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CONSOLIDATED FINANCIAL STATEMENTS PT Bank Mandiri (Persero) Tbk. and Subsidiaries

	TEMENTS OF FINANCIAL POSITION 1 March 2015 and 31 December 2014			(In M	lillions of Rupiah)	STATEMENTS OF PROFIT OR LOSS AND OTHER OF the Periods Ended 31 March 2015 and 2014	OMPREHE	INSIVE INCO		illions of Rupiah)	STATEMENTS OF COMMITME As at 31 March 2015 and 31 December 2014	NTS AN	ID CONT	INGENC (In Millions	
		DESCRIPTION BANK CONSOLIDATED				BANK CONSOLIDATED			IDATED	BANK		NK I	CONSOLIDATED		
10.	DESCRIPTION	31 March 2015	31 December 2014 (Audited)	31 March 2015	31 December 2014 (Audited)	No. DESCRIPTION	31 March 2015	31 March 2014	31 March 2015	31 March 2014	No. DESCRIPTION	31 March 2015	31 December 2014 (Audited)	31 March 2015 3	31 December 20 (Audited)
	SSETS ash	15,091,915	18.719.445	16,756,025	20,704,563	OPERATING INCOME AND EXPENSES									
2. F	lacements with Bank Indonesia	88,166,232	83,185,965	97,417,288	93.335.143	A. Interest Income and Sharia, Interest Expenses and Sharia, and Premium Income and Claim Expenses					I. COMMITMENT RECEIVABLES				
	lacements with other banks pot and derivative receivables	21,388,851 128,861	24,227,538 75,289	25,568,085 128,861	27,463,279 75,289	1. Interest Income and Sharia Income	15,059,471	12,486,368	17,117,069	14,313,290	1. Unused fund borrowings facilities a. Rupiah				
5. 8	ecurities					a. Rupiah b. Foreign currencies	13,971,029 1,088,442	11,622,429	15,966,890 1,150,179	13,404,727 908,563	b. Foreign currencies	3,922,200	1,238,500	3,922,200	1,238,50
a b	Fair value through profit/loss Available for sale	3,212,282 83,940,158	2,442,863 66,730,393	24,059,725 84,740,863	22,381,653 67,678,009	2. Interest Expense and Sharia Expenses	6,033,617	863,939 4,326,423	6,853,114	5,063,876	 Outstanding purchase position on spot and derivative 	275,469	517,643	276,241	517,64
C	Held to maturity ***)	24,703,235	24,644,673	30,654,440	29,406,588	a. Rupiah b. Foreign currencies	5,652,949 380,668	4,118,965 207,458	6,471,051 382,063	4,853,884 209,992	3. Others	•	· ·	· · ·	
6. 5	Loans and receivables ecurities sold with agreement to repurchase (Repo)	5,080,480	7,088,104	5,080,480	7,088,104	Net Interest Income and Sharia Income (Expenses) 3. Premium Income	9,025,854	8,159,945	10,263,955 2,456,552	9,249,414 1,782,980	II. COMMITMENT PAYABLES				
7. S 8 4	ecurities purchased with agreement to resell (Reverse Repo) cceptances receivables	4,330,250 19,670,114	18,528,320 13,114,059	5,236,062 19,670,114	19,786,745 13,114,059	4. Claim Expense	-	-	1,775,860	1.198.692	1. Unused loan facilities granted to customer a. BUMN				
9. L	pans	10,010,111	10,111,000	10,010,111	10,111,000	Net Premium Income (Claim Expenses) Net Interest Income (Expenses), Sharia, and Net Premium Income (Claim Expenses)	9,025,854	- 8,159,945	680,692 10,944,647	584,288 9,833,702	i. Committed				
b	Fair value through profit/loss Available for sale	-				B. Other Operating Income and Expenses	-,,	-,,		-,,	- Rupiah	8,859,149 550,953		8,859,149 550,953	8,784,00 829.87
C	Held to maturity Loans and receivables	478,519,719	475,266,826	- 525.862.839	-	1. Other Operating Income	4,175,942	2,997,997	3,960,039	3,527,618	Foreign currencies ii. Uncommitted	550,955	029,071	550,855	029,01
). C	onsumer finance receivables		475,200,020	6,215,496	523,101,817 6,087,987	a. Increase in fair value of financial assets i. Securities	2,223	4,259	66,430	94,495	- Rupiah	9,648,066		9,648,066	8,560,59
	haria financing westments in shares	4,616,338	4,235,368	- 58,642	- 58,672	ii. Loans	-	-	-	-	- Foreign currencies b. Others	243,627	371,870	243,627	371,87
	olicy holder's investment in Unit Link Contract	-	-	-		iii. Spot and derivative iv. Other financial assets	319,442	355,284	319,442	355,285	i. Committed	22,673,699			23,910,50
	Ilowance for impairment on financial assets -/- Securities	(126,405)	(127,801)	(271,728)	(272,861)	 b. Decrease in fair value of financial liabilities 	-	-	-	-	ii. Uncommitted	49,326,439	50,111,245	49,979,288	50,900,50
b	Loans	(16,335,789) (2,050,777)	(15,927,985)	(18,012,230)	(17,706,947)	c. Gain from sale of financial assets i. Securities	145,506	55,863	163,607	63,217	 Unused loan facilities granted to other banks Committed 				
	Others tangible assets	2,546,159	(1,850,478) 2,565,198	(2,297,915) 3,292,624	(2,077,815) 3,219,982	ii. Loans iii. Other financial assets	-	-	-	-	i. Rupiah	122,334	38,620	122,334	38,62
	ccumulated amortisation for intangible assets -/- remises and equipment	(1,527,159) 13.847,577	(1,472,270) 13,716,579	(1,640,606) 15,638,958	(1,575,399) 15,487,052	d. Gain from spot and derivative transaction (realised)	62,297	42,288	68,359	49,196	ii. Foreign currencies b. Uncommitted	•	•	•	
A	ccumulated depreciation for premises and equipment -/-	(5,716,628)	(5,514,581)	(6,822,493)	(6,558,196)	e. Dividend f. Gain from investment in shares with equity method	717,799		579		i. Rupiah	5,000	10,000	5,000	10,0
	on earning assets Abandoned properties	150.039	150,039	150,272	150,272	g. Comissions/provisions/fees and administrative	2,139,463	1,874,950	2,359,794	2,134,800	ii. Foreign currencies	•	•	•	
b	Repossessed assets	19,815	19,815	33,537	33,537	K. Recovery on allowance for impairment i. Other income	81,812 707,400	- 665,353	82,625 899,203	- 830,625	 Outstanding irrevocable letters of credit Foreign L/C 	10,118,828	12,255,309	10,134,186	12,287,3
C	Suspense account Inter office assets	708,143	480,606	708,143	480,606	2. Other Operating Expenses	6,473,337	5,518,689	8,113,330	6,897,882	b. Local L/C	2,098,526	2,852,728	2,105,514	2,880,7
	i. Operational activities conducted in Indonesia ii. Operational activities conducted outside Indonesia	(12,936,327) 13,017,818	(12,382,956) 12,484,994	(12,936,327) 13,017,818	(12,382,956) 12,484,994	a. Decrease in fair value of financial assets					 Outstanding sales position on spot and derivative Others 	364,065	174,640	364,840	174,6
. A	llowance for impairment on non financial assets -/-	(258,520)	(249,240)	(271,582) 745,937	(262,302)	i. Securities ii. Loans	-				J. Others				
	ease financing eferred tax assets	3,322,862	3,803,325	745,937 3,709,724	783,737 4,189,120	iii. Spot and derivative iv. Other financial assets	-				III. CONTINGENT RECEIVABLES				
C	ther assets	25,871,291	23,085,124	31,854,787	28,764,941	b. Increase in fair value of financial liabilities	-				1. Guarantees received a. Rupiah	495.313	453,429	497,656	455,7
	OTAL ASSETS	769,380,534	757,039,212	868,347,839	855,039,673	c. Losses from sale of financial assets i. Securities	-		-		b. Foreign currencies	20,272,227			18,308,70
	IABILITIES AND EQUITY IABILITIES					ii. Loans	-	-	-	-	2. Unrecognized interest income a. Interest loan	8.089.449	7,615,239	8.094.789	7.620.31
. C	emand deposits **)	135,328,910	123,042,656	141,490,532	128,067,091	iii. Other financial assets d. Losses from spot and derivative transaction (realised)	-				b. Others interest	51,949		1,089,807	946,90
	avings deposits **) ime deposits **)	208,276,466 225,129,765	229,454,611 223,828,534	230,584,215 256,637,648	252,444,999 255,870,003	e. Impairment for financial assets i. Securities		2,842		2,781	3. Others	32,729		32,729	32,72
