

STATEMENTS OF CALCULATION OF CAPITAL ADEQUACY RATIO COMMERCIAL BANK *) As of December 31, 2016 and 2015

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

STATEMENTS OF FINANCIAL POSITION As of December 31, 2016 and 2015

	DESCRIPTION		IDUAL	CONSOLIE	
lo.	DESCRIPTION	31 December 2016 (Audited)	31 December 2015 (Audited)	31 December 2016 (Audited)	31 December 2 (Audited
•	SSETS	(Addited)	(Audited)	(Addited)	
1.	Cash	21,223,106	23.118.246	22,906,775	25,109,1
2.	Placements with Bank Indonesia	103.914.079	77.227.592	111.261.518	83,452,3
3.	Placements with other banks	19,800,517	16,161,252	25,286,905	20,405,1
4.	Spot and derivative receivables	240,870	702,877	240,870	703,1
5.	Securities				
	a. Fair value through profit/loss	3,425,406	2,525,862	25,052,381	20,979,8
	b. Available for sale c. Held to maturity ***)	96,012,792 15,936,503	84,299,093 25,267,020	98,685,007 27,708,751	86,600,8 34,467,5
	d. Loans and receivables	15,950,505	23,267,020	27,700,751	54,407,3
5.	Securities sold under repurchase agreements (repo)	3,914,691	5,342,711	3,914,691	5,342,7
7.	Securities purchased under resale agreements (reverse repo)	3,746,090		5,054,488	676,9
в.	Acceptances receivables	14,679,621	11,331,273	14,789,244	11,331,2
₽.	Loans				
	a. Fair value through profit/loss		-		
	b. Available for sale				
	c. Held to maturity d. Loans and receivables	- 592.669.270	536.029.812	649.322.953	586.675.4
D.	Consumer financing receivables			11,855,216	8,178,0
1.	Sharia financing				
2.	Investments in shares	6,583,203	5,354,140	255,409	58,6
3.	Policy holder's investment in unit link contract	-		-	
4.	Allowance for impairment on financial assets -/-				
	a. Securities	(57,584)	(133,392)	(230,380)	(285,3
	b. Loans	(30,762,076)	(20,470,785)	(32,616,760)	(22,281,8
5.	c. Others Intangible assets	(2,092,833) 3,502,458	(1,928,050) 3,109,126	(2,430,998) 4,213,322	(2,215,4 3,793,1
"	Accumulated amortisation for intangible assets -/-	(2,066,144)	(1,733,034)	(2,257,826)	3,793, (1,877,9
5.	Premises and equipment	42,009,451	15,352,695	44,736,920	17,470,
	Accumulated depreciation for premises and equipment -/-	(7,550,662)	(6,443,338)	(9,073,630)	(7,708,4
7.	Non earning assets				
	a. Abandoned properties	146,581	150,039	146,814	150,2
	b. Repossessed assets	19,815	19,815	21,414	21,
	c. Suspense account d. Inter office assets	718,439	573,821	718,439	573,
	 d. Inter office assets i. Operational activities conducted in Indonesia 	(17,283,437)	(19,487,387)	(17,283,437)	(19,487,3
	ii. Operational activities conducted in Indonesia ii. Operational activities conducted outside Indonesia	17,360,910	19,567,324	17,360,910	19,467,3
3.	Allowance for impairment on non financial assets -/-	(291,491)	(309,964)	(292,430)	(310,9
).	Lease Financing			834,483	604,
).	Deferred tax assets	5,435,589	4,318,681	5,990,101	4,834,
١.	Other assets	26,946,346	27,605,683	32,534,859	33,234,
	TOTAL ASSETS	918,181,510	807,551,112	1,038,706,009	910,063,4
_					
	LIABILITIES AND EQUITY LIABILITIES				
	LIABILITIES AND EQUITY LIABILITIES Demand deposits **)	180.559.528	166.404.947	187.052.253	172.165.9
1. 2.	Demand deposits **) Savings deposits **)	180,559,528 273,772,515	166,404,947 246,324,710	187,052,253 302,327,614	271,707,5
1. 2. 3.	Demand deposits **) Savings deposits **) Time deposits **)				271,707,5
1. 2. 3.	Demand deposits **) Savings deposits **) Time deposits **) Investment fund - revenue sharing	273,772,515	246,324,710	302,327,614	271,707,5
1. 2. 3. 4. 5.	Demand deposits **) Savings deposits **) Time deposits **evenue sharing Investment fund - revenue sharing Fund from Bank Indonesia	273,772,515 233,617,801	246,324,710 200,431,272	302,327,614 273,120,837	271,707,5 232,513,7
1. 2. 3. 4. 5. 6. 7.	Demand deposits **) Savings deposits **) Time deposits **) Time deposits **) Time dome fund - revenue sharing Fund form Bank Indonesia Fund form other banks **) Soot and derivative liabilities	273,772,515 233,617,801 - 9,552,251 503,650	246,324,710 200,431,272 - 12,440,574 303,547	302,327,614 273,120,837 - 9,668,280 503,667	271,707,5 232,513,7 12,951,6 303,6
1. 2. 3. 4. 5. 6. 7. 8.	Demand depoint: **) Swings depoint: **) Time deposits **) Investment fund - revenue sharing Fund form Othe banks: **) Spot and derivative liabilities Securities sold under repurchase gereements (repo)	273,772,515 233,617,801 	246,324,710 200,431,272 - 12,440,574 303,547 4,863,171	302,327,614 273,120,837 9,668,280 503,667 3,353,042	271,707,5 232,513,7 12,951,6 303,6 4,863,1
1. 2. 3. 4. 5. 7. 8. 9.	Demand deposits **) Savings deposits **) Time deposits **) Time deposits **) Time deposits **) Fund from Bank Indonesia Fund from Other banks **) Spot and derivative liabilities Securities sold under repurchase agreements (repo) Acceptances liabilities	273,772,515 233,617,801 9,552,251 503,650 3,353,042 14,679,621	246,324,710 200,431,272 12,440,574 303,547 4,863,171 11,331,273	302,327,614 273,120,837 9,668,280 503,667 3,353,042 14,789,244	271,707,5 232,513,7 12,951,6 303,6 4,863,1 11,331,2
1. 2. 3. 4. 5. 5. 7. 3. 9. 0.	Demand deposits **) Savings deposits **) Imme deposits **) Immestment fund - revenue sharing Fund from othe banks **) Spot and derivative liabilities Securities add under repurchase agreements (repo) Acceptances liabilities Securities add under repurchase agreements (repo)	273,772,515 233,617,801 - 9,552,251 503,650 3,353,042 14,679,621 4,975,923	246,324,710 200,431,272 12,440,574 303,547 4,863,171 11,331,273 564	302,327,614 273,120,837 9,668,280 503,667 3,353,042 14,789,244 8,953,959	271,707,5 232,513,7 12,951,6 303,6 4,863,1 11,331,2 2,320,5
1. 2. 3. 4. 5. 5. 7. 8. 9. 0. 1.	Demand deposits **) Savings deposits **) Time deposits **) Timestment fund - revenue sharing Fund from ofthe banks **) Spot and derivative liabilities Spot and derivative liabilities Spot and derivative liabilities Spot and derivative liabilities Spot and spot spot spot spot spot spot spot spot	273,772,515 233,617,801 9,552,251 503,650 3,353,042 14,679,621 4,975,923 32,050,986	246,324,710 200,431,272 - 12,440,574 303,547 4,863,171 11,331,273 564 33,686,787	302,327,614 273,120,837 9,668,280 503,667 3,353,042 14,789,244 8,953,959 36,105,018	271,707,5 232,513,7 12,951,6 303,6 4,863,1 11,331,2 2,320,5 37,504,6
1. 2. 3. 4. 5. 5. 7. 3. 9. 0. 1. 2.	Demand deposits **) Savings deposits **) Time deposits **) Investment fund - revenue sharing Fund from Other banks **) Spot and derivative liabilities Securities sidu dure repurchase agreements (repo) Acceptances liabilities Social duro region Margin deposits received Margin deposits received	273,772,515 233,617,801 - 9,552,251 503,650 3,353,042 14,679,621 4,975,923	246,324,710 200,431,272 12,440,574 303,547 4,863,171 11,331,273 564	302,327,614 273,120,837 9,668,280 503,667 3,353,042 14,789,244 8,953,959	271,707,5 232,513,7 12,951,6 303,6 4,863,1 11,331,2 2,320,5 37,504,6
1. 2. 3. 4. 5. 7. 8.	Demand deposits **) Swings deposits **) Imme deposits **) Immestiment fund - revenue sharing Fund from othe banks **) Spot and derivative liabilities Securities add under regurchase agreements (repo) Acceptances liabilities Securities is due under regurchase agreements (repo) Acceptances liabilities Securities is due due regurchase agreements (repo) Acceptances liabilities Fund borrowings Margin deposits received Inter office liabilities a. Operational activities conducted in Indonesia	273,772,515 233,617,801 9,552,251 503,650 3,353,042 14,679,621 4,975,923 32,050,986	246,324,710 200,431,272 - 12,440,574 303,547 4,863,171 11,331,273 564 33,686,787	302,327,614 273,120,837 9,668,280 503,667 3,353,042 14,789,244 8,953,959 36,105,018	271,707,5 232,513,7 12,951,6 303,6 4,863,1 11,331,2 2,320,5 37,504,6
1. 2. 3. 4. 5. 5. 7. 8. 9. 1. 2. 3.	Demand deposits **) Savings deposits **) Time deposits **) Investment fund - revenue sharing Fund from Other banks **) Spot and dervature liabilities Securities sold under repurchase agreements (repo) Acceptances liabilities Tind borrowips Margin deposits received Inter office liabilities a. Operational activities conducted un Indonesia b. Operational activities conducted outside Indonesia	273,772,515 233,617,801 9,552,251 503,650 3,353,042 14,679,621 4,975,923 32,050,986	246,324,710 200,431,272 - 12,440,574 303,547 4,863,171 11,331,273 564 33,686,787	302,327,614 273,120,837 9,668,280 503,667 3,353,042 14,789,244 8,953,959 36,105,018	271,707,5 232,513,7 12,951,6 303,6 4,863,1 11,331,2 2,320,5 37,504,6
1. 2. 3. 4. 5. 5. 7. 3. 9. 0. 1. 2. 3. 4.	Demand deposits **) Savings deposits **) Time deposits **) Timestment fund - revenue sharing Fund from othe banks **) Time domo othe banks **) Time domo othe banks **) Securities sold under repurchase agreements (repo) Acceptances liabilities Securities issued Fund borrowings Margin deposits received Inter office liabilities conducted in Indonesia De Operational activities conducted in Indonesia Deferred taa liabilities	273,772,515 233,617,801 9,552,251 503,650 3,353,042 14,679,621 4,975,923 32,050,986	246,324,710 200,431,272 - 12,440,574 303,547 4,863,171 11,331,273 564 33,686,787	302,327,614 273,120,837 9,668,280 503,667 3,353,042 14,789,244 8,953,959 36,105,018 1,517,665	271,707,2 232,513,7 12,951,6 303,6 4,863,7 11,331,2 2,320,6 37,504,6 1,863,7
