

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 six months period ended 30 June 2024

截至 2024 年 6 月 30 日止 6 個月期間

Financial Disclosure Statements for the six month ended 30 June 2024

截至 2024 年 6 月 30 日止 6 個月期間的財務披露報表

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 six months period ended
6 個月期間至

		30 Jun 2024 2024 年 6 月 30 日 US\$	30 Jun 2023 2023 年 6 月 30 日 US\$
Interest income	利息收入	52,677,428	44,912,996
Interest expense	利息支出	(38,803,883)	(30,123,937)
Net interest income	淨利息收入	13,873,545	14,789,059
Other operating income	其他營運收入	5,033,966	3,980,122
Total operating income	營運收入	18,907,511	18,769,181
Operating expenses	經營開支	(1,594,050)	(1,622,892)
Impairment losses and provisions for impaired loan 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	(11,991,886)	5,531
Profit before tax	除稅前利潤	5,321,575	17,151,820
Income tax	稅項開支	(487,971)	(1,593,412)
Net profit for the year	除稅後利潤	4,833,604	15,558,408

Statement of Financial Position 資產負債表

		As at 30 June 2024 於 2024 年 6 月 30 日	As at 31 Dec 2023 於 2023 年 12 月 31 日
		US\$	US\$
Assets	資產		
Cash and balance with banks	現金及銀行結餘	68,142,284	34,951,668
Placement with banks maturing between one and twelve months	於一至十二個月內到期之銀行存款	47,269,168	205,983,503
Loans and receivables	貸款及應收款項		
Banker acceptances		69,851,479	37,810,100
Investment securities	投資證券	270,016,086	275,429,655
Derivative financial instruments	衍生金融工具	624	5,950
Advances and other accounts, net		1,077,831,588	1,168,513,790
Other assets	其他資產	160,727	160,633
Fixed assets	固定資產	61,902	77,377
Right-of-use assets	使用權資產	292,955	367,357
Deferred tax assets	遞延所得稅資產	1,660,118	1,252,667
Current tax receivable	當期應收稅款	921,637	1,681,448
Total assets	資產總額	<u><u>1,536,208,568</u></u>	<u><u>1,726,234,148</u></u>
Liabilities	負債		
Deposits and balances of banks and other financial institutions	尚欠銀行存款及結餘	1,285,109,493	1,416,653,080
Deposits from customers	客戶存款	74,635,414	137,301,420
Derivative financial instruments	衍生金融工具	-	-
Other liabilities and provisions	其他負債及準備金	9,292,780	9,365,041
Reserves	儲備		
Current tax payable	當期應付稅款	-	-
Total liabilities	負債總額	<u><u>1,369,037,687</u></u>	<u><u>1,563,319,541</u></u>

Income Statement Additional Information 損益帳額外資料

Other income 其他收入

For the 6 months period ended
6 個月期間至

		30 Jun 2024 2024 年 6 月 30 日 US\$	30 Jun 2023 2023 年 6 月 30 日 US\$
Loan commission	貸款佣金	3,687,371	2,654,229
Bills commission	帳單佣金	94,583	70,702
Remittance commission	匯款佣金	48,707	39,901
Others	其他	(24,233)	24,392
Gain on foreign exchange	外匯收益	425,821	1,062,064
Gain on investment securities	投資證券收益	801,717	128,834
		<u>5,033,966</u>	<u>3,980,122</u>

Operating expenses 經營開支

For the 6 months period ended
6 個月期間至

		30 Jun 2024 2024 年 6 月 30 日 US\$	30 Jun 2023 2023 年 6 月 30 日 US\$
Staff expenses:	員工開支	918,019	1,001,284
Rental expenses	租金開支	68,172	68,364
Others	其他	607,859	553,244
		<u>1,594,050</u>	<u>1,622,892</u>

