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

#### STATEMENT OF FINANCIAL POSITION

1. C 2. P 3. P 4. S 5. S 5. S 5. S 5. S 5. S 5. S 5. S 5	DESCRIPTION ASSETS adi facements with Bank Indonesia facements with other banks pot and derivative receivables ecurities . Fair value through profit/loss . Available for sale . Held to maturity **1)	31 December 2015 (Audited) 23,118,246 77,227,592 16,161,252	NK 31 December 2014 (Audited)	CONSOLI 31 December 2015 (Audited)	
P P S S S S S S S S S S S S S S S S S S	lash facements with Bank Indonesia facements with other banks pot and derivative receivables eurities . Fair value through profit/loss . Available for sale	(Audited) 23,118,246 77,227,592 16,161,252	(Audited)	(Audited)	
C P P S a L C C C C C C C C C C C C C C C C C C	lash facements with Bank Indonesia facements with other banks pot and derivative receivables eurities . Fair value through profit/loss . Available for sale	77,227,592 16,161,252			(Audited)
P P S S S A L a L a L a C	lacements with Bank Indonesia lacements with other banks pot and derivative receivables ecurities . Fair value through profit/loss . Available for sale	77,227,592 16,161,252	18,719,445	25,109,124	20,704,5
Si Si Si Si Si Si Si Si Si Si Si Si Si S	pot and derivative receivables ecurities 8. Fair value through profit/loss 9. Available for sale		83,185,965	83,452,384	93,335,1
Si A Li a Li a	ecurities a. Fair value through profit/loss b. Available for sale		24,227,538	20,405,181	27,463,2
a b c S S A Li a b c	a. Fair value through profit/loss 5. Available for sale	702,877	75,289	703,186	75,2
L C C C C C C C C C C C C C C C C C C C	p. Available for sale	2,525,862	2,442,863	20,979,816	22,381,6
S A L a L o		84,299,093	66,730,393	86,600,853	67,678,0
S A Li a Li o		25,267,020	24,644,673	34,467,541	29,406,5
A Li a Li c	d. Loans and receivables	- 5,342,711	7 000 104	5 242 711	7 0 9 9 1
A Li a Li	ecurities sold under repurchase agreements (Repo) ecurities purchased under resell agreements (Reverse Repo)	5,542,711	7,088,104 18,528,320	5,342,711 676,900	7,088,1 19,786,7
a E c	acceptances receivables	11,331,273	13,114,059	11,331,273	13,114,0
b	oans				
c	a. Fair value through profit/loss 5. Available for sale		-		
0	. Held to maturity				
	d. Loans and receivables	536,029,812	475,266,826	586,675,437	523,101,8
	Consumer financing receivables		-	8,178,063	6,087,9
	haria financing nvestments in shares	- 5,354,140	4,235,368	- 58,644	58,6
	olicy holder's investment in Unit Link Contract		4,255,500	-	56,0
	Ilowance for impairment on financial assets -/-				
	a. Securities	(133,392)	(127,801)	(285,317)	(272,8
	o. Loans :. Others	(20,470,785) (1,928,050)	(15,927,985) (1,850,478)	(22,281,842) (2,215,456)	(17,706,9 (2,077,8
	ntangible assets	3,109,126	2,565,198	3,793,181	3,219,5
	accumulated amortisation for intangible assets -/-	(1,733,034)	(1,472,270)	(1,877,989)	(1,575,3
	remises and equipment	15,352,695	13,716,579	17,470,126	15,487,0
	Accumulated depreciation for premises and equipment -/- Ion earning assets	(6,443,338)	(5,514,581)	(7,708,438)	(6,558,
	a. Abandoned properties	150,039	150,039	150,272	150,
Ŀ	p. Repossessed assets	19,815	19,815	21,414	33,
	. Suspense account	573,821	480,606	573,821	480,0
C	<ul> <li>Inter office assets</li> <li>Operational activities conducted in Indonesia</li> </ul>	(19,487,387)	(12 292 056)	(19,487,387)	(12 292 0
	ii. Operational activities conducted in indonesia ii. Operational activities conducted outside Indonesia	19,567,324	(12,382,956) 12,484,994	19,567,324	(12,382,9 12,484,9
. А	Illowance for impairment on non financial assets -/-	(309,964)	(249,240)	(310,903)	(262,3
. Ŀ	ease financing		-	604,150	783,
	Deferred tax assets Other assets	4,318,681 27,605,683	3,803,325 23,085,124	4,834,522 33,234,818	4,189, 28,764,
	TOTAL ASSETS	807,551,112	757,039,212	910,063,409	855,039,
	IABILITIES AND EQUITY				
L	IABILITIES				
. D	Demand deposits **) avings deposits **)	166,404,947 246,324,710	123,042,656 229,454,611	172,165,990 271,707,530	128,067, 252,444,
	avings deposits **) ime deposits **)	200,431,272	229,454,611	232,513,741	252,444, 255,870,
. Ir	nvestment fund - revenue sharing			-	200,010,
	und from Bank Indonesia		-		
	und from other banks **)	12,440,574	17,690,236	12,951,692	17,772,
S	pot and derivative payables ecurities sold under repurchase agreements (Repo)	303,547 4,863,171	160,038 6,112,589	303,661 4,863,171	160, 6,112,
	cceptances payables	11,331,273	13,114,059	11,331,273	13,114
S	ecurities issued	564	564	2,320,975	1,924,
	und borrowings	33,686,787	25,129,019	37,504,851	27,975,
N Ir	Margin deposits received nter office liabilities	1,863,755	1,849,027	1,863,755	1,849,
a.	. Operational activities conducted in Indonesia		-		
b	. Operational activities conducted outside Indonesia		-		
D	Deferred tax liabilities		-		
	iability to unit link policyholders Dther liabilities	- 18,154,547	19,326,331	17,019,049 26,025,880	17,343, 27,560,
Ir	nvestment fund - profit sharing				21,000,
Т	TOTAL LIABILITIES	695,805,147	659,707,664	790,571,568	750,195,
S	QUITY hare capital				
a.	. Authorised capital	16,000,000	16,000,000	16,000,000	16,000,
	. Unpaid-in capital-/-	(4,333,333)	(4,333,333)	(4,333,333)	(4,333,
C.	. Treasury stock -/- Idditional Paid-in Capital				
	. Agio	17,476,308	17,476,308	17,316,192	17,316,
b	. Disagio -/-				
	. Donated capital		-	•	
d	l. Funds for paid-up capital . Others				
	Other comprehensive income (losses)				
e.	. Adjustment arising from translation of financial statement	69,774	98,192	242,807	203,
e. O a.	. Gain (Losses) from changes of financial assets on available for sale	(1,901,815)	(722,051)	(1,815,490)	(708,
e. O a. b					
e. O a. b c.	. Effective cash flow hedges Remises and equipment revaluation increment				
e. O a. b c. d	. Premises and equipment revaluation increment			343,636	
e. O a. b c. d e.		308,294	139,817	184,511	137,
e O a b c d e f.g	. Premises and equipment revaluation increment . Other comprehensive income from entity associations Gain (Losses) from actuarial benefit program . Income tax related to other comprehensive income	308,294 317,660	155,017		
e. O a. b c. d e. f. g h	I. Premises and equipment revaluation increment . Other comprehensive income from entity associations Gain (Losses) from actuarial benefit program I. Income tax related to other comprehensive income . Others		-		
e.O a.b c.d e.f.g h D	. Premises and equipment revaluation increment Other comprehensive income from entity associations Gain (Losses) from actuarial benefit program I.come tax related to other comprehensive income . Others Miference in quasi reorganisation		-	1	
e. O a. b c. d e. f. g h D D O	. Premises and equipment revaluation increment Other comprehensive income from entity associations Gain (Losses) from actuarial benefit program I. come tax related to other comprehensive income . Others Miference in quasi reorganisation Ofference restructuring value of transaction of entities under common control Mifference restructuring value of transaction of entities under common control			- - (92,751)	
e. O a. b c. d e. f. g h D O R	I. Premises and equipment revaluation increment Other comprehensise income from entity associations Gain (Losses) from actuarial benefit program I, Income tax related to other comprehensive income Others Others Others Difference restructioning value of transaction of entities under common control Other equity eserve	317,660 - - -	-		
e.O a.b c.d e.f.g h D D O R a.	Premises and equipment revaluation increment Other comprehensive income from entity associations Gain (Losses) from actuarial benefit program I, come tax related to other comprehensive income Others Other	317,660 - - - 2,333,333	- - - 2,333,333	2,333,333	
e.O a.b c.d e.f.g h D D O R a.b	Premises and equipment revaluation increment Other comprehensive income from entity associations Gain (Losses) from actuarial benefit program I, income tax related to other comprehensive income Other on quest related to other on quest related to other oth	317,660 - - -	-		
e.O a.b c.d e.f.g h D D O R a.b R	Premises and equipment revaluation increment Other comprehensive income from entity associations Gain (Losses) from actuarial benefit program I, come tax related to other comprehensive income I, others Others Ifference in quasi neorganisation Ofference restructuring value of transaction of entitles under common control Ofference restructuring value of transaction of entitles under common control Ofference restructuring value of transaction of entitles under common control Ofference restructuring value of transaction of entitles under common control Ofference restructuring value of transaction of entitles under common control Ofference restructuring value of transaction of entitles under common control Ofference restructuring value of transaction of entitles under common control Ofference restructuring value of transaction of entitles under common control Ofference restructuring value of transaction of entitles under common control Ofference restructuring value of transaction of entitles under common control Ofference restructuring value of transaction of entitles under common control Ofference restructuring value of transaction of entitles under common control Ofference restructuring value of transaction of entitles under common control Ofference restructuring value of transaction Ofference restructuring	317,660 - - - 2,333,333	- - - 2,333,333	2,333,333	4,399
e.O.a.b.c.d.e.f.ghDDORa.bRa.b	Premises and equipment revaluation increment Other comprehensive income from entity associations Gain (Losses) from actuarial benefit program I, come tax related to other comprehensive income I, others I,	317,660 - - 2,333,333 7,022,115 54,349,199 20,104,430	2,333,333 4,399,179 42,511,775 19,428,328	2,333,333 7,022,115 59,534,302 20,334,968	4,399, 47,438, 19,871,
e. O a. b c. d e. f. g h D O R a. b R a. b T	I: Premises and equipment revaluation increment . Other comprehensive income from entity associations Gain (Losses) from actuarial benefit program I. Cohers . Others . Others . Others . Others . Others . Others . Given a loss in eorganisation . Given a loss in eorganisation . General reserve . Appropriated reserve etailed Earning . Previous years *) . Current year OTAL EQUITY ATTRIBUTABLE TO OWNER	317,660 - - 2,333,333 7,022,115 54,349,199	2,333,333 4,399,179 42,511,775	2,333,333 7,022,115 59,534,302 20,334,968 117,070,290	2,333, 4,399, 47,438, 19,871, 102,657, 2196
e. O a. b c. d e. f. g h D D O R a. b R a. b T N	Premises and equipment revaluation increment Other comprehensive income from entity associations Gain (Losses) from actuarial benefit program I, come tax related to other comprehensive income I, others I,	317,660 - - 2,333,333 7,022,115 54,349,199 20,104,430	2,333,333 4,399,179 42,511,775 19,428,328	2,333,333 7,022,115 59,534,302 20,334,968	4,399, 47,438, 19,871,

