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

TEMENTS OF FINANCIAL POSITION 30 September 2015 and 31 December 2014			(In Mi	llions of Rupiah)	STATEMENTS OF PROFIT OR LOSS AND OTHER OF the Periods Ended 30 September 2015 and 2014	COMPREHE	NSIVE INCO	ME (In Mi	illions of Rupiah)	STATEMENTS OF COMMITMEN As at 30 September 2015 and 31 December 20	NTS AND CONT		CIES
DESCRIPTION	BAN 30 September 2015	NK 31 December 2014 (Audited)	CONSOLI 30 September 2015		No. DESCRIPTION	BAN 30 September 2015		CONSOL 30 September 2015		No. DESCRIPTION	BANK 30 September 2015 31 December 20 (Audited)		OLIDATE 15 31 Decembe (Audite
ASSETS Cash Placements with Bank Indonesia	17,002,459 91,383,590	18,719,445 83,185,965	19,062,408 96,831,699	20,704,563 93,335,143	OPERATING INCOME AND EXPENSES A. Interest Income and Sharia, Interest Expenses and Sharia, and Premium Income and Claim Expenses					I. COMMITMENT RECEIVABLES			
cements with other banks t and derivative receivables	28,718,849	24,227,538	31,789,938 109,491	27,463,279 75,289	Interest Income and Sharia Income a. Rupiah	46,443,063 43,017,293	39,694,839 36,947,628	52,637,202 48,989,943	45,275,388 42,355,310	1. Unused fund borrowings facilities a. Rupiah			_
curities Fair value through profit/loss	2,940,176	2,442,863	19,098,323	22,381,653	b. Foreign currencies 2. Interest Expenses and Sharia Expenses	3,425,770 17,756,479	2,747,211 14,663,529	3,647,259 20,185,098	2,920,078 16,969,790	b. Foreign currencies 2. Outstanding purchase position on spot and derivative	4,395,000 1,238,50 e 481,512 517,64		
Available for sale Held to maturity ***)	89,605,116 25,438,789	66,730,393 24,644,673	91,409,818 32,563,698	67,678,009 29,406,588	a. Rupiah b. Foreign currencies	16,760,688	14,056,964	19,182,414	16,358,763	3. Others	401,512 517,04	- 401,012	. 517
Loans and receivables curities sold with agreement to repurchase (Repo)	3,532,318	7.088.104	3,532,318	7.088.104	Net Interest Income and Sharia Income (Expenses) 3. Premium Income	28,686,584	25,031,310	32,452,104 7,342,001	28,305,598 7,068,151	II. COMMITMENT PAYABLES			1
ecurities purchased with agreement to resell (Reverse Repo)	222,475 26,746,538	18,528,320 13,114,059	1,849,002 26,746,538	19,786,745 13,114,059	4. Claim Expense Net Premium Income (Claim Expenses)	-	-	4,900,944 2,441,057	5,084,334 1,983,817	1. Unused loan facilities granted to customer a. BUMN			
Fair value through profit/loss		-	-		Net Interest and Sharia Income (Expenses), and Net Premium Income (Claim Expenses)	28,686,584	25,031,310	34,893,161	30,289,415	i. Committed	7,367,132 8,784,00	0 7,367,132	2 8.78
Available for sale			-	-	B. Other Operating Income and Expenses 1. Other Operating Income	12,901,795	10,131,751	13,403,096	10,902,890	- Rupiah - Foreign currencies	567,440 829,87		
Loans and receivables posumer finance receivables	502,779,253	475,266,826	552,660,011 7,297,068	523,101,817 6,087,987	a. Increase in fair value of financial assets i. Securities	1,212	2,923	-	69,742	ii. Uncommitted - Rupiah	8,046,578 8,560,59	7 8,046,578	8 8,56
aria financing estments in shares	4,854,148	- 4,235,368	58,652	- 58,672	ii. Loans iii. Spot and derivative	1,209,835	1,026,511	- 1,209,835	- 1,026,510	Foreign currencies D. Others	448,009 371,87	0 448,009	9 37
licy holder's investment in Unit Link Contract	4,034,140	4,233,300			iv. Other financial assets b. Decrease in fair value of financial liabilities	-	-	-	.,	i. Committed	23,034,304 23,909,36		
owance for impairment on financial assets -/- Securities	(135,789)	(127,801)	(286,400)	(272,861)	c. Gain from sale of financial assets i. Securities	296,159	160,449	274,294	200,476	ii. Uncommitted 2. Unused loan facilities granted to other banks	59,440,670 50,111,24	5 59,861,462	2 50,90
Loans Others	(19,422,139) (2,274,967) 2,681,316	(15,927,985) (1,850,478)	(21,191,957) (2,502,010)	(17,706,947) (2,077,815)	ii. Loans iii. Other financial assets					a. Committed i. Rupiah	71,833 38,62	0 71,833	3 3
ngible assets umulated amortisation for intangible assets -/-	(1,652,018)	2,565,198 (1,472,270) 13,716,579	3,430,910 (1,785,601)	3,219,982 (1,575,399)	d. Gain from spot and derivative transaction (realised) e. Dividend	161,839 752,534	141,970 561,119	184,597 605	161,703	ii. Foreign currencies	-		
nises and equipment imulated depreciation for premises and equipment -/-	14,356,614 (6,194,142)	13,716,579 (5,514,581)	16,222,616 (7,415,311)	15,487,052 (6,558,196)	f. Gain from investment in shares with equity method g. Comissions/provisions/fees and administrative	7,009,260	5,939,985	7,597,656	- 6,627,524	b. Uncommitted i. Rupiah	2,000 10,00	0 2,000	0 .