Balance Sheet Additional Information 資產負債表額外資料

Cash and balance with banks 現金及銀行結餘

		As at 30 Jun 2024	As at 31 Dec 2023
		於 2024 年 6 月 30 日	於 2023 年 12 月 31 日
		US\$	US\$
Cash	現金, 銀行結餘	11,144	17,392
Balance with banks and other financial institutions	於一個月內到期的 銀行存款	68,131,140	34,934,276
		<u>68,142,284</u>	<u>34,951,668</u>

Placement with banks maturing between one and twelve months 於一至十二個月內到期之銀行存款

		As at 30 Jun 2024	As at 31 Dec 2023
		於 2024 年 6 月 30 日	於 2023 年 12 月 31 日
		US\$	US\$
Placement with banks	銀行存款	47,269,168	205,983,503
		<u>47,269,168</u>	<u>205,983,503</u>

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 30 Jun 2024 於 2024 年 6 月 30 日	As at 31 Dec 2023 於 2023 年 12 月 31 日
		US\$	US\$
Advances to customers	客戶貸款	1,013,860,185	1,126,946,493
Advances to Banks	銀行貸款	49,896,185	42,871,148
Accrued interest receivable	應收利息	13,407,287	17,011,147
Other accounts and receivables	其他賬目及應收帳款	667,931	558,227
		<hr/>	<hr/>
Gross loans and receivables	貸款及應收款項總額	1,077,831,588	1,187,387,015
Impairment allowances	減值準備		
Collective impairment allowances	組合減值準備	-	-
Individual impairment allowances	個別減值準備	-	18,873,225
		<hr/>	<hr/>
Total impairment allowances	減值準備總額	-	18,873,225
		<hr/> <hr/>	<hr/> <hr/>

Impaired loans and advances 減值貸款及墊款

		As at 30 Jun 2024 於 2024 年 6 月 30 日	As at 31 Dec 2023 於 2023 年 12 月 31 日
		US\$	US\$
Impaired loans and advances to customer	已減值客戶貸款	-	30,000,000
Individual impairment allowances	個別減值準備	-	(18,873,225)
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	-	62.91%

There were no impaired advances to banks and financial institutions as at 30 June 2024 and 31 December 2023.

於 2023 年 6 月 30 日及 2022 年 12 月 31 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 將在分行層級記賬。

Deposits and balances of banks and other financial institutions 尚欠銀行存款及結餘

		As at 30 Jun 2024 於 2024 年 6 月 30 日	As at 31 Dec 2023 於 2023 年 12 月 31 日
		US\$	US\$
Deposits and balances of banks and other financial institutions	尚欠銀行存款及結餘	1,285,109,493	1,416,653,080

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

Derivative financial instruments 金融衍生產品

	Original currency 原始貨幣	
	As at 30 Jun 2024 於 2024 年 6 月 30 日	As at 31 Dec 2023 於 2023 年 12 月 31 日
Long positions, net 長倉 United States dollars 美金	8,027,103	7,752,150
Short positions, net 短倉 Euro dollars 歐元	7,500,000	7,000,000

The carrying amounts of forward currency contracts approximate their fair values.
遠期貨幣合約的帳面金額與其公允價值相若。

Off-balance Sheet Exposures 資產負債外風險承擔

Contingent liabilities and commitments 或然負債和承擔

		As at 30 Jun 2024	As at 31 Dec 2023
		於 2024 年 6 月 30 日	於 2023 年 12 月 31 日
Trade related contingencies	貿易相關或然	US\$ 34,423,832	US\$ 19,632,559
Other commitments	其他承擔	161,496,271	246,985,279
		<u>195,920,104</u>	<u>266,617,838</u>

The above amounts represent a worst case scenario of credit risk exposures arising from these instruments, without taking into account any collateral held or other credit enhancements attached. The amounts do not represent amounts at risk at the balance sheet date.