1. 2. 3. 4. 5. 5. 7. 8. 9. 0. 1. 2. 3. 4. 5.	Demand deposits **) Savings deposits **) Time deposits **) Timestment fund - revenue sharing Fund from ofthe banks **) Spot and derivative liabilities (from the banks **) Spot and derivative liabilities (from the banks **) Spot and derivative liabilities (from the spot spot spot spot spot spot spot spot	273,772,515 233,617,801 9,552,251 503,650 3,353,042 14,679,621 4,975,923 32,050,986	246,324,710 200,431,272 - 12,440,574 303,547 4,863,171 11,331,273 564 33,686,787	302,327,614 273,120,837 9,668,280 503,667 3,353,042 14,789,244 8,953,959 36,105,018	271,707,2 232,513,7 12,951,6 303,6 4,863,1 11,331,7 2,320,6 37,504,6 1,863,7
1.2.3.1.5.5.7.3.0.0.1.2.3. 1.5.5.	Demand depoint: **) Savings deposit: **) Time deposit: **) Time deposit: **) Time deposit: **) Towstment fund - revenue sharing Fund form ofthe banks: **) Spot and derivative liabilities Securities sidu dure repurchase agreements (repo) Acceptances liabilities Securities sidu dure repurchase agreements (repo) Acceptances liabilities Securities issued Fund bornwings Margin deposits received Inter office liabilities Depositorial activities conducted in Indonesia D. Operational activities conducted in Indonesia Other liabilities Other liabilities	273,772,515 233,617,801 9,552,251 16,079,621 4,975,923 32,050,986 1,517,665	246,324,710 200,431,272 12,440,574 303,547 4,863,715 11,331,273 564 33,686,787 1,863,755	302,327,614 273,120,837 9,668,280 503,667 3,353,042 14,789,244 8,933,50,18 1,517,665 19,602,950 28,341,757	271,707,5 232,513,7 12,951,6 303,6 4,863,7 11,331,7 2,320,6 37,504,8 1,863,7 17,019,0 26,025,6
1. 2. 3. 4. 5. 5. 7. 3. 9. 0. 1. 2. 3. 4. 5. 5.	Demand deposits **) Savings deposits **) Time deposits **) Time deposits **) Timestment fund - revenue sharing Fund from ofthe banks **?) Spot and derivative liabilities Securities sold under repurchase agreements (repo) Securities issued Fund borrowings Margin deposits received Inter office liabilities a. Operational activities conducted on Indonesia Deferred faz liabilities Deferred faz liabilities	273,772,515 233,617,801 9,552,251 503,650 14,679,621 4,975,923 32,050,986 1,517,665	246,324,710 200,431,272 	302,327,614 273,120,837 9,668,280 503,667 3,353,042 14,789,244 8,953,3,959 36,105,018 1,517,665	271,707,5 232,513,7 12,951,6 303,6 4,863,7 11,331,7 2,320,6 37,504,8 1,863,7 17,019,0 26,025,6
	Demand depodits **) Savings deposits **) Time deposits **) Time deposits **) Timestment fund - revenue sharing Fund from other banks **) Spot and dervative liabilities Securities sid under repurchase agreements (repo) Acceptances liabilities Sacurities sid under repurchase agreements (repo) Acceptances liabilities Tund borrowings Margin deposits received Inter office liabilities a. Operational activities conducted outside Indonesia Deferred ta liabilities Liability to unit link holders Other liabilities Other liabilities Contra liabilities Contra liabilities Contra liabilities	273,772,515 233,617,801 9,552,251 14,679,621 4,679,621 4,975,023 3,20,500,986 1,517,665 19,529,778 774,112,760	246,324,710 200,431,272 12,440,574 303,574 4,863,777 1,1,331,273 564 33,666,787 1,863,755 1,863,755 18,154,547 695,805,147	302,327,614 273,120,837 9,668,200 503,667 3,353,042 14,789,244 8,953,959 36,105,018 1,517,665 19,602,950 19,602,950 28,341,757 885,336,286	271,707,5 232,513,7 12,951,6 303,6 4,863,1 11,331,7 2,320,6 37,504,6 1,863,7 17,019,0 26,025,6 790,571,5
	Demand deposits **) Saviras deposits **) Time deposits **) Time deposits **) Time deposits ** Time demonstration and the same Fund form onche banks ** Time domon the banks ** Securities sold under repurchase agreements (repo) Acceptances liabilities Securities sold under repurchase agreements (repo) Acceptances liabilities Securities issued Fund borrowings Margin deposits received Inter office liabilities Deferred taa liabilities conducted in Indonesia b. Operational activities conducted in Indonesia Deferred taa liabilities Liability to unit link holders Deferred taa liabilities Investment fund - groft staring Torka Linke IIII to Share capital Share capital	273,772,515 233,617,801 9,552,51 19,35450 33,3540 34,354034,3540 34,3540 34,3540 34,3540 34,354034,3540 34,3540 34,3540 34,354034,3540 34,3540 34,354034,3540 34,3540 34,354034,3540 34,3540 34,354034,3540 34,3540 34,354034,3540 34,3540 34,354034,3540 34,354034,3540 34,354034,3540 34,354034,3540 34,354034,3540 34,354034,3540 34,354034,3540 34,354034,3540 34,354034,3540 34,354034,3540 34,354034,3540 34,354034,3540 34,354034,3540 34,3540 34,354034,3540 34,354034,3540 34,354034,3540 34,354034,3540 34,354034,3540 34,354034,3540 34,354034,3540 34,354034,3540 34,354034,3540 34,354034,3540 34,354034,3540 34,354034,3540 34,354034,3540 34,3540 34,354034,3540 34,354034,3540 34,3540 34,354034,3540 34,3540 34,354034,3540 34,354034,3540 34,354034,3540 34,354034,3540 34,354034,3540 34,354034,3540 34,354034,354034,3540 34,3	246,324,710 200,431,272 12,440,574 30,364 4,863,171 11,331,273 564 33,666,787 1,863,755 18,154,547 695,805,147 16,000,000	302,327,614 273,120,837 9,668,280 503,667 3,353,042 14,769,244 8,953,059 36,105,018 1,517,665	271,707, 232,513,7 12,951,6 303,4 4,863,7 11,331,7 2,320,5 77,504,4 1,863,7 17,019,0 26,025,6 790,571,5
	Demand depoids **) Savings depoids **) Time depoids **) Time depoids **) Time depoids ** Fund from other banks **) Spot and dervative liabilities Securities add under repurchase agreements (repoi) Acceptances liabilities Securities add under repurchase agreements (repoi) Acceptances liabilities Time of their abilities Time of their abilities a. Operational activities conducted outside Indonesia Deferred tax liabilities Liability to unit inch defes Other liabilities Liabilities Liability to unit inch defes Other liabilities Liability to unit inch defes Other liabilities Liability to unit inch defes Other liabilities Liability to unit inch defes Other liabilities Liabili	273,772,515 233,617,801 9,552,251 14,679,621 4,679,621 4,975,023 3,20,50,926 1,517,665 19,529,778 774,112,760	246,324,710 200,431,272 12,440,574 303,574 4,863,777 1,1,331,273 564 33,666,787 1,863,755 1,863,755 18,154,547 695,805,147	302,327,614 273,120,837 9,668,200 503,667 3,353,042 14,789,244 8,953,959 36,105,018 1,517,665 19,602,950 19,602,950 28,341,757 885,336,286	271,707, 232,513,7 12,951,6 303,4 4,863,7 11,331,7 2,320,5 77,504,4 1,863,7 17,019,0 26,025,6 790,571,5
	Demand depodits **) Savings deposits **) Time deposits **) Time deposits **) Time deposits ** Fund from ofthe banks ** Spot and derivative tabilities relation and the banks ** Spot and derivative tabilities relation and derivative tabilities Acceptance tabilities Securities issued Fund borrowings Margin deposits received Inter office labilities A operational activities conducted outside Indonesia B Departs of the operative activities of the operative B Operational activities conducted outside Indonesia B Operational activities B Operativities B	273,772,515 233,617,801 9,552,51 19,35450 33,3540 34,354034,3540 34,3540 34,3540 34,3540 34,354034,3540 34,3540 34,3540 34,354034,3540 34,3540 34,354034,3540 34,3540 34,354034,3540 34,3540 34,354034,3540 34,3540 34,354034,3540 34,3540 34,354034,3540 34,354034,3540 34,354034,3540 34,354034,3540 34,354034,3540 34,354034,3540 34,354034,3540 34,354034,3540 34,354034,3540 34,354034,3540 34,354034,3540 34,354034,3540 34,354034,3540 34,3540 34,354034,3540 34,354034,3540 34,354034,3540 34,354034,3540 34,354034,3540 34,354034,3540 34,354034,3540 34,354034,3540 34,354034,3540 34,354034,3540 34,354034,3540 34,354034,3540 34,354034,3540 34,3540 34,354034,3540 34,354034,3540 34,3540 34,354034,3540 34,3540 34,354034,3540 34,354034,3540 34,354034,3540 34,354034,3540 34,354034,3540 34,354034,3540 34,354034,354034,3540 34,3	246,324,710 200,431,272 12,440,574 30,364 4,863,171 11,331,273 564 33,666,787 1,863,755 18,154,547 695,805,147 16,000,000	302,327,614 273,120,837 9,668,280 503,667 3,353,042 14,769,244 8,953,059 36,105,018 1,517,665	271,707, 232,513,7 12,951,6 303,4 4,863,7 11,331,7 2,320,5 77,504,4 1,863,7 17,019,0 26,025,6 790,571,5