earning assets bandoned properties	150,039	150,039	150,272	150,272	h. Recovery on allowance for impairment i. Other income	2,712	9,031 2,289,763	51,843 4,084,266	10,582 2,806,353	ii. Foreign currencies 3. Outstanding irrevocable letters of credit	•		
Repossessed assets Suspense account	19,815 704,522	19,815 480,606	33,537 704,522	33,537 480,606	2. Other Operating Expenses	23,941,217	17,700,330	29,411,981	22,220,921	a. Foreign Ľ/C	10,176,511 12,255,30		
Operational activities conducted in Indonesia	(16,971,114)	(12,382,956)	(16,971,114)	(12,382,956)	a. Decrease in fair value of financial assets i. Securities	-	-	194,679	-	b. Local L/C 4. Outstanding sales position on spot and derivative	3,754,262 2,852,72 1,741,061 174,64		
Operational activities conducted outside Indonesia vance for impairment on non financial assets -/-	17,093,241 (255,160)	12,484,994 (249,240)	17,093,241 (268,222)	12,484,994 (262,302)	ii. Loans iii. Spot and derivative	-	-	-	-	5. Others			4
e Financing rred tax assets	3.637.243	3.803.325	672,546 3,986,089	783,737 4,189,120	iv. Other financial assets b. Increase in fair value of financial liabilities	-	-	-	-	III. CONTINGENT RECEIVABLES 1. Guarantees received			
er assets TAL ASSETS	25,178,652 810,249,315	23,085,124 757,039,212	30,877,218 905,759,300	28,764,941 855,039,673	c. Losses from sale of financial assets i. Securities	-	-	-	-	a. Rupiah	687,032 453,42		
BILITIES AND EQUITY	610,249,515	757,039,212	905,759,500	000,009,070	ii. Loans iii. Other financial assets	-	-	-	-	b. Foreign currencies 2. Unrecognized interest income	20,957,866 18,305,89	3 20,960,993	3 18,30
BILITIES nand deposits **)	162,666,893	123,042,656	168,386,966	128,067,091	d. Losses from spot and derivative transaction (realised) e. Impairment for financial assets	-	-	-	-	a. Interest loan b. Others interest	7,806,424 7,615,23 51,949 51,94		
ngs deposits **) e deposits **)	223,986,175 207,595,059	229,454,611 223,828,534	247,520,794 238,687,635	252,444,999 255,870,003	i. Securities ii. Loans	- 7,436,048	2,836,117	5,549 8,136,703	- 3,408,803	3. Others	32,729 32,72	9 32,729	
d from Bank Indonesia		-	-		iii. Sharia financing iv. Other financial assets	- 149,072	- 133,562	- 341,660	- 301,450	IV. CONTINGENT PAYABLES			1
d from other banks **) t and derivative liabilities	39,223,352 1,372,717	17,690,236 160,038	39,640,052 1,372,717	17,772,200 160,038	f. Losses related to operational risk g. Losses from investment in shares under equity method	(2,051)	7,576	(2,051)	7,576	1. Guarantees issued a. Rupiah	32,425,283 28,458,30	7 32,548,659	9 28.56
initial conversion admittes in admittes in a second s	3,197,103 26,746,538	6,112,589 13,114,059	3,197,103	6,112,589	h. Comissions/provisions/fees and administrative i. Impairment on non financial assets	580,934 18,016	519,825 48,926	580,934 60,489	519,825 43,171	 b. Foreign currencies 	51,430,434 44,501,00	7 51,688,217	7 44,53
urities issued	20,740,538 564 20,543,252	564	1,725,536	1,924,934	j. Salaries and employee benefits k. Promotion expenses	6,955,737 543,311	6,165,872 561,177	8,698,277 645,234	7,772,007 658,251	2. Others	401,915 377,19	5 401,915	5 37
nd borrowings rgin deposits received	1,607,381	25,129,019 1,849,027	23,923,819 1,607,381	27,975,628 1,849,027	I. Other expenses Other Operating Income (Expenses)	543,311 8,260,150 (11,039,422)	561,177 7,427,275 (7,568,579)	645,234 10,750,507 (16,008,885)	9,509,838 (11,318,031)	STATEMENTS OF CASH FLOW	NS		
or office liabilities Operational activities conducted in Indonesia	-	-	-	-	PROFIT (LOSS) FROM OPERATIONS	17,647,162	17,462,731	18,884,276	18,971,384	For the Periods Ended 30 September 2015 a		(In Millio	ons of F
Operational activities conducted outside Indonesia	-	-	-	-	NON OPERATING INCOME AND EXPENSES Gain (Losses) from sale of premises and equipment	88	3,367	101	3,427	DECODIDEION		CONS	OLIDAT
bility to Unit Link Holders	17,909,754	19,326,331	14,776,236 25,037,524	17,343,799 27,560,744	Gain (Losses) from foreign currencies translation Other non operating income (expenses)	15,224	- 11,654	7,032	- 16,971	DESCRIPTION		30 September 2015	5 30 Septe
estment fund - profit sharing FAL LIABILITIES	704,848,788	659,707,664	792,622,301	- 750,195,111	PROFIT (LOSS) FROM NON OPERATING PROFIT (LOSS) CURRENT PERIOD BEFORE TAX	15,312 17,662,474	15,021 17,477,752	7,133 18,891,409	20,398				
UITY					Income tax expenses				18,991,782	CASH FLOWS FROM OPERATING ACTIVITIES Receipts from interest income and sharia income		50.366.610	10 43.3
ire capital Authorised capital	16,000,000	16,000,000	16,000,000	16,000,000	a. Estimated current tax b. Deffered tax income (expenses)	(2,693,725) (519,860)	(2,566,015) (898,474)	(3,152,813) (578,613)	(3,050,661) (902,401)	Receipts from interest income and shara income Receipts from fees, commissions and premium - net		10,012,566	
Jnpaid-in capital-/- Treasury stock -/-	(4,333,333)	(4,333,333)	(4,333,333)	(4,333,333)	PROFIT (LOSS) AFTER INCOME TAX - NET OTHER COMPREHENSIVE INCOME	14,448,889	4,013,263	15,159,983	15,038,720	Payments of interest expense and sharia expenses		(20,216,477	
litional Paid-in Capital Agio	17,476,308	17,476,308	17,316,192	17,316,192	1. Unreclassified accounts to profit (loss)					Receipts from the sale of Government Bonds - Fair value Acquisition of Government Bonds - Fair value through pro		31,697,647 (32,508,290	
Disagio -/- Donated capital	-	-	-	-	a. Premises and equipment revaluation increment b. Gain (losses) from actuarial benefit program	(6,800)	-	(11,906)	-	Foreign exchange gains/ (losses) - net		4,607,791	91 4
unds for paid-up capital Uthers	-	-	-	-	c. Other comprehensive income from entity associations d. Others		-		-	Other operating income - others Other operating expenses - others		2,231,169	
er comprehensive income (losses) Adjustment arising from translation of financial statement	152,489	98,192	369,290	203,625	e. Income tax related to unreclassified accounts to profit (loss) 2. Reclassified accounts to profit (loss)	-	-	-	-	Salaries and employee benefits		(8,995,493	
Gain (Losses) from changes of financial assets on available for sale	(2,512,301)	(699,084)	(2,456,694)	(600,479)	a. Adjustment arising from translation of financial statement b. Gain (Losses) from changes of financial assets on available for sale	54,297 (1,813,215)	(10,403) 789,860	165,665 (1,856,215)	(9,210) 803,570	General and administrative expenses		(7,993,175	