上述金額乃於最壞情況下這些工具所產生之信貸風險，並未計入所持有之任何抵押品或附帶之其他信貸保障措施。該等金額並不代表資產負債表日之風險金額。

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

		Banks	Official sector	Non-bank financial institutions	Non-financial private sector	Others	Total
		銀行	官方機構	非銀行金融機構	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 30 Jun 2024 於2024年6月30日							
Developed countries	已發展國家	395	-	-	-	-	395
Offshore centres	離岸中心	160	-	-	-	347	507
of which: Hong Kong	其中: 香港	160	-	-	-	347	507
Developing Asia-Pacific	發展中的亞太區國家	78	-	-	-	-	78
of which: China	其中: 中國	78	-	-	-	-	78
As at 31 Dec 2023 於2023年12月31日							
Developed countries	已發展國家	357	-	-	-	-	357
Offshore centres	離岸中心	3,091	-	-	-	-	3,091
of which: Hong Kong	其中: 香港	3,091	-	-	-	-	3,091
Developing Asia-Pacific	發展中的亞太區國家	-	-	-	157	-	157
of which: China	其中: 中國	-	-	-	157	-	157

A major country or geographical segment means a country or geographical segment to which not less than 10% of the 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)

Advances to customers by major geographical segments 客戶貸款按照對方所在地作出細目分類

		Gross advances to customers	Overdue advances to customers	Impaired Advanced to customers	Individual impairment allowance
		客戶貸款總額	逾期的客戶貸款	減值客戶貸款	個別減值準備
		HKD\$'000	HKD\$'000	HKD\$'000	HKD\$'000
		港幣千元	港幣千元	港幣千元	港幣千元
As at 30 Jun 2024					
於2024年6月30日					
Hong Kong	香港	336,211	-	-	-
Indonesia	印尼	3,829,003	-	-	-
Australia	澳洲	1,717,816	-	-	-
Canada	加拿大	1,204,422	-	-	-
Singapore	新加坡	877,629	-	-	-

As at 31 Dec 2023

於2023年12月31日

Hong Kong	香港	762,513	-	-	-
China	中國	234,385	234,385	234,385	140,631
Indonesia	印尼	4,330,016	-	-	-
Australia	澳洲	1,718,825	-	-	-
Canada	加拿大	1,203,177	-	-	-
Singapore	新加坡	197,534	-	-	-

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

		As at 30 Jun 2024		As at 31 Dec 2023	
		於 2024 年 6 月 30 日		於 2023 年 12 月 31 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	抵押品值佔	貸款金額	抵押品值佔
		HK\$'000	貸款總額比率	HK\$'000	貸款總額比率
		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	7,632,865	40.3	8,873,853	49.0

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 30 Jun 2024 於 2024 年 6 月 30 日		As at 31 Dec 2023 於 2023 年 12 月 31 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 超過 1 個月但不超過 3 個月	-	-	234,385	2.6

As at 30 June 2024 and 31 December 2023, there were no overdue rescheduled assets and there were no overdue loan and advances over 3 months.

於 2024 年 6 月 30 日及 2023 年 12 月 31 日，本分行並無任何重組貸款及放款和超過 3 個月客戶貸款及放款。

Analysis of overdue other assets 其他逾期資產

As at 30 June 2024 and 31 December 2023, there were no other overdue assets.

於 2024 年 6 月 30 日及 2023 年 12 月 31 日，本分行並無經收回資產。

Repossessed assets 收回資產

As at 30 June 2024 and 31 December 2023, there were no repossessed assets.

於 2024 年 6 月 30 日及 2023 年 12 月 31 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

		On-balance sheet exposures 資產負債表內 風險承擔 HK\$'000 港幣千元	Off-balance sheet exposure 資產負債表內 風險承擔 HK\$'000 港幣千元	Total exposures 貸款金額 HK\$'000 港幣千元
As at 30 Jun 2024 於 2024 年 6 月 30 日				
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	-	-	-
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	340,797	268,790	609,587
Total	總額	340,797	268,790	609,587
Total assets after provision	扣減準備金後的資產總額		12,048,953	
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		2.83%	