. II	vestment fund - revenue sharing	-			-	ii. Loans	1,229,114	872,269	1,444,081	952,358	IV. CONTINGENT PAYABLES				
	und from Bank Indonesia und from other banks **)	29,278,731	17,690,236	29,148,296	17,772,200	iii. Sharia financing iv. Other financial assets	126,839	165,513	185,829	233,139	1. Guarantees issued				
5	pot and derivative liabilities abilities sold with repo agreements to repurchase (Repo)	230,668 4,382,291	160,038 6,112,589	230,668 4,382,291	160,038 6,112,589	f. Losses related to operational risk	2,152	(11,952)	2,152	(11,952)	a. Rupiah	25,475,129			
A	cceptances liabilities	19,670,114	13,114,059	19,670,114	13,114,059	g. Losses from investment in shares under equity method h. Comissions/provisions/fees and administrative	- 188,995	161,454	- 188,995	161,454	b. Foreign currencies 2. Others	47,221,534 379,087		47,416,482 379,087	
	ecurities issued und borrowings	23.456.179	564 25,129,019	1,725,585 25,752,003	1,924,934 27,975,628	i. Impairment on non financial assets	-	42,703	-	40,857					
Ν	largin deposits received	1,607,847	1,849,027	1,607,847	1,849,027	j. Salaries and employee benefits k. Promotion expenses	2,253,955 120,377	2,021,833 157,209	2,874,900 147,500	2,544,074 185,598	STATEMENTS OF CASH FLOW	VS			
a	ter office liabilities Operational activities conducted in Indonesia	-				I. Other expenses	2.551.905	2.106.818	3.269.873	2.789.573	For the Periods Ended 31 March 2015 and 20	14		(In Millions	s of Rupi
b	Operational activities conducted outside Indonesia eferred tax liabilities	-				Other Operating Income (Expenses) PROFIT (LOSS) FROM OPERATIONS	(2,297,395)	(2,520,692)	(4,153,291)	(3,370,264)				CONSOLI	
	ability to unit linked holders	-		18,208,867	17,343,799	NON OPERATING INCOME AND EXPENSES	6,728,459	5,639,253	6,791,356	6,463,438	DESCRIPTION				
	ther liabilities westment fund - profit sharing	23,830,194	19,326,331	34,119,015	27,560,744	1. Gain (Losses) from sale of premises and equipment	-	3,119	-	3,121	and the second distance in the second distance in the second distance is the second distance of the second distance is the second distance of the second distanc			31 March 2015	31 March 20
	OTAL LIABILITIES	671,191,729	659,707,664	763,557,081	750,195,111	2. Gain (Losses) from foreign currencies translation	-	-	-	-					
F	QUITY					3. Other non operating income (expenses) PROFIT (LOSS) FROM NON OPERATING	3,396 3,396	(4,066) (947)	2,398 2,398	(7,585) (4,464)	CASH FLOWS FROM OPERATING ACTIVITIES				
5	hare capital			10	10	PROFIT (LOSS) FROM NON OPERATING PROFIT (LOSS) CURRENT PERIOD BEFORE TAX	6,731,855	5,638,306	6,793,754	6,458,974	Receipts from interest income and sharia income			16,251,573	13,511,7
	Authorised capital Unpaid-in capital-/-	16,000,000 (4,333,333)	16,000,000 (4,333,333)	16,000,000 (4,333,333)	16,000,000 (4,333,333)	Income tax expenses					Receipts from fees, commissions and premium - net			3,029,495	
С	Treasury stock -/-	-	-	-		a. Estimated current tax b. Deffered tax income (expenses)	(854,685) (393,931)	(694,339) (444,064)	(1,004,647) (419,241)	(887,771) (448,507)	Payments of interest expense and sharia expenses			(6,746,743)	
а	dditional Paid-in Capital	17,476,308	17,476,308	17,316,192	17,316,192	PROFIT (LOSS) AFTER INCOME TAX - NET	5,483,239	4,499,903	5,369,866	5,122,696	Receipts from the sale of Government Bonds - Fair value th		IOSS	26,521,237	
b		-	-			OTHER COMPREHENSIVE INCOME	.,,				Acquisition of Government Bonds - Fair value through profi	t or loss		(27,096,773) (289,174)	
C	Funds for paid-up capital	-				I. Unreclassified accounts to profit (loss) a. Premises and equipment revaluation increment	-				Foreign exchange gains/ (losses) - net Other operating income - others			375.431	(2,908, 309,
e	. Others ther comprehensive income (losses)	-				b. Gain (losses) from actuarial benefit program	(6,800)	-	(6,800)		Other operating expenses - others			(1,679,431)	
a	Adjustment arising from translation of financial statement	100,851	98,192	240,585	203,625	c. Other comprehensive income from entity associations d. Others	-				Salaries and employee benefits			(3,964,424)	
b	Gain (Losses) from changes of financial assets on available for sale Effective cash flow hedges	(289,392)	(722,051)	(268,024)	(708,443)	 e. Income tax related to unreclassified accounts to profit (loss) 	-	-	-	-	General and administrative expenses			(2,242,853)	
C	Premises and equipment revaluation increment	-		-	· · ·	Reclassified accounts to profit (loss) a. Adjustment arising from translation of financial statement	2,659	(7,290)	36,960	(43,890)	Non operating income - net			2,398	
f.	Other comprehensive income from entity associations Gain (Losses) from actuarial benefit program	(6,800)		(6,800)		 b. Gain (Losses) from changes of financial assets on available for sale c. Effective cash flow hedges 	432,659	(7,290) 718,486	440,419	733,395	Payment of corporate income tax	manating Assats	a and Liabilitian	(1,187,515)	
g	Income tax related to other comprehensive income	53,285	139,817	49,011	137,095	d. Others	-				Cash Flow From Operating Activities Before Changes in O Decrease/(increase) in operating assets:	perating Assets	and Liabilities	2,973,221	46,1
Ē	ifference arising from guasi reorganisation	-				e. Income tax related to reclassified accounts to profit (loss)	(86,532)	(113,507)	(88,084)	(116,489)	Placements with Bank Indonesia and other banks			1,177,090	(821,1
L L	ifference arising from restructuring value of transaction of entities	-				Other comprehensive income current period after income tax - net TOTAL OTHER COMPREHENSIVE INCOME CURRENT PERIOD	341,986 5,825,225	597,689 5,097,592	382,495 5,752,361	573,016 5,695,712	Marketable securities - Fair value through profit or loss			3,777,329	(3,843,8
C	ther equity	-	· · ·	· ·		Income atributtable to : Parent Company	5,483,239	4,499,903	5,138,332	4,924,529	Other receivables - trade transactions			(1,242,511)	
	eserve General reserve	2,333,333	2,333,333	2,333,333	2,333,333	Non controlling interest	-	-	231,534	198,167	Loans			(4,085,888)	
b	Appropriated reserve	7,022,115	4,399,179	7,022,115	4,399,179	TOTAL INCOME CURRENT PERIOD	5,483,239	4,499,903	5,369,866	5,122,696	Securities purchased under resale agreements			14,550,683	
	etained Earning . Previous years *)	54,349,199	42,511,775	59,719,329	47,438,360	Total other comprehensive income atributtable to : Parent Company	5,825,225	5,097,592	5,520,827	5,497,545	Consumer financing receivable Net investment in lease financing			(166,198) 37,297	
b	Current year	5,483,239 98,188,805	19,428,328 97,331,548	5,138,332 103,210,740	19,871,873 102,657,881	Non controlling interest TOTAL OTHER COMPREHENSIVE INCOME CURRENT PERIOD	5,825,225	-	231,534 5,752,361	198,167 5,695,712	Prepaid taxes			(54,406)	
	on controlling interest	98,188,805	97,331,348	1,580,018	2,186,681	TRANSFER INCOME (LOSSES) TO HEAD OFFICE	5,625,225	5,097,592	5,752,361	5,095,/12	Prepaid expense			(618,628)	(406,
. N															
. N T	OTAL EQUITY OTAL LABILITIES AND EQUITY	98,188,805 769,380,534	97,331,548 757,039,212	104,790,758 868,347,839	104,844,562 855,039,673	DIVIDEND EARNING PER SHARE	-	-	- 220.22	- 211.05	Other assets Proceeds from collection of financial assets already written			(1,022,934) 535,342	

