

CONSOLIDATED FINANCIAL STATEMENTS

PT Bank Mandiri (Persero) Tbk. and Subsidiaries

STATEMENTS OF FINANCIAL POSITION

As at 30 June 2015 and 31 December 2014

No.	DESCRIPTION	(In Millions of Rupiah)			
		BANK		CONSOLIDATED	
		30 June 2015	31 December 2014 (Audited)	30 June 2015	31 December 2014 (Audited)
ASSETS					
1. Cash	17,194,445	18,719,445	19,523,886	20,704,563	
2. Placements with Bank Indonesia	91,710,382	83,185,965	97,366,453	93,335,143	
3. Placements with other banks	24,861,893	24,227,538	28,531,822	27,463,279	
4. Spot and derivative receivables	73,636	75,289	73,636	75,289	
5. Securities					
a. Fair value through profit/loss	3,266,736	2,442,863	21,992,987	22,381,653	
b. Available for sale	82,366,034	66,730,393	84,073,454	67,678,009	
c. Held to maturity ***	24,626,562	24,644,673	31,009,621	29,406,588	
d. Loans and receivables					
6. Securities sold with agreement to repurchase (Repo)	9,941,005	7,088,104	9,941,005	7,088,104	
7. Securities purchased with agreement to resell (Reverse Repo)	13,725,477	18,528,320	14,426,140	19,786,745	
8. Acceptances receivables	28,837,886	13,114,059	28,837,886	13,114,059	
9. Loans					
a. Fair value through profit/loss	-	-	-	-	
b. Available for sale	-	-	-	-	
c. Held to maturity	-	-	-	-	
d. Loans and receivables	495,767,085	475,266,826	545,123,134	523,101,817	
10. Consumer finance receivables	-	-	6,888,862	6,087,987	
11. Sharia financing	-	-	-	-	
12. Investments in shares	4,824,177	4,235,368	58,681	58,672	
13. Policy holder's investment in Unit Link Contract	-	-	-	-	
14. Allowance for impairment on financial assets -/-					
a. Securities	(129,476)	(127,801)	(281,477)	(272,861)	
b. Loans	(16,721,531)	(15,927,985)	(18,268,782)	(17,706,947)	
c. Others	(2,176,286)	(1,850,478)	(2,428,515)	(2,077,815)	
15. Intangible assets	2,601,138	2,565,138	3,340,055	3,219,892	
16. Accumulated amortisation for intangible assets -/-	(1,588,703)	(1,472,270)	(7,213,216)	(1,575,399)	
17. Premises and equipment	14,213,115	13,716,579	16,046,210	15,487,852	
18. Accumulated depreciation for premises and equipment -/-	(5,361,456)	(5,141,561)	(7,115,088)	(6,568,136)	
19. Net earning assets					
a. Abandoned properties	150,039	150,039	150,272	150,272	
b. Repossessed assets	19,815	19,815	33,537	33,537	
c. Suspense account	751,728	480,606	751,728	480,606	
d. Inter office assets					
i. Operational activities conducted in Indonesia	(14,487,762)	(12,382,956)	(14,487,762)	(12,382,956)	
ii. Operational activities conducted outside Indonesia	14,604,149	12,484,934	14,604,149	12,484,934	
18. Allowance for impairment on non financial assets -/-	(254,734)	(249,240)	-	-	
19. Lease financing	-	-	765,950	763,737	
20. Deferred tax assets	3,429,138	3,803,325	3,800,979	4,189,120	
21. Other assets	25,377,191	23,085,124	31,186,463	28,764,941	
TOTAL ASSETS	817,127,370	757,039,212	914,075,204	855,039,673	
LIABILITIES AND EQUITY					
1. Demand deposits **	161,136,586	123,042,656	167,517,440	128,067,091	