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

		On-balance sheet exposures 資產負債表內 風險承擔 HK\$'000 港幣千元	Off-balance sheet exposure 資產負債表內 風險承擔 HK\$'000 港幣千元	Total exposures 貸款金額 HK\$'000 港幣千元
As at 31 Dec 2023 於 2023 年 12 月 31 日				
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	241,263	-	241,263
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	435,956	-	435,956
Total	總額	677,219	-	677,219
Total assets after provision	扣減準備金後的資產總額		13,539,466	
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		5.00%	

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:

		As at 30 Jun 2024				
		於 2024 年 6 月 30 日				
		Equivalent in HK\$'m				
		港幣百萬元等值				
		USD	EUR	CNY	GBP	Total
Spot assets	現貨資產	11,809	83	45	28	11,965
Spot liabilities	現貨負債	(11,945)	(15)	(36)	(27)	(12,023)
Forward purchases	遠期買入	64	-	-	-	64
Forward sales	遠期賣出	-	(63)	-	-	(63)
Net options position	期權淨持倉量	-	-	-	-	-
Net long position	長倉淨持倉量	-72	5	9	1	(57)
Net structural position	結構性淨持倉量					

		As at 31 Dec 2023				
		於 2023 年 12 月 31 日				
		Equivalent in HK\$'m				
		港幣百萬元等值				
		USD	EUR	CNY	GBP	Total
Spot assets	現貨資產	13,333	85	208	27	13,653
Spot liabilities	現貨負債	(13,398)	(20)	(199)	(27)	(13,644)
Forward purchases	遠期買入	61	-	-	-	61
Forward sales	遠期賣出	-	(61)	-	-	(61)
Net options position	期權淨持倉量	-	-	-	-	-
Net long position	長倉淨持倉量	-4	4	9	-	(9)
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 30 Jun 2024	季度期間至 31 Dec 2023
		2024年06月30日	2023年12月31日
Average Liquidity Maintenance Ratio	流動性維持比率的平均值	% 155.34	% 98.92

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個月的 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 (Persero) TBK. 以下所載資料乃根據 PT Bank Mandiri (Persero) TBK 的綜合賬目編制。			
<i>Capital and capital adequacy 資本及資本充足比率</i>			
		As at 30 Jun 2024 於 2024 年 6 月 30 日	As at 31 Dec 2023 於 2023 年 12 月 31 日
		IDR (in mil)	IDR (in mil)
Shareholders' equity	股東權益	254,353,493	260,852,784
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	18.95%	19.51%
Tier 1 ratio	第一級資本比率	18.95%	19.51%
Tier 2 ratio	第二級資本比率	1.19%	1.19%
Total capital ratio	總資本比率	20.14%	20.70%
<i>Other financial information 其他財務資料</i>			
		As at 30 Jun 2024 於 2024 年 6 月 30 日	As at 31 Dec 2023 於 2023 年 12 月 31 日
		IDR (in mil)	IDR (in mil)
Total assets	資產總額	2,257,801,434	2,174,219,449
Total liabilities	負債總額	2,003,447,941	1,913,366,665
Total loans and advances	貸款及放款總計	1,435,683,620	1,305,950,362
Total customer deposits	客戶存款總計	1,651,024,724	1,576,949,619
		For the 6 months period ended 半年結算至	
		As at 30 Jun 2024 於 2024 年 6 月 30 日	As at 30 June 2023 於 2023 年 6 月 30 日
		IDR (in 'mil)	IDR (in 'mil)
Profit before tax	除稅前利潤	36,605,125	34,439,316

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, Galih Setyawan PRIBADI, 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 30 June 2024 complies with the disclosure requirements under the Banking (Disclosure) Rules and is not false or misleading.

本人, Galih Setyawan PRIBADI, PT. Bank Mandiri (Persero) Tbk, 香港分行在此聲明以上傳至二零二四年六月三十日的財務資料披露聲明書（未經審核）中披露的資料已全面遵從銀行業（披露）規則，內容絕無虛假和誤導性。



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