	Demand depoliti.**) Swirasi depoliti.**) Time depoliti.**) Time depoliti.**) Time depoliti.** Fund from ofthe banki.**) Spot and derivative liabilities Securities sudu eure repurchase agreements (repo) Acceptances liabilities Securities isudu eure repurchase agreements (repo) Acceptances liabilities Securities isudu eure repurchase agreements (repo) Acceptances liabilities Securities isudu eure function and the securities isudu Fund bornowings Fund bornowings Fund bornowings Heart office liabilities Liability to unit link hodres Other liabilities Investment fund -profit sharing TOTAL LIABILITIES EURITIES EURITIES EURITIES EURITIES EURITIES EURITIES EURITIES	273,772,515 233,617,801 9,552,51 19,35450 33,3540 34,354034,3540 34,3540 34,3540 34,3540 34,354034,3540 34,3540 34,3540 34,354034,3540 34,3540 34,354034,3540 34,3540 34,354034,3540 34,3540 34,354034,3540 34,3540 34,354034,3540 34,3540 34,354034,3540 34,354034,3540 34,354034,3540 34,354034,3540 34,354034,3540 34,354034,3540 34,354034,3540 34,354034,3540 34,354034,3540 34,354034,3540 34,354034,3540 34,354034,3540 34,354034,3540 34,3540 34,354034,3540 34,354034,3540 34,354034,3540 34,354034,3540 34,354034,3540 34,354034,3540 34,354034,3540 34,354034,3540 34,354034,3540 34,354034,3540 34,354034,3540 34,354034,3540 34,354034,3540 34,3540 34,354034,3540 34,354034,3540 34,3540 34,354034,3540 34,3540 34,354034,3540 34,354034,3540 34,354034,3540 34,354034,3540 34,354034,3540 34,354034,3540 34,354034,354034,3540 34,3	246,324,710 200,431,272 12,440,574 30,364 4,863,171 11,331,273 564 33,666,787 1,863,755 18,154,547 695,805,147 16,000,000	302,327,614 273,120,837 9,668,280 503,667 3,353,042 14,769,244 8,953,059 36,105,018 1,517,665	271,707,5 232,513,7 12,951,6 303,4 4663,1 11,331,2 2,320,5 37,504,4 1,863,7 17,019,6 2,6025,5 790,571,5 16,000,6 (4,333,3
	Demand depoliti.**) Swings depositi.**) Time depositi.**) Time depositi.**) Time depositi.**) Newstment fund - revenue sharing Fund form other banks.**) Spot and derivative liabilities Securities sidu outer repurchase agreements (repo) Acceptances liabilities Securities sidu outer repurchase agreements (repo) Acceptances liabilities Securities sidu outer purchase agreements (repo) Acceptances liabilities Securities sidu outer purchase agreements (repo) Acceptances liabilities a. Operational activities conducted in Indonesia Deferred ta liabilities Liability to unit link holders Other liabilities ToTAL UNITITES EUUTY Share capital a. Authoristed capital b. Ungaid - negatal.	273,772,518 233,6172,518 303,650 333,530,42 4,6796,21 4,6796,21 14,6796,21 19,529,778 774,112,760 16,000,000 (4,333,333,3	246,324,710 200,431,272 12,440,574 303,547 4,863,171 11,331,273 564 33,666,787 1,863,755 	302,327,614 273,120,82,260 9,658,280 9,658,280 9,533,062 14,789,244 8,933,530,518 19,602,950 28,341,757 885,336,286 16,000,000 (4,333,343	271,707,5 232,513,7 12,951,6 303,4 4663,1 11,331,2 2,320,5 37,504,4 1,863,7 17,019,6 2,6025,5 790,571,5 16,000,6 (4,333,3
	Demand depoints **) Swinsis depoints **) Time depoints **) Time depoints **) Time depoints ** Fund from other banks ** Spot and derivative liabilities Securities sold under regurchase agreements (repo) Securities issued Time of fice liabilities Aurgent depoints received Inter office liabilities a. Operational activities conducted untide Indonesia Defend tata liabilities Defende tata liabilitie	273,772,518 233,6172,518 303,650 333,530,42 4,6796,21 4,6796,21 14,6796,21 19,529,778 774,112,760 16,000,000 (4,333,333,3	246,324,710 200,431,272 12,440,574 303,547 4,863,171 11,331,273 564 33,666,787 1,863,755 	302,327,614 273,120,82,260 9,658,280 9,658,280 9,533,062 14,789,244 8,933,530,518 19,602,950 28,341,757 885,336,286 16,000,000 (4,333,343	271,707,5 232,513,7 12,951,6 303,4 4663,1 11,331,2 2,320,5 37,504,4 1,863,7 17,019,6 2,6025,5 790,571,5 16,000,6 (4,333,3
	Demand depodits**) Savings deposits**) Time deposits**) Time deposits**) Time deposits** Fund from othe banks*** Time deposits meaks*** Time domo other banks*** Securities sold under repurchase agreements (repo) Acceptances liabilities Securities sold under repurchase agreements (repo) Acceptances liabilities Securities issued Fund borrowings Margin deposits received Inter office liabilities Conducted on the sold of the sold of the sold of the Hord borrowings Margin deposits received Inter office liabilities Deferred taa liabilities Conducted in Indonesia Deferred taa liabilities Conducted unside Indonesia Deferred taa liabilities Conducted fund Fund borrowings Share capital B. Unpatid marginal /- Additional paid-in capital b. Unpatid marginal /- Additional paid-in capital b. Appaid - c. Frassury took -/ Additional paid-in capital b. Conduct capital C. Funds for paid-up capital	273,772,518 233,6172,518 303,650 333,530,42 4,6796,21 4,6796,21 14,6796,21 19,529,778 774,112,760 16,000,000 (4,333,333,3	246,324,710 200,431,272 12,440,574 303,547 4,863,171 11,331,273 564 33,666,787 1,863,755 	302,327,614 273,120,82,260 503,667 3,533,5042 14,789,244 8,933,5045 36,105,018 19,602,950 28,341,757 885,336,286 16,000,000 (4,333,343	271,707,5 232,513,7 12,951,6 303,4 4663,1 11,331,2 2,320,5 37,504,4 1,863,7 17,019,6 2,6025,5 790,571,5 16,000,6 (4,333,3
1. 2. 3. 4. 5. 7. 3. 9. 1. 2. 3. 4. 5. 5. 7. 3. 9.	Demand depoids **) Swings depoids **) Time depoids **) Time depoids **) Time depoids ** Fund from other banks ** Spot and dervative liabilities Securities oid under repurchase agreements (repoi) Acceptances liabilities Securities oid under repurchase agreements (repoi) Acceptances liabilities Timb broroxings Margin depoists received Inter office liabilities a. Operational activities conducted outside Indonesia Deferred tax liabilities Under this liabilities Under this liabilities Under this liabilities Under this liabilities Under this liabilities Under this liabilities EQUITY EQUITY Additional paids in capital a. Authorised capital b. Ungaid on capital /- c. Teasury stock -/ Additional paids in capital b. Opgio -/ Dones de capital d. Funds for paid-up capital	273,772,518 233,6172,518 303,650 333,530,42 4,6796,21 4,6796,21 14,6796,21 19,529,778 774,112,760 16,000,000 (4,333,333,3	246,324,710 200,431,272 12,440,574 4,303,547 4,863,171 11,331,273 564 33,666,787 1,863,755 	302,327,614 273,120,82,260 503,667 3,533,5042 14,789,244 8,933,5045 36,105,018 19,602,950 28,341,757 885,336,286 16,000,000 (4,333,343	271,707,5 232,513,7 12,951,6 303,4 4663,1 11,331,2 2,320,5 37,504,4 1,863,7 17,019,6 2,6025,5 790,571,5 16,000,6 (4,333,3
1. 2. 3. 4. 5. 7. 3. 9. 1. 2. 3. 4. 5. 5. 7. 3. 9.	Demand depoints **) Swings depoints **) Time depoints **) Time depoints **) Time depoints ** Fund from other banks ** Spot and derivative liabilities Securities add under repurchase agreements (repo) Acceptances liabilities Constructions of the spot securities of the spot securities add under repurchase agreements (repo) Acceptances liabilities Torid bioroxies Acceptances liabilities a. Operational activities conducted on Indonesia Deferred tax liabilities Constructions conducted outside Indonesia Deferred tax liabilities Liability to unit Into Addees Other Liabilities Liability to unit Addees Other Liabilities Liability to unit Addees Disado Columbia A Additional patial capital L Danado Cpital C Donated Capital C Donated Capital C Donated Capital C Donated Capital C Donated Capital C Donated Capital C Addees Additional patial configure Capital C Addees Additional patial configure Capital C Addees C Addees C Addees C Addees C Colones	273,772,518 233,6172,518 303,650 33333,042 14,679,621 14,679,621 19,529,778 774,112,766 16,000,000 (4,333,333) 17,476,308 1,7476,308 1,7476,308	246,324,710 200,431,272 12,446,574 303,547 4,863,771 11,331,273 564 33,686,787 1,863,755 18,154,547 6,95,805,147 16,000,000 (4,333,333) 	302,327,614 273,120,327 9,668,29 33,3602 14,789,244 8,933,3502 19,602,950 28,341,757 885,336,286 16,000,000 (4,333,333) - 17,316,192 - - - - - - - - - - - - - - - - - - -	271,707,5 232,513,7 12,951,6 303,4 4,863,1 13,31,2 2,320,5 7,504,4 1,663,7 17,019,6 2,6025,5 790,571,3 16,000,6 (4,333,3) 17,316,1 17,316,1
1. 2. 3. 4. 5. 7. 3. 9. 1. 2. 3. 4. 5. 5. 7. 3. 9.	Demand depoids **) Savings depoids **) Time depoids **) Time depoids **) Time depoids ** Time	273,772,515 233,617,215 233,617,215 9,552,251 19,552,251 14,6776,21 32,050,086 1,517,665 774,112,760 16,000,000 (4,333,333) 	246,324,710 200,431,272 1,2,403,47 1,2,403,47 1,2,403,47 1,1,331,564 33,666,787 1,863,755 1,965,7555 1,965,755 1,965,755 1,965,755 1,965,755 1,965,755 1,965	302,327,614 273,120,327,614 273,120,347 9,668,200 3,533,672 3,333,672 3,335,979 8,953,559 8,6,105,018 1,517,665 2,85,341,757 88,5,336,286 16,000,000 (4,333,333, 17,316,192 	271,707,5 232,513,7 12,951,6 303,4 4,863,1 13,31,2 2,320,5 7,504,4 1,663,7 17,019,6 2,6025,5 790,571,3 16,000,6 (4,333,3) 17,316,1 17,316,1
1. 2. 3. 4. 5. 7. 3. 9. 1. 2. 3. 4. 5. 5. 7. 3. 9.	Demand depoints **) Swings deposits **) Time deposits **) Time deposits **) Time deposits ** Fund from other banks ** Spot and derivative liabilities Securities sidu outer repurchase agreements (repo) Acceptances liabilities Securities issue outer repurchase agreements (repo) Acceptances liabilities Securities issue outer agreements (repo) Acceptances liabilities a. Operational activities conducted outside Indonesia Deferred tax liabilities Unter office liabilities U	273,772,518 233,6172,518 301,560 301,550 301,550 301,517,665 1,517,665 19,529,778 774,112,760 16,000,000 (4,333,331) 17,476,508 17,476,508 14,4112,760 16,000,000 (4,333,331) 17,476,508 14,4112,760 14,410,760 14,410,760 1	246,324,710 200,431,272 12,446,574 303,547 4,863,771 11,331,273 564 33,686,787 1,863,755 18,154,547 6,95,805,147 16,000,000 (4,333,333) 	302,327,614 273,120,327 9,658,200 303,667 333,30,42 14,789,244 8,933,350,42 14,789,244 8,933,350,42 19,662,250 28,341,757 885,336,286 16,000,000 (4,333,333) 17,316,192 17,316,192 12,22,33 (924,074)	271,707,5 232,513,7 12,951,6 3036,4 4,863,1 11,331,2 2,320,9 37,504,4 1,863,7 17,019,0 2,6025,8 790,571,5 16,000,0 (4,333,2 17,316,1
