

PT. BANK MANDIRI (PERSERO) TBK - HONG KONG BRANCH
(Restricted License Bank)
(Incorporated in the Republic of Indonesia)

PT. BANK MANDIRI (PERSERO) TBK, 香港分行
(有限制牌照銀行)
(於印尼共和國註冊成立)

Financial Disclosure Statements

財務披露報表

For the year ended 31 December 2025
截至2025年12月31日止年度

Financial Disclosure Statements for the year ended 31 December 2025

截至 2025 年 12 月 31 日止年度的財務披露報表

In compliance with the disclosure requirements set out in the Banking (Disclosure) Rules issued by Hong Kong Monetary Authority (“HKMA”), the following key financial information of PT. Bank Mandiri (Persero) TBK, Hong Kong Branch (the “Branch”) has been provided. The information is also available at the Branch located at 7/F., Far East Finance Centre, 16 Harcourt Road, Hong Kong, our Branch’s internet website (www.bankmandirihk.com) and the Public Registry of HKMA. During the period, the Branch was principally engaged in deposit taking, medium and long-term lending and trade finance activities

本公佈內披露有關 PT. Bank Mandiri (Persero) TBK, 香港分行(「本分行」)的財務資料是參照香港金融管理局(「金管局」)發出之銀行業(披露)規則而制定。

此資料披露可於本分行位於香港中環夏慤道16號遠東金融中心7樓的分行地點, 本分行的互聯網網站(www.bankmandirihk.com)

及香港金融管理局公共查冊處索閱。期內本行主要從事存款服務, 提供中及長期借貸, 貿易融資。

Income Statement 損益表

		For the year ended	
		全年結算至	
		31 Dec 2025	31 Dec 2024
		2025 年 12 月 31 日	2024 年 12 月 31 日
		US\$	US\$
Interest income	利息收入	117,185,466	102,743,628
Interest expense	利息支出	(87,109,028)	(77,204,304)
Net interest income	淨利息收入	30,076,438	25,539,324
Other operating income	其他營運收入	13,450,385	9,336,439
Total operating income	總營運收入	43,526,823	34,875,763
Operating expenses	經營開支	(4,327,714)	(3,368,839)
Impairment losses and provisions for impaired loans and receivables	減值損失及為已減值貸款及應收款項而提撥的準備金	-	(11,985,197)
Profit before tax	除稅前利潤	39,199,109	19,521,727
Income tax	稅項開支	(5,630,229)	(2,984,589)
Net profit for the year	除稅後利潤	33,568,880	16,537,138

STATEMENT OF FINANCIAL POSITION 資產負債表

		As at 31 Dec 2025	As at 30 Jun 2025
		2025年12月31日	2025年6月30日
ASSETS	資產	US\$	US\$
Cash and balance with banks	現金及銀行結餘	386,958,001	305,407,795
Placement with banks (which have a residual contractual maturity of more than one month but not more than 12 months)	存放銀行同業 (1至12個月內可提取)	-	85,000,000
Amount due from overseas offices of the institution	存放本行的海外辦事處	94,379,492	50,538,407
Loans and advances to customers	客戶貸款	1,755,816,212	1,229,028,381
Accrued interest and other receivables	應計利息及其他應收款	20,333,512	18,076,464
Investment securities	證券投資	420,083,848	358,766,028
Fixed assets	固定資產	713,028	726,924
Total assets	資產總額	2,678,284,093	2,047,543,999
LIABILITIES	負債		
Balances due to banks	銀行同業存款	1,847,770,861	1,370,143,071
Deposits from customers	客戶存款	40,324,839	26,281,099
Amount due to overseas offices of the institution	海外辦事處存款	564,613,937	417,802,282
Other liabilities	其他負債	225,574,456	233,317,547
Total liabilities	負債總額	2,678,284,093	2,047,543,999