#### STATEMENT OF INCOME AND OTHER COMPREHENSIVE I, 2015 and 2014

	BAN		CONSOLIDATED		
No. DESCRIPTION	31 December 2015 (Audited)	31 December 2014 (Audited)	31 December 2015 (Audited)	31 December 2014 (Audited)	
OPERATING INCOME AND EXPENSES					
A. Interest and Sharia Income, Interest and Sharia Expenses, and Premium Income	and Claim Expenses				
1. Interest and Sharia Income a. Rupiah	63,093,448 58,155,167	55,092,073 50,994,855	71,570,127 66,320,221	62,637,942 58,331,972	
b. Foreign currencies	4,938,281	4,097,218	5,249,906	4,305,970	
2. Interest and Sharia Expenses a. Rupiah	22,961,703 21,684,870	20,408,408 19,522,984	26,207,024 24,920,378	23,505,518 22,614,551	
<ul> <li>b. Foreign currencies</li> <li>Net Interest Income and Sharia Income (Expenses)</li> </ul>	1,276,833 40,131,745	885,424 34,683,665	1,286,646 45,363,103	890,967 39,132,424	
3. Premium Income 4. Claim Expenses			9,546,893 6,409,823	9,364,287 6,683,717	
Net Premium Income (Claim Expenses)			3,137,070	2,680,570	
Net Interest and Sharia Income (Expenses) - Net Premium Income (Claim Expenses)	40,131,745	34,683,665	48,500,173	41,812,994	
B. Other Operating Income and Expenses					
1. Other Operating Income a. Increase in fair value of financial assets	18,153,625	13,901,688	18,815,397	15,128,442	
i. Securities ii. Loans	2,402	2,578		146,521	
iii. Spot and derivative	2,001,993	1,383,388	2,001,993	1,383,388	
iv. Other financial assets b. Decrease in fair value of financial liabilities	1	1		1	
<ul> <li>Gain from sale of financial assets</li> <li>Securities</li> </ul>	300,560	183,617	275,499	234,463	
ii. Loans iii. Other financial assets					
d. Gain from spot and derivative transaction (realised)	205,110	177,111	236,105	204,251	
<ul> <li>e. Dividend</li> <li>f. Gain from investment in shares with equity method</li> </ul>	752,534	561,119	605	1	
<ul> <li>g. Comissions/provisions/fees and administrative</li> <li>h. Recovery on allowance for impairment</li> </ul>	9,616,688 91,186	8,332,048 49,122	10,049,796 161,220	9,172,074 59,642	
i. Other income	5,183,152	3,212,705	6,090,179	3,928,103	
2. Other Operating Expenses	33,641,894	24,422,885	40,976,598	30,963,330	
<ul> <li>a. Decrease in fair value of financial assets</li> <li>i. Securities</li> </ul>			18,306		
ii. Loans iii. Spot and derivative					
iv. Other financial assets b. Increase in fair value of financial liabilities	1	1			
c. Losses from sale of financial assets					
i. Securities ii. Loans		:			
<ul> <li>iii. Other financial assets</li> <li>d. Losses from spot and derivative transaction (realised)</li> </ul>		:			
e. Impairment for financial assets	2.505		10.440	1.740	
i. Securities ii. Loans	3,586 10,537,849	- 4,284,203	10,449 11,460,581	1,740 5,294,726	
iii. Sharia financing iv. Other financial assets	1	- 154,181	- 355,017	433,518	
<li>f. Losses related to operational risk g. Losses from investment in shares under equity method</li>	21,859	(141,006)	21,859	(141,006)	
h. Comissions/provisions/fees and administrative	737,454	709,392	737,454	709,392	
i. Impairment on non financial assets j. Salaries and employee benefits	232,326 9,418,145	- 8,183,968	355,841 11,819,074	10,369,554	
k. Promotion expenses I. Other expenses	841,696 11,848,979	842,983 10,389,164	982,701 15,215,316	986,272 13,309,134	
Other Operating Income (Expenses)	(15,488,269)	(10,521,197)	(22,161,201)	(15,834,888)	
PROFIT (LOSS) FROM OPERATIONS	24,643,476	24,162,468	26,338,972	25,978,106	
NON OPERATING INCOME AND EXPENSES					
1. Gain (Losses) from sale of premises and equipment	208	3,992	227	4,121	
<ol> <li>Gain (Losses) from foreign currencies translation</li> <li>Other non operating income (expenses)</li> </ol>	- 56,062	- 19,369	- 30,231	25,788	
PROFIT (LOSS) FROM NON OPERATING	56,270	23,361	30,458	29,909	
PROFIT (LOSS) CURRENT YEAR BEFORE TAX	24,699,746	24,185,829	26,369,430	26,008,015	
Income tax expenses	(4.022.020)	(4 (7 4 771)	(5 5 40 050)	(5 300 010)	
<ul> <li>a. Estimated current tax</li> <li>b. Deffered tax income (expenses)</li> </ul>	(4,932,830) 337,514	(4,674,771) (82,730)	(5,548,058) 331,026	(5,309,919) (43,313)	
PROFIT (LOSS) AFTER INCOME TAX - NET	20,104,430	19,428,328	21,152,398	20,654,783	
OTHER COMPREHENSIVE INCOME		,			
1. Unreclassified to profit (loss)					
<ul> <li>a. Premises and equipment revaluation increment</li> <li>b. Gain (losses) from actuarial benefit program</li> </ul>	308,294		339,697		
<ul> <li>Other comprehensive income from entity associations</li> <li>Others</li> </ul>	1	1		1	
e. Income tax related to other comprehensive income	(58,110)	-	(65,960)		
2. Reclassified to profit (loss)	(00.000)	(		(	
<ul> <li>Adjustment arising from translation of financial statement</li> <li>Gain (Losses) from changes of financial assets on available for sale</li> </ul>	(28,418) (1,179,764)	(27,818) 1,038,560	39,182 (1,268,960)	(17,995) 1,057,365	
c. Effective cash flow hedges d. Others				1	
e. Income tax related to other comprehensive income	235,953	(207,712)	250,472	(211,473)	
Other comprehensive income current years after income tax - net	(722,045)	803,030	(705,569)	827,897	
TOTAL OTHER COMPREHENSIVE INCOME CURRENT YEAR	19,382,385	20,231,358	20,446,829	21,482,680	
Income atributtable to :					
Parent Company Non controlling interest	20,104,430	19,428,328	20,334,968 817,430	19,871,873 782,910	
TOTAL INCOME CURRENT YEAR	20,104,430	19,428,328	21,152,398	20,654,783	
Total other comprehensive income atributtable to :					
Parent Company Non controlling interest	(722,045)	803,030	(676,813) (28,756)	827,897	
TOTAL OTHER COMPREHENSIVE INCOME CURRENT YEAR	(722,045)	803,030	(705,569)	827,897	
Total comprehensive income atributtable to :					
Parent Company Non controlling interest	19,382,385	20,231,358	19,658,155 788,674	20,699,770 782,910	
Parent Company	19,382,385 - <b>19,382,385</b>	20,231,358 - <b>20,231,358</b>			
Parent Company Non controlling interest			788,674	782,910	
Parent Company Non controlling interest TOTAL COMPREHENSIVE INCOME CURRENT YEAR TRANSFER OF INCOME (LOSSES) TO HEAD OFFICE			788,674	782,910	