Premises and equipment revaluation increment			-	-	c. Effective cash flow hedges d. Others	-	-	-	-	Non operating income - net Payment of corporate income tax		7,133 (4,168,193	
Other comprehensive income from entity associations Gain (Losses) from actuarial benefit program	(6,800)	-	(11,906)	-	e. Income tax related to reclassified accounts to profit (loss) Other comprehensive income current period after income tax - net	353,776 (1,411,942)	(157,972) 621,485	363,057 (1,339,399)	(160,714) 633,646	Cash Flow From Operating Activities Before Changes in	Operating Assets and Liabiliti		
ncome tax related to other comprehensive income	493,595 (22,967)	139,817 (22,967)	499,303 (107,115)	137,095 (107,964)	TOTAL OTHER COMPREHENSIVE INCOME CURRENT PERIOD Income atributtable to :	13,036,947	14,634,748	13,820,584	15,672,366	Decrease/(increase) in operating assets: Placements with Bank Indonesia and other banks		(701.125	25) 3
erence arising from quasi reorganisation erence arising from restructuring value of transaction of entities under	-	-	-	-	Parent Company Non controlling interest	14,448,889	14,013,263	14,582,523 577,460	14,453,515 585,205	Marketable securities - Fair value through profit or loss		7,832,505	
nmon control er equity		-	-	-	TOTAL INCOME CURRENT PERIOD Total other comprehensive income atributtable to :	14,448,889	14,013,263	15,159,983	15,038,720	Other receivables - trade transactions		(765,662	
serve General reserve	2,333,333	2,333,333	2,333,333	2,333,333	Parent Company Non controlling interest	(1,411,942)	621,485	(1,339,399)	633,646	Securities purchased under resale agreements		(34,925,330	
Appropriated reserve ained Earning	7,022,115	4,399,179	7,022,115	4,399,179	TOTAL OTHER COMPREHENSIVE INCOME CURRENT PERIOD Total comprehensive income atributtable to :	(1,411,942)	621,485	(1,339,399)	633,646	Consumer financing receivable		(1,349,336	
Previous years *) Current year	54,349,199 14,448,889	42,511,775 19,428,328	59,719,329 14,582,523	47,438,360 19,871,873	Parent Company	13,036,947	14,634,748	13,243,124	15,087,161	Net investment in lease financing Prepaid taxes		104,002 (292,153	
TAL EQUITY ATTRIBUTABLE TO OWNER	105,400,527	97,331,548	110,933,037	102,657,881 2,186,681	Non controlling interest TOTAL COMPREHENSIVE INCOME CURRENT PERIOD	13,036,947	14,634,748	577,460 13,820,584	585,205 15,672,366	Prepaid expense		(850,988	
a controlling interest FAL EQUITY	105,400,527	97,331,548	2,203,962 113,136,999	104,844,562	TRANSFER INCOME (LOSSES) TO HEAD OFFICE DIVIDEND		-	-	-	Other assets Proceeds from collection of financial assets already writte	on , off	341,813	
TAL LIABILITIES AND EQUITY mulated losses of Rp162,874,901 million has been eliminated against additional	810,249,315 paid-in capital/agio through	757,039,212 oh quasi-reorganisatio	905,759,300	855,039,673	EARNING PER SHARE	-	-	624.97	619.44	Proceeds from collection of financial assets already writte Increase/(decrease) in operating liabilities and tempor		1,879,849	19 1,
ling Securities owned by Subsidiary which classified "At Cost", accordance with	SFAS 110 "Accounting for	or Sukuk", which was	effective since 1 Jar	nuary 2012.						Conventional Banking			
MENTS OF ASSETS' QUALITY AND OTHER INFO					STATEMENTS	OF CALCULA	ATION OF FI	NANCIAL R	ATIOS	Demand deposits Saving deposits		41,448,084 (5,588,361	
September 2015 and 2014					(In Millions of Rupiah) As at 30 September 2	2015 and 2014			(In %)	Time deposits		5,605,148	44,9
	30 September	2015	BANK		30 September 2014 No.	RATIOS			BANK	Inter-bank call money Obligation due immediately		(360,750 308,963	
DESCRIPTION Current Special Mention	I Sub Dou	ubtful Loss	Total	Current Spe		KAHOS		30 Septem	nber 2015 30 September 2014	Liability to unit - linked policyholders		(2,567,563	63) 4,28
	n Standard			Men	ion Standard PERFORMANCE RAT	108				Other taxes payable		(415,423	
					I PERFORMANCE RAI							110.002	520

	30 September 2015 and 2014										(In Millions of	Rupiah)	As at 30 September 2015 and 2014		(In %)	Time deposits		5,605,148	44,987,920
		_					BAN	IK					DATION	BAN	IK				
	DESCRIPTION	0	0			1	Total	0				-1-1	NO. RAHOS	30 September 2015	30 September 2014				368,192 4,286,536
		Current	Mention	Standard	Doubtiui	LOSS	Total	Current	Mention Standard	Doubtrui	Loss	otai					unoymoutra		
	RELATED PARTIES																		5,207,331
	a. Rupiah		•	-	•	-	22	22		-	-	22	Capital Adequacy Ratio (CAR) Non performing parallel assets and non performing non earning assets	17.81%	16.47%				
	Spot and derivative receivables	1,752,855			•		1,752,855	1,660,321		-	- 1,6	560,321	to total earning assets and non earning assets	1.53%	1.20%				(2,259
	a. Rupiah b. Foreign currencies	- 1		-	-	-	- 1	-			-	-		1.91%	1.44%				
	Securities a. Rupiah			-	-	-				-	- 3		5. Gross NPL	2.41%	1.68%				27,124,234
	Securities sold with agreement to repurchase (Repo)	19,493	•	-	-	-	19,493	8,759		-	-	8,759		0.74%	0.46%			40,120,401	21,124,204
	. Rupiah . Foreign currencies		•	-	:	:	•	:	: :	:	-	:	8. Return on Equity (ROE)	22.49%	25.15%			(40 705 545)	(2.206.040
	Securities purchased with agreement to resell (Reverse Repo	D)											9. Net Interest Margin (NIM)						
	. Foreign currencies	3 407 285	•		:	-	3 407 295	2 265 170	: :	:	- 21	-	11. Loan to Deposit Ratio (LDR)	84.27%	84.34%				(3,011,00
	oans					-		2,203,170		-	- 2,4	205,170							(1,086,64
		1,792				-	1,792				-							(.,)	(82,324
	ii. Foreign currencies D. Non UMKM	12,482,639	849		:	- 1	12,483,488	10,792,285	831 -		- 10,7	-	i. Related parties						
	i. Rupiah ii. Foreign currencies	2,887,221 9,595,418	849			-	2,888,070 9,595,418	3,514,562 7,277,723			- 3,5	515,393		0.00%	0.00%		•	(30,130,000)	(1,201,12
	. Restructured loans		-	-	:	-			: :		-	-	i. Related parties	0.00%	0.00%				
	ii. Foreign currencies	- 9.997	- 285	:	:	:	-	- 14 861	: :	:	:	-			0.00%	1			
	nvestments in shares	4,235,629		591,227		25,191	4,852,047		: :	414,227	111,469 4,1	170,147		8.00%	8 10%				
	ther Receivable - Trade Transaction	9,406				-	9,406	-		-		-	b. Reserve requirement Foreign currencies	8.10%			0	((723,33
	. Rupiah	1,057,394	414		-	-	1,057,808		681 -	-	(511,921		0.47%	1.07%				
		6,207,209				-	6,207,209	6,184,609			- 6,1	- 184,609	STATEMENTS OF SPOT AND DEPIVATIVE TRAN	NEACTIO	NS				
																	her floren einen er theitige		