Income Statement Additional Information 損益帳額外資料

Other operating income 經營收入

		For the year ended 全年結算至	
		31 Dec 2025 2025年12月31日	31 Dec 2024 2024年12月31日
		US\$	US\$
Gains less losses on securities held for trading purposes	持作買賣用途的證券收益淨額（虧損）	2,466,296	1,991,393
Gains less losses from other trading activities	其他交易活動收益淨額（虧損）	(137,199)	283,188
Net fees and commission income	手續費及佣金收入淨額		
<i>Gross fees and commission income</i>	手續費及佣金收入總額	9,454,064	7,132,497
<i>Gross fees and commission expense</i>	手續費及佣金支出總額	-	-
Other income	其他收入	1,667,225	340,617
Total	總額	13,450,386	9,747,695

Operating expenses 經營開支

		31 Dec 25 2025年12月31日	31 Dec 24 2024年12月31日
		US\$	US\$
Staff expenses:	員工開支	2,431,263	1,926,023
Rental expenses	租金開支	329,955	161,445
Others	其他	1,566,496	1,281,371
Total	總額	4,327,714	3,368,839

Balance Sheet Additional Information (continued) 資產負債表額外資料(續)
Loans and receivables 貸款及應收款項

		As at 31 Dec 2025 2025年12月31日	As at 30 Jun 2025 2025年6月30日
		US\$	US\$
Loans and advances to customers	客戶貸款	1,755,816,212	1,229,028,381
Accrued interest and other receivable	應計利息及其他應收款	20,333,512	18,076,464
Total	總額	1,776,149,724	1,247,104,845
Impairment allowances	減值準備		
Collective impairment allowances	組合減值準備	-	-
Individual impairment allowances	個別減值準備	-	-
Total impairment allowances	減值準備總額	-	-

Impaired loans and advances 減值貸款及墊款

		As at 31 Dec 2025 2025年12月31日	As at 30 Jun 2025 2025年6月30日
		US\$	US\$
Impaired loans and advances to customer	已減值客戶貸款	-	-
Individual impairment allowances	個別減值準備	-	-
Value of collateral which has been taken into account in respect of such loans and advances to which the individual impairment allowances relate	就該特定準備金所關乎的貸款而計算在內的抵押品的價值	-	-
Impaired loans and advances to customer as a percentage of total loans and advances to customers	該等已減值貸款佔對客戶的貸款的總額的百分率	-	-

There were no impaired advances to banks and financial institutions as at 31 Dec 2025 and 30 Jun 2025.

於2025年12月31日及2025年6月30日,本分行並無任何個別被斷定為對銀行的已減值貸款及放款的數額。

Balance Sheet Additional Information (continued) 資產負債表額外資料(續)

Impairment of financial assets 金融資產減值

According to our Head Office policy, the Head Office assesses on a forward-looking basis the expected credit losses ("ECL") associated with its financial assets carried at amortised cost, FVOCI and with the exposure arising from loan commitments and financial guarantee contracts. The impairment methodology of Head Office applied depends on whether there has been a significant increase in credit risk.

根據本分行總行的政策,本分行在前瞻性的基礎上評估與其以攤銷成本計價的金融資產、FVOCI 以及貸款承諾和財務擔保合同所產生的風險相關的預期信貸損失("ECL")。總行採用的減值方法取決於信用風險是否顯著增加。

The Branch uses general 3-stage approach for financial assets accounted for at amortised cost, FVOCI and with the exposure arising from loan commitments and financial guarantee contracts which reflect their credit risk and how the ECL is determined for each of those categories.

本分行採用一般的3階段方法,反映按攤銷成本核算的金融資產、FVOCI 以及貸款承諾和財務擔保合同所產生的風險敞口的信用風險,以及確定每個類別的ECL。

A summary of the assumptions underpinning the Branch's expected credit loss model is as follows:

本分行預期信用損失模型的假設摘要如下:

(a) Stage 1: 12-months ECL Stage 1 includes financial assets which have not had a significant increase in credit risk since initial recognition or which have low credit risk at reporting date. 12-month ECL is recognised and interest income is calculated on the gross carrying amount of the financial assets.

