resell (reverse repo)	-	-	-	-	5,431	-	5,431	-	-	-	-	-	-	-
	Acceptances receivables	14,994	142,245	285	157,524	81,560	12,333	93,893	35,780	208,952	-	244,732	98,400	-	98,400
7.	Loans and financing provided	11,264,086	27,281,089	21,680,400	60,225,575	7,393,906	21,457,152	28,851,058	10,532,564	32,631,168	9,031,363	52,195,095	6,812,629	20,264,959	27,077,588
8.	Investments in shares	30	-	27,582	27,612	30	91,933	91,963	30	-	27,989	28,019	30	92,244	92,274
9.	Other receivable	54,083	134,987	1,168,550	1,357,620	234,303	1,198,979	1,433,282	62,675	220,534	1,137,978	1,421,187	239,074	1,138,489	1,377,563
10.	Commitments and contingencies	757,181	2,294,552	172,495	3,224,228	1,744,194	349,134	2,093,328	952,734	1,688,189	152,478	2,793,401	1,534,622	305,711	1,840,333
	TOTAL	12,128,512	29,860,784	23,049,312	65,038,608	10,078,329	23,111,855	33,190,184	11,622,461	34,756,916	10,402,175	56,781,552	9,143,821	21,853,770	30,997,591

TOTAL	195.333.817	180,759,057	14,574,760	1,335,811	1,499,413
Others	140,000	140,000		58,324	
Others	13,420,994	13,420,994	-	166,263	249,214
Swap	38,185,027	32,573,652	5,611,375	527,220	494,298
Future	-	-	-	-	-
b. Purchased	-	-	-	-	-

### **Management of The Bank**

3. 4. 5. **C.** 

Board of Commissioner	
President Commissioner/ Independent	: Muhamad Chatib Basri
Deputy President Commissioner/ Independent	: Andrinof A. Chaniago
Independent Commissioner	: Mohamad Nasir
Independent Commissioner	: Boedi Armanto
Independent Commissioner	: Loeke Larasati Agoestina
Commissioner	: Rionald Silaban
Commissioner	: Arif Budimanta
Commissioner	: Faried Utomo
Commissioner	: Nawal Nely
Commissioner	: Muhammad Yusuf Ateh*)
Board of Director	
President Director	: Darmawan Junaidi
Deputy President Director	: Alexandra Askandar
Director of Risk Management	: Ahmad Siddik Badruddin
Director of Compliance and HR	: Agus Dwi Handaya
Director of Treasury and International Banking	: Panji Irawan
Director of Commercial Banking	: Riduan
Director of Network and Retail Banking	: Aquarius Rudianto
Director of Operation	: Toni Eko Boy Subari
Director of Corporate Banking	: Susana Indah Kris Indriati
Director of Institutional Relationship	: Rohan Hafas
Director of Finance and Strategy	: Sigit Prastowo
Director of Information Technology	: Timothy Utama
*) Appointed at the Annual GMS (General Meeting S 2021 and effective after obtaining approval from implementation of the Fit & Proper Test.	

### Shareholders

Ultimate Shareholder	
Republic of Indonesia	60.00%
Non Ultimate Shareholder through Capital Market ( $\geq$ 5%)	Nil
Non Ultimate Shareholder through non Capital Market (≥ 5%)	Nil

### Awards

Asiamoney: Trade Finance	Global Finance: 19th Annual Best				
Survey 2021	Sub Custodian Bank Awards 2021				
Indonesia's Best Service Bank in	Best Sub Custodian Bank in Indonesia				
Trade Finance	Global Finance: Best Banks 2020				
The Banker:	Southeast Asian Countries				
Top 1.000 World Bank	Best Bank in Indonesia				
Rank 2 in Indonesia,	Alpha Southeast Asia: 15th				
Rank 23 in Asia Pasific and	Southeast Asia Best Fl Awards 2021				
Rank 113 Worldwide	Best Retail Bank in Indonesia				
Warta Ekonomi: Indonesia	Best Cash Management Bank				
Most Acclaimed Company 2021	in Indonesia				
Banking Category	Best Wealth Management Bank				
iNewsTV: iNews Maker Award The Best in Digital Ecosystem Integration with Innovation Livin' by Mandiri	in Indonesia				

# Increase/(decrease) in Operating liab Conventional Banking Demand deposits Saving deposits Time deposits Interbank call money Obligation due immediately Liability to unit - linked policyholders Other taxes payable Other liabilities Other taxkes payable Other liabilities Sharia Banking - Temporary Syirkah Funds Demand deposits - restricted investment and demand deposit - *mudharabah musytarakah - musyarakah* Saving deposits - restricted investment and *mudharabah* saving deposit - unrestricted investment Mudharabah time deposits - unrestricted investment Net Cash Provided by Operating Activities CASH FLOWS FROM INVESTING ACTIVITIES (Increase)/decrease in marketable securities - other than at fair value through profit or loss Increase in Government Bonds - other than at fair value through profit or loss Proceeds from sale of fixed assets