1. 2. 3. 4. 5. 7. 3. 9. 1. 2. 3. 4. 5. 5. 7. 3. 9.	Demand depodits **) Swings deposits **) Time deposits **) Time deposits **) Time deposits ** Timo fram ofthe banks ** Timo fram ofthe banks ** Spot and derivative liabilities Securities sold user repurchase agreements (repo) Securities issued Timo fram ofthe banks ** And barrowings Margin deposits received Inter office liabilities a. Operational activities conducted outside indonesia Defense far liabilities Defense far liabilities Def	273,772,518 233,6172,518 303,650 33333,042 14,6796,21 14,6796,21 19,529,778 774,112,766 16,000,000 (4,333,333) 17,476,308 1,7476,308 1,7476,308	246,324,710 200,431,272 12,446,574 303,547 4,863,771 11,331,273 564 33,686,787 1,863,755 18,154,547 6,95,805,147 16,000,000 (4,333,333) 	302,327,614 273,120,327 9,668,29 33,3602 14,789,244 8,933,3502 19,602,950 28,341,757 885,336,286 16,000,000 (4,333,333) - 17,316,192 - - - - - - - - - - - - - - - - - - -	271,707,5 232,513,7 12,951,6 3036,4 4,863,1 11,331,2 2,320,9 37,504,4 1,863,7 17,019,0 2,6025,8 790,571,5 16,000,0 (4,333,2 17,316,1 17,316,1
1. 2. 3. 4. 5. 7. 3. 9. 1. 2. 3. 4. 5. 5. 7. 3. 9.	Demand depods **) Savings depods **) Time depods **) Time depods **) Time depods ** Time depods	273,772,518 233,6172,518 301,650 301,650 301,650 1,517,665 1,517,675 1,517,5	246,324,710 200,431,272 12,440,574 303,547 4,863,771 11,331,272 33,666,787 1,863,755 1,963,755 1,963,755 1,963,755 1,974,755,755 1,975,7	300,327,614 273,120,327 9,658,200 303,667 303,607 303,002 303,	271,707,5 232,513,7 12,951,4 303,4 4,863,3 1,313,1 2,330,0 37,504,6 1,313,4 26,025,8 790,571,5 16,000,((4,333,3 17,316,1 17,316,1 17,316,1 242,4 (1,815,4)
1. 2. 3. 4. 5. 7. 3. 9. 1. 2. 3. 4. 5. 5. 7. 3. 9.	Demand depoints **) Swinsis depoints **) Time depoints **) Time depoints ** Fund from othe banks ** Time depoints ** Fund from othe banks ** Spot and deviative tabilities Acceptance tabilities chase agreements (repoi) Acceptance tabilities chase agreements (repoints) Acceptance tabilities chase agreements (repoints) Acceptance tabilities chase agreements) Lability to unit link holders Unit (familities chase agreements) Acceptance tabilities (familities (fa	273,772,518 233,6172,518 301,560 301,550 301,550 301,517,665 1,517,665 19,529,778 774,112,760 16,000,000 (4,333,331) 17,476,508 17,476,508 14,4112,760 16,000,000 (4,333,331) 17,476,508 14,4112,760 14,410,760 14,410,760 1	246,324,710 200,431,272 12,446,574 303,547 4,863,771 11,331,273 564 33,686,787 1,863,755 18,154,547 6,95,805,147 16,000,000 (4,333,333) 	302,327,614 273,120,327 9,658,200 303,667 333,30,42 14,789,244 8,933,350,42 14,789,244 8,933,350,42 19,662,250 28,341,757 885,336,286 16,000,000 (4,333,333) 17,316,192 17,316,192 12,22,33 (924,074)	271,707,5 232,513,7 303,6 4,863,1 11,331,2 2,320,9 37,504,8 1,863,7 17,019,0 260,25,8 790,571,5 16,000,0 (4,333,3 17,316,1 17,316,1 17,316,1 17,316,1 17,316,1
1. 2. 3. 4. 5. 5. 5. 7. 5. 5. 5. 5. 5. 5. 5. 5. 5. 5. 5. 5. 5.	Demand depoints **) Savings depoints **) Time depoints **) Time depoints **) Time depoints **) Time depoints ** Time depoints	272,772,51 233,617,801 9,552,251 503,650 1,4079,621 4,975,621 4,975,621 1,4079,621 4,975,629 1,517,665 1,517,665 774,112,760 16,000,000 (4,333,333) (4	246,324,710 200,431,272 303,547 4,863,771 1,331,273 564 33,666,787 1,863,755 18,154,547 6,95,805,147 16,000,000 (4,333,333) 17,476,308 69,74 (1,307,815)	302,327,614 273,120,84 9,668,280 9,668,280 14,789,244 8,933,50,18 1,517,665 28,341,757 885,336,280 10,000,000 (4,333,333) 17,316,192 202,363 (1024,074) 25,140,523 25,140,523 25,140,523 25,140,523	271.707,5 232.513,5 303,4 4,663,3 11.331,2 2,3305,3 7,504,6 1,863,3 17,019,0 26025,5 790,571,5 16,000,0 (4,333,3 17,316,1 17,316,1 16,315,4 242,5 (1,815,4)
1. 2. 3. 4. 5. 5. 5. 7. 3. 0. 1. 2. 3. 4. 5. 5. 7. 1. 1. 2. 3. 4. 5. 5. 7. 1. 1. 1. 1. 1. 1. 1. 1. 1. 1. 1. 1. 1.	Demand depoints **) Swinsis depoints **) Time depoints **) Time depoints **) Time depoints ** Fund from ofthe banks ** Spot and derivative tabilities fund bromosines Acceptances tabilities chose agreements (repoi) Acceptances tabilities chose agreements (repoint) Acceptances tabilities (repoint) Acceptances tabilities (repoint) Acceptances tabilities (repoint) Acceptances tabilities (repoint) Acceptances tabilities (repoint) Acceptances (repoint) Acc	272,772,51 233,617,801 9,552,251 503,650 1,4079,621 4,975,621 4,975,621 1,4079,621 4,975,629 1,517,665 1,517,665 774,112,760 16,000,000 (4,333,333) (4	246,324,710 200,431,272 303,547 4,863,771 1,331,273 564 33,666,787 1,863,755 18,154,547 6,95,805,147 16,000,000 (4,333,333) 17,476,308 69,74 (1,307,815)	302,327,614 273,120,84 9,668,280 9,668,280 14,789,244 8,933,50,18 1,517,665 28,341,757 885,336,280 10,000,000 (4,333,333) 17,316,192 202,363 (1024,074) 25,140,523 25,140,523 25,140,523 25,140,523	271.707,5 232.513,5 303,4 4,663,3 11.331,2 2,3305,3 7,504,6 1,863,3 17,019,0 26025,5 790,571,5 16,000,0 (4,333,3 17,316,1 17,316,1 16,315,4 242,5 (1,815,4)
1. 2. 3. 4. 5. 5. 5. 7. 3. 0. 1. 2. 3. 4. 5. 5. 7. 1. 1. 2. 3. 4. 5. 5. 7. 1. 1. 1. 1. 1. 1. 1. 1. 1. 1. 1. 1. 1.	Demand depoints **) Swings depoints **) Time depoints **) Time depoints **) Fund from other banks **) Spot and derivative liabilities Securities add under repurchase agreements (repoi) Acceptances liabilities Time depoints received Inter office liabilities a. Operational activities conducted in Indonesia Deferred ta liabilities Deferred ta	272,772,51 233,617,801 9,552,251 503,650 1,4079,621 4,975,621 4,975,621 1,4079,621 4,975,629 1,517,665 1,517,665 774,112,760 16,000,000 (4,333,333) (4	246,324,710 200,431,272 303,547 4,863,771 1,331,273 564 33,666,787 1,863,755 18,154,547 6,95,805,147 16,000,000 (4,333,333) 17,476,308 69,74 (1,307,815)	302,327,614 273,120,84 9,668,280 9,668,280 14,789,244 8,933,50,18 1,517,665 28,341,757 885,336,280 10,000,000 (4,333,333) 17,316,192 202,363 (1024,074) 25,140,523 25,140,523 25,140,523 25,140,523	271,707,5 232,513,7 303,6 4,863,1 11,331,2 2,320,9 37,504,8 1,863,7 17,019,0 260,25,8 790,571,5 16,000,0 (4,333,3 17,316,1 17,316,1 17,316,1 17,316,1 17,316,1
1. 2. 3. 4. 5. 5. 7. 3. 0. 0. 1. 2. 3. 0. 0. 1. 2. 1.	Demand depoints **) Savings deposits **) Time deposits **) Time deposits **) Time deposits **) Time deposits ** Time deposits requestate agreements (repo) Securities sold derivative liabilities Securities sold derivative liabilities Time deposits received Time of the liabilities Compared and the sold of	272,772,51 233,617,801 9,552,251 503,650 1,4079,621 4,975,621 4,975,621 1,4079,621 4,975,629 1,517,665 1,517,665 774,112,760 16,000,000 (4,333,333) (4	246,324,710 200,431,272 303,547 4,863,771 1,331,273 564 33,666,787 1,863,755 18,154,547 6,95,805,147 16,000,000 (4,333,333) 17,476,308 69,74 (1,307,815)	302,327,614 273,120,327 9,668,280 503,667 3,333,3042 14,789,244 8,93,395 36,105,018 1,517,665 28,341,757 9,85,336,280 (4,333,333) 17,316,192 202,250 (4,333,333) 17,316,192 202,263 (024,074) 25,140,523 19,652 202,263 (024,074) 17,658	271.707,5 232,513,3 303,4 4,863,3 11,331,2 ,2300,3 37,504,4 1,863,3 17,019,4 26,025,4 790,571,5 16,000,4 (4,333,3 17,316,1 17,316,1 17,316,1 17,316,1 242,4 (1,815,4
	Demand depoids **) Savings depoids **) Time depoids **) Time depoids ** Fund from othe banks ** Time depoids ** Fund from othe banks ** Fund from othe banks ** Securities sold under repurchase agreements (repo) Acceptance liabilities Securities sold under repurchase agreements (repo) Acceptance liabilities Securities sold under repurchase agreements (repo) Acceptance liabilities Securities issued Fund borrowings Margin depoists received inter office liabilities conducted in Indonesia Deferred taa liabilities conducted in Indonesia Deferred taa liabilities Liability to unit link holders Under liabilities Liability to unit link holders Order Liabilities Liability out link holders Order Liabilities Liability out link holders Order Liabilities Liability out link holders Order Liability out link holders Order Competensive kinder for out most out out out out out out out out out ou	272,772,51 233,617,801 9,552,251 503,650 1,4079,621 4,975,621 4,975,621 1,4079,621 4,975,629 1,517,665 1,517,665 774,112,760 16,000,000 (4,333,333) (4	246,324,710 200,431,272 303,547 4,863,771 1,331,273 564 33,666,787 1,863,755 18,154,547 6,95,805,147 16,000,000 (4,333,333) 17,476,308 69,74 (1,307,815)	302,327,614 273,120,84 9,668,280 9,668,280 14,789,244 8,933,50,18 1,517,665 28,341,757 885,336,280 10,000,000 (4,333,333) 17,316,192 202,363 (1024,074) 25,140,523 25,140,523 25,140,523 25,140,523	271.707,5 232,513,3 303,4 4,863,3 11,331,2 ,2300,3 37,504,4 1,863,3 17,019,4 26,025,4 790,571,5 16,000,4 (4,333,3 17,316,1 17,316,1 17,316,1 17,316,1 242,4 (1,815,4