(a) 第一階段:12個月的ECL 第1階段包括自首次確認以來信用風險沒有顯著增加或在報告日信用風險較低的金融資產。

本分行計提 12個月的ECL,利息收入根據金融資產的總賬面值計算。

(b) Stage 2: Lifetime ECL - not credit impaired Stage 2 includes financial assets which have had a significant increase in credit risk since initial recognition (unless they have low credit risk at the reporting date) but do not have objective evidence of impairment. Lifetime ECL is recognised and interest income is calculated on the gross carrying amount of the financial assets.

(b) 第二階段:終身 ECL - 無信用減值 第2階段包括自首次確認以來信用風險顯著增加的金融資產(除非它們在報告日信用風險較低)

但沒有客觀的減值證據。本分行計提終身ECL,利息收入根據金融資產的總賬面值計算。

(c) Stage 3: Lifetime ECL - credit impaired Stage 3 includes financial assets that have objective evidence of impairment at the reporting date. Lifetime ECL is recognised and interest income is calculated on the net carrying amount of the financial assets.

(c) 第三階段:終身ECL - 信用減值 第3階段包括在報告日具有客觀減值證據的金融資產。

本分行計提終身ECL,利息收入根據金融資產的賬面淨值計算。

The Branch accounts for its credit risk by appropriately providing for ECL on a timely basis. In calculating the ECL rates, Head Office considers historical loss rates for each category of customers, and adjusts for forward looking macroeconomic data.

本分行適時計提 ECL 來考量其信用風險。在計算 ECL 費率時,本分行總行考慮了每個客戶類別的歷史損失率,並根據前瞻性宏觀經濟數據進行調整。

Based on Head Office's accounting policy, Stage 1 and Stage 2 ECL will be booked on Head Office level, while Stage 3 ECL is booked on Branch level.

根據總行的會計政策,第1階段和第2階段ECL將在總行層級記賬,而第3階段ECL將在分行層級記帳。

Balance Sheet Additional Information (continued) 資產負債表額外資料(續)
Off-balance Sheet Exposures 資產負債表外風險承擔

		As at 31 Dec 2025 2025年12月31日 US\$	As at 30 Jun 2025 2025年6月30日 US\$
1. Contingent liabilities and commitments	或然負債及承擔		
- Other commitments	其他承擔	978,241,323	1,065,236,158
2. Derivatives (Notional amount) *	衍生工具 (名義數額)*		
- Exchange rate-related derivative contracts	匯率合約	176,184,837	152,011,737
3. Total fair value of derivatives	衍生工具公平價值總計		
- Exchange rate-related derivative contracts	匯率合約		
Assets	資產	368,230	1,308,300
Liabilities	負債	533,902	413,217

* The notional amounts of the above instruments indicate the volume of transactions outstanding as of the balance sheet date. They do not represent the amounts at risk.

上述工具的合約或名義數額表示截至資產負債表日的交易量。並不代表有風險的金額。

Analysis by Major Country or Geographical Segment 按主要國家或地域分部作出細目分類
International claim 國際債權

		Bank	Official sector	Non-bank		Others	Total
				Financial Institutions	Non-Financial private sectors		
		銀行	官方機構	非銀行業金融機構	非金融業私營機構	其他	總額
		HKD\$m	HKD\$m	HKD\$m	HKD\$m	HKD\$m	HKD\$m
		港幣	港幣	港幣	港幣	港幣	港幣
		百萬元	百萬元	百萬元	百萬元	百萬元	百萬元
As at 31 Dec 2025							
於2025年12月31日							
Developed countries	已發展國家	2,544	-	-	2,859	-	5,403
Offshore centres	離岸中心	472	-	755	2,757	-	3,235
of which: Hong Kong	其中: 香港	472	-	-	2,002	-	2,476
Developing Asia-Pacific	發展中的亞太區國家	1,940	-	-	9,985	-	11,925
of which: China	其中: 中國	273	-	-	-	-	273
As at 30 Jun 2025							
於2025年6月30日							
Developed countries	已發展國家	1,713	-	-	3,215	-	5,163
Offshore centres	離岸中心	987	-	-	1,606	-	2,602
of which: Hong Kong	其中: 香港	928	-	-	799	-	1,736
Developing Asia-Pacific	發展中的亞太區國家	2,669	-	-	7,179	-	9,848
of which: China	其中: 中國	-	-	-	-	-	-

