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

TEMENTS OF FINANCIAL POSITION 30 June 2015 and 31 December 2014				illions of Rupiah)	STATEMENTS OF PROFIT OR LOSS AND OTHER OF For the Periods Ended 30 June 2015 and 2014			(In M	lillions of Rupiah)	STATEMENTS OF COMMITMEI As at 30 June 2015 and 31 December 2014		(	(In Millions	ns of Ru
DESCRIPTION	BAI 30 June 2015	NK 31 December 2014	CONSOL 30 June 2015	IDATED 31 December 2014	No. DESCRIPTION	BAN			LIDATED	No. DESCRIPTION	BANK		CONSOL	
	30 June 2015	(Audited)	30 June 2015	(Audited)		30 June 2015	30 June 2014	30 June 2015	30 June 2014		30 June 2015 31 De (/	cember 2014 3 Judited)	30 June 2015	31 Dece (Au
ASSETS Cash Placements with Bank Indonesia	17,190,231	18,719,445	19,523,886	20,704,563	OPERATING INCOME AND EXPENSES A. Interest Income and Sharia, Interest Expenses and Sharia, and					I. COMMITMENT RECEIVABLES				
Placements with other banks	91,710,382 24,861,693	83,185,965 24,227,538	97,366,453 28,531,822	93,335,143 27,463,279	Premium Income and Claim Expenses 1. Interest Income and Sharia Income	30,502,321	25,586,042	34,571,085	29,291,415	<ol> <li>Unused fund borrowings facilities</li> </ol>				
Spot and derivative receivables	73,636	75,289	73,636	75,289	a. Rupiah b. Foreign currencies 2. Interest Expense and Sharia Expenses	28,283,412 2,218,909 11,749,096	23,800,817 1,785,225 9,143,578	32,272,345 2,298,740 13,371,176	27,413,796 1,877,619 10,667,145	a. Rupiah b. Foreign currencies	3,999,750 1	238,500	3,999,750	1,
a. Fair value through profit/loss b. Available for sale	3,266,736 82,366,034	2,442,863 66,730,393	21,992,987 84,073,454	22,381,653 67,678,009	a. Rupiah	11,048,779	8,743,484	12,667,646	10,263,532	Outstanding purchase position on spot and derivative     Others	314,146	517,643	316,558	
c. Held to maturity ***) d. Loans and receivables	24,626,562	24,644,673	31,009,621	29,406,588	b. Foreign currencies Net Interest Income and Sharia Income (Expenses)	700,317 18,753,225	400,094 16,442,464	703,530 21,199,909	403,613 18,624,270					
Securities sold with agreement to repurchase (Repo) Securities purchased with agreement to resell (Reverse Repo)	9,941,005 13,725,477	7,088,104 18,528,320	9,941,005 14,428,140	7,088,104 19,786,745	3. Premium Income 4. Claim Expense		-	5,036,629 3,481,128	4,077,524 2,817,871	II. COMMITMENT PAYABLES 1. Unused loan facilities granted to customer				
Acceptances receivables	28,937,986	13,114,059	28,937,986	13,114,059	Net Premium Income (Claim Expenses) Net Interest and Sharia Income (Expenses), and Net Premium Income (Claim Expenses)	- 18,753,225	- 16,442,464	1,555,501 22,755,410	1,259,653 19,883,923	a. BUMN i. Committed				
a. Fair value through profit/loss b. Available for sale	-	-	-	-	B. Other Operating Income and Expenses					- Rupiah			7,605,618	
d. Loans and receivables	495,767,085	475,266,826	- 545,123,134	523,101,817	1. Other Operating Income a. Increase in fair value of financial assets	8,025,289	6,377,901	8,140,774	7,275,163	Foreign currencies     ii. Uncommitted	421,002	829,871	421,002	
Consumer finance receivables		473,200,020	6,888,862	6,087,987	i. Securities ii. Loans	-	1,506	-	81,863	- Rupiah     - Foreign currencies		560,597 371,870	7,688,107 228,502	8
Sharia financing Investments in shares	4,824,177	4,235,368	58,681	58,672	iii. Spot and derivative iv. Other financial assets	740,747	684,145	740,747	684,145	b. Others				
Policy holder's investment in Unit Link Contract Allowance for impairment on financial assets -/-	-	-	-	-	<ul> <li>b. Decrease in fair value of financial liabilities</li> <li>c. Gain from sale of financial assets</li> </ul>	-	-	-	-	i. Committed ii. Uncommitted				
a. Securities b. Loans	(129,476) (16,721,531)	(127,801) (15,927,985)	(281,477) (18,268,782)	(272,861) (17,706,947)	i. Securities ii. Loans	268,170	102,226	284,284	116,948	2. Unused loan facilities granted to other banks a. Committed				
c. Others Intangible assets	(2,176,286) 2,601,138	(1,850,478) 2,565,198	(2,428,515) 3,349,005	(2,077,815) 3,219,982	iii. Other financial assets d. Gain from spot and derivative transaction (realised)	- 106,715	- 87,386	120,209	- 100,148	i. Rupiah	72,311	38,620	72,311	
Accumulated amortisation for intangible assets -/- Premises and equipment	(1,588,703) 14,213,115	(1,472,270) 13,716,579	(1,712,316) 16,046,210	(1,575,399) 15,487,052	e. Dividend f. Gain from investment in shares with equity method	751,420	38,722	581	-	ii. Foreign currencies b. Uncommitted	•	•	•	
comulated depreciation for premises and equipment -/-	(5,951,455)	(5,514,581)	(7,116,098)	(6,558,196)	g. Comissions/provisions/tees and administrative h. Recovery on allowance for impairment	4,609,697 40,551	3,868,494 1,112	5,054,101 40,551	4,363,575 2,513	i. Rupiah	177,000	10,000	177,000	
Abandoned properties Repossessed assets	150,039 19,815	150,039 19,815	150,272 33,537	150,272 33,537	i. Other income 2. Other Operating Expenses	1,507,989 14,354,391	1,112 1,594,310 <b>11,560,870</b>	1,900,301 17,811,962	2,513 1,925,971 <b>14,606,938</b>	ii. Foreign currencies 3. Outstanding irrevocable letters of credit		-		
. Suspense account	751,728	480,606	751,728	480,606	a. Decrease in fair value of financial assets	195	11,000,010		14,000,000	a. Foreign L/C b. Local L/C			8,708,760 3,037,627	12
Inter office assets     Operational activities conducted in Indonesia	(14,487,762)	(12,382,956)	(14,487,762)	(12,382,956)	i. Securities ii. Loans	- 195	-	71,023	-	4. Outstanding sales position on spot and derivative		174,640	485,302	
ii. Operational activities conducted outside Indonesia Allowance for impairment on non financial assets -/-	14,604,149 (254,734)	12,484,994 (249,240)	14,604,149 (267,796)	12,484,994 (262,302)	iii. Spot and derivative iv. Other financial assets	-	-	-	-	5. Others		•	· ·	
Lease financing Deferred tax assets	3,429,138	3,803,325	765,950 3,800,979	783,737 4,189,120	b. Increase in fair value of financial liabilities     c. Losses from sale of financial assets	-	-	-	-	III. CONTINGENT RECEIVABLES			_	
Other assets FOTAL ASSETS	25,377,191 817,127,370	23,085,124 757,039,212	31,186,453 914,075,204	28,764,941 855,039,673	i. Securities ii. Loans	-	-	-	-	a. Rupiah		453,429	514,342	
IABILITIES AND EQUITY	017,127,570	131,033,212	514,075,204	055,055,075	iii. Other financial assets d. Losses from spot and derivative transaction (realised)	-	-	-	-	b. Foreign currencies     2. Unrecognized interest income	20,109,435 18	305,893 2	20,112,264	18
IABILITIES Demand deposits **)	161,136,586	123,042,656	167,517,440	128,067,091	e. Impairment for financial assets i. Securities	-	-	6,940	-	a. Interest loan			7,688,781	7
Savings deposits **) Time deposits **)	214,074,793 220,111,864	229,454,611 223,828,534	236,429,793 250,910,500	252,444,999 255,870,003	ii. Loans iii. Sharia financing	3,390,071	2,107,619	3,702,277	2,548,161	b. Others interest 3. Others	51,949 32,729	51,949 32,729	1,213,797 32,729	
nvestment fund - revenue sharing und from Bank Indonesia	-	-	-	-	iv. Other financial assets f. Losses related to operational risk	217,716 (123)	139,847 2,392	327,743 (123)	253,568 2,392	IV. CONTINGENT PAYABLES				1
Fund from other banks **)	36,352,745	17,690,236	36,650,107	17,772,200	g. Losses from investment in shares under equity method h. Comissions/provisions/fees and administrative	393,418	332.983	393,418	332,983	1. Guarantees issued		150.007		