	Demand depoints **) Savings deposits **) Time deposits **) Time deposits **) Time deposits **) Time deposits ** Time deposits requestate agreements (repo) Securities sold derivative liabilities Securities sold derivative liabilities Time deposits received Time of the liabilities Compared and the sold of	272,772,51 233,617,801 9,552,251 503,650 1,4079,621 4,975,621 4,975,621 1,4079,621 4,975,629 1,517,665 1,517,665 774,112,760 16,000,000 (4,333,333) (4	246,324,710 200,431,272 303,547 4,863,771 1,331,273 564 33,666,787 1,863,755 18,154,547 6,95,805,147 16,000,000 (4,333,333) 17,476,308 69,74 (1,307,815)	302,327,614 273,120,327 9,668,280 503,667 3,333,3042 14,789,244 8,93,395 36,105,018 1,517,665 28,341,757 9,85,336,280 (4,333,333) 17,316,192 202,250 (4,333,333) 17,316,192 202,263 (024,074) 25,140,523 19,652 202,263 (024,074) 17,658	271,707,5 232,513,7 303,6 4,863,3 11,331,2 2,320,9 37,504,8 1,863,7 1,019,0 260,25,8 790,571,5 16,000,0 (4,333,3 17,316,1 17,316,
	Demand depoints **) Savings deposits **) Time deposits **) Time deposits **) Time deposits **) Time deposits ** Time deposits	223,072,215 233,07,801 9,552,251 503,650 1,4079,621 4,975,621 4,975,621 4,975,621 1,4079,621 4,975,621 1,9,529,778 774,112,760 16,000,000 (4,333,333) 17,476,308 (4,333,333) 17,476,308 (4,333,333) 17,476,308 (4,333,333)	246,324,710 200,431,272 303,547 4,863,771 1,331,273 564 33,666,787 1,863,755 18,154,547 695,805,147 16,000,000 (4,333,333) 17,476,308 69,704 (1,307,815) 	302,327,614 273,120,327 9,668,20 303,667 3,333,30,42 14,789,244 8,933,954 1,517,665 28,341,757 8,85,336,280 16,000,000 (4,333,333) 17,316,192 20,263 (024,074) 25,140,523 196,567 17,558 196,567 17,558 196,557 19,557 19,558 196,557 19,558 196,557 19,558 196,557 19,558 196,557 19,558 196,557 19,558 196,557 19,558 196,557 19,558 196,557 19,558 196,557 19,558 196,557 19,558 196,557 19,558 196,557 19,558 196,557 19,558 196,557 196,5	271,707,5 232,513,7 12,2951,6 303,6 4,663,1 1,331,3 2,320,0 37,504,8 1,863,7 1
	Demand depoids **) Savings depoids **) Time depoids **) Time depoids **) Time depoids ** Time	273,772,518 233,672,780 333,502 333,5042 333,5042 33,334,445,796,21 19,529,778 774,112,760 16,000,000 (4,333,331 17,476,308 17,476,308 17,476,308 17,476,308 17,476,308 17,476,308 17,476,502 90,326 (288,663) 24,796,520 90,326 (288,663) 24,796,520 90,326 (288,663) 24,796,520 90,326 (288,663) 24,796,520 90,326 (288,663) 24,796,520 90,326 (288,663) 24,796,520 (288,663) 24,796,520 (288,663) 24,796,520 (288,663) 24,796,520 (288,663) 24,796,520 (288,663) 24,796,520 (288,663) (28	246,324,710 200,431,272 1,2,44,574 303,347 4,303,3171 4,333,771 11,331,273 564 33,666,787 1,863,755 1,863,755 1,863,755 	300,327,614 273,120,837 9,668,200 333,667 333,662 3,333,042 3,333,042 3,333,042 3,333,042 3,333,042 3,333,042 3,333,042 4,433,333 4,333,333 4,333,333 4,333,333	271,707,5 232,513,7 12,2951,2 303,3 4,663,7 1,303,2 37,504,8 1,303,2 2,3200,3 37,504,8 1,303,2 2,6025,8 790,571,5 16,000,0 (4,333,3 17,316,1 16,000,0 (4,333,3 17,316,1 16,000,0 (4,333,3 17,316,1 14,454,114,454,1 14,454,1 14,454,114,454,1 14,454,154,154,154,154
	Demand depoints **) Savings depoints **) Time depoints **) Time depoints ** Time depoints ** Securities sold under repurchase agreements (repoi) Acceptance tablibilies Securities issued Time depoints ** Time depoint ** Time depoin	273,772,515 233,617,801 303,550 333,50,42 14,679,621 19,529,778 724,112,260 10,600,000 (4,333,333) 17,476,503 2,4796,520 11,600,0000 (4,333,333) 17,476,500 24,796,520,500,500,500,500,500,500,500,500,500	246,324,710 200,431,272 112,440,574 303,547 4,863,771 11,331,273 564 33,666,787 1,863,775 18,154,547 6,95,805,147 6,95,805,147 16,000,000 (4,333,333) - 17,476,308 - - - - - - - - - - - - - - - - - - -	302,327,614 273,120,327 9,658,20 303,607 3,333,042 14,789,244 8,933,350,42 11,602,050 28,341,757 885,336,286 16,000,000 (4,333,333) - 17,316,192 202,363 (924,074) 225,140,523 196,667 (924,074) 225,140,523 196,667	271,707,5 232,513,7 303,3 4,863,3 1,331,2 2,320,9 3,750,8 1,019,0 2,6025,8 7,90,371,5 16,000, (4,333,3 17,316,1 17,316,1 17,316,1 12,42,8 (1,815,4) 345,6 184,9 9,9 9,9 184,9 9,9 184,9 9,9 184,9 9,9 184,9 194,9
	Demand depoints **) Savings depoints **) Time depoints **) Time depoints ** Time depoints ** Securities sold under repurchase agreements (repoi) Acceptance tablibilies Securities issued Time depoints ** Time depoint ** Time depoin	272,772,51 233,6172,52 503,550 3,333,042 1,4679,621 4,975,22 1,4679,621 4,975,22 774,112,760 16,000,000 (6,333,333) 17,476,520 10,529,778 774,112,760 16,000,000 (6,333,333) 17,476,520 0,0,26 (288,661) 2,4,796,520 0,0,26 (288,663) 2,4,796,520 0,0,26 (288,663) 2,333,333 2,333,333 2,333,333 2,333,333	246,324,710 200,431,272 303,547 4,863,771 11,331,273 564 33,666,787 1,863,755 	302,327,614 273,120,327 9,668,280 9,668,280 13,333,042 14,789,244 8,93,39,244 8,93,39,244 1,517,665 19,602,950 28,341,757 49,5136,286 19,602,950 28,341,757 49,5136,286 10,600,000 (4,333,333) 17,316,192 20,2363 (924,074) 17,58 19,662,950 22,333,333 17,558 19,662,950 22,2511 2,333,333 10,65,655	271,707,5 232,513,2 303,6 4,863,1 11,331,2 2,320,9 37,504,8 1,863,7 17,019,0 26,025,8 790,571,5 16,000,0 (4,333,3 17,316,1 17,316,1 17,316,1 17,316,1 17,316,1 17,316,1 2,42,8 (1,815,4) (9,2,7 2,333,3 7,002,1 (9,2,7) 2,333,3 7,002,1 (9,2,7) 2,333,3 7,002,1 (9,2,7) 2,033,4 (9,2,7) 2,033,4 (9,2,7) 2,033,4 (9,2,7) 2,033,4 (1,2,1) 2,033,4 (1,2,1) 2,033,4 (1,2,1) 2,033,4 (1,2,1) 2,033,4 (1,2,1) 2,033,4 (1,2,1) 2,033,4 (1,2,1) 2,033,4 (1,2,1) 2,033,4 (1,2,1) 2,033,4 (1,2,1) 2,033,4 (1,2,1) 2,033,4 (1,2,1) 2,033,4 (1,2,1) 2,034,4 (1,3,1) 2,034,
1. 2. 3. 4. 5. 5. 7. 3. 9. 0. 1. 2. 3. 4. 5. 5. 7. 3. 4. 5. 5. 7. 3. 4. 5. 5. 7. 3. 4. 5. 5. 7. 5. 5. 7. 5. 5. 7. 5. 5. 7. 5. 5. 7. 5. 5. 7. 5. 5. 5. 7. 5. 5. 5. 7. 5. 5. 5. 5. 5. 5. 5. 5. 5. 5. 5. 5. 5.	Demand depoids **) Swinsig depoids **) Time depoids **) Time depoids ** Fund from othe banks ** Time depoids ** Fund from othe banks ** Securities sold under repurchase agreements (repoi Acceptances liabilities Securities sold under repurchase agreements (repoi Acceptances liabilities Securities sold under repurchase agreements (repoi Acceptances liabilities Securities issued Tori of the liabilities a. Operational activities conducted outside Indonesia Deferred taa liabilities (Tori Liabilities) Acceptances liabilities) Acceptances liabilities) Acceptances liabilities (Tori Liabilities) Acceptances liabilities) Acceptances liabilities) Acceptances liabilities (Tori Liabilities	273,772,51 233,617,801 9,552,51 333,50,42 14,079,521 4,075,523 2,050,986 1,517,665 19,529,778 774,112,760 16,000,000 (4,333,333) (4,333,333) 17,7476,308 (4,333,333) (4,3333,333) (4,333,3	246,324,710 200,431,272 303,547 4,863,771 1,331,273 564 33,666,787 1,863,755 18,154,547 6,95,805,147 16,000,000 (4,333,333) - 17,476,308 - - - - - - - - - - - - - - - - - - -	302,327,614 273,120,327 303,667 503,667 503,667 503,657 119,662,950 28,31,012 119,662,950 28,341,757 885,336,286 16,000,000 (4,333,333) 17,316,192 22,363 (924,074) 22,5140,523 17,65,667 12,463,53,535 13,908,555 13,908,555 13,908,555 13,908,555 13,908,555 13,908,555 13,908,555 13,908,55,935	172,165,9 271,7075 232,513,7 12,951,6 303,6 303,6 37,504,8 37,504,8 37,504,8 37,504,8 37,504,8 37,504,8 37,504,8 37,504,8 37,504,8 37,504,1 16,000,0 (4,333,3 17,316,1 242,8 (1,815,4) (1,815,4) (1,815,4) (92,7 2,333,3 7,7022,1 5,953,4 3,903,4 1,970,702,2 2,424,5 (1,970,8) (1,9
1. 2. 3. 4. 5. 5. 7. 8. 9. 1. 2. 3.	Demand depoints **) Savings depoints **) Time depoints **) Time depoints ** Time depoints ** Securities sold under repurchase agreements (repoi) Acceptance tablibilies Securities issued Time depoints ** Time depoint ** Time depoin	272,772,51 233,6172,52 503,550 3,333,042 1,4679,621 4,975,22 1,4679,621 4,975,22 774,112,760 16,000,000 (6,333,333) 17,476,520 10,529,778 774,112,760 16,000,000 (6,333,333) 17,476,520 0,0,26 (288,661) 2,4,796,520 0,0,26 (288,663) 2,4,796,520 0,0,26 (288,663) 2,333,333 2,333,333 2,333,333 2,333,333	246,324,710 200,431,272 303,547 4,863,771 11,331,273 564 33,666,787 1,863,755 	302,327,614 273,120,327 9,668,280 9,668,280 13,333,042 14,789,244 8,93,39,244 8,93,39,244 1,517,665 19,602,950 28,341,757 49,5136,286 19,602,950 28,341,757 49,5136,286 10,600,000 (4,333,333) 17,316,192 20,2363 (924,074) 17,58 19,662,950 22,333,333 17,558 19,662,950 22,2511 2,333,333 10,65,655	271,707,5 232,513,2 303,6 4,863,1 11,331,2 2,320,9 37,504,8 1,863,7 17,019,0 26,025,8 790,571,5 16,000,0 (4,333,3 17,316,1 17,316,1 17,316,1 17,316,1 17,316,1 17,316,1 2,42,8 (1,815,4) (9,2,7 2,333,3 7,002,1 (9,2,7) 2,333,3 7,002,1 (9,2,7) 2,333,3 7,002,1 (9,2,7) 2,033,4 (9,2,7) 2,033,4 (9,2,7) 2,033,4 (9,2,7) 2,033,4 (1,2,1) 2,033,4 (1,2,1) 2,033,4 (1,2,1) 2,033,4 (1,2,1) 2,033,4 (1,2,1) 2,033,4 (1,2,1) 2,033,4 (1,2,1) 2,033,4 (1,2,1) 2,033,4 (1,2,1) 2,033,4 (1,2,1) 2,033,4 (1,2,1) 2,033,4 (1,2,1) 2,033,4 (1,2,1) 2,034,4 (1,3,1) 2,034,