A major country or geographical segment means a country or geographical segment to which not less than 10% of the transfer. Branch's total international claims are attributable after taking into account any recognized risk transfer.

主要國家或地域分部是指在計算任何認可風險轉移後，該國家或地域分部有不少於本分行的國際債權的總額的10%是歸因於該國家或地域分部的。

Analysis by Major Country or Geographical Segment (continued) 按主要國家或地域分部作出細目分類 (續)
Loans and advances to customers by major geographical segment 客戶貸款按照對方所在地作出細目分類

		客戶貸款總額	Overdue advances to customers	Impaired Advanced to customers	Individual impairment allowance
		HKD\$'000	逾期的客戶貸款	減值客戶貸款	個別減值準備
		港幣千元	HKD\$'000	HKD\$'000	HKD\$'000
		港幣千元	港幣千元	港幣千元	港幣千元
As at 31 Dec 2025					
於2025年12月31日					
Hong Kong	香港	2,003,945	-	-	-
Indonesia	印尼	8,054,578	-	-	-
Australia	澳洲	957,789	-	-	-
Canada	加拿大	814,513	-	-	-
Singapore	新加坡	754,788	-	-	-
USA	美國	1,086,760	-	-	-
Total	總額	13,672,372	-	-	-

As at 30 Jun 2025					
於2025年6月30日					
Hong Kong	香港	392,494	-	-	-
Indonesia	印尼	5,256,211	-	-	-
Australia	澳洲	1,071,509	-	-	-
Canada	加拿大	997,329	-	-	-
Singapore	新加坡	806,183	-	-	-
USA	美國	1,124,005	-	-	-
Total	總額	9,647,732	-	-	-

A major country means a country to which not less than 10% of the Branch's total loans are attributable after taking into account any recognized risk transfer.

主要國家是指在計算任何認可風險轉移後，該國家有不少於本分行的客戶貸款總額的10%是歸因於該國家的。

Advances and advances to customers by industry sectors 客戶貸款按行業分類資料

		As at 31 Dec 2025		As at 30 Jun 2025	
		於2025年12月31日		於2025年6月30日	
		Gross loan and advances	% of gross loan covered by collateral	Gross loan and advances	% of gross loan covered by collateral
		貸款金額	抵押品價值佔貸款總額比率	貸款金額	抵押品價值佔貸款總額比率
		HK\$'000	%	HK\$'000	%
		港幣千元		港幣千元	
Loan for use in Hong Kong	在香港使用的貸款	-	-	-	-
Loan for use outside Hong Kong	在香港以外使用的貸款	13,672,372	33%	9,647,732	32%

Overdue or rescheduled assets 逾期或經重組資產
Analysis of overdue or rescheduled loan and advances 逾期貸款及經重組貸款細分

		As at 31 Dec 2025 2025年12月31日		As at 30 Jun 2025 2025年6月30日	
		Gross loan and Advances 貸款金額 HK\$'000 港幣千元	% of Total loan 佔貸款總額 的百分率 %	Gross loan and Advances 貸款金額 HK\$'000 港幣千元	% of Total loan 佔貸款總額 的百分率 %
Overdue loans and advances to customers	逾期客戶貸款及放款	-	-	-	-
More than 1 month but less than 3 months	超逾1個月但不超逾3個月	-	-	-	-

As at 31 Dec 2025 and 30 Jun 2025, there were no overdue rescheduled assets and there were no overdue loan and advances over 3 months.