# mandir Leading, Trusted. Enabling growth.

### STATEMENT OF CALCULATION OF CAPITAL ADEQUACY RATIO COMMERCIAL BANK \*)

(In Millions of Rupiah)

				31 December 2015 (Audited)			ed)	31 December 2014 (Audited)		
COMPONENT	S OF CAPITAL				BANK	CONSOLID	ATED	BANK	со	NSOLIDATED
I. CORE CAPITAL (TIER 1)				9	3,252,808	101,081,4	29	79,052,15	0	84,422,801
1. Core Capital (Common Equity Tie	r 1)				3,252,808	101,081,4		79,052,15		84,422,801
1.1 Paid-in Capital				1	1,666,667	11,666,6	67		-	-
1.2 Disclosed Reserves				93	2,589,161	98,061,9	52		-	-
1.2.1 Additional paid-in capital				1	17,476,308	17,316,	192		-	
1.2.2 Contributed capital					-				-	
1.2.3 General reserves					2.333.333	2.333.	333		-	-
1.2.4 Previous years profit/loss				5	54,349,199	59,534,	302		-	-
1.2.5 Current year profit/loss					20,104,430	20,334,			-	-
1.2.6 Excess translation adjustr	nent of financ	ial statement			69,774	242,			-	-
1.2.7 Fund for paid-up capital									-	-
1.2.8 Warrant issued									-	-
1.2.9 Stock option issued relate	ed to stock co	mpensation p	rogram							
1.2.10 Other comprehensive in				(	(1,503,078)	(1,457,9	05)		-	
1.2.11 Fixed assets revaluation				`	(1,505,070)	(1,157,5	-			
1.2.12 Difference in allowance f		sses and allow	ance for							
impairment on earning a		Joe Jund anow	ance for							
1.2.13 Allowance for impairmer		ing accets wh	ich chall						-	-
be calculated	it on non ear	ing assets with	licit stidii		(240,805)	(241,7	45)			
1.2.14 Difference in adjusment	amounts from	fair value of f	inancial		(240,803)	(241,7	43)		-	-
assets in trading book	amounts non	riali value or i	inanciai							
1.3 Non Controlling Interest							-		-	-
1.4 Deduction				100	-	294,				
1.4.1 Deffered tax					1,003,020)	(8,941,7			-	-
1.4.1 Deffered tax 1.4.2 Goodwill					(4,318,681)	(4,634,			-	-
					-	(117,			-	-
1.4.3 Other intangible assets					(1,376,092)	(1,476,			-	-
1.4.4 Investments in shares					(5,308,247)	(2,712,	578)		-	-
1.4.5 Shortfall of capital on insu	irance subsidia	aries			-				-	-
1.4.6 Securitisation exposure					-				-	-
1.4.7 Other deduction core cap					-				-	-
1.4.8 Investment in AT 1 and Tie	er 2 instrumen	its in other ba	nks		-				-	-
									-	-
2. Additional Tier 1										
2.1 Instrument of AT1					-				-	-
2.2 Additional paid-in capital					-				-	-
2.3 Investment in AT 1 and Tier 2 in	nstruments in	other banks							-	-
II. SUPPLEMENTAL CAPITAL (TIER 2)				1	4,135,338	14,751,4	49	6,427,54	,	7,909,442
1. Capital Instrument in the form of Sto	ck or others wh	hich comply			4,133,338	14,751,	40	0,427,54	, 	7,303,442
with regulations					889,313	889,	313		-	
2. Additional paid-in capital					505,515	009,			-	
<ol> <li>General provison on earning asset</li> </ol>	s (may 1 25%	RW(A)			6,223,910	6,840,	120			
4. Specific reserves	5 (IIIdA. 1.25%)	(WV/A)			7,022,115	7,022,				-
<ol> <li>5. Deduction supplemental capital (1</li> </ol>	(ier 7)				7,022,115	7,022,	115		-	-
5.1 Sinking Fund	iler 2)								-	-
						-	-			
5.2 Investment in Tier 2 instrument			115 033 0		05 470 60	-	-			
III. TOTAL CORE CAPITAL AND SUPPLE	MENTAL CAP	PITAL (I + II)		10	7,388,146	115,832,8	377	85,479,69	7	92,332,243
	31 Dec 2015 (Audited) 31 De				4 (Audited)	Description	31 Dec 20	015 (Audited)	31 De	c 2014 (Audited)
	BANK	CONSOLIDATED	BANK		CONSOLIDATED		BANK	CONSOLIDATED	BANK	CONSOLIDATED
						CAR				
RISK WEIGHTED ASSETS										
RISK WEIGHTED ASSETS CREDIT RISK	497,912,789	547,201,603	445,254	,441	490,304,562	CET1 Ratio	16.15%	15.70%	15.35%	14.75%
	497,912,789 805,426	547,201,603 881,544	445,254 1,863			CET1 Ratio Tier 1 Ratio	16.15% 16.15%	15.70% 15.70%	15.35% 15.35%	14.75% 14.75%
CREDIT RISK				,243	2,446,704					
CREDIT RISK MARKET RISK	805,426	881,544	1,863	,243 ,852	2,446,704	Tier 1 Ratio Tier 2 Ratio	16.15%	15.70%	15.35%	14.75%
CREDIT RISK MARKET RISK OPERATIONAL RISK	805,426 78,627,774	881,544 95,640,437	1,863 67,786 514,904	,243 ,852	2,446,704 79,510,013	Tier 1 Ratio Tier 2 Ratio	16.15% 2.45%	15.70% 2.29%	15.35% 1.25%	14.75% 1.39%