ned by Subsidiary which cl

STATEMENTS OF ASSETS' QUALITY AND OTHER INFORMATION

						INC	DIVIDUAL					
No. DESCRIPTION			31 December 2	016 (Audited)				31 [December 2015	(Audited)		
	Current	Special Mention	Sub Standard	Doubtful	Loss	Total	Current	Special Mention	Sub Standard	Doubtful	Loss	Total
RELATED PARTIES												
1. Placements with other banks												
a. Rupiah	22					22	22		-	-	-	22
b. Foreign currencies	1,473,766					1,473,766	1,589,575		-	-	-	1,589,575
Spot and derivative receivables												
a. Rupiah									-	-		-
b. Foreign currencies									-	-		-
3. Securities												
a. Rupiah	277,465				-	277,465	303,170				-	303,170
b. Foreign currencies							-		-	-	-	
Securities sold with agreement to												
repurchase (Repo)												
a. Rupiah												-
b. Foreign currencies												
. Securities purchased with agreement to resell												
(Reverse Repo)												
a. Rupiah												
b. Foreign currencies												
6. Acceptances receivables	4,836,260					4,836,260	2,550,620					2,550,620
7. Loans	100001200					4/050/200	£100070£0					2/000/020
a. Micro, small and medium loans (UMKM)	14,065					14,065	2,827					2,827
i, Rupiah	14,065					14,065	2,827					2,827
ii. Foreign currencies	,											
b. Non UMKM	22,679,578	2,998				22,682,576	13,823,351	1,167				13,824,518
i, Rupiah	13,044,428	2,998				13,047,426	5,853,444	1,167				5,854,611
ii. Foreign currencies	9,635,150	2,550				9,635,150	7,969,907	1,107				7,969,907
c. Restructured loans	5,055,150					570557150	1,505,501					1,202,201
i. Rupiah												
ii. Foreign currencies												
d. Property loans	11,109					11,109	9,248	269				9,517
3. Investments in shares	5,781,665		774,227		25,191	6,581,083	4,735,629	209	591,227		25,191	5,352,047
9. Temporary investment	3,761,003		114,221		25,191	0,301,083	4,7 55,029		391,227		25,191	3,332,047
0. Other Receivable	124,977					124,977	35.793					35,793
1. Commitments and contingencies	. 2.4,977						55,795					33,793
a, Rupiah	2,747,691	1,090				2,748,781	3,057,140	625				3,057,765
b. Foreign currencies	4,442,696	1,030				4,442,696	5,139,331	025				5,139,331
2. Repossessed assets	4,442,696					4,442,696	5,139,331					5,139,331

the Years Ended December 31, 2016 and 2015	INDIV		(Ir CONSOL	n Millions of Rupia
DESCRIPTION	31 December 2016	31 December 2015	31 December 2016	31 December 2015
	(Audited)	(Audited)	(Audited)	(Audited)
ERATING INCOME AND EXPENSES Interest and Sharia Income, Interest and Sharia Expenses, and Premium Income and C	Thim Exponent			
Interest and Sharia Income	67,155,191	63,093,448	76,709,888	71,570,127
a. Rupiah	59,825,225 7,329,966	58,155,167 4,938,281	69,149,975 7,559,913	66,320,221 5,249,906
b. Foreign currencies Interest and Sharia Expenses	21,485,647	22,961,703	24,884,519	26,207,024
a. Rupiah	19,308,119 2,177,528	21,684,870	22,689,301 2.195,218	24,920,378
b. Foreign currencies Net Interest Income and Sharia Income (Expenses)	2,177,528 45,669,544	1,276,833 40,131,745	2,195,218 51,825,369	1,286,646 45,363,103
Premium Income	-	-	9,377,741	9,546,893
Claim Expense Net Premium Income (Claim Expenses)	-	-	6,725,310 2,652,431	6,409,823 3,137,070
Net Interest and Sharia Income (Expenses), and Net Premium Income (Claim Expenses) 45,669,544	40,131,745	54,477,800	48,500,173
Other Operating Income and Expenses	18,350,158	18,153,625	20,230,420	18.815.397
Other Operating Income a. Increase in fair value of financial assets	16,330,138			10,013,397
i. Securities ii. Loans		2,402	15,638	
iii. Spot and derivative	2,038,647	2,001,993	2,038,647	2,001,993
iv. Other financial assets		-		-
b. Decrease in fair value of financial liabilities c. Gain from sale of financial assets	-	-		-
i. Securities	700,004	300,560	745,904	275,499
ii. Loans iii. Other financial assets				
d. Gain from spot and derivative transaction (realised)	194,280	205,110	226,587	236,105
e. Dividend f. Gain from investment in shares with equity method	702,267	752,534	-	605
q. Comissions/provisions/fees and administrative	- 10,596,578	9,616,688	11,479,402	10,049,796
h. Recovery on allowance for impairment	176,711	91,186	176,711	161,220
i. Other income Other Operating Expenses	3,941,671 47,718,311	5,183,152 33,641,894	5,547,531 56,095,493	6,090,179 40,976,598
a. Decrease in fair value of financial assets				
i. Securities ii. Loans	5,598	-	-	18,306
iii. Spot and derivative				
iv. Other financial assets Increase in fair value of financial liabilities	-		-	
 b. Increase in fair value of financial liabilities c. Losses from sale of financial assets 	-	-		-
i. Securities	-		-	-
ii. Loans iii. Other financial assets	-	-		-
d. Losses from spot and derivative transaction (realised)				
e. Impairment for financial assets i. Securities		3.586	20.871	10.449
i. Securities ii. Loans	22,648,598	3,586 10,537,849	20,871 24,305,384	10,449
iii. Sharia financing	-	-	-	-
iv. Other financial assets f. Losses related to operational risk	196,578 (219,594)	21,859	623,025 (219,594)	355,017 21,859
g. Losses from investment in shares under equity method		-		-
 Comissions/provisions/fees and administrative 	665,707 24,755	737,454	671,450 91,867	737,454
i. Impairment on non financial assets j. Salaries and employee benefits	24,755 10,185,936	232,326 9,418,145	91,867 13,030,262	355,841 11,819,074
k. Promotion expenses	911,705	841,696	1,056,241	982,701
I. Other expenses Other Operating Income (Expenses)	13,299,028 (29,368,153)	11,848,979 (15,488,269)	16,515,987 (35,865,073)	15,215,316
PROFIT (LOSS) FROM OPERATIONS	16,301,391	24,643,476	18,612,727	26,338,972
NON OPERATING INCOME AND EXPENSES Gain (Losses) from sale of premises and equipment	206	208	120	227
Gain (Losses) from foreign currencies translation	-	-	-	-
Other non operating income (expenses)	22,811	56,062	(39,882)	30,231
PROFIT FROM NON OPERATING	23,017	56,270	(39,762)	30,458
PROFIT CURRENT YEAR BEFORE TAX Income tax expenses	16,324,408	24,699,746	18,572,965	26,369,430
a. Estimated current tax	(4,435,708)	(4,932,830)	(5,088,924)	(5,548,058)
b. Deffered tax income (expenses)	1,182,488	337,514	1,166,122	331,026
PROFIT CURRENT YEAR	13,071,188	20,104,430	14,650,163	21,152,398
OTHER COMPREHENSIVE INCOME Unreclassified to profit (loss)				
 Premises and equipment revaluation increment 	24,796,520		25,140,558	-
b. Remeasurement from actuarial benefit program c. Other comprehensive income from entity associations	(217,968)	308,294	(288,896)	339,697
d. Others				
e. Income tax related to other comprehensive income	40,045	(58,110)	57,776	(65,960)
Reclassified to profit (loss) a. Adjustment arising from translation of financial statement	(24,333)	(28,418)	(40,722)	39,182
b. Gain (Losses) from changes of financial assets on available for sale	863,447	(1,179,764)	945,231	(1,268,960)
c. Effective cash flow hedges d. Others				
e. Income tax related to other comprehensive income	(105,624)	235,953	(119,062)	250,472
Other comprehensive income current year after income tax - net	25,352,087	(722,045)	25,694,885	(705,569)
TOTAL OTHER COMPREHENSIVE INCOME CURRENT YEAR	38,423,275	19,382,385	40,345,048	20,446,829
income current year atributtable to :				
PARENT COMPANY	13,071,188	20,104,430	13,806,565	20,334,968
NON CONTROLLING INTEREST TOTAL INCOME CURRENT YEAR	13,071,188	20,104,430	843,598 14,650,163	817,430 21,152,398
	13,071,188	20,104,430	14,050,103	21,152,398
Total other comprehensive income current year atributtable to :		(800.0.15)	0.000	10000
PARENT COMPANY NON CONTROLLING INTEREST	25,352,087	(722,045)	25,677,573 17,312	(676,813) (28,756)
TOTAL OTHER COMPREHENSIVE INCOME CURRENT YEAR	25,352,087	(722,045)	25,694,885	(705,569)
Total comprehensive income current year atributtable to :				
				19,658,155
Total comprehensive income current year atributtable to : PARENT COMPANY	38,423,275	19,382,385	39,484,138	
NON CONTROLLING INTEREST			860,910	788,674
NON CONTROLLING INTEREST TOTAL COMPREHENSIVE INCOME CURRENT YEAR	38,423,275 38,423,275	19,382,385 19,382,385		
NON CONTROLLING INTEREST			860,910	788,674