		-												(or reapian)		· ·		
	Rupiah Foreign currencies	11,211,095 55.634.636						20,734,066 40,187,109			- 20,7 49,587 40,2	734,066				NET INCREASE IN CA	SH AND CASH EQUIVALENTS	1,636,905	12,160,78
	oot and derivative receivables												No. TRANSACTION Notional Amount Type	Derivative Receiva	oles & Payables	EFFECT OF EXCHANG	E RATE CHANGES ON CASH AND CASH EQUIVALENT	3,157,836	811,06
	Foreign currencies		-							-				Receivables	Payables	CASH AND CASH FOL	IVALENTS AT BEGINNING OF YEAR		121,023,15
	Rupiah	84,896,535	-			87,000 8	84,983,535	80,783,541		-	86,912 80,8	370,453							
	-oreign currencies curities sold with agreement to repurchase (Repo)			•	•			16,888,746		-			1. Spot 6,035,899 5,379,413 656,486		7,576			143,599,124	133,995,0
	Rupiah	3,532,318	-	-	-	- :	3,532,318	2,851,477	: :	-	- 2,8	51,477	2. Forward 13,624,279 - 13,624,279		602,515		varoni ai citu ui year consist ui .	19,062,409	15,727,49
	verse Repo)																s with Bank Indonesia		47,540,36
	Rupiah	222,475	•			-	222,475	1,463,810	: :	:	- 1,4	63,810		-	-				9,427,74
	ceptances receivables	23,111,987	129,153	8,113		- 2	23,249,253	7,651,497	453,913 -		- 8,1	105,410		73 559	723.366	Placements with	Bank Indonesia and other banks		59,557,00
	Micro, small and medium loans (UMKM)	63,372,256	5,892,645	543,038	808,300	2,097,368 7	72,713,607	61,864,962	5,292,406 267,413	445,637	1,958,688 69,8	329,106		-	-	Certificate of Ba	nk Indonesia	138,092	1,742,40
	i. Foreign currencies	313,393	5.088	-	-		318,481	311,888	10 503	-	- 1	322,481						143,599,124	133,995,00
	. Rupiah	327.560.866		1 020 932	2,319,490			290,748,579 1	4,667,369 1,057,121 2,482,015 316,717	317,154 317,154				-	•				
	Restructured loans	63,182,688 12,972,899	3,092,941 8,801,703	1,458,624 1,713,565	6,457 1,838,050	865,501 6 1,114,213 2		60,851,271 5,144,437	2,185,354 740,404 3,262,257 499,798	17,650	1,233,238 10,1	157,380	a. Written	-					
	. Rupiah	4,971,182 8,001,717	6,339,707	466.875	1,838,050	854,019 1		2,064,693 3.079,744	1,561,253 25,398 1,701,004 474,400	17,650	877,927 4,5	610,459		-	-				(774.00
	Property loans	34,590,084	3,485,564	123,947	113,036	376,595 3		24,619,931	3,642,649 95,417	87,285	348,587 28,	793,869		2.898	39.260				
	mporary investment	-	-	-		146	146	-	610.422	339		339		-			17	,	
	ommitments and contingencies				40.000					4.005			C. Others	-	-				
	a. Ruplan b. Foreign currencies		593,325	3,854	12,208	45 7	72,690,343	60,411,447		1,625	200,636 60,9	44,401		109,491	1,372,717			tation of State	ment of Ca
	Repossessed assets	· ·		•	-	19,815	19,815			-	19,815	19,815							
		- <u> </u>											ALLOWANCES FOR IMPAIRMENT					(In Million	o of Dunie
	To Bank Indonesia											-	As at 30 September 2015 and 2014					(In Million	is of Rupia
							· ·					-		30 Sep		tined Alleurence for		and Allenner	(
	o earning assets otal required allowance for possible losses on earning asse	ets				2	16.260.820				13,4	42,423	No. DESCRIPTION Allowance for I	mpairment	Possible L	losses on Earning Asset	Allowance for Impairment Possible	Losses on Ear	ning Assets
	Percentage of UMKM loans to total loans						14.46% 6.01%					6.79%	Individual	Collective	Gener	al Spesific	Individual Collective Gene	ral	Spesific
	ercentage of UMKM debtors to total debtors						50.56% 47.64%					49.56% 46.37%		36,38			40 38,588 49,586 2		49,58
	thers						9.253.468				9.7	788.352		14,06			0 123,000 5,325 1		86,912
	Mudharabah Mugawadah financing												 Securities sold with agreement to repurchase (Repo) 		-	-	• • • •	-	
	. Recovery of write off on earning assets						1,951,481				1,8	382,705		95.21			75 75.988 73.445	99.166	22,69
			ADEOU				D A NUZ	e)					7. Loans 11,861,475	7,560,66	4 4,6	66,002 9,211,9	06 8,753,783 6,581,253 4,2	242,571	7,115,02
		JF CAPITAL	ADEQU	JACY RA	IIO COM	MERCIAL	. BANK)			In Millions of D	(minte)			-			50	318,583
	September 2015 and 2014		_									ipiah)	10. Other Receivable - Trade Transaction 1,813,227			21,874 1,207,6	39 1,499,716 28,797		1,023,42
		COMPONENTS	OF CAPITAL									ATED	11. Commitments and contingencies 206,526	19,04	0 9	71,218 57,8	99 191,603 38,400 7	782,977	304,99
	ore Capital (Tier 1)												SHAREHOLDER			MA	NAGEMENT OF THE BANK		
	Core Capital (Common Equity Tier 1)							88,699,2	278 97,082,585	76,812	018 82,27	5,762	Ultimate Shareholder	Board of C	ommissioners		Board of Directors		
	1.2 Disclosed Reserves							86,497,0	92,105,706		-	-	Republic of Indonesia : 60.00%	- President	Commissioner) : - ssioner : Imam Aprivant			
	1.2.1 Agio/Disagio 1.2.2 Donated capital								308 17,316,192		-			- Independ	ent Commission	ner : Abdul Aziz	- Director : :	Sentot A. Senta	ausa
	1.2.3 General reserves							2,333,3	2,333,333		-	-	Non opiniare onarchiolaer unough non capital market (2 5%) : Nil	- Commiss	ioner	: Askolani		Jgi Prastomiyo Pahala N. Man	ino surv
	1.2.4 Provious years profit/loss)							54,349,1 14,448,8	389 14,582,523			1		- Commiss	ioner	: Suwhono	- Director : I	Royke Tumilaai	
	1.2.4 Previous years profit/(loss) 1.2.5 Current year profit/(loss)							152,4	369,290					 Independ Independ 	ent Commission ent Commission	ier : Goei Siauw H ier : Bangun Sarwi	o Kusmuljono - Director : "	nery Gunardi	
1.2.10 Obsc comparison (2.040,709) (1.057,979) (1.057	1.2.4 Previous years profit/(loss) 1.2.5 Current year profit/(loss) 1.2.6 Differences arising from translation of fina 1.2.7 Funds for paid-up capital	ancial statement														5	- Director		
11 Difference in the state description of the stat	1.2.4 Previous years profit/(loss) 1.2.5 Current year profit/(loss) 1.2.6 Differences arising from translation of fina 1.2.7 Funds for paid-up capital 1.2.8 Warrant issued								-		-						- Director	Ahmad Siddik E	Badruddin
 Address de intrajactiones de la factoria de la factor	12.4 Previous years profit/(loss) 12.5 Current year profit/(loss) 12.6 Differences arising from translation of fina 12.7 Funds for paid-up capital 12.8 Warrant issued 12.9 Stock option issued for stock-based comp 12.10 Other comprehensive income							(2,018,7	706) (1,957,391)	1	-						- Director : I	Ahmad Siddik E Kartini Sally	