**) Consolidated balance includes temporary syirkah funds from a Subsidiary.
***) Including Securities owned by Subsidiary which classsified "At Cost", accordance with SFAS 110 "Accounting for Sukuk", which was effective since 1 January 2012. STATEMENTS OF ASSETS' QUALITY AND OTHER INFORMATION

STATEMENTS OF CALCULATION OF FINANCIAL RATIOS

				31 Ma	arch 2015		BA	NR.		31_N	Aarch 2014			No. RATIOS
0.	DESCRIPTION	Current	Special Mention	Sub Standard	Doubtful	Loss	Total	Current	Special Mention	Sub	Doubtful	Loss	Total	No. NATIO
ŀ	RELATED PARTIES		Mention	Standard					Mention	Standard				PERFORMANCE RATIOS
6	Placements with other banks	22 1,749,725		-			22 1,749,725	70 1,325,907	-	-			70 1,325,907	Capital Adequacy Ratio (CAR) Son performing earning assets and non performing non earning ass
2. 5	Spot and derivative receivables	1,749,725					1,749,725	1,323,907					1,323,907	to total earning assets and non earning assets 3. Non performing earning assets to total earning assets
	b. Foreign currencies Securities	- 305.672	•	-	•		- 305.672	- 262,541	•	•	-	•	- 262,541	Allowance for impairment on financial assets to earning assets Gross NPL
L C	a. Rupiah b. Foreign currencies Securities sold with agreement to repurchase (Repo)	126,658					126,658	- 202,341					- 202,341	6. Net NPL 7. Return on Asset (ROA)
ł	a. Rupian b. Foreign currencies	:	:	:	:	:	:	:	:	:	:	:	-	Return on Equity (ROE) Net Interest Margin (NIM)
. 2 2	Securities purchased with agreement to resell (Reverse Repo) a. Rupiah b. Foreign currencies	:	:	:	:	:	:	:	:	:	:	:	:	10. Operating Expenses to Operating Income 11. Loan to Deposit Ratio (LDR)
. L	Acceptances receivables	9,637		-	-	-	9,637	36,894	-	-	-	-	36,894	COMPLIANCE
2	Micro, small and medium loans (UMKM) i. Rupiah ii. Foreign currencies	2,441 2,441		-	-		2,441 2,441	-	-	-	-	-	-	1. a. Percentage violation of Legal Lending Limit
ł	b. Non UMKM i. Rupiah ii. Foreign currencies	11,685,163 3,746,418	791 791	:	-	:	11,685,954 3,747,209	7,204,179 3,709,993	622 622	:	-	-	7,204,801 3,710,615	i. Related parties ii. Third parties
	ii. Foreign currencies . Restructured loans i. Rupiah	7,938,745	-	-	-		7,938,745	3,494,186	-		-	-	3,494,186	b. Percentage of excess of the Legal Lending Limit i. Related parties
¢	ii. Foreign currencies J. Property loans	9,822 4,027,729	:	-	-		9,822	13,347 2,654,451	- 481	-	-	-	- 13,828 3,156,147	ii. Third parties 2. Reserve requirement
. 1	nvestments in shares Femporary investment Uther Receivable - Trade Transaction	4,027,729		561,227	-	25,191	4,614,147	2,654,451	-		474,227	27,469	3,156,147	a. Primary reserve requirement Rupiah b. Reserve requirement Foreign currencies
1. (Commitments and contingencies a. Rupiah	738,230 6,077,750	202	-			738,432 6,077,750	371,519 2,664,408		-			371,519 2,664,408	3. Net Open Position - Overall
	b. Foreign currencies Repossessed assets	6,077,750		-			6,077,750	2,664,408	-				2,664,408	STATEMENTS OF SPOT AND DERIVATIVE
	THIRD PARTIES Placements with other banks													As at 31 March 2015
i i	a. Rupiah 5. Foreign currencies	21,643,396 37,400,006	:	:	:	- 45,891	21,643,396 37,445,897	10,531,668 29,398,125	-	:	•	50,979	10,531,668 29,449,104	BANK
	Spot and derivative receivables a. Rupiah b. Foreign currencies	121,965				-	121,965 6.896	253,499		-			253,499 60	No. TRANSACTION Notional Amount Type
	Securities	6,896		-		- 87,000	1	78 125 919				86.815		Trading Hedging
4. S	 Foreign currencies Securities sold with agreement to repurchase (Repo) 	86,304,711 25,031,634	•	-	-	-	86,391,711 25,031,634	78,125,919 19,049,306	-	-	-	86,815 12,438	78,212,734 19,061,744	A. Exchange Rate Related 1. Spot 3,382,291 3,351,116 31,17
	a. Rupiah b. Foreign currencies Securities purchased with agreement to resell	5,080,480	:	:	:		5,080,480	5,115,026	:		•	:	5,115,026	2. Forward 8,411,869 332,393 8,079,4 3. Option
(Reverse Repo) a. Rupiah	4,330,250	:	:	:	:	4,330,250	:	:	:	•	:	-	a. Written b. Purchased
6. /	 Foreign currencies Acceptances receivables coans 	19,114,124	546,353	:	:		19,660,477	10,533,592	14,178				10,547,770	4. Future 5. Swap 23,884,716 23,603,774 280,9
	a. Micro, small and medium loans (UMKM) i. Rupiah	63,930,518 63,596,910	5,515,243 5,508,740	399,090 399,090	790,125 790,125	1,759,702 1,759,702	72,394,678 72,054,567	57,313,395 56,687,146	4,703,052 4,689,961	306,612 306,612	559,084 559,084	1,706,805 1,706,805	64,588,948 63,949,608	6. Others
ł	ii. Foreign currencies D. Non UMKM	333,608	6,503 17,590,773 13,448,236	940,963 326,566	515,518 515,518	4,299,607 3,369,978	340,111 394,436,646 329,198,505		13.091	493,536 329,554	506,321 505,438	3,763,759 2,419,575	639,340 343,355,679 285,268,752	B, Interest Rate Related 1. Forward
	i. Rupiah ii. Foreign currencies c. Restructured loans	371,089,785 311,538,207 59,551,578 6,003,296	4,142,537 6,529,338	614,397 558,429	121,671	929,629 1,192,608	329,198,505 65,238,141 14,405,342	326,857,521 272,277,989 54,579,532 6,297,403	11,734,542 9,736,196 1,998,346 3,268,145	329,554 163,982 50,841	505,438 883 18,729	2,419,575 1,344,184 1,560,742	285,268,752 58,086,927 11,195,860	2. Option a. Written
	i. Rupiah ii. Foreign currencies	3,062,532	4,488,690 2,040,648 3,609,492	117,066 441,363	121,671	811,374 381,234 354,418	8,601,333 5,804,009 28,846,677	3,074,645 3,222,758 25,492,188	1,603,535	50,841	18,729	785,636	5,533,386 5,662,474 29,471,514	b. Purchased 3. Future
8. I	I. Property loans nvestments in shares Femporary investment	24,682,209 1,955	3,609,492	87,662	112,896 	354,418	28,846,677 1,955 236	25,492,188 1,955	3,478,478	94,732	108,817 - 510	297,299	29,471,514 1,955 510	4. Swap 36,244,765 - 36,244,70 5. Others
10. (11. (Other Receivable - Trade Transaction Commitments and contingencies	12,477,804	655,679	57,143	-	1,054,218	14,244,844	9,098,036	476,239	-		935,143	10,509,418	C. Others
Ł	a. Rupiah 5. Foreign currencies	105,653,412 62,775,811	501,446 559,174	1,801 4,662	1,386 79	29,192 139 19,815	106,187,237 63,339,865 19,815	92,064,837 59,150,058	413,127 212,479	1,372	3,080	63,978 4,923 19,815	92,546,394 59,367,460 19,815	TOTAL 71,923,641 27,287,283 44,636,33
	Repossessed assets				-	19,615	19,013			-		19,615	19,015	ALLOWANCES FOR IMPAIRMENT
1. \	/alue of bank's assets pledge as collateral :													As at 31 March 2015 and 2014
2. 1	 To others Fotal allowance for impairment on financial assets 						- 18.512.971						- 16,732,967	No. DESCRIPTION Allowance
3. 1 4. F	o earning assets fotal required allowance for possible losses on earning assets Percentage of UMKM loans to total loans						18,512,971 14,635,618 14.59% 6.41%						12,803,987 12,803,987 15.56% 6.67%	
5. F	Percentage of UMK loans to total loans						22.37%						48.22%	Individual 1. Placements with other banks 45,891
8. 0	Percentage of UMK debtors to total debtors Dthers a. Chanelling of loans						20.93%						44.98% 10,527,668	2. Spot and derivative receivables 3. Securities 118,222