Spot and derivative liabilities Liabilities sold with repo agreements to repurchase (Repo)	143,364 8,860,954	160,038 6,112,589	143,338 8,860,954	160,038 6,112,589	I. Impairment on non financial assets     J. Salaries and employee benefits	1,043	44,574 4,069,840	(470) 5,904,491	39,614 5,129,742	a. Rupiah b. Foreign currencies	27,476,016 28 47,739,710 44		27,581,732 47,982,217	
Acceptances liabilities Securities issued	28,937,986 564	13,114,059 564	28,937,986 1,725,575	13,114,059 1,924,934	k. Promotion expenses I. Other expenses	319,336 5,405,597	4,069,840 308,670 4,554,945	396,723 7,009,940	354,978 5,945,500	2. Others	383,968	377,195	383,968	
Fund borrowings Margin deposits received	22,451,665 1,431,034	25,129,019 1,849,027	25,789,263 1,431,034	27,975,628 1,849,027	Other Operating Income (Expenses)	(6,329,102)	(5,182,969)	(9,671,188)	(7,331,775)	STATEMENTS OF CASH ELON	NC			
nter office liabilities a. Operational activities conducted in Indonesia		_	-		PROFIT (LOSS) FROM OPERATIONS NON OPERATING INCOME AND EXPENSES	12,424,123	11,259,495	13,084,222	12,552,148	STATEMENTS OF CASH FLOW For the Periods Ended 30 June 2015 and 201			(In Millions	ns o
Departional activities conducted outside Indonesia	-	-	-	-	Gain (Losses) from sale of premises and equipment     Gain (Losses) from foreign currencies translation	87	3,342	100	3,342			_	CONSOL	LID
iability to Unit Link Holders	21,649,160	19,326,331	16,878,239	17,343,799	3. Other non operating income (expenses)	9,079	3,457	2,082	1,971	DESCRIPTION				1
Dther liabilities nvestment fund - profit sharing		-	29,539,166	27,560,744	PROFIT (LOSS) FROM NON OPERATING PROFIT (LOSS) CURRENT PERIOD BEFORE TAX	9,166 12,433,289	6,799 11,266,294	2,182 13,086,404	5,313 12,557,461			3	30 June 2015	30.
TOTAL LIABILITIÉS	715,150,715	659,707,664	804,813,395	750,195,111	Income tax expenses					CASH FLOWS FROM OPERATING ACTIVITIES				
EQUITY Share capital					a. Estimated current tax b. Deffered tax income (expenses)	(1,925,398) (475,711)	(1,458,134) (814,377)	(2,233,737) (516,148)	(1,774,253) (817,654)	Receipts from interest income and sharia income				
. 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)	PROFIT (LOSS) AFTER INCOME TAX - NET OTHER COMPREHENSIVE INCOME	10,032,180	8,993,783	10,336,519	9,965,554	Receipts from fees, commissions and premium - net Payments of interest expense and sharia expenses			6,581,400 (13,366,735)	
. Treasury stock -/- dditional Paid-in Capital	-	· · · · · · · · · · · ·	-	(	1. Unreclassified accounts to profit (loss)					Receipts from the sale of Government Bonds - Fair value	through profit or loss		35,636,789	
. Agio . Disagio -/-	17,476,308	17,476,308	17,316,192	17,316,192	a. Premises and equipment revaluation increment b. Gain (losses) from actuarial benefit program	(6,800)	-	(9,092)	-	Acquisition of Government Bonds - Fair value through pro	ofit or loss		(36,716,846)	
. Donated capital	-	-	-	-	c. Other comprehensive income from entity associations d. Others	-	-	-	-	Foreign exchange gains/ (losses) - net Other operating income - others			1,129,605 780,048	
. Funds for paid-up capital Others	-		-	-	e. Income tax related to unreclassified accounts to profit (loss)     Reclassified accounts to profit (loss)	-	-	-	-	Other operating expenses - others			(2,841,787)	)
Other comprehensive income (losses) a. Adjustment arising from translation of financial statement	136,305	98,192	290,651	203,625	a. Adjustment arising from translation of financial statement     b. Gain (Losses) from changes of financial assets on available for sale	38,113 (551,940)	(4,246) 863,012	87,026 (559,328)	(19,260) 877,306	Salaries and employee benefits			(6,380,833) (5.048.041)	
<ul> <li>Gain (Losses) from changes of financial assets on available for sale</li> <li>Effective cash flow hedges</li> </ul>	(1,251,024)	(699,084)	(1,159,807)	(600,479)	c. Effective cash flow hedges d. Others	-	-	-	-	General and administrative expenses Non operating income - net			(5,046,041) 2,182	
Premises and equipment revaluation increment     Other comprehensive income from entity associations	-	-	-	-	e. Income tax related to reclassified accounts to profit (loss) Other comprehensive income current period after income tax - net	101,522 (419,105)	(180,304) 678,462	103,679 (377,715)	(183,163) 674,883	Payment of corporate income tax			(3,109,900)	)
Gain (Losses) from actuarial benefit program I. Income tax related to other comprehensive income	(6,800) 241,339	- 139,817	(9,092) 239,925	137,095	TOTAL OTHER COMPREHENSIVE INCOME CURRENT PERIOD	9,613,075	9,672,245	(377,715) 9,958,804	10,640,437	Cash Flow From Operating Activities Before Changes in (	Operating Assets and L	iabilities	9,807,093	
Others	(22,967)	(22,967)	(107,115)	(107,964)	Parent Company Non controlling interest	10,032,180	8,993,783	9,924,439 412,080	9,585,405 380,149	Decrease/(increase) in operating assets: Placements with Bank Indonesia and other banks			(1,652,120)	1
fference arising from quasi reorganisation fference arising from restructuring value of transaction of entities under	-	-	-	-	TOTAL INCOME CURRENT PERIOD	10,032,180	8,993,783	10,336,519	9,965,554	Marketable securities - Fair value through profit or loss			5,586,140	Í
mmon control ther equity	-	-	-	-	Total other comprehensive income atributtable to : Parent Company	(419,105)	678,462	(377,715)	674,883	Other receivables - trade transactions			(1,791,084) (25,390,289)	
eserve General reserve	2,333,333	2,333,333	2,333,333	2,333,333	Non controlling interest TOTAL OTHER COMPREHENSIVE INCOME CURRENT PERIOD	(419,105)	678,462	(377,715)	674,883	Securities purchased under resale agreements			5,358,605	
Appropriated reserve	7,022,115	4,399,179	7,022,115	4,399,179	Total comprehensive income atributtable to :					Consumer financing receivable			(882,910)	
Previous years *) Current year	54,349,199 10,032,180	42,511,775 19,428,328	59,719,329 9,924,439	47,438,360 19,871,873	Parent Company Non controlling interest	9,613,075	9,672,245	9,546,724 412,080	10,260,288 380,149	Net investment in lease financing Prepaid taxes			14,687 (136,789)	
DTAL EQUITY ATTRIBUTABLE TO OWNER	101,976,655	97,331,548	107,236,637 2.025,172	102,657,881 2,186,681	TOTAL COMPREHENSIVE INCOME CURRENT PERIOD TRANSFER INCOME (LOSSES) TO HEAD OFFICE	9,613,075	9,672,245	9,958,804	10,640,437	Prepaid expense			(547,199)	) –
DTAL EQUITY	101,976,655	97,331,548	109,261,809	104,844,562	DIVIDEND	-	•	-	-	Other assets Dressed from collection of financial assets already writte	n off		312,547	
DTAL LIABILITIES AND EQUITY umulated losses of Rp162,874,901 million has been eliminated against addition	817,127,370	757,039,212 through guasi-reor	914,075,204	855,039,673 ril 2003.	EARNING PER SHARE	-	-	425.33	410.81	Proceeds from collection of financial assets already writte Increase/(decrease) in operating liabilities and tempo			1,149,036	-
indicated balance includes temporary syirkah funds from a Subsidiary.										Conventional Banking	, ,			
EMENTS OF ASSETS' QUALITY AND OTHER INFO		5 2 didit , Will			STATEMENTS	OF CALCULA	TION OF FI	NANCIAL R	ATIOS	Demand deposits			40,800,165	
D June 2015 and 2014					(In Millions of Rupiah) As at 30 June 2015 an				(In %)	Saving deposits Time deposits			(15,991,409) 15,568,636	
			BAN	ĸ					BANK	Inter-bank call money			(819,106)	)
DESCRIPTION	30 June 20	15			30 June 2014 No.	RATIOS				Obligation due immediately			109,792	