12 Decidencian (1,6) 2,520 (1,7) 2,521 <td< td=""><td>1.2.4 Previous years profit/(loss) 1.2.5 Current year profit/(loss) 1.2.6 Differences arising from translation of fine 1.2.7 Funds for paid-up capital 1.2.8 Warrant issued 1.2.1 Surplus of thread assets revaluation 1.2.1 Surplus of fixed assets revaluation 1.2.12 Difference in allowance for possible losse</td><td>pensation program</td><td>impairment on</td><td>earning assets</td><td></td><td></td><td></td><td></td><td>•</td><td></td><td>• • • •</td><td></td><td>*) Tenure Mr. Darmin Nasution as Commissioner ends in connection with his annointment a</td><td>as Coordinating Mi</td><td>hister for the Econo</td><td>omy on August 12, 2015 and I</td><td>Director : I Director : I Director : I</td><td>Ahmad Siddik E Kartini Sally Kartika Wirjoatr</td><td>modjo ***)</td></td<>	1.2.4 Previous years profit/(loss) 1.2.5 Current year profit/(loss) 1.2.6 Differences arising from translation of fine 1.2.7 Funds for paid-up capital 1.2.8 Warrant issued 1.2.1 Surplus of thread assets revaluation 1.2.1 Surplus of fixed assets revaluation 1.2.12 Difference in allowance for possible losse	pensation program	impairment on	earning assets					•		• • • •		*) Tenure Mr. Darmin Nasution as Commissioner ends in connection with his annointment a	as Coordinating Mi	hister for the Econo	omy on August 12, 2015 and I	Director : I Director : I Director : I	Ahmad Siddik E Kartini Sally Kartika Wirjoatr	modjo ***)
14.2 Concurst 11.00000000000000000000000000000000000	1.2.4 Previous years profit/(loss) 1.2.5 Current year profit/(loss) 1.2.6 Differences arising from translation of fine 1.2.7 Funds for paid-up capital 1.2.8 Warrant issued 1.2.9 Societ option issued for stack-based comp 1.2.10 Surplus of fixed assets revaluation 1.2.12 Difference in allowance for possible losse	pensation program	impairment on be calculated	earning assets					•		• • • •	-	*) Tenure Mr. Darmin Nasution as Commissioner ends in connection with his appointment a *** Has been approved by Otoritas Jasa Keuangan upon Fit & Proper Test, **** Has obtained approval by Otoritas Jasa Keuangan on Fit & Promer Test and his anoninm	is Coordinating Mi	nister for the Econo	omy on August 12, 2015 and I Decree of the President of the	Director : I Director : I Director : I	Ahmad Siddik E Kartini Sally Kartika Wirjoatr	modjo ***)
14.9 Constraint of the acon be advaluance (1,002,20) (1,11/2/12) (1,002,20)	12.4 Previous years profit/(loss) 12.5 Current year profit/(loss) 12.6 Differences ansing from translation of fina 12.6 Warran Issued 12.9 Nock option issued for stock-based com 12.10 Other comprehensive income 12.11 Surplus of fixed assets revaluation 12.12 Allowance for possible losse 12.13 Allowance for impairment on non earning 12.10 Otherance in anounts from fail 13. Non Conclusion Interest at amounts from fail	pensation program	impairment on be calculated ssets in trading	earning assets g book				(244,5	(257,570) 873 661	 	- - - - - -	· · ·	**) Has been approved by Otoritas Jasa Keuangan upon Fit & Proper Test. ***) Has obtained approval by Otoritas Jasa Keuangan on Fit & Proper Test and his appointm	nent was effected b	nister for the Econo vy the issuance of [omy on August 12, 2015 and I Decree of the President of the	Director : I Director : I Director : I	Ahmad Siddik E Kartini Sally Kartika Wirjoatr	modjo ***)
1.4.1 Investments in starse (4.797.852) (2.495.034) - - 1.4.2 Control decided on interve studed in starse stude in starstarse stude in starse stude in starse stude in starse	1.2.4 Previous years profit/(loss) 1.2.5 Current year profit/(loss) 1.2.6 Differences arising from translation of fina 2.7 Funks for paid up capital 2.9 Stock option issued for stock-based comp 1.2.0 Other comprehensive income 1.2.11 Surplus of fixed assets revaluation 1.2.12 Difference in allowance for possible losse 1.2.13 Allowance for impairment on non earing 1.4.10 Difference in allowance for monitor final 1.4.10 Difference in allowance for monitor final 1.4.10 Deffered tax calculated	pensation program	impairment on be calculated issets in trading	earning assets g book				(244,5	. (257,570) . 873,661 . 93) (7,563,449) . (3,828,853)		- - - - - - - - -		*** Has been approved by Otoritas Jasa Keuangan upon Fit & Proper Test. *** Has obtained approval by Otoritas Jasa Keuangan on Fit & Proper Test and his appointm of Commissioners accredited to the dismissal of Chief Executive of the Lembaga Penjami	nent was effected b	nister for the Econo y the issuance of I	omy on August 12, 2015 and I Decree of the President of the	Director : I Director : I Director : I	Ahmad Siddik E Kartini Sally Kartika Wirjoatr	modjo ***
1.4.6 Securification sequence 1.4.6 Securification sequence 1.4.0 Control static for sequence Control static for sequence 1.4.0 Control static for sequence Control static for sequence Control static for sequence 1.4.0 Control static for sequence Contro sequence Control static fo	1.2.4 Previous years profit/(loss) 1.2.5 Current year profit/(loss) 1.2.6 Differences arising from translation of fine 1.2.7 Funds for paid-up capital 1.2.8 Warrant issued 1.2.9 Stock option issued for stock-based comp 2.10 Other comprehensive income 1.2.11 Surplus of fixed assets revaluation 2.12 Difference in allowance for possible losse 2.13 Allowance for impairment on non earning 1.3 More Controlling Insertent 1.4 Dedirection 1.4.1 Definered 1.4 Dedirection	pensation program	impairment on be calculated ssets in trading	earning assets g book				(244,5 (9,464, 5 (3,637,2 (1,029,2	508) (257,570) - 873,661 (7,563,449) (43) (3,828,853) - (117,741) - (117,421) - (117,421)			- - - - - - - - - - - - -	") Has been approved by Otoritas Jasa Keuangan upon Fit & Proper Test. Has obtained approval by Otoritas Jasa Keuangan on Fit & Proper Test and his appointm of Commissioners accredited to the dismissal of Chief Executive of the Lembaga Penjami Notes : 1. Presentation of the above published Financial Statement as at and for nine months v	ent was effected b in Simpanan. ended 30 Septen	y the issuance of I ober 2015 and 20	Decree of the President of the	Director : 1 Director : 1 Director : 1 as not been appointed President Commissioner of the Substitute (Republic of Indonesia Number 124 / M Year 2015 dated August 10 nsolidated Financial Statement of PT Bank Mandiri (Persero)	Ahmad Siddik E Kartini Sally Kartika Wirjoatr vacant). 0, 2015 on Membe Tbk. and Subsid	modjo *** ers of the B iaries (una