t c	 Mudharabah Muqayyadah financing Write off on earning assets 						- 949,333 553,850						- 556,310 552,940	Securities sold with agreement to repurchase (Repo) Securities purchased with agreement to resell (Reverse Repo)
e	Recovery of write off on earning assets Write off on earning assets with elimination of right to collect												552,940	6. Acceptances receivables 148,289 7. Loans 9,070,614
	TEMENTS OF CALCULATION OF 31 March 2015 and 2014	CAPIT/	AL ADEQ	UACY R	ATIO COI	/MERCI/	AL BANK	(*)				(In Milliono	of Rupiah)	8. Investments in shares 26,385 9. Temporary invesment 118
Т									31 March 201	15		March 201		10. Other Receivable - Trade Transaction 1,646,136 11. Commitments and contingencies 92,468
0.		MPONEN	S OF CAPI	TAL				BAN		ISOLIDATED	BANK		SOLIDATED	SHAREHOLDER
1	Core Capital (Tier 1) . Core Capital (Common Equity Tier 1) 1.1 Paid-in Capital							82,	041,600 041,600	89,681,571 89,681,571	72,334 72,334	4,592	77,623,462 77,623,462	Ultimate Shareholder
	1.2 Disclosed Reserves 1.2.1 Agio/Disagio							79,	666,667 309,065 476,308	11,666,667 84,402,086 17,316,192		-		Republic of Indonesia : 60.00% Non Ultimate Shareholder through Capital Market (≥ 5%) : N
	1.2.2 Donated capital 1.2.3 General reserves								333,333	2,333,333		-	:	Non Ultimate Shareholder through non Capital Market (≥ 5%) : N
	1.2.4 Previous years profit/(loss) 1.2.5 Current year profit/(loss)							5,	349,199 483,239	59,719,328 5,138,332		-	-	
	1.2.6 Differences arising from translation of financial 1.2.7 Funds for paid-up capital	statement							100,851	240,586		-		
	1.2.8 Warrant issued 1.2.9 Stock option issued for stock-based compensa 1.2.10 Other comprehensive income	ation program						((111,898)		-		
	1.2.11 Surplus of fixed assets revaluation 1.2.12 Difference in allowance for possible losses and	d allowance for	impairment on ea	ming assets					-	-		-		*) Based on Extraordinary Shareholders' Meeting on 16 March 2015, waiting for approx
	1.2.13 Allowance for impairment on non earning asse 1.2.14 Difference in adjusment amounts from fair values	ts which shall b	e calculated					(:	220,725)	(233,787)		-	:	 Based on Extraordinary Shareholders' Meeting on 16 March 2015, waiting for approv **) Based on Extraordinary Shareholders' Meeting on 16 March 2015, become independent Notes:
	1.3 Non Controlling Interest 1.4 Deduction 1.4.1 Deffered tax calculated							(8,	- 934,132)	542,256 (6,929,438) (3,545,009)		-	:	 Presentation of the above Published Financial Statement as at and for thre (unaudited), and Consolidated Financial Statement as at and for the years
	1.4.1 Detered tax calculated 1.4.2 Goodwill 1.4.3 Other intanoible assets								322,862) - 019.000)	(3,545,009) (117,741) (1,126,786)		-		by Public Accounting Firm KAP Tanudiredia, Wibisana & Rekan - a membe 2. The above Published Financial Statements are presented to comply with
	1.4.3 Other intangible assets 1.4.4 Investments in shares 1.4.5 Shortage of capital on insurance subsidiaries							(1,)	592,270)	(2,139,902)		-		 The above Published Pinancial Statements are presented to compary with the Bank, and also in accordance with rule of Capital Market and Financi Submission of Periodic Financial Statement for Issuers or Public Companie
	1.4.6 Securitisation exposure 1.4.7 Other deduction core capital								-	•		-	-	LK regulation No.VIII.G7, Decision of Chairman of Bapepam-LK No.Kep-3 3. Bank has adjusted Consolidated Financial Statements for the year 2015 in
1	1.4.8 Instrument AT1 and Tier 2 to other bank invest Additional Tier 1	tment							-	:		-		 Related Parties in the Assets' Quality and Other Information are preser No.8/13/PBI/2006 dated 5 October 2006 regarding The Legal Lending Lim
	2.1 Instrument of AT1 2.2 Agio/Disagio 2.3 Deduction: Instrument AT1 and Tier 2 to other ban	k investment								:		-		 Since 21 January 2015, the Financial Statements of PT Mandiri Utama Fir ownership in PT Mandiri Utama Finance by PT Bank Mandiri (Persero) Tb
	2.3 Deduction: Instrument A I 1 and Tier 2 to other ban Supplemental Capital (Tier 2)	. mvesunent						14	-	14,732,993	7 21	3,345	8,593,467	6. Exchange rate of 1 US Dollar as at 31 March 2015, 31 March 2014 and 3
	. Capital Instrument in the form of Stock or others which com	ply with regulat	ions						416,172	1,416,172	,,210	:	-	
1	 Agio/disagio supplemental capital 	weighted asse	ts)					5,	738,730	6,294,706 7,022,115		-	:	
1	 Appropriated reserves 								-	•		-		THE BEST BANK THE BEST BANK IN
1	General provison on earning assets (max. 1,25% credit risk Appropriated reserves Deduction supplemental capital (Tier 2) 5.1 Sinking Fund													
123	3. General provison on earning assets (max. 1,25% credit risk 4. Appropriated reserves 5. Deduction supplemental capital (Tier 2) 5.1 Sinking Fund 5.2 Instrument Tier 2 to other bank investment							00.0	-	-	70 FE	-	86,216,929	IN INDONESIA SERVICE EXCELLENCE
123	General provison on earning assets (max. 1,25% credit risk Appropriated reserves Deduction supplemental capital (Tier 2) 5.1 Sinking Fund	31 Marc			31 March 201		Descripti		- 218,617 31 Marc			31 March 20		2014 2008-2009-2010-2011-
III. 1	General provison on earning assets (max. 1.25% credit risk Appropriated reserves Deduction supplemental capital (Tier 2) S.1 Sinking Fund S.2 Instrument Tier 2 to other bank investment Total Core Capital and supplemental capital (I+II) WEIGHTED ASSETS	Bank	Consolidate		k Con	solidated	Descriptio	on	31 Marc Bank	ch 2015 Consolidated	d Bani	31 March 20 Co	14 nsolidated	
III. 1	a. General provison on earning assets (max. 1.25% credit risk Appropriated reserves 5. Deduction supplemental capital (Tier 2) 5.1 Sinking Fund 5.2 Instrument Tier 2 to other bank investment foral Core Capital and supplemental capital (I+II) WEIGHTED ASSETS REOTR TISK - WEIGHTED ASSETS REVERT RISK - WEIGHTED ASSETS	Bank 459,098,366 930,794	Consolidate 503,576,4 1,237,9	41 423,2 87 1,5	k Con 36,853 54,399	solidated 468,923,511 1,918,566	CAR CET1 RA Tier 1 Ra	TIO tio	31 Marc Bank 15.23% 15.23%	ch 2015 Consolidated 14.919 14.919	d Bani % 14. % 14.	31 March 20 Co	14 nsolidated 14.10% 14.10%	2014 2008-2009-2010-2011- 2012-2013-2014 Alpha Southeast Asia, MRI and Infobank Magazine
	a. General provison on earning assets (max. 1,25% credit risk Appropriated reserves b. Deduction supplemential capital (Tier 2) 5.1 Sinking Fund 5.2 Instrument Tier 2 to other bank investment Total Core Capital and supplemental capital (I+II) VEIGHTED ASSETS REDT RISK - WEIGHTED ASSETS RERET RISK - WEIGHTED ASSETS RERET RISK - WEIGHTED ASSETS Content of the second se	Bank 459,098,366	Consolidate	41 423,2 87 1,5 32 67,7 60 492,5	k Con 36,853 54,399 18,732	solidated 468,923,511	CAR CET1 RA	TIO tio tio	31 Marc Bank 15.23%	ch 2015 Consolidated 14.91%	d Bani % 14 % 14 % 14	31 March 207 Co	14 nsolidated 14.10%	2014 2008-2009-2010-2011- 2012-2013-2014