1. Pl: a. b. 2. Sp a. b. 3. Se	DESCRIPTION						BAI	NIN .							
1. Pl: a. b. 2. Sp a. b. 3. Se		Current	Special Mention	Sub	Doubtful	Loss	Total	Current	Special Mention	Sub	une 2014 Doubtful	Loss	Total	No.	RATIOS
2. Sp a. b. 3. Se	ELATED PARTIES		Mention	Standard					Mention	Standard				PERFORMANCE RATIOS	
a. b. 3. Se	lacements with other banks . Rupiah . Foreign currencies	22 1,641,576	:	•	:	:	22 1,641,576	22 1,363,473	:	:	:		22 1,363,473	1. Capital Adequacy Ratio (C) 2. Non performing earning as	sets and non performi
<ol> <li>Se</li> </ol>	pot and derivative receivables . Rupiah . Foreign currencies	•			•									to total earning assets and 3. Non performing earning as	sets to total earning as
	curities Rupiah Foreign currencies	293,951					293,951	248,813		-			248,813	4. Allowance for impairment o 5. Gross NPL	on financial assets to
4.∣S∈	. Foreign currencies ecurities sold with agreement to repurchase (Repo)	1,287					1,287			•	•		-	6. Net NPL 7. Return on Asset (ROA)	
b. 5. Se	. Foreign currencies ecurities purchased with agreement to resell (Reverse Repo)	•	•	•	•	•	-	•	•	•			-	8. Return on Equity (ROE) 9. Net Interest Margin (NIM)	
b.	Rupiah Foreign currencies cceptances receivables				•		- - 14,963	- 19,047					19.047	10. Operating Expenses to Op 11. Loan to Deposit Ratio (LDF	erating Income R)
7. Lo	oans . Micro, small and medium loans (UMKM)	1,722	-	-		-	1,722	-		-			-	COMPLIANCE	
b.	i. Rupiah li. Foreign currencies . Non UMKM	1,722 11,702,093 3,499,457	491		-		1,722 	7.487.467	2,399 2,399	· ·			7,489,866 3,569,490	1. a. Percentage violation of l i. Related parties	Legal Lending Limit
	i. Rupiah ii. Foreign currencies	3,499,457 8,202,636	491	-	:		3,499,948 8,202,636	7,487,467 3,567,091 3,920,376	2,399	:	:		3,569,490 3,920,376	ii. Third parties b. Percentage of excess of	f the Legal Lending Lin
C.	Restructured loans     i. Rupiah     ii. Foreign currencies				-	-			-					i. Related parties ii. Third parties	0 0
8. In	. Property loans vestments in shares emporary investment	9,456 4,235,629	:	561,227	:	25,191	9,456 4,822,047	<b>14,964</b> 3,644,451	:	:	414,227	111,469	14,964 4,170,147	2. Reserve requirement a. Primary reserve requirer	mont Bunich
10. Ot	ommitments and contingencies	133,325			:	-	133,325		-	-	:	-	-	b. Reserve requirement For the second sec	oreign currencies
a. b.	Rupiah Foreign currencies	889,867 6,085,470	336	-	•	-	890,203 6,085,470	497,386 2,789,183	182		:		497,568 2,789,183	3. Net Open Position - Overal	
	epossessed assets HIRD PARTIES	-	-		-	-		-	-	-	-		-	STATEMENTS OF SI As at 30 June 2015	POT AND DEP
a.	lacements with other banks . Rupiah	21,093,073					21,093,073	20,095,365					20,095,365		
2. Sp	Poreign currencies pot and derivative receivables	44,170,682 67,709		-	-	48,622	44,219,304 67,709	33,905,216 416,479	-	•	-	53,073	33,958,289 416,479	No. TRANSACTION	Notional Amount
b.	. Rupiah . Foreign currencies ecurities	5,927					5,927	138					138		Notional Amount
b.	Rupiah Foreign currencies	79,486,355 30,390,739	:	:	:	87,000	79,573,355 30,390,739	77,027,064 17,394,784	:	:	:	86,863	77,113,927 17,394,784	A. Exchange Rate Related	4 700 024   4 7
4. Se a.	ecurities sold with agreement to repurchase (Repo) . Rupiah . Foreign currencies	9,941,005	:	:	:	:	9,941,005	7,232,155	:	:	:	:	7,232,155	1. Spot 2. Forward	4,780,031 4,7 6,160,437
(R	ecurities purchased with agreement to resell Reverse Repo)			-			-			-				3. Option a. Written	-
b.	Rupiah Foreign currencies cceptances receivables	13,725,477	- - 108,381	•	-		13,725,477	1,815,222	127,418	-			1,815,222	4. Future	-
7. Lo	oans . Micro, small and medium loans (UMKM)	65,313,037 64,935,566	5,809,549 5,804,185	<b>479,346</b> 479,346	821,671 821,671	<b>1,931,244</b> 1,931,244	74,354,847 73,972,012	58,309,796 58,051,117	<b>4,948,532</b> 4,938,978	<b>295,920</b> 295,920	553,098	1,760,761 1,760,761	65,868,107 65,599,874	5. Swap 6. Others	49,842,477 49,2
b.	i. Rupiah II. Foreign currencies . Non UMKM	377.471	5,804,185 5,364 19,254,234 14,756,172		-	-	382.835	258.679	9.554			-	268.233	B. Interest Rate Related 1. Forward	
	i. Rupiah ii. Foreian currencies	383,713,995 322,004,168 61,709,827 8,789,614	14,756,172 4,498,062 9,431,594	1,827,491 1,082,140 745,351 1,338,651	985,041 930,284 54,757 242,063	3,927,171 2,618,416 1,308,755 1,090,278	409,707,932 341,391,180 68,316,752 20,892,200	339,096,824 284,162,848 54,933,976 6,254,704	12,879,705 10,533,214 2,346,491 3,497,343	497,343 329,772 167,571 17,386	955,192 493,042 462,150 560,515	3,597,714 2,751,432 846,282 1,134,818	357,026,778 298,270,308 58,756,470 11,464,766	2. Option a. Written	
C.	Restructured loans     i. Rupiah     ii. Foreign currencies	3,880,067	5.804.709	768,422	187.306	342,533	10.983.037	3,243,318	1.695.240	17,386	98.365	789.130	5,843,439	b. Purchased	
8. In	vestments in shares	4,909,547 24,802,508 1,955	3,626,885 3,681,547	570,229 108,306	54,757 107,466	747,745 353,280	9,909,163 29,053,107 1,955 175	3,011,386 25,121,974 1,955	1,802,103 3,539,813	97,530	462,150 76,163	345,688 324,546	5,621,327 29,160,026 1,955	4. Swap	35,673,940