#### STATEMENT OF COMMITMENTS AND CONTINGENCIES

I. Guarantes received         831,441         453,429         833,784         455,772           a. Ruplah         831,441         453,429         833,784         455,772           b. Foreign currencies         18,974,250         18,305,893         19,187,779         18,308,707           2. Unrecognized interest income	50	or December 51, 2015 and 2014			(	in Millions of Rupiah)		
COMMITMENT RECEIVABLES         CAMADA         CAMADA <thcamada< th="">         CAMADA         <thcamada< th=""></thcamada<></thcamada<>			BAN	1K	CONSOLIDATED			
1. Unused fund borrowings facilities         4.135.500         1.235.000 <t< th=""><th>0.</th><th>DESCRIPTION</th><th>31 Dec 2015 (Audited)</th><th></th><th></th><th>31 Dec 2014 (Audited)</th></t<>	0.	DESCRIPTION	31 Dec 2015 (Audited)			31 Dec 2014 (Audited)		
a. Rupiah         -		COMMITMENT RECEIVABLES						
COMMUNENT PAYAULES		<ul><li>a. Rupiah</li><li>b. Foreign currencies</li><li>2. Outstanding purchase position on spot and derivative</li></ul>						
a. BUMM								
4. Outstanding sales position on spot and derivative         462,558         174,640         462,558         174,640           B. Others         B. Others <t< td=""><td></td><td>1. Unused Ioan facilities granted to customer a. BUMN i. Committed -Rupiah -Foreign currencies II. Uncommitted II. Uncommitted II. Uncommitted Uncommitted Uncommitted Uncommitted Unused Ioan facilities granted to other banks a. Committed II. Rupiah II. Foreign currencies U. Unused Ioan facilities II. Rupiah II. Foreign currencies J. Uncomitted II. Rupiah II. Foreign currencies J. Uncommitted II. Rupiah II. Foreign currencies J. Uncommitted II. Rupiah II. Foreign currencies J. Curturading inrevocable letters of credit J. Curtured Ioan Foreign Currencies J. Outstanding inrevocable letters of credit J. Foreign Currencies J. Curturading Inrevocable letters of credit J. Currencies J. Curturading Inrevocable letters of credit J. Currencies J. Currencies J. Curturading Inrevocable letters of credit J. Currencies J. Currenc</td><td>479,761 13,272,271 2,849,730 19,669,309 59,417,877 80,053 - 2,000 - 7,779,251</td><td>829,871 8,560,597 371,870 23,909,362 50,111,245 38,620 - 10,000 - 12,255,309</td><td>479,761 13,272,271 2,849,730 19,669,811 59,934,634 80,053 - 2,000 - 7,812,509</td><td>829,871 8,560,597 371,870 23,910,508 50,900,502 - - 10,000 - 12,287,396</td></t<>		1. Unused Ioan facilities granted to customer a. BUMN i. Committed -Rupiah -Foreign currencies II. Uncommitted II. Uncommitted II. Uncommitted Uncommitted Uncommitted Uncommitted Unused Ioan facilities granted to other banks a. Committed II. Rupiah II. Foreign currencies U. Unused Ioan facilities II. Rupiah II. Foreign currencies J. Uncomitted II. Rupiah II. Foreign currencies J. Uncommitted II. Rupiah II. Foreign currencies J. Uncommitted II. Rupiah II. Foreign currencies J. Curturading inrevocable letters of credit J. Curtured Ioan Foreign Currencies J. Outstanding inrevocable letters of credit J. Foreign Currencies J. Curturading Inrevocable letters of credit J. Currencies J. Curturading Inrevocable letters of credit J. Currencies J. Currencies J. Curturading Inrevocable letters of credit J. Currencies J. Currenc	479,761 13,272,271 2,849,730 19,669,309 59,417,877 80,053 - 2,000 - 7,779,251	829,871 8,560,597 371,870 23,909,362 50,111,245 38,620 - 10,000 - 12,255,309	479,761 13,272,271 2,849,730 19,669,811 59,934,634 80,053 - 2,000 - 7,812,509	829,871 8,560,597 371,870 23,910,508 50,900,502 - - 10,000 - 12,287,396		
5. Others								
1. Guarantes received         831,441         453,429         833,784         455,772           b. Foreign currencies         18,974,250         18,305,893         19,187,779         18,308,707           2. Unrecognized interest income         18,974,250         18,305,893         19,187,779         18,308,707           3. Unrecognized interest income         7,933,467         7,615,239         7,939,596         7,620,314           b. Others interest         51,949         51,949         15,1949         1,227,323         046095           3. Others         32,729         32,72			462,558	174,640	462,558	174,640		
a. Rupiah         831,441         453,429         833,744         455,727           b. Foreign currencies         18,974,250         18,305,893         19,187,779         18,308,070           2. Unrecognized interest income         7,333,487         7,615,239         7,339,596         7,620,314           a. Interest Iolan         7,933,5487         7,615,239         7,239,323         344,600           3. Others interest         51,949         51,949         1,227,323         344,600           3. Others interest issued         32,729	ш.							
V. CONTINGENT PAYABLES 1. Guarantes issued a. Rupiah b. Foreign currencies 47,965,496 44,501,007 48,198,074 28,458,307 39,048,742 28,563,086 44,539,265		a. Ruplah b. Foreign currencies 2. Unrecognized interest income a. Interest loan b. Others interest	18,974,250 7,933,487 51,949	18,305,893 7,615,239 51,949	19,187,779 7,939,596 1,527,323	18,308,707 7,620,314 946,905		
1. Guarantees issued         38,889,327         28,458,307         39,048,742         28,653,086           b. Foreign currencies         47,965,496         44,501,007         48,198,074         44,539,265	v.		02/125	Salt as	04,125	52,125		
		1. Guarantees issued a. Rupiah b. Foreign currencies	47,965,496	44,501,007	48,198,074	44,539,265		

i has been calculated based on Bank Indonesia Regulatio quacy Ratio as of December 31, 2014 has been calculat

#### STATEMENTS OF ASSETS' QUALITY AND OTHER INFORMATION As of December 31, 2015 and 2014

ted losses of Rp 162,874,901 million has been eliminated against additional paid-in capital through quasi-reorganisation as of April 30, 2003. ted balance includes temporary syirkah funds from Subsidiary.

							ВА	NK					
No.	DESCRIPTION			31 December 20						31 December 2			
RELAT	ED PARTIES	Current	Special Mention	Sub Standard	Doubtful	Loss	Total	Current	Special Mention	Sub Standard	Doubtful	Loss	Total
	ents with other banks												
a. Rupi	ah ign currencies	22 1,589,575					22 1,589,575	22 1,668,884					22 1,668,884
2. Spot an	d derivative receivables	1,209,275					1,369,373	1,000,004					1,000,004
a. Rupi b. Fore	ah ign currencies	1	1							1	1	1	1
3. Securiti	es	303,170					303,170	256.183					256,183
a. Rupi b. Fore	ign currencies	505,170	1					14,700			1	1	14,700
<ol> <li>Securiti (Repo)</li> </ol>	es sold under repurchase agreements												
a. Rupi	ah												
5. Securit	ign currencies ies purchased under resell agreements												
(Revers a. Rupi	e Repo) ab												
b. Fore	ign currencies										-	-	
7. Loans	ances receivables	2,550,620					2,550,620	28,278					28,278
a. Mici	ro, small and medium loans (UMKM) upiah	2,827 2,827		1			2,827 2,827	622 622			1	1	622 622
ii. Fo	UMKM	13.823.351					13.824.518	11.663.263	- 298		-		
i. Ru	ipiah	5,853,444					5,854,611	3,738,680	298				11,663,561 3,738,978
	oreign currencies tructured loans	7,969,907	1		1		7,969,907	7,924,583					7,924,583
i. Ru	ipiah preign currencies												
d. Pro	perty loans	9,248	269				- 9,517	14,652					14,652
9. Tempo	nents in shares rary investment	4,735,629		591,227	1	25,191	5,352,047	3,644,451		1	414,227	174,469	4,233,147
0. Other R	eceivable tments and contingencies	35,793					35,793						
a. Rupi	ah	3,057,140	625				3,057,765	1,006,230	176		-		1,006,406
<ul> <li>D. Fore</li> <li>2. Reposs</li> </ul>	ign currencies essed assets	5,139,331	1	1	1		5,139,331	4,432,356					4,432,356
THIRD	DADTIEC				_								
I. Placem	ents with other banks												
a. Rupi b. Fore	ah ign currencies	4,529,128 33,944,613	1	1	1	- 49,282	4,529,128 33,993,895	25,771,953 32,151,186			1	- 49,271	25,771,953 32,200,457
2. Spot an a. Rupi	d derivative receivables	461.030					461.030	65.121					65,121
b. Fore	ign currencies	241,847					241,847	10,168			-		10,168
<ol> <li>Securiti a. Rupi</li> </ol>	es ah	79,693,580				87,000	79,780,580	76,005,220		86,960			76,092,180
b. Forei	ign currencies es sold under repurchase agreements	32,008,225			•	-	32,008,225	17,454,866				•	17,454,866
(Rep	o)	5,342,711					5,342,711	7,088,104					7,088,104
a. Rupi b. Fore	ian currencies	5,342,711	1		:		5,342,711	7,088,104					7,088,104
	es purchased under resell agreements erse Repo)												
a. Rupi	ah ian currencies		1 1	1.1	:		:	18,528,320	:			1	18,528,320
5. Accepta	ances receivables	8,761,089	19,564				8,780,653	13,079,446	6,335		-	-	13,085,781
<ol> <li>Loans</li> <li><b>a. Micr</b></li> </ol>	o, small and medium loans (UMKM)	67,419,373	4,855,490	314,799	625,273	2,559,552	75,774,487	65,749,058	5,114,152	237,631	378,278	1,916,904	73,396,023
i. Ru ii. Fo	piah reign currencies	67,053,152 366,221	4,855,490	314,799	625,273	2,559,552	75,408,266 366,221	65,371,394 377,664	5,107,807 6,345	237,631	378,278	1,916,904	73,012,014 384,009
b. Non i. Ru	UMKM	420,238,637 345,799,372	17,409,152 13,810,922	1,790,236 1,743,544	1,494,655 918,114	5,495,300 4,703,514	446,427,980 366,975,466	370,745,908 307,142,398	14,073,703 12,079,420	869,504 280,687	1,125,385 1,125,181	3,392,120 2,505,631	390,206,620 323,133,317
ii. Fo	reign currencies	74,439,265 15,032,682	3,598,230	46,692 597,678	576,541 550,974	791,786 2.840.037	79,452,514	63,603,510 5,887,500	1,994,283 3,954,025	588,817	204 89.698	886,489 1,271,844	67,073,303 11,750,452
i. Ru	ructured loans piah	7,187,730	6,831,609	593,482	155,427	2,651,446	17,419,694	3,088,798	2,165,713	547,385 126,199	89,698	910,701	6,381,109
ii. Fo d. Prot	reign currencies perty loans	7,844,952 37,040,266		4,196 103,700	395,547 98,569	188,591 432,640	11,526,981 40,745,826	2,798,702 25,242,969	1,788,312 3,483,089	421,186 84,031	66,579	361,143 349,333	5,369,343 29,226,001
B. Investm	nents in shares	1,955			:	138	1,955	1,955			- 266		1,955
0. Other R		13,252,592	528,866		58,819	1,103,612	14,943,889	11,456,820	631,392	54,964	- 200	1,006,352	13,149,528
a. Rupi		126,849,338	659,370	29,939	11,008	36,619	127,586,274	110,884,814	756,546	1,811	10,605	65,235	111,719,011
	ign currencies essed assets	66,148,635	572,173	46,344	5,537	11,488 19,815	66,784,177 19,815	63,300,911	218,976	5,124		132 19,815	63,525,143 19,815
	INFORMATIONS												
. Value o	f bank's assets pledge as collateral :												
a. To B b. To of	ank Indonesia thers												:
2. Total al	lowance for impairment on financial assets quired allowance for possible losses on ea	to earning assets					22,532,227						17,906,264
4. Percent	age of UMKM loans to total loans	aming assets					17,589,138 14.14%						13,806,544 15.44%
6. Percent	tage of UMK loans to total loans tage of UMKM debtors to total debtors						6.08% 53.88%						6.89% 51.48%
7. Percent 8. Others	age of UMK debtors to total debtors						50.92%						48.27%
a. Char	elling of loans						430,283						9,037,109
	harabah Muqayyadah financing												- 2,986,162
c. Write	e off on earning assets wery of write off on earning assets						5,993,139 3,040,568						2,986,162

