

# COMPARISON OF 2025 TARGET & REALIZATION

## Comparison of 2025 Financial Targets and Realization

Bank Mandiri recorded positive performance growth, as reflected in consolidated total assets reaching Rp2.829.95 trillion in 2025, increased by 16.59% compared with Rp2,427.22 trillion as of December 2024. This asset achievement represented 132.66% of the 2025 RKAP target of Rp2,133.31 trillion.

Consolidated net profit attributable to the parent entity amounted to Rp56.30 trillion in 2025, increased by 0.93% compared with Rp55.78 trillion in 2024. Bank Mandiri's profit in 2025 represented 109.24% of the 2025 RKAP target of Rp51.54 trillion.

Bank Mandiri also maintained consistency in managing operational efficiency, reflected in the Cost to Income Ratio (Bank only), which stood at 41.19% as of December 2025. Through prudent loan disbursement monitored regularly, Bank Mandiri improved credit quality, with the NPL gross (Bank only) remained at a low level of 0.96%, representing 91.43% of the 2025 RKAP target of 1.05%.

Financial Parameter and Ratio	December 2025	
	Target	Realization
Total Assets (Rp billion)	2,133,310	2,829,948
Total Loans (Rp billion)	1,468,259	1,497,108
Net Profit (Rp billion)	51,538	56,293
Core Capital (Rp billion)	241,696	238,082
CAR	19.09%	19.36%
ROE	20.56%	23.15%
ROA	3.17%	3.19%
NIM	4.80%	4.59%
BOPO	60.75%	60.23%
CIR	37.80%	41.19%
CASA Ratio	78.42%	68.0%
LDR	92.47%	88.92%
NPL Gross	1.05%	0.96%
NPL Net	0.34%	0.40%

## Projection for 2026

Bank Mandiri has set the following targets for 2026:

Parameter and Financial Ratio	2026 Target
Loan Growth	7% - 9%
Cost of Credit (CoC)	0.6% - 0.8%
NIM	4.6% - 4.8%

## Assumptions Used in Preparing the 2026 Projection

Bank Mandiri uses several macroeconomic and microeconomic assumptions in preparing the Bank's Business Plan for the 2026 period, as follows:

Macroeconomics Assumptions	Projection 2026
<b>Macroeconomics Assumptions</b>	
GDP Growth (%)	5.40%
Inflation (%)	2.50%
USD/IDR Exchange Rate (Rp)	16,500
<b>Microeconomic Assumptions</b>	
BI Rate (%)	4.50%-4.75%
Loan Growth (%)	9%-11%
Third-Party Funds Growth (%)	8%-10%

## Comparison of 2025 Marketing Targets and Realization

Overall, Bank Mandiri's marketing activities made a positive contribution to business performance. Total TPF of Bank Mandiri reached Rp1,816.90 trillion as of December 2025, a 15.21% of the target. During the same period, Bank Mandiri's loan disbursement reached Rp1,849.97 trillion as of December 2025, or 26.00% of the targeted amount.

### COMPARISON OF 2024 MARKETING TARGETS AND ACTUAL RESULTS

(In Rp billion)

Description	Target 2025 (Bank Only)	Realization 2025
Third-Party Funds	1,577,052	1,816,900
Loans	1,468,259	1,849,970
Fee Based Income (Rp trillion)	35,375	36.99

## Comparison of 2025 Human Capital Development Targets and Realization

Bank Mandiri realized its commitment to human capital development through various training programs and other competency development initiatives. In 2025, the number of Bank Mandiri employees who participated in competency development training reached 38,021 active employees and 2,353 retired and terminated employees, exceeding the target with a realization of 98.16% against the set target of 80% of the total 38,732 active employees.

Meanwhile, the realization of education and training expenses amounted to Rp326.4 billion as of December 2025, representing 70.9% of the 2025 competency development budget target.

### COMPARISON OF TARGET AND REALIZATION OF HR DEVELOPMENT IN 2025

Description	Target 2025	Achieved 2025	Achieved 2024	Achieved 2023
Training (employee)	30,986	40,374	40,034	39,517
Training Cost (in Rp Billion)	460.4	326.4	397.1	326.3