10. Ot	emporary investment ther receivable ommitments and contingencies	- 13,011,936	761,012	52,862	175	1,072,176	175 14,897,986	12,079,781	602,958	:	505	969,532	505 13,652,271	5. Others	-
a.	. Rupiah . Foreign currencies	103,900,619 62,876,017	1,105,848 696,592	13,123 7,646	3,567	14,856 52	105,038,013 63,580,307 19,815	98,586,252 62,225,570	513,640 184,665	2,065 14	2,342	87,331 1,345	99,191,630 62,411,594 19,815	C. Others TOTAL	96,456,885 54,0
	epossessed assets	•		•	-	19,815	19,815		-	•		19,815	19,815	ALLOWANCES FOR	
1. Va	THER INFORMATIONS alue of bank's assets pledge as collateral : . To Bank Indonesia												_	As at 30 June 2015 and 2014	
2. To	. To others otal allowance for impairment on financial assets						:						:		
3. To	earning assets otal required allowance for possible losses on earning assets						19,027,293 15,237,666 15.00%						17,380,721 13,570,286	No. DESCRIF	PTION
5. Pe	ercentage of UMKM loans to total loans ercentage of UMK loans to total loans ercentage of UMKM debtors to total debtors						6.07% 50.36%						15.30% 6.71% 48.47%	1. Placements with other banks	
7. Pe 8. Ot	ercentage of UMK debtors to total debtors						47.26% 13.310.459						45.32% 10,701,957	Spot and derivative receivable     Securities	es
b. C.	Chanelling of loans Mudharabah Muqayyadah financing Write off on earning assets						2,696,876						1,273,997 1,317,936	<ol> <li>Securities sold with agreement</li> <li>Securities purchased with agreement</li> </ol>	nt to repurchase (Repo) nent to resell (Reverse Repo
е.	. Recovery of write off on earning assets . Write off on earning assets with elimination of right to collect						-						1,317,936	6. Acceptances receivables 7. Loans	
TAT	<b>FEMENTS OF CALCULATION OF</b>	F CAPIT/	AL ADEQ	UACY RA	TIO CON	IMERCIA	L BANK	*)			,	In Milliono	of Rupiah)	8. Investments in shares 9. Temporary invesment	
	0 June 2015 and 2014								30 June 201	5		) June 2014		10. Other receivable 11. Commitments and contingence	cies
No.		MPONENT	S OF CAPI	TAL			_	BAN		SOLIDATED	BANK		SOLIDATED		SHAREHOLDER
	ore Capital (Tier 1) Core Capital (Common Equity Tier 1) 1.1 Paid-in Capital							85,	522,650 522,650 666,667	93,759,906 93,759,906 11,666,667	74,258 74,258		79,848,780 79,848,780	Ultimate Shareholder	
	1.2 Disclosed Reserves 1.2.1 Agio/Disagio							83,0	086,330 476,308	88,419,689 17,316,192		-		Republic of Indonesia : 60.00 Non Ultimate Shareholder	through Capital Mark
	1.2.2 Donated capital 1.2.3 General reserves							2,3	333,333	2,333,333		-	-	Non Ultimate Shareholder t	hrough non Capital N
	1.2.4 Previous years profit/(loss) 1.2.5 Current year profit/(loss)							10,0	349,199 032,180	59,719,328 9,924,439		-	-		
	1.2.6 Differences arising from translation of financial 1.2.7 Funds for paid-up capital 1.2.8 Warrant issued	statement							136,305	290,651		-	-		
	1.2.9 Stock option issued for stock-based compensa 1.2.10 Other comprehensive income	ation program						(1.0	009,685)	(919,882)		-		t). Deced as Occurred Observated	
	1.2.11 Surplus of fixed assets revaluation 1.2.12 Difference in allowance for possible losses and	d allowance for i	mpairment on ea	ming assets					•	•		-	-	<ul> <li>*) Based on General Sharehold **) Position become independent ***) Has been approved by Otorita</li> </ul>	t comissioner has been a
	1.2.13 Allowance for impairment on non earning asse 1.2.14 Difference in adjusment amounts from fair value	ets which shall be ue of financial as	e calculated sets in trading bo	iok				(2	231,310)	(244,372)		-	-	***) Has been approved by Otorita ****) Has been approved from Otor Commissioner concurrently as	ritas Jasa Keuangan upo
	1.3 Non Controlling Interest     1.4 Deduction     1.4.1 Deffered tax calculated							(9,3	- 230,347) 429,138)	844,927 (7,171,377) (3,634,582)		-	-	Notes : 1. Presentation of the above put	ublished Financial Stat
	1.4.1 Denered tax calculated 1.4.2 Goodwill 1.4.3 Other intangible assets									(117,741) (1,112,260)		-		Subsidiaries (unaudited), and Subsidiaries which were aud	dited by Public Accoun
	1.4.5 Shortage of capital on insurance subsidiaries							(4,7	012,435) 788,774)	(2,306,794)		-	-	<ol> <li>February 2015 expressed</li> <li>The above Published Financial</li> </ol>	ial Statements are pres
	1.4.6 Securitisation exposure     1.4.7 Other deduction core capital     1.4.8 Instrument AT1 and Tier 2 to other bank invest								-	•		-		of the Bank and Circular Let with rule of Capital Market a Financial Statement for Issue	and Financial Institution
2.	Additional Tier 1	tment							-	-		-		No.VIII.G7. Decision of Chair 3. Bank has adjusted Consolida	rman of Bapepam-LK I
	2.1 Instrument of AT1 2.2 Agio/Disagio											-	-	<ol> <li>Related Parties in the Assets No. 8/13/PBI/2006 dated 5 C</li> </ol>	Quality and Other Info
	2.3 Deduction: Instrument AT1 and Tier 2 to other ban upplemental Capital (Tier 2)	n mvestment						14 1	-	- 14,956,594	6,701	247	8,336,535	<ol> <li>Since 21 January 2015, the F of 51.00% ownership in PT M</li> </ol>	Financial Statements of Mandiri Utama Finance
II. Su	Capital Instrument in the form of Stock or others which com Agio/disagio supplemental capital	ply with regulati	ons						244,269	1,244,269	0,101	•	-	<ol> <li>Since 23 June 2015, the Fina of 99.00% ownership in PT I</li> <li>Exchange rate of 1 US Dolla</li> </ol>	ancial Statements of PT