ary 1, 2012

#### STATEMENT OF CASH ELOW

		Aillions of Rupiah)
DESCRIPTION	CONSOL	
CASH FLOWS FROM OPERATING ACTIVITIES	31 Dec 2015 (Audited)	31 Dec 2014 (Audited)
Receipts from interest income and sharia income	68,561,085	59,752,177
Receipts from fees, commissions and premium - net	13,151,880	11,812,545
Payments of interest expense and sharia expenses	(26,303,441)	(23,121,999)
Receipts from the sale of government bonds -		
fair value through profit or loss	31,695,656	26,624,838
Acquisition of government bonds - fair value through profit or loss	(32,543,993)	(26,249,130)
Foreign exchange gains/ (losses) - net	568,115 2,695,638	1,876,047 1,360,996
Other operating income - others Other operating expenses - others	(3,884,426)	(2,912,216)
Salaries and employee benefits	(11,503,062)	(10.251.940)
General and administrative expenses	(11,309,466)	(10,266,219)
Non operating income - net	30,458	29,909
Payment of corporate income tax	(5,299,131)	(5,716,191)
Cash flow from operating activities before changes in		
operating assets and liabilities	25,859,313	22,938,817
Decrease/(increase) in operating assets:		
Placements with Bank Indonesia and other banks Marketable securities - Fair value through profit or loss	(74,344) 5.930.922	(2,321,185)
Marketable securities - Fair value through profit or loss Other receivables - trade transactions	5,930,922 (1,674,546)	(11,765,022) (4,289,584)
Joher receivables - trade transactions	(71,254,097)	(4,289,584) (59,909,017)
oans Securities purchased under resale agreements	(71,254,097) 19,109,845	(16,049,132)
Consumer financing receivable	(2,305,938)	(1,590,704)
Net investment in finance leases	170,521	(165,177)
Prepaid taxes	(2,225,414)	(1,465,433)
Prepaid expense	(462,352)	(348,490)
Other assets	627,894	(1,583,311)
Proceeds from collection of financial assets already written - off	3,430,132	2,607,206
ncrease/(decrease) in operating liabilities and temporary syirkah funds:		
Conventional Banking Demand deposits	44,702,559	4,832,745
Saving deposits	17,133,981	15,682,853
Time deposits	(28,721,091)	57,414,439
nter-bank call money	872,363	1,611,150
Obligation due immediately	(39)	394,236
iability to unit - linked policyholders	(324,750)	5,340,802
Other taxes payable	(306,828)	244,614
Other liabilities	(1,484,053)	3,910,075
iharia Banking - temporary syirkah funds		
Demand deposits - restricted investment and demand deposit - mudharabah musytarakah	(2,031)	(4,342)
Saving deposits - restricted investment and mudharabah	(2,031)	(4,342)
saving deposits - unrestricted investment	1,852,989	509,134
Mudharabah time deposits - unrestricted investment	(653,582)	5,097,017
Net cash provided by operating activities	10,201,454	21,091,691
CASH FLOWS FROM INVESTING ACTIVITIES		
Increase in marketable securities - Available for sale and Held		
Increase in marketable securities - Available for sale and Held to maturity	(9,640,061)	(965,192)
Increase in marketable securities - Available for sale and Held to maturity Increase in Government Bonds - Available for sale and Held		
Increase in marketable securities - Available for sale and Held to maturity Increase in Government Bonds - Available for sale and Held to maturity	(17,604,588)	(3,169,133)
Increase in marketable securities - Available for sale and Held to maturity Increase in Government Bonds - Available for sale and Held to maturity Proceeds from sale of fixed assets	(17,604,588) 4,202	(3,169,133) 6,661
Increase in marketable securities - Available for sale and Held to maturity Increase in Government Bonds - Available for sale and Held to maturity Proceeds from sale of fixed assets Acquisition of fixed assets	(17,604,588) 4,202 (1,135,677)	(3,169,133) 6,661 (2,250,724)
Increase in marketable securities - Available for sale and Held to maturity Increase in Government Bonds - Available for sale and Held to maturity Proceeds from sale of fixed assets Acquisition of fixed assets Acquisition of fixed assets	(17,604,588) 4,202 (1,135,677) (573,199)	(3,169,133) 6,661 (2,250,724) (705,614)
Increase in marketable securities - Available for sale and Held to maturity Increase in Government Bonds - Available for sale and Held to maturity Proceeds from sale of fixed assets Acquisition of intangible assets Acquisition of intangible assets	(17,604,588) 4,202 (1,135,677)	(3,169,133) 6,661 (2,250,724)
Increase in marketable securities - Available for sale and Held to maturity Increase in Government Bonds - Available for sale and Held to maturity Proceeds from sale of fixed assets Acquisition of inde assets Acquisition of intangible assets Net cash used in investing activities CASH FLOWS FROM FINANCING ACTIVITIES	(17,604,588) 4,202 (1,135,677) (573,199) <b>(28,949,323)</b>	(3,169,133) 6,661 (2,250,724) (705,614) <b>(7,084,002)</b>
Increase in marketable securities - Available for sale and Held to maturity Increase in Government Bonds - Available for sale and Held to maturity Proceeds from sale of fixed assets Acquisition of fixed assets Acquisition of fixed assets Net cash used in investing activities CASH FLOWS FROM FINANCING ACTIVITIES (Decrease)/increase of investment in Subsidiaries	(17,604,588) 4,202 (1,135,677) (573,199) (28,949,323) (675,283)	(3,169,133) 6,661 (2,250,724) (705,614) (7,084,002) (36,365)
Increase in marketable securities - Available for sale and Held to maturity Increase in Government Bonds - Available for sale and Held to maturity Proceeds from sale of fixed assets Acquisition of intangible assets Net cash used in investing activities CASH FLOWS FROM FINANCING ACTIVITIES (Decrease)/increase of investment in Subsidiaries (Increase)/decrease in marketable securities issued	(17,604,588) 4,202 (1,135,677) (573,199) (28,949,323) (675,283) 388,553	(3,169,133) 6,661 (2,250,724) (705,614) (7,084,002) (36,365) 230,028
Increase in marketable securities - Available for sale and Held to maturity Increase in Government Bonds - Available for sale and Held to maturity Proceeds from sale of fixed assets Acquisition of mangible assets Net cash used in investing activities CASHFLOWS FROM FINANCING ACTIVITES (Increase)/decrease of investment in subsistiaries (Increase)/decrease in payment fund borrowings	(17,604,588) 4,202 (1,135,677) (573,199) (28,949,323) (675,283) 388,553 7,291,307	(3,169,133) 6,661 (2,250,724) (705,614) (7,084,002) (36,365) 230,028 8,026,295
Increase in marketable securities - Available for sale and Held to maturity Increase in Government Bonds - Available for sale and Held to maturity Proceeds from sale of fixed assets Acquisition of intangible assets Net cash used in investing activities CASH FLOWS FROM FINANCING ACTIVITIES (Decrease)/increase in marketable securities issued (Decrease)/increase in marketable securities issued (Decrease)/increase in functable securities issued (Decrease)/increase in functable securities issued	(17,604,588) 4,202 (1,135,677) (573,199) (28,949,323) (675,283) 388,553 7,291,307 (8,871)	(3,169,133) 6,661 (2,250,724) (705,614) (7,084,002) (36,365) 230,028 8,026,295 (719,041)
Increase in marketable securities - Available for sale and Held to maturity Increase in Government Bonds - Available for sale and Held to maturity Proceeds from sale of fixed assets Acquisition of intangible assets Net cash used in investing activities CASH LOWS FROM FINANCING ACTIVITIES (Decrease)/increase of investment in Subsidiaries (Increase)/decrease in marketable securities issued (Decrease)/increase in functable securities issued (Decrease)/increase of Subordinated Loans Increase/decrease) of Subordinated Loans Increase/decrease) of Subordinated Loans	(17,604,588) 4,202 (1,135,677) (573,199) (28,949,323) (675,283) 388,553 7,291,307	(3,169,133) 6,661 (2,250,724) (705,614) (7,084,002) (36,365) 230,028 8,026,295 (719,041) 1,456,440