1.4.8. Instrument ATI and Tier 2 uo dince fault investment.	1.2.4 Previous years profit/(loss) 1.2.5 Current year profit/(loss) 1.2.6 Differences arising from translation of fina 2.6 Differences arising from translation of fina 2.9 Work option issued for stock-based comp 2.10 Other comprehensive income 2.11 Surplus of treed assets revaluation 2.12 Difference in aldowance for possible base 2.12 Difference in adjustment amounts from fail 3. Non Controlling Interest 4.1 Defered tax calculated 1.4.1 Defered tax calculated 1.4.2 Goodvill 1.4.2 Goodvill 1.4.1 Difference in adjustment	pensation program es and allowance for a assets which shall I ir value of financial a	impairment on be calculated ssets in trading	earning assets g book				(244,5 (9,464, 5 (3,637,2 (1,029,2	508) (257,570) - 873,661 (7,563,449) (43) (3,828,853) - (117,741) - (117,421) - (117,421)		• • • • • • • • • • • • • • • •	- - - - - - - - - - - - - - - - - - -	") Has been approved by Otoritas Jasa Keuangan upon Fit & Proper Test. "Has obtained approval by Otoritas Jasa Keuangan on Fit & Proper Test and his appointm of Commissioners accredited to the dismissal of Chief Executive of the Lembaga Penjam Notes : 1. Presentation of the above published Financial Statement as at and for nine months s and Consolidated Financial Statement as at and for the years ended 31 December	ent was effected b in Simpanan. ended 30 Septen 2014 are derive	ty the issuance of I ober 2015 and 20 d from the Conso	Decree of the President of the 14 are derived form the Co lidated Financial Statemen	Director : 1 Director : 1 Director : 1 Director : 1 Republic of Indonesia Number 124 / M Year 2015 dated August 10 resolidated Financial Statement of PT Bank Mandiri (Persero) tof PT Bank Mandiri (Persero) Tbk and subsidiaries which w	Ahmad Siddik E Kartini Sally Kartika Wirjoatr vacant).), 2015 on Membe Disk. and Subsid rere audited by I	modjo ***) ers of the B iaries (una
Additional Ter 1 -	12.4 Previous years profit/(loss) 12.5 Current year profit/(loss) 12.6 Differences ansing from translation of fina 12.6 Warran tissued 12.9 Notck option issued for stock-based com 12.10 Other comprehensive income 12.11 Surplus of fixed assets revaluation 12.12 Nor controlling interest 13. Non Controlling Interest 13. Non Controlling Interest 14.1 Deffered tax calculated 14.2 Coodwill 14.3 Shortage of capital on insurance subsidia 14.6 Securitation exposure	pensation program es and allowance for a assets which shall I ir value of financial a	impairment on be calculated ssets in trading	earning assets g book				(244,5 (9,464, 5 (3,637,2 (1,029,2	508) (257,570) - 873,661 (7,563,449) (43) (3,828,853) - (117,741) - (117,421) - (117,421)			- - - - - - - - - - - - - - - - - - -	 Has been approved by Otoritas Jaas Keuangan upon Fit & Proper Test. Has obteinad approvad by Otoritas Jaak Keuangan on Fit & Proper Test and his appointm of Commissioners accredited to the dismassi of Chief Executive of the Lembagy Region Rotes : Presentation of the above plushed Financial Statement as at and for nine months and Consolidated Financial Statement as at Statement as at and Statement Firm KAP Tanudredja, Wibisana & Rekan – a member Firm KAP Tanudredja, Wibisana & Rekan – a member Firm OPAC Global Netw The above Published Financial Statement as represented to comply with Ofortas J. 	ended 30 Septen 2014 are derive ork with partner asa Keuangan R	y the issuance of I ober 2015 and 20 d from the Conso in charge Drs.Ha equiation No. 6/P	Decree of the President of the 14 are derived form the Co blidated Financial Statemen aryanto Sahari,CPA whose OJK.03/2015 dated 31 Mai	Director : 1 Solution - 1 S	Ahmad Siddik E Kartini Sally Kartika Wirjoatr vacant).), 2015 on Membe Tbk. and Subsid rere audited by I nion. tements of the E	modjo ***) ers of the Be iaries (una Public Acco Bank and C
22 Age/doT/Bag/0	12.4 Previous years profit/(loss) 12.5 Current year profit/(loss) 12.6 Differences ansing from translation of fine 12.7 Funds for paid-up capital 12.9 Stock option issued for stock-based comp 12.10 Other comprehensive income 12.11 Surplus of fixed assets revaluation 12.12 Other comprehensive income 12.13 Allowance for inpairment on non earning 12.14 Otherence in allowance for possible losse 12.13 Allowance for inpairment amounts from fail 14.10 Other one and the provided and the pro- 14.10 Defined tax calculated 14.2 Goodwill 14.3 Other intangible assets 14.4 Investments in shares 14.6 Securitisation exposure 14.6 Securitisation exposure 14.8 Securitisation exposure 14.8 Securitisation exposure 14.9 Securitisation exposure 14.10 Definition of the provided and the provided a	pensation program es and allowance for a assets which shall I ir value of financial a aries	impairment on be calculated issets in trading	earning assets g book				(244,5 (9,464, 5 (3,637,2 (1,029,2	508) (257,570) - 873,661 (7,563,449) (43) (3,828,853) - (117,741) - (117,421) - (117,421)		- - - - - - - - - - - - - - - - -	- - - - - - - - - - - - - - - - - - -	***) Has been approved by Otoritas Jaas Keuangan upon Fit & Proper Test. Has obtentia deproved by Otoritas Jaas Keuangan upon Fit & Proper Test and his appointm of Commissioners accredited to the dismission of Fit e Proper Test and his appointm Notes : 1. end Consolidated Financial Statement as at and for the years anded 31 Decomber Firm KAP Tanudiredgi, Wibisana & Rekan – a member Firm of Puc Global Netw J. The above Published Financial Statement as at and for the years anded 31 Decomber Firm KAP Tanudiredgi, Wibisana & Rekan – a member Firm of Puc Global Netw J. The above Published Financial Statement as a control for a first point of the statement of the statement as a statement as	ent was effected to in Simpanan. 2014 are derive vork with partner asa Keuangan R rding Transparen K. No. Kep-346/B	y the issuance of I ber 2015 and 20 d from the Consc in charge Drs.Ha egulation No. 6/P cy and Published L/2011 dated 5 J	Decree of the President of the 14 are derived form the Co lidated Financial Statemen ryanto Sahari, CPA whose OJK.03/2015 dated 31 Mai Financial Statements of C u/y 2011 regarding Submis	Director I Director Dir	Ahmad Siddik E Kartini Sally Kartika Wirjoatr vacant).), 2015 on Membe Tbk. and Subsid rere audited by I nion. tements of the E I Market and Fin mpanies.	modjo ***) ers of the Bo iaries (unau Public Acco Bank and C nancial Inst