2. Savings deposits **	214,074,793	229,451,731	236,429,793	252,449,793	
3. Time deposits **	220,111,864	223,828,534	250,910,500	255,870,003	
4. Investment fund - revenue sharing	-	-	-	-	
5. Fund from Bank Indonesia	-	-	-	-	
6. Fund from other banks **	36,352,745	17,690,236	36,650,107	17,772,200	
7. Spot and derivative liabilities	143,338	143,338	143,338	143,338	
8. Liabilities sold with repurchase agreements to repurchase (Repo)	8,860,954	6,112,589	8,860,954	6,112,589	
9. Liabilities with acceptance facilities	28,937,886	13,114,059	28,937,886	13,114,059	
10. Securities issued	-	-	-	-	
11. Fund borrowings	22,451,665	25,219,019	25,789,263	27,975,628	
12. Margin deposits received	1,431,034	1,849,027	1,431,034	1,849,027	
13. Inter office liabilities	-	-	-	-	
a. Operational activities conducted in Indonesia	-	-	-	-	
b. Operational activities conducted outside Indonesia	-	-	-	-	
14. Deferred tax liabilities	-	-	-	-	
15. Liability to Unit Link Holders	21,649,160	19,326,331	18,678,239	17,343,799	
16. Other liabilities	-	-	29,539,166	27,560,744	
17. Investment fund - profit sharing	-	-	-	-	
TOTAL LIABILITIES	715,150,715	659,707,664	804,813,395	750,195,111	
EQUITY					
Share capital	-	-	-	-	
a. Authorized capital	16,000,000	16,000,000	16,000,000	16,000,000	
b. Unpaid-in capital -/-	(4,333,333)	(4,333,333)	(4,333,333)	(4,333,333)	
c. Treasury stock -/-	-	-	-	-	
19. Additional Paid-in Capital	-	-	-	-	
a. Ago	17,476,308	17,476,308	17,316,192	17,316,192	
b. Disagio -/-	-	-	-	-	
c. Donated capital	-	-	-	-	
d. Funds for paid-up capital	-	-	-	-	
e. Others	-	-	-	-	
20. Other comprehensive income (losses)	-	-	-	-	
a. Adjustment arising from translation of financial statement	136,305	98,192	290,651	203,625	
b. Gain (Losses) from changes of financial assets on available for sale	(1,251,024)	(699,094)	(1,159,807)	(600,479)	
c. Effective cash flow hedges	-	-	-	-	
d. Premises and equipment revaluation increment	-	-	-	-	
e. Other comprehensive income from equity associations	-	-	-	-	
f. Gain (Losses) from actuarial benefit program	(6,800)	-	(9,092)	-	
g. Income tax related to other comprehensive income	241,339	139,817	239,925	137,095	
h. Others	(22,967)	(22,967)	(107,115)	(107,964)	
21. Difference arising from quasi reorganisation	-	-	-	-	
22. Difference arising from restructuring value of transaction of entities under common control	-	-	-	-	
23. Other equity	-	-	-	-	
24. Reserve	-	-	-	-	
a. General reserve	2,333,333	2,333,333	2,333,333	2,333,333	
b. Appropriated reserve	7,022,115	4,399,179	7,022,115	4,399,179	
25. Retained Earning	-	-	-	-	
a. Previous year	54,349,199	42,517,775	59,713,329	47,438,360	
b. Current year	10,032,180	19,428,328	9,924,439	19,871,873	
TOTAL EQUITY ATTRIBUTABLE TO OWNER	101,976,655	97,331,548	107,236,837	102,657,881	
26. Non controlling interest	-	-	2,025,172	-	
TOTAL EQUITY	101,976,655	97,331,548	109,261,809	104,844,562	
TOTAL LIABILITIES AND EQUITY	817,127,370	757,039,212	914,075,204	855,039,673	