Placements with Bank Indonesia and other banks	1,177,090	(821,102)
Marketable securities - Fair value through profit or loss	3,777,329	(3,843,881)
Other receivables - trade transactions	(1,242,511)	(1,554,293)
Loans	(4,085,888)	2,276,768
Securities purchased under resale agreements	14,550,683	2,959,254
Consumer financing receivable	(166,198)	(801,117)
Net investment in lease financing	37,297	(53,120)
Prepaid taxes	(54,406)	(45,119)
Prepaid expense		(406,106)
Other assets	(618,628)	
	(1,022,934)	(1,480,150)
Proceeds from collection of financial assets already written - off	535,342	526,297
Increase/(decrease) in operating liabilities and temporary syirkah funds: Conventional Banking		
Demand deposits	14,346,700	(12,261,342)
Saving deposits	(21,581,977)	(11,675,597)
Time deposits	14,170,979	6,968,019
Inter-bank call money	(1,970,985)	2,527,550
Obligation due immediately	149,523	308,277
Liability to unit - linked policyholders	865,068	1,956,555
Other taxes payable	49,771	762,357
Other liabilities	3,345,206	9,606,796
Sharia Banking - Temporary Syirkah Funds		
Demand deposit - restricted investment and demand deposit - mudharabah musytarakah	(457)	676
Saving deposit - restricted investment and mudharabah saving deposit - unrestricted investment	(624,543)	(569,549)
Mudharabah time deposit - unrestricted investment	(635,269)	2,142,212
Net cash provided by operating activities	23,974,413	(3,430,438)
CASH FLOWS FROM INVESTING ACTIVITIES		
Increase in marketable securities - Available for sale and Held to maturity	(8,165,106)	(593,835)
Increase in Government Bonds - Available for sale and Held to maturity	(12,816,250)	(7,382,805)
Proceeds from sale of fixed assets	2,769	168
Acquisition of fixed assets	(156,454)	(63,194)
Acquisition of intangible assets	(72,642)	(8,194)
	(04 000 000)	(8,047,860)
Net cash used in investing activities	(21,207,683)	(0,047,000)
, i i i i i i i i i i i i i i i i i i i	(21,207,683)	(0,047,000)
CASH FLOWS FROM FINANCING ACTIVITIES		
CASH FLOWS FROM FINANCING ACTIVITIES Decrease/(increase) of investment in Subsidiaries	(838,167)	644,596
CASH FLOWS FROM FINANCING ACTIVITIES Decrease/[increase] of investment in Subsidiaries Decrease in marketable securities issued	(838,167) (201,428)	644,596 (6,835)
CASH FLOWS FROM FINANCING ACTIVITIES Decrease/ fin mestment in Subsidiaries Decrease in marketable securities issued Increase in fund brorwings	(838,167) (201,428) (3,321,918)	644,596 (6,835) (94,015)
CASH FLOWS FROM FINANCING ACTIVITIES Decrease/(increase) of investment in Subsidiaries Decrease in marketable securities issued Increase in fund borrwings Payment of Subordinated Loans	(838,167) (201,428) (3,321,918) (5,237)	644,596 (6,835) (94,015) (715,137)
CASH FLOWS FROM FINANCING ACTIVITIES Decrease (Increase) of investment in Subsidiaries Decrease in marketable securities issued Increase in fund borrowings Payment of Subordinated Leans Increase in securities sold under repurchase agreements	(838,167) (201,428) (3,321,918)	644,596 (6,835) (94,015) (715,137) (65,675)
CASH FLOWS FROM FINANCING ACTIVITIES Decrease (increase) of investment in Subsidiaries Decrease in marketable securities issued Increase in fund borrowings Payment of Subordinated Loans Increase in securities sold under repurchase agreements Payments of dividends	(838,167) (201,428) (3,321,918) (5,237) (1,730,298)	644,596 (6,835) (94,015) (715,137) (65,675) (5,461,126)
CASH FLOWS FROM FINANCING ACTIVITIES Decrease/(increase) of investment in Subsidiaries Decrease in marketable securities issued Increase in fund borrowings Payment of Subordinated Loans Increase in securities sidu ruder repurchase agreements Payments of dividends Net cash provided by financing activities	(838,167) (201,428) (3,321,918) (5,237) (1,730,298) - (6,097,048)	644,596 (6,835) (94,015) (715,137) (65,675) (5,461,126) (5,698,192)
CASH FLOWS FROM FINANCING ACTIVITIES Decrease (Increase) of investment in Subsidiaries Decrease in marketable securities issued Increase in fund borrowings Payment of Subordinated Loans Increase in securities sold under repurchase agreements Payments of dividends Net cash provided by financing activities NET INCREASE IN CASH AND CASH EQUIVALENTS	(838,167) (201,428) (3,321,918) (5,237) (1,730,298) (6,097,048) (3,330,318)	644,596 (6,835) (94,015) (715,137) (65,675) (5,461,126) (5,698,192) (17,176,490)
CASH FLOWS FROM FINANCING ACTIVITIES Decrease/increase/of investment in Subsidiaries Decrease in marketable securities issued Increase in fund borrowings Payment of Subordinated Loans Increase in securities sold under repurchase agreements Payments of dividends Net cash provided by financing activities NET INCREASE IN CASH AND CASH EQUIVALENTS EFFECT OF EXCHANGE RATE CHANGES ON CASH AND CASH EQUIVALENT	(838,167) (201,428) (3,321,918) (5,237) (1,730,298) (6,097,048) (3,330,318) 2,241,980	644,596 (6,835) (94,015) (715,137) (65,675) (5,461,126) (5,698,192) (17,176,490) 1,969,476
CASH FLOWS FROM FINANCING ACTIVITIES Decrease of investment in Subsidiaries Decrease in marketable securities issued Increase in fund borrowings Payment of Subordinated Loans Increase in securities sold under repurchase agreements Payments of dividends Net cash provided by financing activities NET INCREASE IN CASH AND CASH EQUIVALENTS EFFECT OF EXCHANGE RATE CHANGES ON CASH AND CASH EQUIVALENT CASH AND CASH EQUIVALENTS AT BECINNING OF YEAR	(838,167) (201,428) (3,321,918) (5,237) (1,730,298) (6,097,048) (3,330,318) 2,241,980 138,804,383	644,596 (6,835) (94,015) (715,137) (65,675) (5,461,126) (5,698,192) (17,176,490) 1,969,476 121,023,158
CASH FLOWS FROM FINANCING ACTIVITIES Decrease (Increase) of investment in Subsidiaries Decrease in marketable securities issued Increase in fund borrowings Payment of Subordinated Loans Increase in securities sature ayments of dividend under repurchase agreements Payments of dividends Net cash provided by financing activities NET INCREASE IN CASH AND CASH EQUIVALENTS EFFECT OF EXCHANGE AND CASH AND CASH AUDIVALENTS EFFECT OF EXCHANGE AT BEGINNING OF YEAR CASH AND CASH EQUIVALENTS AT END OF YEAR	(838,167) (201,428) (3,321,918) (5,237) (1,730,298) (6,097,048) (3,330,318) 2,241,980	644,596 (6,835) (94,015) (715,137) (65,675) (5,461,126) (5,698,192) (17,176,490) 1,969,476
CASH FLOWS FROM FINANCING ACTIVITIES Decrease/fincrease/ of investment in Subsidiaries Decrease in marketable securities issued Increase in fund borrowings Payment of Subordinated Loans Increase in securities sold under repurchase agreements Payments of dividends Net cash provided by financing activities Net cash provided by financing activities Net Cash Provided by Cast AND CASH EQUIVALENTS EFFECT OF EXCHANGE RATE CHANGES ON CASH AND CASH EQUIVALENT CASH AND CASH EQUIVALENTS AT BEGINNING OF YEAR CASH AND CASH EQUIVALENTS AT BEGINNING OF YEAR CASH and CASH EQUIVALENTS AT END OF YEAR CASH AND YEAR CASH EQUIVALENTS AT END FOR YEAR CASH AND YEAR C	(838,167) (201,428) (3,321,918) (5,237) (1,730,298) (6,097,048) (3,330,318) 2,241,980 138,804,383	644,596 (6,835) (94,015) (715,137) (65,675) (5,461,126) (5,698,192) (17,176,490) 1,969,476 121,023,158
CASH FLOWS FROM FINANCING ACTIVITIES Decrease (Increase) of investment in Subsidiaries Decrease in marketable securities issued Increase in fund borrowings Payment of Subordinated Loans Increase in securities sature ayments of dividend under repurchase agreements Payments of dividends Net cash provided by financing activities NET INCREASE IN CASH AND CASH EQUIVALENTS EFFECT OF EXCHANGE AND CASH AND CASH AUDIVALENTS EFFECT OF EXCHANGE AT BEGINNING OF YEAR CASH AND CASH EQUIVALENTS AT END OF YEAR	(838,167) (201,428) (3,321,918) (5,237) (1,730,298) (6,097,048) (3,330,318) 2,241,980 138,804,383	644,596 (6,835) (94,015) (715,137) (65,675) (5,461,126) (5,698,192) (17,176,490) 1,969,476 121,023,158
CASH FLOWS FROM FINANCING ACTIVITIES Decrease/fincrease/ of investment in Subsidiaries Decrease in marketable securities issued Increase in fund borrowings Payment of Subordinated Loans Increase in securities sold under repurchase agreements Payments of dividends Net cash provided by financing activities Net cash provided by financing activities Net Cash Provided by Cast AND CASH EQUIVALENTS EFFECT OF EXCHANGE RATE CHANGES ON CASH AND CASH EQUIVALENT CASH AND CASH EQUIVALENTS AT BEGINNING OF YEAR CASH AND CASH EQUIVALENTS AT BEGINNING OF YEAR CASH and CASH EQUIVALENTS AT END OF YEAR CASH AND YEAR CASH EQUIVALENTS AT END FOR YEAR CASH AND YEAR C	(838,167) (201,428) (3,321,918) (5,237) (1,730,288) (6,097,048) (3,330,318) 2,241,980 138,804,383 137,716,045	644,596 (6,835) (94,015) (715,137) (65,675) (5,461,126) (5,698,192) (17,176,490) 1,969,476 121,023,158 105,816,144
CASH FLOWS FROM FINANCING ACTIVITIES Decrease [increase] of investment in Subsidiaries Decrease in marketable securities issued Increase in fund borrowings Payment of Subordinated Loans Increase in securities said under repurchase agreements Payments of dividends Net cash provided by financing activities NET MCREASE IN CASH AND CASH EQUIVALENTS EFFECTO FECKIANGE RATE CHANGES ON CASH AND CASH EQUIVALENT CASH AND CASH EQUIVALENTS AT END OF YEAR CASH AND CASH EQUIVALENTS AT END OF YEAR CAsh and Cash equivalent at end of year consist of : Cash	(838,167) (201,428) (3,321,918) (5,237) (1,730,298) (6,097,048) (3,330,318) 2,241,980 138,804,383 137,716,045 16,756,025	644,596 (6,835) (94,015) (715,137) (55,675) (5,461,126) (17,176,490) 1,959,476 121,023,158 105,816,144 14,501,262