於2025年12月31日及2025年6月30日，本分行並無任何重組貸款及放款和超逾3個月客戶貸款及放款。

Analysis of overdue other assets 其他逾期資產

As at 31 Dec 2025 and 30 Jun 2025, there were no overdue assets

於2025年12月31日及2025年6月30日，本分行並無經收回資產。

Repossessed assets 收回資產

As at 31 Dec 2025 and 30 Jun 2025, there were no repossessed assets.

於2025年12月31日及2025年6月30日，本分行並無經收回資產。

Non-bank Mainland exposures 對非銀行類客戶的內地相關風險承擔

As at 31 Dec 2025 於2025年12月31日		On-balance sheet exposures 資產負債表內風險承擔	Off-balance sheet exposures 資產負債表外風險承擔	Total exposures 貸款金額
1. Central government, central government- owned entities and their subsidiaries and joint ventures (JVs)	中央政府，中央政府控股的機構及其子公司和合資企業	-	-	-
2. Local governments, local government owned entities and their subsidiaries and JVs	地方政府，地方政府控股的機構及其子公司和合資企業	-	-	-
3. PRC nationals residing in Mainland China or other entities incorporated in Mainland China and their subsidiaries and JVs	內地居民及在中國內地成立的其他機構及其子公司和合資企業	1,540,128	682,031	2,222,159
4. Other entities of central government not reported in item 1 above	其他未包括在分類1中，屬於地方政府的機構			
5. Other entities of local governments not reported in item 2 above	其他未包括在分類2中，屬於地方政府的機構			
6. PRC nationals residing outside Mainland China or entities incorporated outside Mainland China where the credit is granted for use in Mainland China	對非內地機構及非內地居民，而涉及的貸款於內地使用			
7. Other counterparties where the exposures are considered by the reporting institution to be non-bank Mainland China exposures	其他被視為帶有中國內地非銀行類風險承擔的交易對方			
Total	總額	1,540,128	682,031	2,222,159
Total assets after provision	扣減準備金後的資產總額		20,855,541	
On-balance sheet exposures as percentage of total assets	資產負債表內風險承擔佔資產總額的百分率		7.38%	

Non-bank Mainland exposures 對非銀行類客戶的內地相關風險承擔

As at 30 Jun 2025 於2025年6月30日		On-balance sheet exposures 資產負債表內風險承擔	Off-balance sheet exposures 資產負債表外風險承擔	Total exposures 貸款金額
1. Central government, central government- owned entities and their subsidiaries and joint ventures (JVs)	中央政府，中央政府控股的機構及其子公司和合資企業	-	-	-
2. Local governments, local government owned entities and their subsidiaries and JVs	地方政府，地方政府控股的機構及其子公司和合資企業	-	-	-
3. PRC nationals residing in Mainland China or other entities incorporated in Mainland China and their subsidiaries and JVs	內地居民及在中國內地成立的其他機構及其子公司和合資企業	296,719	718,517	1,015,236
4. Other entities of central government not reported in item 1 above	其他未包括在分類1中，屬於地方政府的機構			
5. Other entities of local governments not reported in item 2 above	其他未包括在分類2中，屬於地方政府的機構			
6. PRC nationals residing outside Mainland China or entities incorporated outside Mainland China where the credit is granted for use in Mainland China	對非內地機構及非內地居民，而涉及的貸款於內地使用			
7. Other counterparties where the exposures are considered by the reporting institution to be non-bank Mainland China exposures	其他被視為帶有中國內地非銀行類風險承擔的交易對方			
Total	總額	296,719	718,517	1,015,236
Total assets after provision	扣減準備金後的資產總額		16,072,986	
On-balance sheet exposures as percentage of total assets	資產負債表內風險承擔佔資產總額的百分率		1.85%	