	General provison on earning assets (max, 1,25% credit risk Appropriated reserves	weighted asset	s)						088,014	6,690,210 7,022,115		•		<ol> <li>Exchange rate of 1 US Dolla</li> </ol>	ar as at 30 June 2015,
									-	-		•	-		THEADER
1.	5.1 Sinking Fund								-	-	80.959	-	-	THE BEST BANK	THE BEST E
1. 2. 3. 4. 5.	5.1 Sinking Fund 5.2 Instrument Tier 2 to other bank investment									108,716,500			88,185,315		SERVICE EV(
1. 2. 3. 4. 5.	5.1 Sinking Fund	30 June			30 June 2014		Descriptio		877,048 30 Jun			30 June 201		IN INDONESIA 2014	SERVICE EXC 2008-2009-2
1. 2. 3. 4. 5.	5.1 Sinking Fund 5.2 Instrumer Tier 2 to other bank investment otal Core Capital and Supplemental Capital (I+II) VEIGHTED ASSETS	Bank	Consolidate		Con	solidated	Descriptic CAR	on	30 Jun Bank	e 2015 Consolidated	Bank	30 June 201 Co	4 nsolidated	IN INDONESIA 2014	SERVICE EXC 2008-2009-2 2012-201
1. 2. 3. 4. 5. III. To RISK W CRI MA	5.1 Sinking Fund 5.2 Instrumer Tier 2 to other bank investment otal Core Capital and Supplemental Capital (I+II) VEIGHTED ASSETS EDIT RISK - WEIGHTED ASSETS RIKET RISK - WEIGHTED ASSETS 4			9 435,976 4 1,059	,522 4 ,349	solidated		on	30 Jun	ie 2015	Bank 14.7 14.7	30 June 201 Co 1% 1%	4		2008-2009-2

						(		-bank can money			(013,100)	3,100,023
).		RATIOS					Oblig	gation due immediately			109,792	570,812
					30 June 2015	30 June 2014	Liabi	ility to unit - linked policyh	olders		(465,560)	2,668,502
			-					er taxes pavable			(67,289)	(1.083.131
Έ	RFORMANCE RATIOS							er liabilities			4,262,970	3,948,100
۱.	Capital Adequacy Ratio (CA	R)			17.63%	16.04%	Shar	ria Banking - Temporary	Svirkah Funds			
2.	Non performing earning ass	ets and non perf	orming non ea	arning assets						d deposit - mudharabah musytarakah	(1,562)	(2,555
	to total earning assets and	non earning ass	ets		1.31%	1.22%						
3.	Non performing earning ass Allowance for impairment or	ets to total earni	ng assets		1.59% 2.55%	1.50% 2.81%	1 5	Saving deposit - restricted in	(705,463)	(1,050,441)		
ŀ.	Allowance for impairment or	n financial asset	s to earning a	ssets	2.55%	2.81%	1	Mudharabah time deposit	<ul> <li>unrestricted investmer</li> </ul>	t	(1,499,664)	2.283.500
.	Gross NPL				2.00%	1.77%			33,019,227	11.487.613		
. [	Net NPL			0.63%	0.47%	Net	cash provided by opera	33,019,227	11,407,013			
1	Return on Asset (ROA)				3.21%	3.48%	C46	SH FLOWS FROM INVES				
	Return on Equity (ROÉ)				23.68%	24.49%						
	Return on Equity (ROÉ) Net Interest Margin (NIM)			5.58%	5.89%	Incre	ease in marketable securi	(12,579,750)	(3,390,645			
	Operating Expenses to Ope			67.75%	64.77%	Incre	ease in Government Bond	s - Available for sale an	Held to maturity	(13,063,092)	(5,384,520)	
	Loan to Deposit Ratio (LDR)	)			82.97%	85.40%				a noid to maturity		360
	• • •	/			02.0170	00.1070		ceeds from sale of fixed as	SSEIS		3,028	
D	MPLIANCE						Aca	uisition of fixed assets			(566,788)	(607,427
	<ul> <li>Descentence violation of L</li> </ul>	anal Landian Lin	. 14		1			uisition of intangible asset	•		(129,023)	(71,669
a. Percentage violation of Legal Lending Limit i. Related parties					0.00%	0.00%	Асци	uisilloit of fillallyible asset	5		(129,023)	(71,009
							Not	cash used in investing :	octivitios		(26,335,625)	(9,453,901)
	ii. Third parties							(20,333,023)	(3,433,301			
	b. Percentage of excess of	the Legal Lendir	ig Limit				CV6	SH FLOWS FROM FINAN	CING ACTIVITIES			
	<ol> <li>Related parties</li> </ol>	-			0.00%	0.00%					(570 555)	0.40.000
	ii. Third parties				0.00%	0.00%	(Incr	rease)/decrease of investr	nent in Subsidiaries		(573,598)	643,823
	Reserve requirement						(Dec	crease)/increase in marke		(203,873)	235.604	
	a. Primary reserve requirem	ont Runiah			8.00%	8.10%						
								crease)/increase in fund b			(3,648,023)	263,725
	b. Reserve requirement Fo				8.10%	8.10%	Decr	rease in Subordinated Lo	ans		(11)	(715,591)
ĺ	Net Open Position - Overall				1.06%	1.16%				nte	2,748,365	1.790.725
ļ			EDU//T		IO A OTIC				ase in securities sold under repurchase agreements			
	ATEMENTS OF SF	'UT AND E	JERIVAT	IVE IRAN	VSACIIO	INS	Payr	ments of dividends			(4,967,968)	(5,461,126
	t 30 June 2015					s of Rupiah)		Not each used in financi	na antivition		(C CAE 400)	12 242 040
í				_				Net cash used in financi	ing activities		(6,645,108)	(3,242,840
				BANK			NET	INCREASE IN CASH AN	D CASH FOUNAL EN	'S	38.494	(1,209,128
							NLI	INGREASE IN GASIT A	ID GAGIT LQUIVALLIN	5	30,434	(1,203,120
	TRANSACTION	Mathematic	Ту	уре	Derivative Receiva	ables & Payables	FFF	ECT OF EXCHANGE RA	TE CHANGES ON CAS	H AND CASH EQUIVALENT	1.884.120	2,860,607
		Notional Amount	Testine	Undefan	Deschables	Developer						
		ليوجو ومراجع	Trading	Hedging	Receivables	Payables	CAS	SH AND CASH EQUIVAL	ENTS AT BEGINNING	DF YEAR	138.804.383	121.023.158
1												1,
	Exchange Rate Related						CAS	SH AND CASH EQUIVAL	ENTS AT END OF YEA	2	140,726,997	122,674,637
	Spot	4,780,031	4,716,008	64,023	9,649	7,506		Cash and cash equivalent				,,
	Forward	6,160,437	53,750	6,106,687	14,088	39,591	-		ar enu ur year cultsist (	۹.		