Total cash and cash equivalents	168,824,511	199,161,573
date of acquisition	96,995,805	121,614,095
Short-term investments are liquid with maturity period of three months or less since the	23,081,011	12,378,047
Current accounts with bank indonesia	23,081,611	12,578,647
Casn Current accounts with Bank Indonesia	20,913,029 27,834,066	20,309,816
Cash and cash equivalent at end of period consist of :	20,913,029	20,309,816
Cash and cash equivalent at end of period consist of :		
Cash and Cash Equivalents at End of Year	168,824,511	199,161,573
Cash and Cash Equivalents at Beginning of Period	177,364,584	123,792,750
Effect of Exchange Rate Changes on Cash and Cash Equivalent	2,255,432	626,008
Net Increase in Cash and Cash Equivalents	(10,795,505)	74,742,815
Net cash (Used)/Provided by in Financing Activities	4,870,453	(4,283,198)
Adjustment of Agio Share	244,428	-
Purchase of treasury stock	,=,===,	(150,895)
Payments of dividends	(10,271,552)	(16,489,280)
Increase/(decrease) in securities sold under repurchase agreements	(1,112,716)	(1,773,556)
Decrease from Subordinated Loans and bonds	(8,018)	(7,802)
(Decrease)/Increase from fund borrowings	(2,112,102)	8,449,982
Increase of marketable securities issued	7,947,096	6,546,850
Increase of investment in Subsidiaries	10,183,317	(858,497)
CASH FLOWS FROM FINANCING ACTIVITIES		
Net cash used in investing activities	(60,071,449)	(17,306,672)
Acquisitions of right of used assets	(369,306)	(1,617,727)
Acquisitions of intangible assets	(183,719)	(315,793)
Acquisitions of fixed assets	(397,457)	(581,497)
Proceeds from sale of fixed assets	2,100	14,241
Increase in Government Bonds - other than at fair value through profit or loss	(45,446,043)	(13,887,116)
(Increase)/decrease in marketable securities - other than at fair value through profit or loss	(13,677,024)	(918,780)
CASH FLOWS FROM INVESTING ACTIVITIES		

#### ΝΟΤΕΣ

NOTES
1. The above financial information is extracted from the consolidated financial statements of PT Bank Mandiri (Persero) Tbk. (the "Bank") and its subsidiaries as of June 30, 2021 for the six month periods then ended, prepared by the Bank's management in accordance with Indonesian Financial Accounting Standards. The consolidated financial statements of PT Bank Mandiri (Persero) Tbk. (the "Bank") and its subsidiaries as of December 31, 2020 and then ended prepared by Bank's management in accordance with Indonesian Financial Accounting Standards, which have been audited by KAP Purvantono, Sungkoro, & Surja ("PS5") (a member firm of Ernst & Young Global Limited) with Benyanto Suherman, as partner in charge, an independent auditors, in accordance with Standards on Auditing established by the Indonesian Institute of Certified Public Accountants, with an unmodified audit opinion, as stated in the report dated January 21, 2021 which is not included in this publication. The independent auditors' report also contains an other matter paragraph, which describe presentation of parent entity financial information.

2. The above published financial statements are presented to comply with Financial Services Authority Regulation (FSA) No. 37/ POJK.03/2019 dated December 19, 2019 regarding Transparency and Published Financial Statements of the Bank and Circular Letter of Financial Services Authority No.9/SEOJK.03/2020 dated June 30, 2020 regarding Transparency and Published Financial Statements of Commercial Banks and Circular Letter of Financial Services Authority No. 5-2/PB.11/2020 dated January 20, 2020 regarding Changes to Published Financial Statements and also in accordance with Rule No. X.K.2, Attachment to Decision of Chairman of Bapepam and LK No. Kep-346/BL/2011 dated July 5, 2011 regarding Submission of Periodic Financial Statements for Issuers or Public Companies, Financial information and statement of cash flows included in the published financial statements have been prepared in accordance with Bapepam and LK Regulation No.VIII.G7, Attachment to Decision of Chairman of Bapepam and LK No. Kep-347/BL/2012 dated June 25, 2012.

3. The above financial statement information for the position of June 30, 2021 has consolidated the financial statement of PT Bank Syariah Indonesia which is the result of a combination of PT Bank Syariah Mandiri, PT Bank Negara Indonesia Syariah and PT Bank Rakyat Indonesia Syariah which is effective in the merger on February 1, 2021.

4. Certain accounts in above Financial Information as of June 30, 2020 and for the year then ended have been reclassified to conform with presentation of Financial Information as of June 30, 2021 and for the year then ended in accordance with Financial Services Authority Circular Letter No. 9/SEOJK.03/2020 dated June 30, 2020 concerning Transparency and Publication of Conventional Bank's Report.

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

6. Exchange rate of 1 US Dollar as at June 30, 2021, December 31, 2020 and June 30, 2020 were Rp14,500.00; Rp14,050.00 and Rp14,255.00, respectively.



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