Currency risk 貨幣風險

Foreign currency exposures arising from trading, non-trading and structural positions with net position (in absolute terms) in a particular foreign currency constituting not less than 10% of the total net position in all foreign currencies are disclosed as follows:

以下披露因買賣、非買賣及結構性倉盤而產生的外匯淨額(按絕對數值計)佔機構所持有外匯淨盤總額的10%或以上的外匯風險承擔:

		USD	EUR	CNY	GBP	JPY	IDR	As at 31 Dec 2025 於2025年12月31日 Equivalent in HK\$m 港幣百萬元等值 Total
Spot assets	現貨資產	18,574	185	1,449	80	64	356	20,708
Spot liabilities	現貨負債	(19,550)	(170)	(916)	(79)	-	-	(20,715)
Forward purchases	遠期買入	1,139	94	51	-	-	86	1,370
Forward sales	遠期賣出	(232)	(91)	(561)	-	(63)	(424)	(1,371)
Net options position	期權淨持倉量	-	-	-	-	-	-	-
Net long (short) position	長(短)倉淨持倉量	(68)	18	23	1	1	18	(7)
Net structural position	結構性淨持倉量	-	-	-	-	-	-	-
		USD	EUR	CNY	GBP	JPY	IDR	As at 30 Jun 2025 於2025年6月30日 Equivalent in HK\$m 港幣百萬元等值 Total
Spot assets	現貨資產	15,323	100	116	37	74	339	15,989
Spot liabilities	現貨負債	(15,881)	(16)	(63)	(66)	(7)	(6)	(16,009)
Forward purchases	遠期買入	857	-	-	-	109	233	1,199
Forward sales	遠期賣出	(339)	(71)	(44)	-	(176)	(561)	(1,191)
Net options position	期權淨持倉量	-	-	-	-	-	-	-
Net long (short) position	長(短)倉淨持倉量	(40)	13	9	1	-	5	(12)
Net structural position	結構性淨持倉量	-	-	-	-	-	-	-

Liquidity information 流動性資料

Foreign currency exposures arising from trading, non-trading and structural positions with net position (in absolute terms) in a particular foreign currency constituting not less than 10% of the total net position in all foreign currencies are disclosed as follows:

		For the quarter ended 季度期間至	For the quarter ended 季度期間至
		31 Dec 25 2025年12月31日	31 Dec 2024 2024年12月31日
		%	%
Average Liquidity Maintenance Ratio	流動性維持比率的平均值	75.19	180.25

The quarterly average liquidity maintenance ratio ("LMR") is the arithmetic mean of average value of each month's average LMR during the quarter.

季度期間的流動性維持比率的平均值是該季度內每个月的LMR的平均值的算術均數。

Liquidity Risk Management 流動性風險管理資金狀況

Liquidity risk is the risk that the branch may not be able to fund increases in assets or meet obligations as the Branch fall due without incurring unacceptable losses. This may be caused by the branch's inability to liquidate assets or to obtain funding to meet its liquidity needs. The problem could also be the result of a market disruption or liquidity squeeze whereby the branch may only be able to unwind specific exposures at significantly discounted values.

流動性風險是指本分行無法有效地滿足當前和未來（預期和未預料到）的資金或監管的義務而產生對盈利，股東資金或聲譽的當前和潛在風險，這可能會對其日常的運營有不利影響並導致不可接受的損失。流動性風險來自現金流量的時間錯配。

a. Governance of liquidity risk management 流動性風險管理的管治

The objective of the Branch's liquidity risk management is to ensure that the Branch can meet its cash obligations in a timely and cost-effective manner.

本分行的流動性風險管理目標是確保本分行能夠及時且具成本效益地履行現金債務。

The Branch's Treasury and Liquidity policy is the primary reference document on matters relating to the key principles for the liquidity risk management framework. The policy sets out key approaches and critical areas for an integrated liquidity risk management process including liquidity risk identification, measurement, analysis and strategy, management oversight, roles and responsibilities of various departments to ensure that the Branch has sufficient liquidity to meet its obligations.