Increase in marketable securities - Available for sale and Held to maturity Increase in Government Bonds - Available for sale and Held to maturity Proceeds from sale of fixed assets Acquisition of intangible assets Met cash used in investing activities CASHFLOWS FROM FINANCING ACTIVITES Decrease/increase of investment in Subsidianes (Increase/decrease in ayment fruct hobrowings Increase/decrease in systems fund borrowings Increase/decrease in subsidianes (Increase/decrease) in securities sould under repurchase agreements Payments of dividends	(17,604,588) 4,202 (1,135,677) (573,199) (28,949,323) (675,283) 388,553 7,291,307 (8,871) (1,249,418)	(3,169,133) 6,661 (2,250,724) (705,614) (7,084,002) (36,365) 230,028 8,026,295 (719,041)
Increase in marketable securities - Available for sale and Held to maturity Increase in Government Bonds - Available for sale and Held to maturity Proceeds from sale of fixed assets Acquisition of intangible assets Met cash used in investing activities CASH FLOWS FROM FINANCING ACTIVITES (Increase)/forcease in marketable securities issued (Decrease)/increase in marketable securities issued (Decrease)/increase in marketable securities issued Increase/decrease in Substituted Loans Increase/decrease) of Subordinated Loans	(17,604,588) 4,202 (1,135,677) (573,199) (28,949,323) (675,283) 388,553 7,291,307 (8,871) (1,249,418) (4,967,968)	(3,169,133) 6,661 (2,250,724) (705,614) (7,084,002) (36,365) 230,028 8,026,295 (719,041) 1,456,440 (5,461,126)
Increase in marketable securities - Available for sale and Held to maturity Increase in Government Bonds - Available for sale and Held to maturity Proceeds from sale of fixed assets Acquisition of intangible assets Acquisition of intangible assets Met cash used in investing activities CASHFLOWS FROM FINANONG ACTIVITES Decrease/increase of investment in Subsidiares (Increase/decrease in ayment frugh borrowings Increase/decrease in systems than borrowings EVECABP (Decrease) inscriptions out onder repurchase agreements Payments of dividends PET INCREASE/IDECREASE) IN CASH AND CASH EQUIVALENTS FECT OF EXCHANGE RATE CHANGES ON CASH	(17,604,588) 4,202 (1,135,677) (573,199) (28,949,323) (6,75,283) 388,553 7,291,307 (8,871) (1,249,418) (4,967,968) 776,320 (17,969,549)	(3,169,133) 6,661 (2,250,724) (705,614) <b>(7,084,002)</b> (36,365) 230,028 8,026,295 (719,041) 1,456,440 (5,461,126) <b>3,496,231</b> <b>17,503,920</b>
Increase in marketable securities - Available for sale and Held to maturity Increase in Government Bonds - Available for sale and Held to maturity Proceeds from sale of fixed assets Acquisition of intangible assets Met cash used in investing activities CASH FLOWS FROM FINANCING ACTIVITES (Increase)/forcease in marketable securities issued (Decrease)/forcease in marketable securities issued (Decrease)/forcease in marketable securities issued Increase/decrease in Substituted Loans Increase/decrease) of Subordinated Loans Incr	(17,604,588) 4,202 (1,135,677) (573,199) (28,949,323) (675,283) 388,553 7,291,307 (8,871) (1,249,418) (4,967,968) 776,320 (17,969,549) 4,832,573	(3,169,133) 6,661 (2,250,724) (705,614) (70,64,002) (36,365) 230,028 8,026,295 (719,041) 1,456,440 (5,461,126) 3,496,231 17,503,920 277,305
Increase in marketable securities - Available for sale and Held to maturity Increase in Government Bonds - Available for sale and Held to maturity Proceeds from sale of fixed assets Acquisition of intangible assets Met cash used in investing activities CASHFLOWS FROM FINANCING ACTIVITES Operase/increase of investment in Subsidiares (Increase)/decrease in payment fund borrowings Increase/decrease in securities issued Operases/increase in securities issued Coercess/increase in securities issued Decreases/increase in securities issued Encrease/decrease in securities and under repurchase agreements Fayments of dividends Wet cash provided by financing activities ET INCREASE/IDECREASE IN CASH AND CASH EQUIVALENTS FECT OF EXCHANGE RATE CHANGES ON CASH AND CASH EQUIVALENT SEGINING OF YEAR	(17,604,588) 4,202 (1,135,677) (573,199) (28,949,323) (675,283) 388,553 388,553 7,291,307 (8,871) (1,249,418) (4,967,968) 776,320 776,320 776,320 776,320 776,321 388,804,383	(3,169,133) 6,661 (2,250,724) (705,614) (70,84,002) (36,365) 230,028 8,026,295 (719,041) 1,455,440 (5,461,126) <b>3,496,231</b> 17,503,920 277,305
Increase in marketable securities - Available for sale and Held to maturity Increase in Government Bonds - Available for sale and Held to maturity Proceeds from sale of fixed assets Acquisition of intrangible assets Met cash used in investing activities CASH FLOWS FROM FINANCING ACTIVITES (Increase) (Arcease) in marketable accurities issued (Decrease) (Arcease) in marketable accurities issued (Decrease) (Arcease) of Subordinated Loans Increase/(decrease) of Subordinated Loans Increase/(d	(17,604,588) 4,202 (1,135,677) (573,199) (28,949,323) (675,283) 388,553 7,291,307 (8,871) (1,249,418) (4,967,968) 776,320 (17,969,549) 4,832,573	(3,169,133) 6,661 (2,250,724) (705,614) (70,64,002) (36,365) 230,028 8,026,295 (719,041) 1,456,440 (5,461,126) 3,496,231 17,503,920 277,305
Increase in marketable securities - Available for sale and Held to maturity Increase in Government Bonds - Available for sale and Held to maturity Proceeds from sale of fixed assets Acquisition of intangible assets Acquisition of intangible assets Met cash used in investing activities CASH FLOWS FROM FINANONG ACTIVITES Obcrease/increase of investment in Subsidiares (Increase)/decrease in marketable securities issued Obcrease/increase in payment fund borrowings Increase/decrease in securities out under repurchase agreements Payments of dividends Paticable Divided by financing activities ET INCREASE/IDECREASE IN CASH AND CASH EQUIVALENTS FECT OF EXCHANGE RATE CHANGES ON CASH AND CASH EQUIVALENT TA BEGINNING OF YEAR SAH AND CASH EQUIVALENTS TA EBGINNING OF YEAR SAH AND CASH EQUIVALENTS AT EBGINNING OF YEAR SAH AND CASH EQUIVALENTS AT EBGINNING OF YEAR SAH AND CASH EQUIVALENTS AT EBGINNING OF YEAR	(17,604,588) 4,202 (1,135,677) (573,199) (28,949,323) (675,283) 388,553 388,553 7,291,307 (8,871) (1,244,418) (4,967,968) 776,320 (17,969,549) 4,832,573 138,804,383 138,804,383	(3,169,133) 6,661 (2,250,724) (705,614) (7,084,002) (36,365) 230,028 8,026,295 (719,041) 1,456,440 (5,461,126) 3,496,231 17,503,920 277,305 121,023,158 138,804,383
Increase in marketable securities - Available for sale and Held to maturity Increase in Government Bonds - Available for sale and Held to maturity Proceeds from sale of fixed assets Acquisition of intangible assets Met cash used in investing activities CASH FLOWS FROM FINANCING ACTIVITES (Increase)/forcease in marketable securities issued (Decrease)/increase in marketable securities issued (Decrease)/increase in marketable securities issued (Decrease)/increase in marketable securities issued (Decrease)/increase in favore table claans Increase/decrease) of subordinated Loans Increase/decrease) of subordinated Loans Increase/decrease) of subordinate Claans Increase/decrease) of subordinated Loans Increase/decrease) of subordin	(17,604,588) 4,202 (573,199) (28,949,323) (675,283) 388,553 7,291,307 (8,871) (1,249,418) (4,967,968) 776,320 (17,969,549) 4,832,573 138,804,383 125,667,407 25,109,124	(3,169,133) 6,661 (2,250,724) (705,614) (7,084,002) (36,365) 2,230,028 8,026,295 (719,041) 1,455,440 (5,461,126) <b>3,496,231</b> <b>17,503,920</b> <b>277,305</b> <b>121,023,158</b> <b>138,804,383</b> 20,704,563