*) Accumulated losses of Rp162,874,301 million has been eliminated against additional paid-in capital/ago through quasi-reorganisation on 30 April 2003.
 **) Consolidated balance includes temporary syariah funds from a Subsidiary.
 ***) Including Securities owned by Subsidiary which classified "At Cost", accordance with SFAS 110 "Accounting for Sukuk", which was effective since 1 January 2012.

STATEMENTS OF ASSETS' QUALITY AND OTHER INFORMATION

As at 30 June 2015 and 2014

(in millions of Rupiah)													
No.	DESCRIPTION	30 June 2015						30 June 2014					
		Current	Special Mention	Sub Standard	Doubtful	Loss	Total	Current	Special Mention	Sub Standard	Doubtful	Loss	Total
I. RELATED PARTIES													
1.	Placements with other banks						22	22					22
a.	Rupiah	22	-	-	-	-	-	-	-	-	-	-	-
b.	Foreign currencies	1,641,576	-	-	-	-	1,641,576	1,363,473	-	-	-	-	1,363,473
2.	Spot and derivative receivables												
a.	Rupiah	-	-	-	-	-	-	-	-	-	-	-	-
b.	Foreign currencies	-	-	-	-	-	-	-	-	-	-	-	-
3.	Securities	293,951	-	-	-	-	293,951	248,813	-	-	-	-	248,813
a.	Rupiah	1,287	-	-	-	-	1,287	-	-	-	-	-	-
b.	Foreign currencies	-	-	-	-	-	-	-	-	-	-	-	-
4.	Securities sold with agreement to repurchase (Repo)												
a.	Rupiah	-	-	-	-	-	-	-	-	-	-	-	-
b.	Foreign currencies	-	-	-	-	-	-	-	-	-	-	-	-
5.	Securities purchased with agreement to resell (Reverse Repo)												
a.	Rupiah	-	-	-	-	-	-	-	-	-	-	-	-
b.	Foreign currencies	-	-	-	-	-	-	-	-	-	-	-	-
6.	Acceptances receivables	14,963	-	-	-	-	14,963	19,047	-	-	-	-	19,047
7.	Loans	1,722	-	-	-	-	1,722	-	-	-	-	-	-
a.	Micro, small and medium loans (UMKM)	1,722	-	-	-	-	1,722	-	-	-	-	-	-
b.	Non UMKM	11,702,093	491	-	-	-	11,702,584	7,487,467	2,399	-	-	-	7,489,866
c.	Restructured loans	3,499,457	-	-	-	-	3,499,948	3,587,091	2,399	-	-	-	3,589,490
d.	Property loans	8,202,636	-	-	-	-	8,202,636	3,920,376	-	-	-	-	3,920,376
e.	Investments in shares	9,456	-	-	-	-	9,456	14,964	-	-	-	-	14,964
f.	Other receivable	4,235,629	-	561,227	-	25,191	4,822,047	3,644,451	-	-	414,227	111,469	4,707,147
g.	Other receivable - contingencies	133,325	-	-	-	-	133,325	-	-	-	-	-	-
h.	Repossession assets	889,867	336	-	-	-	890,203	487,386	182	-	-	-	487,568
i.	Repossession assets	6,085,470	-	-	-	-	6,085,470	2,789,183	-	-	-	-	2,789,183
II. THIRD PARTIES													
1.	Placements with other banks	21,093,073	-	-	-	-	21,093,073	20,095,365	-	-	-	-	20,095,365
a.	Rupiah	44,170,682	-	-	-	48,622	44,219,304	33,905,216	-	-	53,073	-	33,958,289
b.	Foreign currencies	67,709	-	-	-	-	67,709	416,479	-	-	-	-	416,479
c.	Securities	5,927	-	-	-	-	5,927	138	-	-	-	-	138
a.	Rupiah	79,486,305	-	-	-	87,000	79,573,305	77,027,064	-	-	86,863	-	77,113,927
b.	Foreign currencies	30,390,739	-	-	-	-	30,390,739	17,384,784	-	-	-	-	17,384,784
3.	Securities	9,941,005	-	-	-	-	9,941,005	7,232,155	-	-	-	-	7,232,155
a.	Rupiah	-	-	-	-	-	-	-	-	-	-	-	-
b.	Foreign currencies	-	-	-	-	-	-	-	-	-	-	-	-
4.	Securities sold with agreement to repurchase (Repo)	-	-	-	-	-	-	-	-	-	-	-	-
a.	Rupiah	-	-	-	-	-	-	-	-	-	-	-	-
b.	Foreign currencies	-	-	-	-	-	-	-	-	-	-	-	-