CASH FLOWS FROM FINANCING ACTIVITIES Decrease) (increase) of investment in Subsidiaries Decrease in markiteable securities issued Increase in fund borrowings Payment of Subordinated Loans Increase in securities sold under repurchase agreements Payments of dividends Net cash provided by financing activities Net cash provided by financing activities Net cash provided by Financing activities Net Cash AND CASH ADU CASH EQUIVALENTS EFFECT OF EXCHANGER FATE CHANGES ON CASH AND CASH EQUIVALENT CASH AND CASH EQUIVALENTS AT END OF YEAR Cash and cash equivalent at end of year consist of : Cash Current accounts with Bank Indonesia	(838,167) (201,428) (3,321,918) (5,237) (1,730,298) (6,097,048) (3,330,318) 2,241,980 138,804,383 137,716,045 16,756,025 51,585,439	644,596 (6,835) (94,015) (715,137) (65,675) (5,461,126) (17,176,490) 1,969,476 121,023,158 105,816,144 14,501,262 44,403,115
CASH FLOWS FROM FINANCING ACTIVITIES Decrease forcrease of investment in Subsidiaries Decrease in marketable securities issued Increase in fund borrowings Payment of Subordinated Loans Increase in securities sold under repurchase agreements Payments of dividends Net cash provided by financing activities Net cash provided by financing activities Net CASH AND CASH EQUIVALENTS EFFECT OF EXCHANGE RATE CHANGES ON CASH AND CASH EQUIVALENT CASH AND CASH EQUIVALENTS AT EBCINNING OF YEAR CASH AND CASH EQUIVALENTS AT EBCINNING OF YEAR CASH AND CASH EQUIVALENTS AT EBCINNING OF YEAR CASH and CASH EQUIVALENTS AT EBCIN INFO OF YEAR CASH and CASH EQUIVALENTS AT EBCIN INFO OF YEAR CASH and CASH EQUIVALENTS AT EBCIN INFO OF YEAR CASH and CASH EQUIVALENTS AT EBCIN INFO OF YEAR CASH and CASH EQUIVALENTS AT EBCIN INFO OF YEAR CASH and CASH EQUIVALENTS AT EBCIN INFO OF YEAR CASH and CASH EQUIVALENTS AT EBCIN INFO OF YEAR CASH and CASH EQUIVALENTS AT EBCIN INFO OF YEAR CASH and CASH EQUIVALENTS AT EBCIN INFO OF YEAR CASH and CASH EQUIVALENTS AT EBCIN INFO OF YEAR CASH and CASH EQUIVALENTS AT EBCIN INFO OF YEAR CASH and CASH EQUIVALENTS AT EBCIN INFO OF YEAR CASH and CASH EQUIVALENTS AT EBCIN INFO OF YEAR CASH and CASH EQUIVALENTS AT EBCIN INFO OF YEAR CASH and CASH EQUIVALENTS AT EBCIN INFO OF YEAR CASH AND CASH EQUIVALENTS AT EBCIN INFO OF YEAR CASH AND CASH EQUIVALENTS AT EBCIN INFO OF YEAR CASH AND CASH EQUIVALENTS AT EBCIN INFO OF YEAR CASH AND CASH EQUIVALENTS AT EBCIN INFO OF YEAR CASH AND CASH EQUIVALENTS AT EBCIN INFO OF YEAR CASH AND CASH EQUIVALENTS AT EBCIN INFO OF YEAR CASH AND CASH EQUIVALENTS AT EBCIN INFO OF YEAR CASH AND CASH EQUIVALENTS AT EBCIN INFO OF YEAR CASH AND CASH EQUIVALENTS AT EBCIN INFO OF YEAR CASH AND CASH EQUIVALENTS AT EBCIN INFO OF YEAR CASH AND CASH EQUIVALENTS AT EBCIN INFO OF YEAR CASH AND CASH EQUIVALENTS AT EBCIN INFO OF YEAR CASH AND CASH EQUIVALENTS AT EBCIN INFO OF YEAR CASH AND YE	(838,167) (201,428) (3,321,918) (5,237) (1,730,298) (6,097,048) (3,330,318) 2,241,980 (3,330,318) 2,241,980 (3,330,318) 2,241,980 (3,330,318) 138,004,383 137,716,045 (5,759,057) 60,476,049	644,596 (6,835) (94,015) (715,137) (65,675) (5,461,126) (7,76,490) 1,969,476 121,023,158 105,816,144 14,501,262 44,403,115 15,745,928 31,160,839
CASH FLOWS FROM FINANCING ACTIVITIES Decrease) for neestment in Subsidiaries Decrease in marketable securities issued Increase in transfetable securities issued Increase in curvites and under repurchase agreements Payments of dividends Net cash provided by financing activities Net cash provided by financing activities Net cash provided by financing activities EFFECT OF EXCHANGER AND EASH EQUIVALENTS EFFECT OF EXCHANGER AND EASH EQUIVALENTS CASH AND CASH EQUIVALENTS AT END OF YEAR CASH and cash equivalent at end of year consist of : Cash Current accounts with Bank Indonesia Current Accounts Current accounts Current Accounts Current Accounts Current Cu	(838,167) (201,428) (3,321,918) (5,237) (1,730,298) (6,097,048) (3,330,318) 2,241,980 138,804,383 137,716,045 16,756,025 51,585,439 8,579,047 60,476,049 00,476,049 319,445	644,596 (6,835) (94,015) (715,137) (65,675) (5,698,192) (17,176,490) 1,969,476 121,023,158 105,816,144 14,501,262 44,403,115 15,745,928 31,160,839 5,000
CASH FLOWS FROM FINANCING ACTIVITIES Decrease forcrease of investment in Subsidiaries Decrease in marketable securities issued Increase in fund borrowings Payment of Subordinated Loans Increase in securities sold under repurchase agreements Payments of dividends Net cash provided by financing activities Net cash provided by financing activities Net CASH AND CASH EQUIVALENTS EFFECT OF EXCHANGE RATE CHANGES ON CASH AND CASH EQUIVALENT EFFECT OF EXCHANGE RATE CHANGES ON CASH AND CASH EQUIVALENT CASH AND CASH EQUIVALENTS AT EBCINNING OF YEAR Cash and cash equivalent at end of year consist of : Cash Placements with Bank Indonesia Current accounts with bank Indonesia Cortricitae of Bank Indonesia and other banks Certificate of Bank Indonesia and other banks Certificate of Bank Indonesia Total cash and cash equivalents	(838,167) (201,428) (3,321,918) (5,237) (1,730,298) (6,097,048) (3,330,318) 2,241,980 (3,330,318) 2,241,980 (3,330,318) 2,241,980 (3,330,318) 138,004,383 137,716,045 (5,759,057) 60,476,049	644,596 (6,835) (94,015) (715,137) (65,675) (5,461,126) (7,76,490) 1,969,476 121,023,158 105,816,144 14,501,262 44,403,115 15,745,928 31,160,839
CASH FLOWS FROM FINANCING ACTIVITIES Decrease [increase] of investment in Subsidiaries Decrease in marketable securities issued Increase in fund borrowings Payment of Subordinated Loans Increase in securities sold under repurchase agreements Payments of dividends Net cash provided by financing activities Net Text CASH AND CASH EQUIVALENTS EFFECT OF EXCHANGE RATE CHANGES ON CASH AND CASH EQUIVALENT CASH AND CASH EQUIVALENTS AT EBGINNING OF YEAR CASH AND CASH EQUIVALENTS AT END OF YEAR CASH AND CASH EQUIVALENTS EXTENDED TOTICE ACCOUNTS with Other banks Placements with Bank Indonesia Current accounts with END AT HEARS Placements with END FILTENCES TOTICE CASH AND CASH EQUIVALENTS Supplemental CASH FLOWS Information	(838,167) (201,428) (3,321,918) (5,237) (1,730,298) (6,097,048) (3,330,318) 2,241,980 138,804,383 137,716,045 16,756,025 51,585,439 8,579,047 60,476,049 00,476,049 319,445	644,596 (6,835) (94,015) (715,137) (65,675) (5,698,192) (17,176,490) 1,969,476 121,023,158 105,816,144 14,501,262 44,403,115 15,745,928 31,160,839 5,000
CASH FLOWS FROM FINANCING ACTIVITIES Decrease) (increase) of investment in Subsidiaries Decrease) (increase) in unestment in Subsidiaries Decrease) in marketable securities issued Increase in known of the securities issued Increase in securities suid under repurchase agreements Payments of dividends Net cash provided by financing activities Net cash provided by financing activities Net Cash AD CASH EQUIVALENTS EFFECT OF EXCHANGE RATE CHANGES ON CASH AND CASH EQUIVALENT CASH AND CASH EQUIVALENTS AT EBGINNING OF YEAR CASH AND CASH EQUIVALENTS AT END OF YEAR Cash and cash equivalent at end of year consist of : Cash Current accounts with Bank Indonesia Current accounts with Bank Indonesia Current accounts with Bank Indonesia Total cash and cash equivalents Supplemental Cash Flows Information Activities on taffecting cash Ifows :	(838,167) (201,428) (3,321,918) (5,237) (1,730,298) (6,097,048) (3,330,318) 2,241,980 138,804,383 137,716,045 16,756,025 51,585,439 8,579,047 60,476,049 00,476,049 319,445	644,596 (6,835) (94,015) (715,137) (65,675) (5,698,192) (17,176,490) 1,969,476 121,023,158 105,816,144 14,501,262 44,403,115 15,745,928 31,160,839 5,000
CASH FLOWS FROM FINANCING ACTIVITIES Decrease (increase) of investment in Subsidiaries Decrease (increase) of investment in Subsidiaries Decrease in marketable securities issued Increase in fund borrowings Payment of Subordinated Loans Increase in securities sold under repurchase agreements Payments of dividends Net cash provided by financing activities Net Cash And CASH AND CASH EQUIVALENTS EFFECT OF EXCHANGE RATE CHANGES ON CASH AND CASH EQUIVALENT CASH AND CASH EQUIVALENTS AT EEGINNING OF YEAR CASH AND CASH EQUIVALENTS AT EEGINNING OF YEAR CAsh and cash equivalent at end of year consist of : Cash Current accounts with Bank Indonesia Current accounts with Bank Indonesia Current accounts with Bank Indonesia Cotrificate of Bank Indonesia ad other banks Placements with Bank Indonesia Total cash and cash equivalents Supplemental Cash Flows Information Activities not affecting cash flows : Unrealised losses from decrease in fair value of available for sale marketable securities	(838,167) (201428) (3,321,316) (5,237) (1,730,298) (6,097,048) (3,330,318) (2,241,980) (3,330,318) (2,241,980) (3,330,318) (2,241,980) (3,330,318) (2,332,318) (3,330,318) (3,	644,596 (6,835) (94,015) (715,137) (65,675) (5,461,126) (17,176,409) (17,176,409) (17,176,409) (17,176,409) (17,176,409) (17,176,409) (17,176,409) (10,8816,144) (10,836) (10,1636) (10,1
CASH FLOWS FROM FINANCING ACTIVITIES Decrease) (increase) of investment in Subsidiaries Decrease) (increase) in unestment in Subsidiaries Decrease) in marketable securities issued Increase in known of the securities issued Increase in securities suid under repurchase agreements Payments of dividends Net cash provided by financing activities Net cash provided by financing activities Net Cash AD CASH EQUIVALENTS EFFECT OF EXCHANGE RATE CHANGES ON CASH AND CASH EQUIVALENT CASH AND CASH EQUIVALENTS AT EBGINNING OF YEAR CASH AND CASH EQUIVALENTS AT END OF YEAR Cash and cash equivalent at end of year consist of : Cash Current accounts with Bank Indonesia Current accounts with Bank Indonesia Current accounts with Bank Indonesia Total cash and cash equivalents Supplemental Cash Flows Information Activities on taffecting cash Ifows :	(838,167) (201,428) (3,321,918) (5,237) (1,730,298) (6,097,048) (3,330,318) 2,241,980 138,804,383 137,716,045 16,756,025 51,585,439 8,579,047 60,476,049 00,476,049 319,445	644,596 (6,835) (94,015) (715,137) (65,675) (5,688,192) (17,176,400) 1,969,476 121,023,158 105,816,144 14,501,262 44,403,115 15,745,928 31,160,839 5,000