ons of Rupiah)

STATEMENTS OF INCOME AND OTHER COMPREHENSIVE

-	-			
-	- 250.472	ST/	TEMENTS OF COMMITMENTS AND	CON
		As o	f December 31, 2016 and 2015	
694,885	(705,569)			
		No.	DESCRIPTION	3
345,048	20,446,829			
		- I	COMMITMENT RECEIVABLES	
			 Unused fund borrowings facilities 	
,806,565	20,334,968		a. Rupiah	
843,598	817,430		b. Foreign currencies	
650,163	21,152,398		Outstanding purchase position on spot and derivative	
			3. Others	
		11. 0	COMMITMENT PAYABLES	
677,573	(676,813)		 Unused loan facilities granted to customer 	
17,312	(28,756)		a. BUMN	
694,885	(705,569)		i. Committed	
			- Rupiah - Foreign currencies	
			i. Uncommitted	
,484,138	19,658,155		- Rupiah	
860,910	788,674		- Foreign currencies	
345,048	20,446,829		b. Others	
			i. Committed	
-	-		ii. Uncommitted	
			2. Unused loan facilities granted to other banks	
591.71	871.50		a. Committed	
			i. Rupiah	
			ii. Foreign currencies	
			b. Uncommitted	
			i. Rupiah	
			ii. Foreign currencies	
			Outstanding irrevocable letters of credit	
			a. Foreign L/C	
			b. Local L/C	
			 Outstanding sales position on spot and derivative 	
			5. Others	_
		- 111.	CONTINGENT RECEIVABLES	
			 Guarantees received Rupiah 	
			a. Rupian b. Foreign currencies	
			2. Unrecognized interest income	
			 Onrecognized interest income a. Interest loan 	
			b. Others interest	
			3. Others	
			at outers	_

From AT 1 (%) From Tier 2 (%)

STATEMENTS OF CASH FLOW

STATEVIENTS OF CASH FLOW For the Years Ended December 31, 2016 and 2015	(In N	(illions of Rupiah)
	CONSOL	
DESCRIPTION	31 December 2016	31 December 2015
CASH FLOWS FROM OPERATING ACTIVITIES	(Audited)	(Audited)
Receipts from interest income	68,369.500	63,435,118
Receipts from sharia income Receipts from fees, commissions and premium - net	5,402,923 14,092,433	5,125,967 13,151,880
Payments of interest expense	(22,253,266)	(23,857,228)
Payments of sharia expenses	(2,382,950)	(2,446,213)
Receipts from the sale of Government Bonds - Fair		
value through profit or loss Acquisition of Government Bonds - Fair	47,558,159	31,695,656
value through profit or loss	(46,378,950)	(32,543,993)
Foreign exchange gains/ (losses) - net	3,151,361	568,115
Other operating income - others	1,879,255	2,695,638
Other operating expenses - others Salaries and employee benefits	(3,707,546) (12,860,915)	(3,884,426) (11,503,062)
General and administrative expenses	(12,200,718)	(11,309,466)
Non operating income/(expenses) - net	(39,882)	30,458
Payment of corporate income tax	(5,943,662)	(5,299,131)
Cash Flow From Operating Activities Before Changes in Operating Assets and Liabilities	34,685,742	25,859,313
Operating Assets and Liabilities Decrease/(increase) in operating assets:	34,685,742	25,859,313
Placements with Bank Indonesia and other banks	1,105,862	(74,344)
Marketable securities - Fair value through profit or loss	(3,700,426)	5,930,922
Other receivables - trade transactions	(1,011,605)	(1,674,546)
Loans Sharia financing	(69,655,474) (5,983,097)	(67,712,998) (3.541,099)
Securities purchased under resale agreements	(4,377,588)	19,109,845
Consumer financing receivable	(4,079,414)	(2,305,938)
Net investment in lease financing	(231,782)	170,521
Prepaid taxes Prepaid expense	2,204,689 (451,229)	(2,225,414) (462,352)
Other assets	(42,059)	627,894
Proceeds from collection of financial assets already written - off	3,701,934	3,430,132
Increase/(decrease) in operating liabilities		
and temporary syirkah funds:		
Conventional Banking Demand deposits	15,377,874	44,702,559
Saving deposits	28,225,627	17,133,981
Time deposits	35,310,768	(28,721,091)
Inter-bank call money	(2,483,411)	872,363
Obligation due immediately Liability to unit - linked policyholders	413,584 2,583,901	(324,750)
Other taxes payable	(7.543)	(306,828)
Other liabilities	3,531,241	(1,484,053)
Sharia Banking - Temporary Syirkah Funds		
Demand deposit - restricted investment and demand deposit - mudharabah musytarakah	57,423	(2,031)
Saving deposit - restricted investment and mudharabah	51,425	(2,051)
saving deposit - unrestricted investment	2,415,839	1,852,989
Mudharabah time deposit - unrestricted investment Net cash provided by operating activities	3,930,263 41,521,119	(653,582) 10,201,454
CASH FLOWS FROM INVESTING ACTIVITIES	41,521,119	10,201,434
Increase in marketable securities - other than at fair value		
throught profit or loss	(8,924,594)	(9,640,061)
Decrease / (increase) in Government Bonds - other than at fair value throught profit or loss	5,320,566	(17,604,588)
Proceeds from sale of fixed assets	10,935	4,202
Acquisition of fixed assets	(2,149,547)	(1,135,677)
Acquisition of intangible assets	(420,141)	(573,199)
Net cash used in investing activities CASH FLOWS FROM FINANCING ACTIVITIES	(6,162,781)	(28,949,323)
Increase of investment in Subsidiaries	(546,129)	(675,283)
Increase in marketable securities issued	6,627,816	388,553
Increase in fund borrowings	3,076,681	7,291,307
Decrease of Subordinated Loans Decrease in securities sold under repurchase agreements	(3,522,271) (1,510,129)	(8,871) (1,249,418)
Payments of dividends	(6,100,490)	(4,967,968)
Net cash (used in)/provided by financing activities	(1,974,522)	778,320
NET INCREASE IN CASH AND CASH EQUIVALENTS	33,383,816	(17,969,549)
EFFECT OF EXCHANGE RATE CHANGES ON CASH AND CASH EQUIVALENT	(1,491,116)	4,832,573
CASH AND CASH EQUIVALENTS AT BEGINNING OF YEAR	125,667,407	138,804,383
CASH AND CASH EQUIVALENTS AT END OF YEAR	157,560,107	125,667,407
Cash and cash equivalent at end of year consist of : Cash	22,906,775	25,109,124
Cash Current accounts with Bank Indonesia	22,906,775 52,484,974	25,109,124 56,314,316
Current accounts with other banks	10,363,214	10,155,626
Placements with Bank Indonesia and other banks	71,209,865	33,791,391
Certificate of Bank Indonesia	595,279	296,950
Total cash and cash equivalents	157,560,107	125,667,407

NOTES

1.	The above financial information is extracted from the consolidated financial statements of PT Bank
	Mandiri (Persero) Tbk. (the "Bank") and its subsidiaries as of December 31, 2016 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 Setiadi 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, as stated in their report dated
	January 30, 2017 not included in this publication. Such audit report also contains an Other Matters
	paragraph, which describe presentation of parent entity financial information.

The above published financial statements are presented to comply with Financial Services Authority Regulation No. 32/POJK03/2016 dated August 8, 2016 regarding Amendment of Financial Services Authority Regulation No. 6/POJK03/2015 dated March 31, 2015 regarding Transparency and