Increase in marketable securities - Available for sale and Held to maturity Increase in Government Bonds - Available for sale and Held to maturity Proceeds from sale of fixed assets Acquisition of intangible assets Acquisition of intangible assets Met cash used in investing activities CASH FLOWS FROM FINANONG ACTIVITES Obcrease/increase of investment in Subsidiares (Increase)/decrease in marketable securities issued Obcrease/increase in parketable securities issued Coercease/increase in adventies and borrowings Increase/decrease in securities and under repurchase agreements Payments of dividends PECT OF EXCHANGE RATE (CANAGE SON CASH ERIC OF EXCHANGE RATE (CANAGE SON CASH ERIC OF EXCHANGE RATE (CANAGE SON CASH AND CASH EQUIVALENTS SERCI OF EXCHANGE RATE (CANAGES ON CASH AND CASH EQUIVALENTS AT EBGINNING OF YEAR SCH AND CASH EQUIVALENTS AT EBGINNING OF YEAR SCH AND CASH EQUIVALENTS AT EBGINNING OF YEAR Cash and cash equivalent at end of year consist of : Cash	(17,604,588) 4,202 (1,13,5677) (573,199) (28,949,323) (675,283) 386,553 7,291,307 (8,871) (1,249,418) (4,957,965) 778,320 (17,969,549) 4,832,573 138,804,383 125,667,407 25,109,124	(3,169,133) 6,661 (2,250,724) (705,614) (7,084,002) (16,365) 230,028 8,026,295 (719,041) 1,456,440 (5,461,126) 3,496,231 17,503,920 277,305 1318,804,383 138,804,383 20,704,563 50,598,840
Increase in marketable securities - Available for sale and Held to maturity Increase in Government Bonds - Available for sale and Held to maturity Proceeds from sale of fixed assets Acquisition of intangible assets Met cash used in investing activities CASH FLOWS FROM FINANCING ACTIVITES (Increase) (Accesse) investment in Subsidiaries (Increase) (Accesse) in marketable securities issued (Decrease) (Accesse) in subsidiaries (Increase) (Accesse) of Subordinated Loans Increase (Accesse) of Subordinated Loans Increase) (Accesse) (Accesse) of Subordinated Loans Increase) (Accesse) (Accesse) (Accesse) (Accesse) (Accesse) (Accesse) (Accesse) (Accesse) (Access	(17,604,588) 4,202 (573,199) (28,949,323) (675,283) 388,553 7,291,307 (8,871) (1,249,418) (4,967,968) 776,320 (17,969,549) 4,832,573 138,804,383 125,667,407 25,109,124	(3,169,133) 6,661 (2,250,724) (705,614) (7,084,002) (36,365) 2,230,028 8,026,295 (719,041) 1,455,440 (5,461,126) <b>3,496,231</b> <b>17,503,920</b> <b>277,305</b> <b>121,023,158</b> <b>138,804,383</b> 20,704,563
Increase in marketable securities - Available for sale and Held to maturity Increase in Government Bonds - Available for sale and Held to maturity Proceeds from sale of fixed assets Acquisition of intangible assets Acquisition of intangible assets Acquisition of intangible assets CASH FLOWS FROM FINANONG ACTIVITES OCCOMPARIANCE ACTIVITES OCCOMPARIANCE ACTIVITES OCCOMPARIANCE IN COMPARIANCE (Increase) (decrease in marketable securities issued Occerase) (marketable securities issued Occerase) (marketable securities issued Occerase) (marketable securities issued Decrease) (marketable securities issued	(17,604,588) 4,202 (1,13,5677) (573,199) (28,949,323) (675,283) 338,553 72,293,307 (8,871) (1,249,418) (4,967,966) 778,320 (17,969,549) 4,832,573 138,804,383 125,667,407 25,109,124 (5,31,316) (1,155,626 33,791,391)	(3,169,133) 6,661 (2,250,724) (705,614) 230,028 8,026,205 (719,041) 1,456,440 (5,461,126) <b>3,496,231</b> <b>17,503,920</b> <b>277,305</b> <b>121,023,158</b> <b>138,804,383</b> 20,704,563 <b>5</b> ,0598,840 8,986,831 57,690,864
Increase in marketable securities - Available for sale and Held to maturity Increase in Government Bonds - Available for sale and Held to maturity Proceeds from sale of fixed assets Acquisition of intangible assets Met cash used in investing activities CASH FLOWS FROM FINANCING ACTIVITES (Increase) (Accesse) investment in Subsidiaries (Increase) (Accesse) in marketable securities issued (Decrease) (Accesse) in subsidiaries (Increase) (Accesse) of Subordinated Loans Increase (Accesse) of Subordinated Loans Increase) (Accesse) (Accesse) of Subordinated Loans Increase) (Accesse) (Accesse) (Accesse) (Accesse) (Accesse) (Accesse) (Accesse) (Accesse) (Access	(17,604,588) 4,202 (1,13,6677) (573,199) (28,949,323) (6,75,283) 3,88,553 7,291,307 (8,871) (1,249,418) (4,967,966) 7,778,320 (17,969,549) 4,832,573 138,804,383 125,667,407 2,5,109,124 56,314,316 (10,155,626)	(3,169,133) 6,661 (2,250,724) (705,614) (705,614) (70,84,002) (36,365) 230,028 8,026,295 (719,041) 1,455,440 (5,461,126) 3,496,231 17,503,920 277,305 121,023,158 138,804,383 20,704,563 50,598,840
Increase in marketable securities - Available for sale and Held to maturity Increase in Government Bonds - Available for sale and Held to maturity Proceeds from sale of fixed assets Acquisition of intangible assets Met cash used in investing activities CASH FLOWS FROM FINANCING ACTIVITES (Increase)/forcease in marketable securities issued (Decrease)/increase in fandrable securities issued (Decrease)/increase in fandrable to ans Increase/decrease) of subordinated Loans Increase/decrease) of subordinated Loans I	(17,604,588) 4,202 (1,35,677) (573,199) (28,949,323) (6,75,283) 3,88,553 7,291,307 (8,871) (1,249,418) 7,76,320 (17,966) 7,76,320 (17,966),549) 4,832,573 135,804,383 125,667,407 25,109,124 56,314,316 10,155,626 33,791,391 229,6950	(3,169,133) 6,661 (2,250,724) (705,614) (70,64,002) (36,365) 230,028 8,026,295 (719,041) 1,456,440 (5,461,126) 3,496,231 17,503,920 277,305 121,023,158 138,804,383 20,704,563 50,598,840 8,986,831 57,690,864 823,226
Increase in marketable securities - Available for sale and Held to maturity Increase in Government Bonds - Available for sale and Held to maturity Proceeds from sale of fixed assets Acquisition of intangible assets Acquisition of intangible assets Met cash used in investing activities CASHFLOWS FROM FINANCING ACTIVITES Decrease/increase of investment in Subsidianes (Increase/decrease in marketable securities issued Opecrase/increase of investment activities Concrease/increase in anyment fund borrowings Increase/decrease in subsidianes (Increase/decrease in subsidianes (Increase)/decrease in subsidianes (	(17,604,588) 4,202 (573,199) (28,949,323) (675,283) 388,553 7,291,307 (8,871) (1,249,418) 776,320 (17,966) 7776,320 (17,966),549) 4,832,573 138,804,383 125,667,407 25,109,124 56,314,316 10,155,626 33,791,391 229,6950	(3,169,133) 6,661 (2,250,724) (705,614) (70,64,002) (36,365) 230,028 8,026,295 (719,041) 1,456,440 (5,461,126) 3,496,231 17,503,920 277,305 121,023,158 20,704,563 50,598,840 8,986,831 57,690,864 823,226
Increase in marketable securities - Available for sale and Held to maturity Increase in Government Bonds - Available for sale and Held to maturity Proceeds from sale of fixed assets Acquisition of intangible assets Met cash used in investing activities CASH FLOWS FROM FINANCING ACTIVITES (Decrease)/increase in marketable securities issued (Decrease)/increase in marketable securities issued (Decrease)/increase in marketable securities issued (Decrease)/increase in fixed table securities issued (Decrease)/increase) in fixed table securities issued (Decrease)/increase) in fixed table securities issued (Decrease)/increase) in fixed table securities issued Not CASH EQUIVALENTS TA TEGINNING OF YEAR Cash and cash equivalent at end of year consist of : Cash Placements with Bank Indonesia Total cash and cash equivalents <b>Total cash flows Information</b>	(17,604,588) 4,202 (573,199) (28,949,323) (675,283) 388,553 7,291,307 (8,871) (1,249,418) 776,320 (17,966) 7776,320 (17,966),549) 4,832,573 138,804,383 125,667,407 25,109,124 56,314,316 10,155,626 33,791,391 229,6950	(3,169,133) 6,661 (2,250,724) (705,614) (70,64,002) (36,365) 230,028 8,026,295 (719,041) 1,456,440 (5,461,126) 3,496,231 17,503,920 277,305 121,023,158 20,704,563 50,598,840 8,986,831 57,690,864 823,226