	Option							Cash			19,523,886	16,347,441
	a. Written	-	-	-		-		Current accounts with	Bank Indonesia		52.525.216	44,765,341
	b. Purchased		-	-								
	Future		-					Current accounts with			12,212,076	12,409,082
	Swap	49.842.477	49.276.519	565.958	44,146	40.838		Placements with Bank	Indonesia and other ba	nks	55,986,975	48,352,773
	Others	45,042,477	-5,210,019	303,938	44,140	40,000						
		-	-	-	-	-		Certificate of Bank Inc			478,844	800,000
	Interest Rate Related						1	Total cash and cash equ	ivalents		140,726,997	122,674,637
	Forward	-	-	-	-	-		plemental Cash Flows I			,	,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,
	Option											
	a. Written			-		-		ivities not affecting cash				
	b. Purchased			-								
							Unrealised losses from decrease in fair value of available for sale marketable securities					
		-	-	-	-	-	l			vailable for sale marketable securities		(700.0
	Future		-		-	-		and Government Bon	ds - net of deffered tax	vailable for sale marketable securities	(1,026,997)	(723,097
	Future Swap	35,673,940	-	- 35,673,940	- - 5,753	- - 55,429		and Government Bon	ds - net of deffered tax	vailable for sale marketable securities		
	Future	35,673,940	- - -	- 35,673,940 -	- 5,753 -	- - 55,429 -	ļ	and Government Bon Acquisition of fixed assets	ds - net of deffered tax - payable		(1,026,997) (375,619)	(467,082
	Future Swap Others	35,673,940		35,673,940 -	5,753	- - 55,429 -	*) For (	and Government Bon Acquisition of fixed assets comparative purposes	ds - net of deffered tax - payable s, certain accounts in	the Statement of Cash Flows f	(1,026,997) (375,619) or the periods e	(467,082) ended 30 Jur
	Future Swap Others Others	-	- - - -	-	-	-	*) For 0 2014	and Government Bon Acquisition of fixed assets comparative purposes 4 have been reclassif	ds - net of deffered tax - payable s, certain accounts in		(1,026,997) (375,619) or the periods e	(467,082) ended 30 Jur
	Future Swap Others	- 35,673,940 - <b>96,456,885</b>	- - - - 54,046,277	35,673,940 - - 42,410,608	- 5,753 - <b>73,636</b>	- 55,429 - 143,364	*) For 0 2014	and Government Bon Acquisition of fixed assets comparative purposes	ds - net of deffered tax - payable s, certain accounts in	the Statement of Cash Flows f	(1,026,997) (375,619) or the periods e	(467,082) ended 30 Jur
	Future Swap Others Others TOTAL	- 96,456,885		-	-	-	*) For 0 2014	and Government Bon Acquisition of fixed assets comparative purposes 4 have been reclassif	ds - net of deffered tax - payable s, certain accounts in	the Statement of Cash Flows f	(1,026,997) (375,619) or the periods e	(467,082) ended 30 Jur
	Future Swap Others Others TOTAL	- 96,456,885		-	-	-	*) For 0 2014	and Government Bon Acquisition of fixed assets comparative purposes 4 have been reclassif	ds - net of deffered tax - payable s, certain accounts in	the Statement of Cash Flows f	(1,026,997) (375,619) or the periods e	(467,082) ended 30 Jur
	Future Swap Others TOTAL	- 96,456,885		-	-	-	*) For 0 2014	and Government Bon Acquisition of fixed assets comparative purposes 4 have been reclassif	ds - net of deffered tax - payable s, certain accounts in	the Statement of Cash Flows f	(1,026,997) (375,619) or the periods e of Cash flows f	(467,082 ended 30 Jur or the period
	Future Swap Others Others TOTAL	- - 96,456,885		-	- 73,636	- 143,364	*) For 0 2014	and Government Bon Acquisition of fixed assets comparative purposes 4 have been reclassif	ds - net of deffered tax - payable s, certain accounts in	the Statement of Cash Flows f the presentation of Statement	(1,026,997) (375,619) or the periods e of Cash flows f	(467,082 ended 30 Jur or the period
	Future Swap Others TOTAL	- - 96,456,885		-	- 73,636	- 143,364 June 2015	*) For a 2014 ende	and Government Bon Acquisition of fixed assets comparative purposet 4 have been reclassif ed 30 June 2015.	ds - net of deffered tax - payable s, certain accounts in	the Statement of Cash Flows f	(1,026,997) (375,619) or the periods e of Cash flows f	(467,082 ended 30 Jur or the period
	Future Swap Others TOTAL LOWANCES FOR at 30 June 2015 and 2014	96,456,885 IMPAIRN	IENT	- 42,410,608	73,636	- 143,364 June 2015	*) For a 2014 ende	and Government Bon Acquisition of fixed assets comparative purposet 4 have been reclassif ed 30 June 2015.	ds - net of deffered tax - payable s, certain accounts in red to conform with	the Statement of Cash Flows f the presentation of Statement of 30 June 2014	(1,026,997) (375,619) for the periods e of Cash flows f	(467,082 ended 30 Jur or the period
	Future Swap Others TOTAL	96,456,885 IMPAIRN	IENT	-	73,636	- 143,364 June 2015	*) For a 2014 ende	and Government Bon Acquisition of fixed assets comparative purposet 4 have been reclassif ed 30 June 2015.	ds - net of deffered tax - payable s, certain accounts in	the Statement of Cash Flows f the presentation of Statement of 30 June 2014	(1,026,997) (375,619) or the periods e of Cash flows f (In Million	(467,082 ended 30 Jur or the period
	Future Swap Others TOTAL LOWANCES FOR at 30 June 2015 and 2014	96,456,885 IMPAIRN	IENT	42,410,608	73,636 30	June 2015 Rei Possible	*) For a 2014 ende	and Government Bon Acquisition of fixed assets comparative purposes 4 have been reclassif ed 30 June 2015.	ds - net of deffered tax - payable s, certain accounts in led to conform with Allowance for	the Statement of Cash Flows f the presentation of Statement of 30 June 2014 Impairment Ret Possible	(1,026,997) (375,619) or the periods e of Cash flows f (In Million pured Allowand Losses on Earn	(467,082 ended 30 Jur or the period s of Rupial ce for ning Assets
	Future Swap Others TOTAL LOWANCES FOR at 30 June 2015 and 2014	96,456,885 IMPAIRN	IENT	- 42,410,608	73,636	- 143,364 June 2015	*) For a 2014 ende	and Government Bon Acquisition of fixed assets comparative purposet 4 have been reclassif ed 30 June 2015.	ds - net of deffered tax - payable s, certain accounts in red to conform with	the Statement of Cash Flows f the presentation of Statement of 30 June 2014	(1,026,997) (375,619) or the periods e of Cash flows f (In Million pured Allowand Losses on Earn	(467,082 ended 30 Jur or the period
	Future Swap Others TOTAL LOWANCES FOR at 30 June 2015 and 2014	96,456,885 IMPAIRN	IENT	42,410,608 Allowance for I dividual	73,636 30 Impairment Collective	June 2015 Rei Possible Gene	*) For a 2014 ende	and Government Bon Acquisition of fixed assets comparative purposes 4 have been reclassif ed 30 June 2015.	ds - net of deffered tax - payable s, certain accounts in ied to conform with Allowance for Individual	the Statement of Cash Flows f the presentation of Statement of 30 June 2014 Impairment Possible Collective Gene	(1,026,997) (375,619) or the periods e of Cash flows f (In Million pured Allowand Losses on Earn	(467,082 ended 30 Jur or the period s of Rupial ce for ning Assets Spesific
	Future Swap Others Others TOTAL LOWANCES FOR at 30 June 2015 and 2014 DESCRIPT Placements with other banks	96,456,885 MPAIRN	IENT	42,410,608	73,636 30	June 2015 Rei Possible Gene	*) For c 2014 ende	and Government Bon Acquisition of fixed assets comparative purposes 4 have been reclassif ed 30 June 2015.	ds - net of deffered tax - payable s, certain accounts in led to conform with Allowance for	the Statement of Cash Flows f the presentation of Statement of 30 June 2014 Impairment Possible Collective Gene	(1,026,997) (375,619) or the periods c of Cash flows f (In Million uired Allowand Losses on Earr ral 52,711	(467,082 ended 30 Jur or the period s of Rupial ce for ning Assets