auiren	nent Rupiah			8.00%	8,11%	Decrease/(increase) of investment in S
	reign currencies			8.10%	8.10%	Decrease in marketable securities issue
verall				0.95%	2.29%	Increase in fund borrowings
					STIONS	Payment of Subordinated Loans
) - 3	SPOT ANI	DERIV				Increase in securities sold under repurc
				(In Millions	of Ruplan)	Payments of dividends
			BANK			Net cash provided by financing activ
			100	Derivative Receiva	blac & Davablac	NET INCREASE IN CASH AND CASH E
	Notional Amount		rpe	Derivative Receiva	idies & Payables	
		Trading	Hedging	Receivables	Payables	EFFECT OF EXCHANGE RATE CHANG
			1			CASH AND CASH EQUIVALENTS AT E
ed	3,382,291	3,351,116	31,175	6,137	4.855	CASH AND CASH EQUIVALENTS AT E
	8.411.869	332.393	8.079.476	52,105	79.391	Cash and cash equivalent at end of year
	0,411,005	002,000	0,013,410	52,105	10,001	Cash
	-	-	-	-	-	Current accounts with Bank Indone
	-	-	-	-	-	Current accounts with other banks
	23,884,716	23,603,774	280,942	64,319	- 54.013	Placements with Bank Indonesia an
	23,004,710	- 23,003,774	200,542	- 04,515		Certificate of Bank Indonesia
						Total cash and cash equivalents
	-	-	-	-	-	
						Supplemental Cash Flows Information
	-	-	-	-	-	Activities not affecting cash flows :
	-	-	-	-	-	Unrealised losses from decrease in
	- 36,244,765	-	- 36,244,765	- 6,300	92,409	and Government Bonds - net of
		-		0,300	92,409	Acquisition of fixed assets - payable
						*) For comparative purposes, cer
	-	-	-	-	-	31 March 2014 have been rec
	71,923,641	27,287,283	44,636,358	128,861	230,668	for the periods ended 31 March
		DACAT				
5 F(or impai	RMENT				