#### NOTES

The above financial information is extracted from the consolidated financial statements of PT 1. Bank Mandhi (Persero) Tok. (the "Bank") and its subsidiaries as of December 31, 2015 and for the year then ended, prepared by the Bank's management in accordance with Indonesian Financial Accounting Standards, which have been audited by Purwantono, Sungkoro & Surja ("PSS") (a member firm of Ernst & Young Global Limited) with Danil Settiadi Handaja, CPA as partner in charge, independent auditors, in accordance with Standards on Auditing established by the Indonesian Institute of Certified Public Accountants, with an unmodified audit opinion (formerly unqualified opinion), as stated in their report dated January 28, 2016 not included in this publication. Such audit report also contains an Other Matters paragraphs, which describe presentation of parent entity financial information and 2014 consolidated financial statements audited by other independent auditors. Published Financial Statements are presented to comply with Otoritas Jasa Keuangan R

No. 6/POJK.03/2015 dated March 31, 2015 regarding Transparency and Published Financial Statements of the Bank and Circular Letter of Otoritas Jasa Keuangan No.11/SEOJK.03/2015 dated April 17, 2015 regarding Transparency and Published Financial Statements of Commercial Banks and also in accordance with rule of Capital Market and Financial Institution Supervisory Agency (Bapepam-LK) No.X.K.2. Decision of Chairman of Bapepam-LK No.KRep-346/BL/20113 J Argency 2011 regarding Submission of Periodic Financial Statement for Issuers or Public Companies. Financial Information and Statement of Cash Flows included in the published financial statement have been prepared in accordance with Bapepam-LK regulation No.VIII.G7. Decision of Chairmar of Bapepam-LK No.Kep-347/BL/2012 dated June 25, 2012.

3. Composite value/rating of Bank Mandiri's Good Corporate Governance as of June 30. 2015 is 2 (Good) - The management of the Bank has made the implementation of Good Corporate Governance in general good. This is reflected in an adequate fulfillment of the principles of good corporate governance. If there are weaknesses in the application of the principles of Good Corporate governance, it unere are weaknesses in the application of the principles of Good Corporate Governance, the general weakness of the less significant and can be solved with normal action by the Bank Management.

DESCRIPTION	Allowance for		015 (Audite				r 2014 (Audi								
			Required Allowa Losses of Ear	ince for Possible ning Assets			Required Allow		No		NOTIONAL AMOUNT	Ty Trading	pe Hedging	Derivative Recei Receivables	ivables & Payab Payables
	Individual	Collective	General	Specific	Individual	Collective	General	Specific		EXCHANGE RATE RELATED					
Placements with other banks	49,282	20,659	161,120	49,282	49,271	47,107	241,783	49,271	1.	Spot Forward	3,854,260 9,943,412	3,472,025 64,333	382,235 9,879,079	2,552 232,272	5,04 15,27
Spot and derivative receivables		-	7,006		-	-	710		3.	Option					
Securities	121,262	12,130	204,988	87,000	119,442	8,359	159,921	13,044		a. Written b. Purchased	-	-			
Securities sold under repurchase agreements (Repo)	5 -												-		
Securities purchased under resell agreement (Reverse Repo)	s _								6.	Others	23,765,610	20,534,939 -	3,230,671	218,989 -	56,0
Acceptances receivables	74,098	32,932	113,117	978	67,033	39,894	131,077	317		INTEREST RATE RELATED					
Loans	12,767,287	7,703,498	5,014,842	10,543,861	9,299,586	6,628,399	4,481,589	7,186,333		Forward	-	-	-		
Investments in shares	57,592		582	113,875	31,851		50	381,582	2.	Option a. Written					
Temporary invesment	138			138	133			133		b. Purchased	-				
Other Receivable	1,661,185	32,164	132,884	1,159,465	1,585,983	29,206	114,568	1,046,166	3.		-				
Commitments and contingencies	346,180	24,547	969,643	91,832	172,537	22,610	877,128	88,467		Swap Others	37,438,910	1	37,438,910	249,064	227,2

#### CALCULATION OF FINANCIAL RATIOS

	Cember 31, 2015 and 2014						(In %)	
		BAN	١K			BANK		
No	o. RATIOS	31 Dec 2015 (Audited)	31 Dec 2014 (Audited)	No.	RATIOS	31 Dec 2015 (Audited)	31 Dec 2014 (Audited)	
	PERFORMANCE RATIOS			CON	MPLIANCE			
1.	Capital Adequacy Ratio (CAR)	18.60%	16.60%	1. a. Pe	ercentage violation of Legal Lending Limit			
2.	Non performing earning assets and			i.	Related parties	0.00%	0.00%	
	non performing non earning assets to total			ii.	Third parties	0.00%	0.00%	
3.	earning assets and non earning assets Non performing earning assets to total	1.56%	1.15%		ercentage of lending in excess of the Legal ending Limit			
	earning assets	1.96%	1.42%	i.	Related parties	0.00%	0.00%	
4.	Allowance for impairment on financial assets to earning assets	3.10%	2.61%		Third parties	0.00%	0.00%	
	NPL - Gross	2.29%	1.66%		erve requirement	7.50%	8.00%	
	NPL - Net	0.60%	0.44%		rimary reserve requirement Rupiah	8.50%	8.49%	
7.	Return on Asset (ROA)	3.15%	3.57%	b. R	eserve requirement Foreign currencies	8.50%	0.4970	
8.	Return on Equity (ROE)	23.03%	25.81%	3. Net	Open Position - Overall	2.91%	2.01%	
9.	Net Interest Margin (NIM)	5.90%	5.94%					
10.	Operating Expenses to Operating Income (BOPO)	69.67%	64.98%					
11.	Loan to Deposit Ratio (LDR)	87.05%	82.02%					

- 4. Related Parties in the Assets' Quality and Other Information are presented in accordance Bank Indonesia Regulation No. 7/3/PBI/2005 dated January 20, 2005 which was amended by Bank Indonesia Regulation No. 8/13/PBI/2006 dated October 5, 2006 regarding The Legal Lending Limit For Commercial Banks.
- Since January 21, 2015, the Financial Statements of PT Mandiri Utama Finance has been consolidated into the Consolidated Financial Statements of PT Bank Mandiri (Persero) Tbk. and Subsidiaries upon acquisition of 51.00% ownership in PT Mandiri Utama Finance by PT Bank Mandiri (Persero) Tok. 6. Since June 23, 2015, the Financial Statements of PT Mandiri Capital Indonesia has been
- consolidated into the Consolidated Financial Statements of PT Bank Mandiri (Persero) Tbk. and Cubsidiaries upon acquisition of 99.00% ownership in PT Mandiri Capital Indonesia by PT Bank Mandiri (Persero) Tbk.
- 7. Exchange rate of 1 US Dollar as of December 31, 2015 and 2014 are Rp13,785.00 and Rp12,385.00 respectively.

BEST BANK	THE BEST BANK IN
IN INDONESIA	SERVICE EXCELLENCE
2015	2008 - 2015
Alpha Southeast Asia and Finance Asia	MRI and Infobank Magazine
1 <sup>st</sup> PLACE ANNUAL REPORT AWARD 2015 Kategori BUMN KEUANGAN LISTED	INDONESIA MOST TRUSTED COMPANY (IMTC) 2007-2015
Otoritas Jasa Keuangan (OJK)	Indonesian Institute for
Kementrian Keuangan	Corporate Governance (IICG)
and Bursa Efek Indonesia (BEI)	and SWA Magazine

Jakarta, February 23, 2016 S. E & O **Board of Directors** PT Bank Mandiri (Persero) Tbk.

But A Andihim

Budi G. Sadikin **President Director**  Kartika Wirjoatmodjo

	Deputy President Commissioner Independent Commissioner Commissioner Independent Commissioner Commissioner	: Imam Apriyanto Put : Abdul Aziz : Askolani : Aviliani : Suwhono
-	Independent Commissioner	: Goei Siauw Hong
-	Independent Commissioner	: Bangun Sarwito Kus
B	DARD OF DIRECTORS	
_	President Director	: Budi Gunadi Sadikin
-	Vice President Director	: Sulaiman Arif Ariant
-	Director	: Sentot A. Sentausa
-	Director	: Ogi Prastomiyono
-	Director	: Pahala N. Mansury
-	Director	: Royke Tumilaar
-	Director	: Hery Gunardi
-	Director	: Tardi
	Director	: Ahmad Siddik Badru
-	Director	. Annau Siuurk Bauru

: Wimboh Santoso \*)

: Imam Aprivanto Putro

muljono

. Hery Gundran
: Tardi
: Ahmad Siddik Badruddii
: Kartini Sally
: Kartika Wirjoatmodjo

## SHAREHOLDER

MANAGEMENT OF THE BANK

BOARD OF COMMISSIONER

President Commissioner

Director

Republic of Indonesia	: 60.00%
Non ultimate shareholder through capital market (≥ 5%)	: Nil
Non ultimate shareholder through non capital market (≥ 5%)	: Nil

According to the results on Extraordinary General Meeting of Shareholders of Bank Mandiri dated December 18, 2015 was appointed as a Commissioner of Bank Mandiri, where the appointment of President Commissioner will be effective after the approval of Otoritas Jasa Keuangan (OJK) on Fit & Proper Test and meet the prevailing regulations.

Director