	Future Swap Others Others Others TOTAL LOWANCES FOR at 30 June 2015 and 2014 DESCRIP Placements with other banks Spot and derivative receivable	96,456,885 MPAIRN	IENT	42,410,608 Allowance for I dividual 48,622	73,636 30 Impairment Collective 41,81	June 2015 Rei Possible Genu 17 2	*) For a 2014 ender equired Alle Losses on eral 248,131 638	and Government Bon Acquisition of fixed assets comparative purposet 4 have been reclassif ed 30 June 2015. Iowance for on Earning Assets Spesific 48,622	ds - net of deffered tax - payable , certain accounts in ted to conform with Allowance for Individual 53,073	the Statement of Cash Flows f the presentation of Statement of 30 June 2014 Impairment Possible Collective Gene 27,937 5	(1,026,997) (375,619) or the periods c of Cash flows f (In Million uried Allowand Losses on Eart ral 52,711 4,166	(467,082 anded 30 Jur or the period s of Rupial ce for ning Assets Spesific 53,073
	Future Swap Others Others TOTAL LOWANCES FOR at 30 June 2015 and 2014 DESCRIP Placements with other banks Spot and derivative receivables Securities	96,456,885 R IMPAIRN TION		42,410,608 Allowance for I dividual	73,636 30 Impairment Collective	June 2015 Rei Possible Genu 17 2	*) For c 2014 ende	and Government Bon Acquisition of fixed assets comparative purposes 4 have been reclassif ed 30 June 2015.	ds - net of deffered tax - payable s, certain accounts in ied to conform with Allowance for Individual	the Statement of Cash Flows f the presentation of Statement of 30 June 2014 Impairment Possible Collective Gene 27,937 5	(1,026,997) (375,619) or the periods c of Cash flows f (In Million uired Allowand Losses on Earr ral 52,711	(467,082 anded 30 Jur or the period s of Rupial ce for ning Assets Spesific 53,073
	Future Swap Others Others Others Contemport Othe	96,456,885 MPAIRN TION		42,410,608 Allowance for I dividual 48,622	73,636 30 Impairment Collective 41,81	June 2015 Rei Possible Genu 17 2	*) For a 2014 ende	and Government Bon Acquisition of fixed assets comparative purposet 4 have been reclassif ed 30 June 2015. Iowance for on Earning Assets Spesific 48,622	ds - net of deffered tax - payable , certain accounts in ted to conform with Allowance for Individual 53,073	the Statement of Cash Flows f the presentation of Statement of 30 June 2014 Impairment Possible Collective Gene 27,937 5	(1,026,997) (375,619) or the periods c of Cash flows f (In Million uried Allowand Losses on Eart ral 52,711 4,166	(467,082 ended 30 Jur or the period s of Rupial ce for ning Assets Spesific
	Future Swap Others Others Chars Char	96,456,885 MPAIRN TION		Allowance for I dividual 48,622 - 119,918 -	73,636 30 Impairment Collective 41,81 9,55	June 2015 Rei Possible Genu 7 2 - - -	*) For 0 2014 ende equired Alle 248,131 638 222,937 9,161	and Government Bon Acquisition of fixed assets organative purposes 4 have been reclassified ad 30 June 2015.	ds - net of deffered tax - payable c, certain accounts in led to conform with Allowance for Individual 53,073 127,795	and presentation of Cash Flows for the presentation of Statement of Collective Cene       Collective     Cene       27,937     5       7,147     1	(1,026,997) (375,619) or the periods e of Cash flows f uired Allowana Losses on Ear ral 52,711 4,166 54,188	467,082 ended 30 Jur or the period s of Rupial ce for hing Assets Spesific 53,073 86,863
	Future Swap Others Others Others Content Others Oth	96,456,885 MPAIRN TION		Allowance for I dividual 48,622 119,918 - 194,526	73,636 30 Impairment Collective 41,81 9,55 104,46	June 2015 Ret Possible Gent 7 28 28 21 31 2	*) For a 2014 endee equired Alle 248,131 638 222,937 - 9,161 288,296	and Government Bon Acquisition of fixed assets comparative purchassistic ed 30 June 2015.	ds - net of deffered tax - payable , certain accounts in ed to conform with Allowance for Individual 53,073 127,795 149,791	Statement of Cash Flows I           30 June 2014           Impairment         Ret Possible           Collective         Gene           27,937         5           7,147         1           37,237         1	(1,026,997) (375,619) or the periods e of Cash flows f (In Million Losses on Ear ral 52,711 4,166 54,188 - 01,469	467,082 ended 30 Jur or the period s of Rupial ce for fining Assets Spesific 53,073 86,863 6,871
	Future Swap Others Others Chars Char	96,456,885 MPAIRN TION		Allowance for I dividual 48,622 119,918 194,526 9,165,861	73,636 30 Impairment Collective 41,81 9,55	June 2015 Ret Possible Gent 7 28 28 21 31 2	*) For c 2014 ende equired All ende eusses o eral 228,131 638 222,937 9,161 288,296 607,308	and Government Bon Acquisition of fixed assets organative purposes 4 have been reclassified ad 30 June 2015.	ds - net of deffered tax - payable , certain accounts in ed to conform with Allowance for Individual 53,073 127,795 - 149,791 9,312,326	Statement of Cash Flows I           30 June 2014           Impairment         Ret Possible           Collective         Gene           27,937         5           7,147         1           37,237         1	(1,026,997) (375,619) or the periods e of Cash flows f (In Million uried Allowand Losses on Earr ral 52,711 4,166 54,188 - 01,469 4,941	(467,082 anded 30 Jur or the period s of Rupial ce for ning Assets Spesific 53,073 - - 86,863 - - - - - - - - - - - - - - - - - - -
	Future Swap Others Othe	96,456,885 MPAIRN TION		42,410,608 Allowance for I dividual 48,622 119,918 - 194,526 9,165,661 37,784	73,636 30 Impairment Collective 41,81 9,55 104,46	June 2015 Ret Possible Gent 7 28 28 21 31 2	*) For a 2014 endee equired Alle 248,131 638 222,937 - 9,161 288,296	and Government Bon Acquisition of fixed assets A have been reclassified and a set of the	ds - net of deffered tax - payable , certain accounts in ed to conform with Allowance for Individual 53,073 127,795 149,791 9.312,326 40,562	Statement of Cash Flows I           30 June 2014           Impairment         Ret Possible           Collective         Gene           27,937         5           7,147         1           37,237         1	(1,026,997) (375,619) or the periods e of Cash flows f (In Million Losses on Ear ral 52,711 4,166 54,188 - 01,469	(467,082) ended 30 Jur or the period s of Rupial ce for ning Assets Spesific 53,073 86,883 6,371 7,123,141 318,582
	Future Swap Others Others Chars Char	96,456,885 MPAIRN TION		Allowance for I dividual 48,622 119,918 - 194,526 9,165,861 37,784 88	- 73,636 30 impairment Collective 41,81 9,55 104,46 7,555,67	June 2015 Possible Genu 17 2 - - - - - - - - - - - - -	*) For c 2014 ende 2014 e 2014 e 2014 e 2014 e	and Government Bon Acquisition of fixed assets organaritive purposes 4 have been reclassifi ed 30 June 2015. Spesific 48,622 48,622 5,419 5,419 8,361,010 109,375 88	ds - net of deffered tax - payable , certain accounts in ed to conform with Allowance for Individual 53,073 127,795 - 149,791 9,312,326 9,312,326 9,312,326 253	Statement of Cash Flows f           30 June 2014           Impairment         Ref Possible           Collective         Gene           27,937         5           7,147         1:           -         -           37,297         1:           -         -           -         -           -         -           -         -           -         -           -         -           -         -           -         -           -         -           -         -	(1,026,997) (375,619) or the periods e of Cash flows f (In Million uired Allowant Cash flows f 20,711 4,166 54,188 - 01,469 48,941 50	(467,082 ended 30 Jur or the period s of Rupial ce for ming Assets Spesific 53,073 