本分行流動性風險管理政策是本集團內銀行實體流動性風險管理框架的關鍵原則相關事宜的主要參考檔。該政策提出了綜合流動性風險管理流程的關鍵方法和關鍵領域，包括流動性風險策略、管理監督、各部門的作用和責任、風險控制和監測程序，以確保本分行在一系列的運行條件下有足夠的流動性來履行到期的債務。

In terms of Liquidity Risk Management oversight, the Branch Asset and Liability Committee (ALCO) has the authority to Define the Branch's asset and liquidity management approach and oversee the implementation of the Branch's asset and liability management.

香港分行的流動性風險管理和監控的日常運營責任是委託給資產負債管理委員會（「ALCO」），監督分行資產負債管理的實施情形。

The key liquidity risk metrics comprise of internal liquidity gaps or cash flow maturity profile mismatches and liquidity maintenance ratio ("LMR"). LMR is a quantitative regulatory requirement which seeks to ensure that banking institutions hold sufficient high quality liquid assets to withstand an acute liquidity stress scenario over a one-month horizon. As part of its ordinary course of business, the Branch maintains the LMR above the regulatory requirements.

關鍵流動性風險指標包括在正常營業時，內部流動性缺口或現金流到期日設定檔不匹配情況，和流動性維持比率（「LMR」）。LMR 是一項定量監管要求，旨在確保銀行機構擁有足夠的高品質流動資產，以在一個月內承受嚴重的流動性壓力情景。作為其正常業務的一部分，本分行將 LMR 保持在監管要求之上。

Liquidity Risk Management (Continued) 流動性風險管理資金狀況（續）

b. Funding strategy 流動性風險管理的管治

The Branch Treasury Department has authority and responsibility to communicating the liquidity and market risk management strategy, key policies for implementing the strategy, and the liquidity and market risk management structure to all relevant business units and personnel throughout the organization that conduct activities with an impact on liquidity and market risk, Monitoring closely the current trends and potential market developments that may require timely changes or updates to the liquidity and market risk management strategy to address any significant challenges. Meanwhile the Risk Department, ensuring that risk management approach (identifying, measuring, monitoring, and controlling) and application system to manage liquidity risk, interest rate risk, and foreign exchange risk are sufficient and adhere to the procedure Measuring liquidity risk, interest rate risk, and foreign exchange risk.

本分行庫務處有權力和責任向組織內從事影響流動性和市場風險活動的所有相關業務部門和人員傳達流動性 和市場風險管理策略、實施該戰略的關鍵政策以及流動性和市場風險管理結構，密切監控當前趨勢和潛在市場發展，可能需要及時改變或更新流動性和市場風險管理策略，以應對任何重大挑戰。同時，風險部確保管理 流動性風險、利率風險和外匯風險的風險管理方法（識別、計量、監控和控制）和應用系統是充分的，並遵循計量流動性風險、利率風險的程序和外匯風險。

c. Liquidity risk mitigation techniques 減低流動性風險的措施

The Branch deploys a variety of techniques to mitigate liquidity risk. These include cash flows projections, monitoring balance sheet liquidity and loan to deposit ratio against internal requirements, maintaining an adequate cushion of unencumbered, high quality liquid assets that can be readily sold in the markets, maintaining a diverse range of wholesale funding sources such as money market lines, overdraft facilities, repo facilities and issuance of certificates of deposit and bonds, managing the lending commitments to customers, monitoring customer concentration and maintaining contingency funding plans.

本分行採用各種措施來降低流動性風險。這些包括現金流量預測，監控資產負債表流動性和貸存比率，持有充足可隨時在市場上出售的無抵押、高質量的流動資產，保持各種批發資金來源，如貨幣市場額度，透支額度，回購設施和發行存款證和債券，管理對客戶的貸款承諾，監控客戶集中度和維持應急資金計劃。

d. Stress testing 壓力測試

The Branch performs quarterly liquidity stress test using scenario analysis approach based on local regulations.