5.	Securities purchased with agreement to resell (Reverse Repo)	-	-	-	-	-	-	-	-	-	-	-	-
a.	Rupiah	13,725,477	-	-	-	-	13,725,477	1,815,222	-	-	-	-	1,815,222
b.	Foreign currencies	-	-	-	-	-	-	-	-	-	-	-	-
6.	Acceptances receivables	28,814,642	108,381	-	-	-	28,923,023	10,127,876	127,418	-	-	-	10,255,294
7.	Loans	65,313,037	8,809,549	479,346	821,671	1,931,244	74,354,847	58,309,796	4,948,532	295,920	553,098	1,760,761	65,868,107
a.	Micro, small and medium loans (UMKM)	64,935,566	5,804,185	479,346	821,671	1,931,244	73,072,072	58,051,117	4,938,978	295,920	553,098	1,760,761	65,599,874
b.	Non UMKM	377,471	-	-	-	-	377,471	258,079	9,554	-	-	-	267,633
c.	Restructured loans	383,713,995	19,254,234	1,827,491	985,041	3,927,171	409,707,932	339,096,824	12,879,795	497,343	955,192	3,597,714	357,708,778
d.	Property loans	322,034,161	14,756,172	1,052,140	535,384	1,680,656	348,378,416	261,612,486	10,533,214	320,772	433,042	2,751,432	286,708,308
e.	Investments in shares	61,709,827	4,498,052	745,351	341,391	1,087,140	68,336,725	1,308,765	2,346,491	167,571	462,150	846,282	58,784,470
f.	Other receivable	8,766,614	4,431,584	1,338,651	242,863	1,000,278	12,805,986	6,254,704	3,487,343	17,386	560,515	1,134,818	11,464,766
g.	Other receivable - contingencies	3,880,087	5,804,709	768,422	187,306	342,523	10,803,037	3,243,318	1,695,240	17,386	98,365	789,130	5,843,439
h.	Repossession assets	4,905,547	1,638,885	570,229	54,767	1,095,103	7,168,431	1,952,103	345,688	5,627,327	-	-	5,627,327
i.	Repossession assets	24,802,508	3,681,547	108,306	107,466	353,280	29,053,107	25,121,974	3,539,813	97,530	76,163	324,546	29,160,026
8.	Investments in shares	1,965	-	-	-	-	1,965	-	-	-	-	-	-
9.	Temporary investment	103,910,616	761,012	52,862	175	1,072,176	105,736,681	12,079,781	602,968	505	969,532	1,656,271	505
10.	Commitments and contingencies												
a.	Rupiah	103,900,616	1,105,848	13,123	3,567	14,866	105,038,913	98,286,252	513,640	2,065	2,342	87,331	99,491,594
b.	Foreign currencies	62,880,617	696,592	7,646	-	82	63,580,367	62,555,270	184,665	14	1,345	621,691	62,191,584
c.	Repossession assets	-	-	-	-	19,815	19,815	-	-	-	-	19,815	19,815
III. OTHER INFORMATION													
1.	Value of bank's assets pledge as collateral:												
a.	To Bank Indonesia												
2.	Total allowance for impairment on financial assets						19,027,293						17,380,721
3.	Total required allowance for possible losses on earning assets						15,217,666						13,570,286
4.	Percentage of UMKM loans to total loans						15.00%						15.00%
5.	Percentage of UMKM loans to total debtors						6.07%						6.71%
6.	Percentage of UMKM debtors to total debtors						56.10%						56.10%
7.	Percentage of UMKM debtors to total debtors						47.26%						45.32%
8.	Others												
a.	Channelling of loans						13,310,459						10,701,957
b.	Mudharabah Murayyadah financing						2,696,876						1,273,997
c.	Write off on earning assets						1,200,347						1,317,936
d.	Recovery of write off on earning assets												
e.	Write off on earning assets with elimination of right to collect												