L	Future Swap Others Othe	96,456,885 RIMPAIRN TION s to repurchase (R evers		42,410,608 Allowance for I dividual 48,622 119,918 - 194,526 9,165,661 37,784	73,636 30 Impairment Collective 41,81 9,55 104,46	June 2015 Ree Possible 143,364 June 2015 Ree Possible Gent 7 2 - - - - - - - - - - - - -	*) For c 2014 ende equired All ende eusses o eral 228,131 638 222,937 9,161 288,296 607,308	and Government Bon Acquisition of fixed assets A have been reclassified and a set of the	ds - net of deffered tax - payable , certain accounts in ed to conform with Allowance for Individual 53,073 127,795 149,791 9.312,326 40,562	Statement of Cash Flows I           30 June 2014           Impairment         Ret Possible           Collective         Gene           27,937         5           7,147         1           -         -           37,297         1           6,151,295         4,0           -         -           34,106         1;	(1,026,997) (375,619) or the periods e of Cash flows f (In Million uried Allowand Losses on Earr ral 52,711 4,166 54,188 - 01,469 4,941	(467,082) ended 30 Jur or the period s of Rupial ce for ning Assets Spesific 53,073 86,883 6,371 7,123,141 318,582

	(Decrease)/increase in marketable securities issued	(203,873)	235,604
	(Decrease)/increase in fund borrowings	(3,648,023)	263,725
	Decrease in Subordinated Loans	(11)	(715,591)
	Increase in securities sold under repurchase agreements	2,748,365	1,790,725
	Payments of dividends	(4,967,968)	(5,461,126)
	Net cash used in financing activities	(6,645,108)	(3,242,840)
	NET INCREASE IN CASH AND CASH EQUIVALENTS	38,494	(1,209,128)
	EFFECT OF EXCHANGE RATE CHANGES ON CASH AND CASH EQUIVALENT	1,884,120	2,860,607
	CASH AND CASH EQUIVALENTS AT BEGINNING OF YEAR	138,804,383	121,023,158
	CASH AND CASH EQUIVALENTS AT END OF YEAR	140,726,997	122,674,637
	Cash and cash equivalent at end of year consist of :		
	Cash	19,523,886	16,347,441
	Current accounts with Bank Indonesia	52,525,216	44,765,341
	Current accounts with other banks	12,212,076	12,409,082
	Placements with Bank Indonesia and other banks	55,986,975	48,352,773
	Certificate of Bank Indonesia	478,844	800,000
	Total cash and cash equivalents	140,726,997	122,674,637
	Supplemental Cash Flows Information		
	Activities not affecting cash flows :		
	Unrealised losses from decrease in fair value of available for sale marketable securities		
	and Government Bonds - net of deffered tax	(1,026,997)	(723,097)
	Acquisition of fixed assets - payable	(375,619)	(467,082)
)	Acquisition of tixed assets - payable For comparative purposes, certain accounts in the Statement of Cash Flows fo 2014 have been reclassified to conform with the presentation of Statement of	r the periods e	nded

SHAREHOLDER	MANAGEMENT OF THE BANK							
Ultimate 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 - Deputy President Commissioner - Independent Commissioner - Independent Commissioner - Independent Commissioner - Independent Commissioner - Independent Commissioner	: Darmin Nasution ***)	Board of Directors - President Director - Vice President Director - Director	: Budi Gunadi Sadikin : Sulaiman Arif Arianto ***) : Sentori A. Sentatusa Ogi Prastomiyono : Rojakat Marsury : Rojakat Marsury : Hery Gunarda : Tardi ') : Ahmad Siddik Badruddin ***) : Kartika Wiroathodio ***)				

ch 2015, waiting for approval from Otoritas Jasa Keuangan (OJK) upon fit & proper test. approved by Otoritas Jasa Keuangan upon fit and proper test. In fit & proper test dated 3 July 2015, which will be effective after obtaining approval from President Republic of Indonesia regarding to discontinuation as a member of Board o cenhaga Penjamin Simpanan.

atement as at and for six months ended 30 June 2015 and 2014 are derived form the Consolidated Financial Statement of PT Bank Mandiri (Persero) Tbk. and cial Statement as at and for the years ended 31 December 2014 are derived from the Consolidated Financial Statement of PT Bank Mandiri (Persero) Tbk and ning Firm KAPT Fanudiredja, Wibisana & Rekam – a member Firm of PWC Global Network with partner in charge Pors.Haryanto Sahari, CPA whose report dated

Junting Firm KAP fandiredja, Wibisana & Kekan – a member Firm of PAC Global Network with partner in notarge Drs.Harjanto Sahan, CPA whose report dated Junting to comply with Dorital Jaas Keugana Regulation No. 6/POUK.032/016 dated 31 March 2015 regarding Transparency and Published Financial Statements of Commercial Banks and also in accordance to Supervisory Agency (Bapegam-LK) No X.K.2. Decision of Chairman of Bapegam-LK No Agency-AdeBL/2011 dated 5 July 2011 regarding Submission of Periodic lives. Financial Information and Statement of Cash Flows included in the Published Financial Statements of Commercial Banks and also in accordance into Supervisory Agency (Bapegam-LK) No X.K.2. Decision of Chairman of Bapegam-LK No Agency-AdeBL/2011 dated 5 July 2011 regarding Submission of Periodic lives. Financial Information and Statement of Cash Flows included in the Published Financial Statement have been prepared in accordance with Bapepam-LK No Key-3478/D2/102 dated 25 July 2011 regarding Submission of Periodic No Key-3478/D2/12 dated 25 Jule 2012. ments for the year 2015 in respect of the Implementation of SFAS 24 (Revised 2013) regarding Actuarial Benefit Program. Information are presented in accordance with Bank Indonesia Regulation No. 7/37PB/12005 dated 20 January 2005 which was amended by Bank Indonesia Regulation Ing The Legal Lending Limit For Commercial Banks. Into the year 2015 in tespect of the consolidated Financial Statements of PT Bank Mandiri (Persero) Tbk. and Subsidiaries upon acquisition net by PT Bank Mandri (Persero) Tbk. and Subsidiaries upon acquisition PT Mandri Capital Indonesia has been consolidated into the Consolidated Financial Statements of PT Bank Mandri (Persero) Tbk. and Subsidiaries upon acquisition nesia by PT Bank Mandri (Persero) Tbk. and Subsidiaries upon acquisition nesia by PT Bank Mandri (Persero) Tbk. and Subsidiaries upon acquisition nesia by PT Bank Mandri (Persero) Tbk.

Jakarta, 31 July 2015 S. E & O Board of Directors PT Bank Mandiri (Persero) Tbk. BANK IN INDONESIA MOST TRUSTED COMPANY CELLENCE PT Bank Mandir But A Antihim Budi G. Sadikin Budi G. Sadikin 2007-2008-2009-2010-2010-2011amun 13-2014 2011-2012-2013-2014 Indonesia Institute for Corporate Governance (IICG) and SWA Magazine bank Magazine Pahala N. Mansury President Director Director

<sup>1</sup> Capital Adequacy: Ratio as at 30 June 2015 has been calculated based on Bank Indonesia Regulation (PBI) No. 15/12/PBI/2013 regarding Minimum Capital Adequacy Requirement for Commercial Bank, Capital Adequacy Ratio as at 30 June 2014 has been calculated based on PBI No. 14/19/EBI/2013 regarding Minimum Capital Adequacy Requirement for Commercial Bank, Capital Adequacy Requirement for Commercial Bank.

## mandiri call 14000

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