本集團每季度進行一次綜合壓力測試，包括流動性壓力測試，以識別投資組合中的脆弱區域，衡量財務影響，並使管理層能夠採取搶先的行動。

e. Liquidity Contingency plan 流動性應急計劃

The Branch Liquidity contingency plan provides action plan during liquidity crisis

本分行的流動性應急計劃在流動性或融資危機期間以及不利的市場條件下有效和高效地採取行動。

f. Liquidity exposures and funding needs at the level of individual legal entities, foreign branches and subsidiaries

於個別法律實體、境外分行及附屬公司層面的流動性風險承擔及資金需要

Not applicable.

不適用。

Remuneration disclosures 薪酬披露

The remuneration disclosure pursuant to Supervisory Policy Manual (CG-5) Guideline on a Sound Remuneration System issued by the HKMA forms part of the disclosures made in PT. Bank Mandiri (Persero) TBK- Hong Kong Branch's Annual Report. Accordingly, the Branch does not separately provide such remuneration disclosure.

根據香港金融管理局頒布的“監管政策手冊（CG-5）穩健的薪酬制度指引”的薪酬披露構成PT. Bank Mandiri (Persero) TBK，香港分行年報所作披露的一部分。因此，本分行不單獨提供有關薪酬披露。

Consolidated Group Level Disclosure 綜合集團層面的披露

The information set out below is based on the consolidated accounts of PT Bank Mandiri.

以下所載資料乃根據聯昌銀行有限公司的綜合賬目編制。

Capital and capital adequacy		資本及資本充足比率	
		As at 31 Dec 2025	As at 31 Dec 2024
		於2025年12月31日	於2024年12月31日
		IDR (in mil)	IDR (in mil)
Shareholders' equity	股東權益	304,433,779	286,910,930
Capital adequacy ratio	資本充足比率		
Common equity Tier 1 ratio	普通股權益第一級資本比率	19.26%	19.63%
Tier 1 ratio	第一級資本比率	19.26%	19.63%
Tier 2 ratio	第二級資本比率	1.17%	1.19%
Total capital ratio	總資本比率	20.43%	20.82%
Other financial information		其他財務資料	
Other financial information		As at 31 Dec 2025	As at 31 Dec 2024
		於2025年12月31日	於2024年12月31日
		IDR (in mil)	IDR (in mil)
Total assets	資產總額	2,829,948,026	2,427,223,262
Total liabilities	負債總額	2,536,197,357	2,143,426,833
Total loans and advances	貸款及放款總計	1,800,749,652	1,572,824,277
Total customer deposits	客戶存款總計	2,105,764,151	1,698,896,916
		For the year ended	
		全年結算至	
		31 Dec 2025	31 Dec 2024
		2025年12月31日	2024年12月31日
		IDR (in mil)	IDR (in mil)
Profit before tax	除稅前利	76,417,563	76,403,486

PT Bank Mandiri (Persero) Tbk, Hong Kong Branch General Manager's Declaration of Compliance
香港分行總經理遵從披露指引的聲明

I, Yudha Marthexaphala Ekalaya, being General Manager of PT. Bank Mandiri (Persero) Tbk, Hong Kong Branch, declare that the information disclosed in this unaudited financial disclosure statement for the period ended 31 Dec 2025 complies with the disclosure requirements under the Banking (Disclosure) Rules and is not false or misleading.

本人, Yudha Marthexaphala Ekalaya, PT. Bank Mandiri (Persero) Tbk, 香港分行總經理
已完成截至2025年12月31日止之年度財務資料披露報表(未經審核)。本人確信以上披露的資料已全面遵從《銀行業(披露)規則》，無失實和誤導資料。



Signature/簽名: _____

PT. Bank Mandiri Persero Tbk, Hong Kong Branch
General Manager
PT. Bank Mandiri Persero Tbk, 香港分行總經理