31 March 2015 31 March 2

16.15

1.24% 1.53% 2.87% 1.76% 0.45% 3.55% 24.56% 5.94% 63.58% 86.61%

0.00% 0.00%

0.00%

17.87% 1.23% 1.51% 2.65% 1.81% 0.53% 3.54% 25.84% 5.41% 65.02% 83.80%

0.00% 0.00%

0.00% 0.00%

certain accounts in the Statement of Cash Flows for the periods ended classified to conform with the presentation of Statement of Cash flows ch 2015.

(In Millions of Runiah)

-0											
			31 Marc	h 2015							
No.	DESCRIPTION	Allowance for	Impairment	Required All Possible Losses of		Allowance for	Impairment	Required Allowance for Possible Losses on Earning Assets			
		Individual	Collective	General	Spesific	Individual	Collective	General	Spesific		
1.	Placements with other banks	45,891	40,903	213,430	45,891	50,979	25,298	234,750	50,979		
2.	Spot and derivative receivables	-	-	1,226	-		-	2,507	-		
3.	Securities	118,222	8,183	190,767	87,000	140,472	7,311	136,310	99,253		
4.	Securities sold with agreement to repurchase (Repo)	-	-	-	-	-	-		-		
5.	Securities purchased with agreement to resell (Reverse Repo)	-	-	12,952	-	-	-	-	-		
6.	Acceptances receivables	148,289	111,502	191,238	27,318	214,706	34,755	105,705	709		
7.	Loans	9,070,614	7,265,175	4,467,079	8,068,480	9,079,181	5,752,656	3,913,751	6,945,200		
8.	Investments in shares	26,385	-	72	109,375	41,966	-	50	264,583		
	Temporary invesment	118	-	-	118	255	-	-	255		
10.	Other Receivable - Trade Transaction	1,646,136	31,553	125,098	1,095,574	1,361,793	23,595	90,980	958,955		
11.	Commitments and contingencies	92,468	28,842	842,904	60,599	152,426	72,554	714,612	85,981		

SHAREHOLDER	MANAGEMENT OF THE BANK							
Utimate Shareholder Republic of Indonesia : 60,00% Non Ultimate Shareholder through Capital Market (≥ 5%) : Nill Non Ultimate Shareholder through non Capital Market (≥ 5%) : Nill	Board of Commissioners : - President Commissioner : Inam Apriyanto Putro *) - Indgendent Commissioner : Andul Aziz **) - Indgendent Commissioner : Andul Aziz **) - Indgendent Commissioner : Andul Aziz **) - Commissioner : Antuanto - Commissioner : Antuanto - Commissioner : Sunknon 0*) - Indgendent Commissioner : Bangun Sarwto Kusmuljon 0*) - Indgendent Commissioner : Bangun Sarwto Kusmuljon 0*) - Indgendent Commissioner : Cahaya Dwi Rembulan Sinaga *)	Board of Directors : Presidem Director : Budi Gunadi Sadikin Vice President Director : Sulaiman Arf Arianto *) Director : Sulaiman Arf Arianto *) Director : Ogi Prastorniyono Director : Panlala N. Mansury Director : Royke Tumilaar Director : Royke Tumilaar Director : Tardi *) Director : Tardi *) Director : Kartin Saly *) Director : Kartin Saly *) Director : Kartin Saly *)						

roval from Otoritas Jasa Keuangan (QJK) upon fit & proper test. endent comissioner, which will be effective after obtaining approval from Otoritas Jasa Keuangan (QJK) on the fit and proper test.

three months ended 31 March 2015 and 2014 are derived form the Consolidated Financial Statement of PT Bank Mandhi (Persero) Tak and subaidiaries which were audited ber Fim of Pwe Global Network with pathre in charge Ds. Harvanto Sahari, CPA whose report dated 2 February 2015 expressed an Unqualitied points the Orbital Jack Keungan (OJK) Regulation No.6/POLK02/2015 dated 31 March 2015 regarding Transparency and Publiched Financial Statements of ancial Institution Supervisory Agency Baseman-HX (No.XKZ). Decision of Chairmann of Baseparn-Nt. Ko.XKz-346/BL/2011 dated 5. July 2011 regarding nices. Financial Information and Statement of Cash Flows included in the Published Financial Statement have been prepared in accordance with Bapeparn-5-347/BL/2012 dated 25. June 2012. 5 in respect of the Implementation of SFAS 24 (Revised 2013). sented in accordance with Bank Indonesia Regulation No.7/3/PBI/2005 dated 20 January 2005 which was amended by Bank Indonesia Regulation Limit For Commercial Banks. Finance has been consolidated into the Consolidated Financial Statements of PT Bank Mandhi (Persero) Tbk. and Subsidiaries upon acquisition of 51% TbK.

INDONESIA MOST TRUSTED COMPANY 2007-2008-2009-2010-2011-2012-2013-2014

Indonesia Institute for Corporate Governance (IICG) and SWA Magazine

Board of Directors PT Bank Mandiri (Persero) Tbk. almus But A Andihim

Jakarta, 24 April 2015 S. E & O

Budi G. Sadikin President Director

Pahala N. Mansury Director

Capital Adequacy Ratio as at 31 March 2016 has been calculated based on Bank Indonesia Regulation (PBI) No.1512/PBI/2013 regarding Minimum Capital Adequacy Requirement for Commercial Bank, Capital Adequacy Ratio as at 31 March 2014 has been calculated based on PBI No.1512/PBI/2013 regarding Minimum Capital Adequacy Requirement for Commercial Bank, Capital Adequacy Ratio as at 31 March 2014 has been calculated based on PBI No.1512/PBI/2013 regarding Minimum Capital Adequacy Requirement for Commercial Bank, Capital Adequacy Requirement for Commercial Bank.

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Leading, Trusted. Enabling growth.