pplemental Capital (Ter 2) 14,30,844 14,945,464 6,526,558 8,117,007 Capital Instrument in the form of Stock or others which comply with regulations 1,079,099 <td< td=""><td>12.4 Previous years profit/(loss) 12.5 Current year profit/(loss) 12.6 Differences arising from translation of fine 12.7 Funds for paid-up capital 12.9 Stock option issued for stock-based comp 12.10 Other comprehensive income 12.11 Surplus of fixed assets revaluation 12.12 Otherence in adjustment amounts from fail 13.00 Controlling Interest 14.1 Deferred tax calculated 14.2 Coodwill 14.1 Deferred tax calculated 14.3 Other intangible assets 14.4 Investments in shares 14.5 Securitisation exposure 14.5 Securitisation exposure 14.6 Securitisation exposure 14.8 Securitisation exposure 14.8 Investments in shares 14.4 Securitisation exposure 14.5 Securitisation exposure 14.6 Securitisation exposure 14.8 Investment of Tar and Time 2 to other bank in 14.8 Investment of Tar and Time 2 to other bank in 14.8 Investment of Tar and Time 2 to other bank in 14.8 Investment of Tar and Time 2 to other bank in</td><td>pensation program es and allowance for a assets which shall I ir value of financial a aries</td><td>impairment on be calculated issets in trading</td><td>earning assets g book</td><td></td><td></td><td></td><td>(244,5 (9,464,5 (3,637,2 (1,029,2</td><td>508) (257,570) - 873,661 (7,563,449) (43) (3,828,853) - (117,741) - (117,421) - (117,421)</td><td></td><td></td><td>* * * * * * * * * * *</td><td>***) Has been approved by Otortas Jasa Keuangan upon Fit & Proper Test. Has obtained approval by Otortas Jasa Keuangan on Fit & Proper Test and his appointm of Commissioners accredited to the dismissal of Chief Executive of the Lembaga Penjami Notes : 1. Presentation of the above published Financial Statement as at and for nine months is and Consolidated Financial Statement as at and for the years ended 31 December Firm KAP Tanuferdig, Whitemaa & Rekan – a member Firm of PAC Global Network 2. The above Published Financial Statements are presented to comply with Otortas Jas Letter of Otorias Jasa Keuangan No.11K5C2UK02015 dated Trapit Zopit Zage Supervisory Agency (Bapepam-LK) No.X.K.2. Decision of Chairman of Bapepam-L Financial Information and Statement of Cash Proxis included in the published financial Letter of Otorias Jasa Keuangan No.11K5C2UK02015 dated Then 2016 Date Financial Information and Statement of Cash Proxis included in the published financial Keungan No.11K5C2UK02015 dated The published financial Keungan No.11K5C2UK02015 dated The published financial Keungan No.11K5C2UK02015 dated The published financial Versite Network N</td><td>ent was effected to in Simpanan. 2014 are derive vork with partner asa Keuangan R rding Transparen K. No. Kep-346/B</td><td>y the issuance of I ber 2015 and 20 d from the Consc in charge Drs.Ha egulation No. 6/P cy and Published L/2011 dated 5 J</td><td>Decree of the President of the 14 are derived form the Co lidated Financial Statemen ryanto Sahari, CPA whose OJK.03/2015 dated 31 Mai Financial Statements of C u/y 2011 regarding Submis</td><td>Director I Director Dir</td><td>Ahmad Siddik E Kartini Sally Kartika Wirjoatr vacant).), 2015 on Membe Tbk. and Subsid rere audited by I nion. tements of the E I Market and Fin mpanies.</td><td>modjo ***) ers of the Bo iaries (unau Public Acco Bank and C nancial Inst</td></td<>	12.4 Previous years profit/(loss) 12.5 Current year profit/(loss) 12.6 Differences arising from translation of fine 12.7 Funds for paid-up capital 12.9 Stock option issued for stock-based comp 12.10 Other comprehensive income 12.11 Surplus of fixed assets revaluation 12.12 Otherence in adjustment amounts from fail 13.00 Controlling Interest 14.1 Deferred tax calculated 14.2 Coodwill 14.1 Deferred tax calculated 14.3 Other intangible assets 14.4 Investments in shares 14.5 Securitisation exposure 14.5 Securitisation exposure 14.6 Securitisation exposure 14.8 Securitisation exposure 14.8 Investments in shares 14.4 Securitisation exposure 14.5 Securitisation exposure 14.6 Securitisation exposure 14.8 Investment of Tar and Time 2 to other bank in 14.8 Investment of Tar and Time 2 to other bank in 14.8 Investment of Tar and Time 2 to other bank in 14.8 Investment of Tar and Time 2 to other bank in	pensation program es and allowance for a assets which shall I ir value of financial a aries	impairment on be calculated issets in trading	earning assets g book				(244,5 (9,464, 5 (3,637,2 (1,029,2	508) (257,570) - 873,661 (7,563,449) (43) (3,828,853) - (117,741) - (117,421) - (117,421)			* * * * * * * * * * *	***) Has been approved by Otortas Jasa Keuangan upon Fit & Proper Test. Has obtained approval by Otortas Jasa Keuangan on Fit & Proper Test and his appointm of Commissioners accredited to the dismissal of Chief Executive of the Lembaga Penjami Notes : 1. Presentation of the above published Financial Statement as at and for nine months is and Consolidated Financial Statement as at and for the years ended 31 December Firm KAP Tanuferdig, Whitemaa & Rekan – a member Firm of PAC Global Network 2. The above Published Financial Statements are presented to comply with Otortas Jas Letter of Otorias Jasa Keuangan No.11K5C2UK02015 dated Trapit Zopit Zage Supervisory Agency (Bapepam-LK) No.X.K.2. Decision of Chairman of Bapepam-L Financial Information and Statement of Cash Proxis included in the published financial Letter of Otorias Jasa Keuangan No.11K5C2UK02015 dated Then 2016 Date Financial Information and Statement of Cash Proxis included in the published financial Keungan No.11K5C2UK02015 dated The published financial Keungan No.11K5C2UK02015 dated The published financial Keungan No.11K5C2UK02015 dated The published financial Versite Network N	ent was effected to in Simpanan. 2014 are derive vork with partner asa Keuangan R rding Transparen K. No. Kep-346/B	y the issuance of I ber 2015 and 20 d from the Consc in charge Drs.Ha egulation No. 6/P cy and Published L/2011 dated 5 J	Decree of the President of the 14 are derived form the Co lidated Financial Statemen ryanto Sahari, CPA whose OJK.03/2015 dated 31 Mai Financial Statements of C u/y 2011 regarding Submis	Director I Director Dir	Ahmad Siddik E Kartini Sally Kartika Wirjoatr vacant).), 2015 on Membe Tbk. and Subsid rere audited by I nion. tements of the E I Market and Fin mpanies.	modjo ***) ers of the Bo iaries (unau Public Acco Bank and C nancial Inst
Production Consolidated Hash composition	12.4 Previous years profit/(loss) 12.5 Current year profit/(loss) 12.6 Differences arising from translation of fine 12.7 Funds for paid-up capital 12.8 Differences arising from translation of fine 12.7 Funds for paid-up capital 12.8 Difference in allowners encome 12.10 Difference in allowners encome 12.11 Surplus of fixed assets revaluation 12.12 Difference in allowners for masible losse 12.13 Allowance for inpairment on non earing 12.14 Difference in allowners tamounts from fai 13 Non Controlling Interest 14.1 Different value aclusted 14.2 Coodwil 14.3 Other intangible assets 14.4 Investments in shares 14.5 Securitisation exposure 14.6 Securitisation exposure 14.7 Differed doubling on capital on insurance subsidia 14.6 Securitisation exposure 14.7 Differed doubling the capital on favorance subsidia 14.6 Securitisation exposure 14.7 Differed doubling the capital on favorance subsidia 14.6 Securitisation exposure 14.7 Differed doubling the capital on favorance subsidia	pensation program es and allowance for a assets which shall I r value of financial a aries aries	impairment on be calculated assets in trading	earning assets g book				(244,5 (9,464, 5 (3,637,2 (1,029,2	508) (257,570) - 873,661 (7,563,449) (43) (3,828,853) - (117,741) - (117,421) - (117,421)			· · · · · · · · · · · · · · · · · · ·	***) Has been approved by Otortas Jasa Keuangan upon Fit & Proper Test Has obtained approval by Otortas Jasa Keuangan on Fit & Proper Test and his appointm of Commissioners accredited to the dismissail of Chief Executive of the Lembaga Penjami Notes : 1. Presentation of the above published Financial Statement as at and for nine months is and Consolidated Financial Statement as at and for the years ended 31 December Firm KAP raundredgi, Whistama & Rekan – a member Firm of PAC Global Network 2. The above Published Financial Statements are presented to comply with Otortas Jas Letter of Otorias Jasa Keuangan No. 11/SEOLM/032015 diad 17 April 2015 regar Supervisory Agency (Bapepam-LK) No.X.K.2. Decision of Chairman of Bapepam-L Financial Information and Statement of Cash Prox included in the published finan- diad 25 June 2012. Bark has adjusted Consolidated Financial Statements for the year 2015 in respect	ended 30 Septen 2014 are derive vork with partner asa Keuangan R rding Transparen K No.Kep-346/B ncial statement I t of the Impleme	whe issuance of I ber 2015 and 20 d from the Const egulation No. 6/P cy and Published L/2011 dated 5 J nave been prepar ntation of SFAS :	Decree of the President of the 14 are derived form the Co- lidated Financial Statemen ryanto Sahari, CPA whose OJK 03/2015 dated 31 Mai Financial Statements of C uly 2011 regarding Submis ed in accordance with Baj 24 (Revised 2013) regardin	Director I Director Director I Director Direct	Ahmad Siddik E Kartini Sally Kartika Wirjoatr vacant). 0, 2015 on Membe Dbk. and Subsid rere audited by I nion. Tbk. and Subsid rere audited by I nion. Ements of the E Il Market and Fii mpanies. apepam-LK No.P	modjo ***) ers of the Bo iaries (unau Public Acco Bank and C nancial Inst Kep-347/BL
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Saving deposits	(5,588,361)	(5,935,745
Time deposits	5,605,148	44,987,920
Inter-bank call money	(360,750)	(823,913)
Obligation due immediately	308,963	368,192
Liability to unit - linked policyholders	(2,567,563)	4,286,536
Other taxes payable	(415,423)	(966,281
Other liabilities	110,007	5,207,331
Sharia Banking - Temporary Syirkah Funds		
Demand deposit - restricted investment and demand deposit - mudharabah musytarakah	(1,404)	(2,259
Saving deposit - restricted investment and mudharabah saving deposit - unrestricted investment	303,116	(347,082
Mudharabah time deposit - unrestricted investment	(1,326,629)	3,800,827
Net cash provided by operating activities	48,126,407	27,124,234
CASH FLOWS FROM INVESTING ACTIVITIES		
Increase in marketable securities - Available for sale and Held to maturity	(13,735,545)	(2,286,940)
Increase in Government Bonds - Available for sale and Held to maturity	(15,465,430)	(3,811,886
Proceeds from sale of fixed assets	3,806	68
Acquisition of fixed assets	(748,771)	(1,086,647
Acquisition of intangible assets	(210,928)	(82,324
Net cash used in investing activities	(30,156,868)	(7,267,729
CASH FLOWS FROM FINANCING ACTIVITIES		
(Increase)/decrease of investment in Subsidiaries	(560,159)	712,792
(Decrease)/increase in marketable securities issued	(205,035)	234,459
Decrease in fund borrowings	(7,688,302)	(364,692
Increase/(Decrease) of Subordinated Loans	4,316	(723,335
Increase in securities sold under repurchase agreements	(2,915,486)	(2,093,816
Payments of dividends	(4,967,968)	(5,461,126
Net cash provided by financing activities	(16,332,634)	(7,695,718
NET INCREASE IN CASH AND CASH EQUIVALENTS	1,636,905	12,160,787
EFFECT OF EXCHANGE RATE CHANGES ON CASH AND CASH EQUIVALENT	3,157,836	811,063
CASH AND CASH EQUIVALENTS AT BEGINNING OF YEAR	138,804,383	121,023,158
CASH AND CASH EQUIVALENTS AT END OF YEAR	143,599,124	133,995,008
Cash and cash equivalent at end of year consist of :		
Cash	19,062,408	15,727,497
Current accounts with Bank Indonesia	54,400,550	47,540,361
Current accounts with other banks	17,014,476	9,427,746
Placements with Bank Indonesia and other banks	52,983,598	59,557,004
Certificate of Bank Indonesia	138,092	1,742,400
	143,599,124	133,995,008
Total cash and cash equivalents		
Supplemental Cash Flows Information		
Supplemental Cash Flows Information Activities not affecting cash flows :		
Supplemental Cash Flows Information Activities not affecting cash flows : Unrealised losses from decrease in fair value of available for sale marketable securities		
Supplemental Cash Flows Information Activities not affecting cash flows :	(2,064,506) (290,169)	(774,384



pital Adequacy Requirement for Commercial Bank, Capital Adequacy Ratio as at 30 September 2014 has been cal) Capital Adequacy Ratio as at 30 September 2015 has been calculated based on Bank Indonesia Regulation based on PBI No.14/18/PBI/2012 regarding Minimum Capital Adequacy Requirement for Commercial Bank.

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