I Core Capital (Tier 1)					130,356,495	140,303,507		52,808	101,08	
 Common Equity Tier 1 (CET 1) 					130,356,495	140,303,507	93,25	52,808	101,08	1
1.1 Paid-in Capital (net of Tr	easury Stock)				11,666,667	11,666,667				
1.2 Disclosed Reserves					132,118,291	138,702,183				
1.2.1 Additional Factor					133,126,534	139,618,360				
1.2.1.1 Other cor	mprenensive ir is differences ari		translation	of	24,870,451	25,371,375				
	cial statement	ising nom	ruansiation	101	46,689	203,610				
1.2.1.1.2 Poten		increase i	n the fair		40,005	203,010				
value	of financial asse	ets availab	ble for sale	of financial						
	s available for sa				27,242	27,242				
1.2.1.1.3 Surpli	us of fixed asset	ts revaluat	tion		24,796,520	25,140,523				
1.2.1.2 Other Dis	sclosed reserve	es			108,256,083	114,246,985				
1.2.1.2.1 Agio					17,476,308	17,316,192				
1.2.1.2.2 Gener					2,333,333	2,333,333				
1.2.1.2.3 Previo					75,375,254	80,790,895				
1.2.1.2.4 Curre					13,071,188	13,806,565				
1.2.1.2.5 Funds 1.2.1.2.6 Other	s for paid-in cap	Jital			-	-				
1.2.2 Deduction Factor					(1,008,243)	(916,177)				
1.2.2 Deduction Pactor 1.2.2.1 Other cor	(773,291)	(680,286)								
	tive differences		nm		(775,251)	(000,200)				
	lation of financia				(1,247)	(1,247)				
1.2.2.1.2 Poten	tial losses from	the decre	ease in the f	air value						
of fina	ancial assets ava	ailable for			(772,044)	(679,039)				
1.2.2.2. Other dis		IS			(234,952)	(235,891)				
1.2.2.2.1 Disag					-	-				
1.2.2.2.2 Previo	ous year loss				-					
1.2.2.2.3 Curre	nt year loss				-					
1.2.2.2.4 Negat				irmont						
	ossible losses an arning assets	ro anowar	sector impa	minen						
1.2.2.2.5 Negat		in adjusme	ent amount	s						
	fair value of fina									
1.2.2.2.6 Requi					(234,952)	(235,891)				
1.2.2.2.7 Other					-	-				
1.3 Non controlling interest					-	458,658				
1.4 Deduction Factor of CET					(13,428,463)	(10,524,001)				
1.4.1 Deffered tax calcula	ation				(5,435,589)	(5,777,248)				
1.4.2 Goodwill					(1.426.214)	(117,741)				
1.4.3 Other intangible as 1.4.4 Investments in shar					(1,436,314) (6,531,560)	(1,519,757) (3,084,255)				
1.4.5 Shortfall of capital		bsidiaries			(0,551,500)	(3,084,255)				
1.4.6 Securitisation expo		in and in the second			(25,000)	(25,000)				
1.4.7 Other deduction of	FCET 1				(20,000)	(20)0007				
1.4.7.1 Placement		trumen Al	[1 and/ or]	Tier 2						
to other ba	ank									
1.4.7.2 Cross-own	ership in anoth	er entity a	acquired by	the						
	due to law, gran	nts, or gra	nts will		-					
2. Additional Tier 1 (AT 1)	which AT 1 a	lan an and						-		
2.1 Instrument which comply 2.2 Agio/Disagio	with AT 1 requi	irements								
2.2 Agio/Disagio 2.3 Deduction factor of AT 1										
2.3 Deduction factor of ATT 2.3.1 Placement of funds	is in instrumen /	AT 1 and/o	or Tier 2 to							
other bank	s maa ameri y									
2.3.2 Cross-ownership in	n another entity	acquired								
by the transition di	ue to law, grant	ts, or grant	ts will							
Supplemental Capital (Tier 2)					7,075,719	7,761,071	14,13	35,338	14,75	ſ
1. Capital Instrument in the form of S	stock or others v	which con	nply							
with Tier 2 requirements					205,135	205,135				
2. Agio/Disagio					-					
3. General provison on earning asset	.s (max, 1,25% ci	redit risk -	- weighted	assets)	6,870,584	7,555,936				
4. Deduction supplemental capital (1	Her 2)				-					
4.1 Sinking Fund 4.2 Placement of funds in inst	rumon AT 1	d/orTio-2	to other he	nk						
4.2 Placement of funds in inst 4.3 Cross-ownership in another	rumen Al 1 and	a/or Her 2	to other ba	пк						
4.5 Cross-ownership in anoth due to law, grants, or gran		co by the	ounsidon							
OTAL CORE AND SUPPLEMENTAL C					137,432,214	148,064,578	107,38	8.146	115.83	į
						10,000,0070				1
	31 Decembe (Audite	er 2016 ed)	31 Decem (Audi	ber 2015 ted)			31 Decemi (Audi	ted)	31 Decemb (Audit	ģ
	INDIVIDUAL C	CONSOLIDATED	NONDUAL	CONSOLIDATED			NONDURL	CONSOLIDATED	INDIVIDUAL C	ļ
SKWEIGHTED ASSETS					KPMM Ratio					ĺ
CREDIT RISK - WEIGHTED ASSETS	549,646,704 60	04.474.920	497.912.789	547,201,603	CET 1 Ratio (%)		20.26%	19.67%	16.15%	
MARKET RISK - WEIGHTED ASSETS		1,362,981	805.426	881.544	Tier 1 Ratio (%)		20.26%	19.67%	16.15%	
OPERATIONAL RISK - WEIGHTED ASSETS	91,932,008 10			95,640,437	Tier 2 Ratio (%)		1.10%	1.08%	2,45%	
TOTAL RISK WEIGHTED ASSETS	643,379,490 71				KPMM Ratio (%)		21.36%	20.75%	18.60%	
AR BASED ON RISK PROFILE (%)	9,52%	9,53%	9,00%		CET 1 FOR BUFFER (%)		11.84%	11.22%	-0.0010	
PITAL ALLOCATION FOR CAR	1,00.10	5,555 10	5,5010	576010	PERCENTAGE OF BUFF	ER MANDATORY				Í
ASED ON RISK PROFILE										
From CET 1 (%)	8.42%	8.45%	6.55%	6.71%	Capital conservation	n buffer (%)	0.625%	0.625%		j
Erom AT 1 (%)	0.0004	0.0004	0.0095	0.00%	Countercurlical Buff	for (96)	0.00%	0.0006		

NTINGENCIES

) Capital Adequacy Ratio as at December 31, 2016 has been calcul Capital Adequacy Requirement for commercial Bank, Capital Ade Regulation (PBI) No.15/12/PBI/2013 dated December 12, 2013 re

	(Addition)	(Addited)	(Autourtea)	(Addited)
COMMITMENT RECEIVABLES				
 Unused fund borrowings facilities 				
a. Rupiah	-			
b. Foreign currencies	-	4,135,500		4,135,500
2. Outstanding purchase position on spot and derivative	517,108	1,078,194	517,108	1,078,194
3. Others				
COMMITMENT PAYABLES				
 Unused loan facilities granted to customer 				
a. BUMN				
i. Committed				
- Rupiah	4,957,430	9,050,393	4,957,430	9,050,393
- Foreign currencies	1,017,119	479,761	1,017,119	479,761
ii. Uncommitted				
- Rupiah	22,483,005	13,272,271	22,483,005	13,272,271
- Foreign currencies	3,184,070	2,849,730	3,184,070	2,849,730
b. Others				
i. Committed	20,887,034	19,669,309	20,887,137	19,669,811
ii. Uncommitted	66,946,874	59,417,877	67,856,900	59,934,634
Unused loan facilities granted to other banks				
a. Committed				
i. Rupiah	35,685	80,053	35,685	80,053
ii. Foreign currencies				
b. Uncommitted				
i. Rupiah		2,000		2,000
ii. Foreign currencies				
3. Outstanding irrevocable letters of credit				
a. Foreign L/C	8,944,724	7,779,251	8,952,789	7,812,509
b. Local L/C	3,143,078	3,112,079	3,143,877	3,112,079
4. Outstanding sales position on spot and derivative	880,595	462,558	880,595	462,558
5. Others				
CONTINGENT RECEIVABLES				
1. Guarantees received				
a. Rupiah	1,766,173	831,441	1,766,173	833,784
b. Foreign currencies	15,780,336	18,974,250	15,975,471	19,187,779
2. Unrecognized interest income				
a. Interest loan	6,397,668	7,933,487	6,411,985	7,939,596
b. Others interest	51,949	51,949	381,171	1,527,323
3. Others	32,729	32,729	32,729	32,729
CONTINGENT PAYABLES				
1. Guarantees issued				
a. Rupiah	43,881,089	38,889,327	43,939,477	39,048,742
b. Foreign currencies	42,882,472	47,965,496	43,491,367	48,198,074

0.00% 0.00% 0.00% 0.00% Countercyclical Buffer (%) 1.10% 1.08% 2.45% 2.29% Capital Surcharge for Systemic Bank (%)

d on POJK No.34/POJK.03/2016 dated September 22, 2016 regardii tio as at December 31, 2015 has been calculated based on Bank Inc linion with Califold Addiguest Registerment for Comparisol Bank

 Placements with other banks 												
a. Rupiah	30,021,487					30,021,487	4,529,128				-	4,529,128
b. Foreign currencies	43,411,388				46,398	43,457,786	33,944,613				49,282	33,993,895
Spot and derivative receivables												
a, Rupiah	236,461					236,461	461,030				-	461,030
b. Foreign currencies	4,409					4,409	241,847				-	241,847
3. Securities												
a, Rupiah	80,569,687					80,569,687	79,693,580				87,000	79,780,580
b. Foreign currencies	34,517,360				10,189	34,527,549	32,008,225					32,008,225
Securities sold with agreement												
to repurchase (Repo)												
a. Rupiah	3,914,691					3,914,691	5,342,711					5,342,711
b. Foreign currencies	5,514,651					5/514/051	5,542,744					5,5-12,7 11
Securities purchased with agreement to resell												
(Reverse Repo)												
a. Rupiah	3,746,090					3,746,090						
b. Foreign currencies	5,740,090					3,740,090						
6. Acceptances receivables	9.830.423	2,470	6,578		3,890	9,843,361	8,761,089	19,564				8,780,653
7. Loans	9,030,423	2,470	0,576		5,690	9,643,301	0,701,009	19,304				0,700,055
 Loans A. Micro, small and medium loans (UMKM) 	71,097,510	4,893,026	762,280	685,388	2,868,125	80,306,329	67,419,373	4,855,490	314,799	625,273	2,559,552	75,774,487
i, Rupiah	70.615.456	4,893,026	681,989	685,388	2,868,125	79,727,135	67,053,152	4,855,490	314,799	625,273	2,559,552	75,408,266
				685,388	2,868,125			4,855,490	314,799		2,559,552	
ii. Foreign currencies	482,054	16,849	80,291			579,194	366,221					366,221
b. Non UMKM	454,416,999	16,124,189	8,500,633	1,465,020	9,159,459	489,666,300	420,238,637	17,409,152	1,790,236	1,494,655	5,495,300	446,427,980
i. Rupiah	382,630,521	13,203,785	7,799,336	1,170,413	7,229,528	412,033,583	345,799,372	13,810,922	1,743,544	918,114	4,703,514	366,975,466
ii. Foreign currencies	71,786,478	2,920,404	701,297	294,607	1,929,931	77,632,717	74,439,265	3,598,230	46,692	576,541	791,786	79,452,514
c. Restructured loans	20,540,043	11,407,471	8,286,293	793,316	6,125,582	47,152,705	15,032,682	9,925,304	597,678	550,974	2,840,037	28,946,675
i. Rupiah	15,181,571	8,937,316	7,539,867	793,316	5,001,613	37,453,683	7,187,730	6,831,609	593,482	155,427	2,651,446	17,419,694
ii. Foreign currencies	5,358,472	2,470,155	746,426		1,123,969	9,699,022	7,844,952	3,093,695	4,196	395,547	188,591	11,526,981
d. Property loans	40,279,632	2,911,717	210,807	129,209	596,122	44,127,487	37,040,266	3,070,651	103,700	98,569	432,640	40,745,826
8. Investments in shares		-	-		1,955	1,955	1,955					1,955
9. Temporary investment		-	-		165	165	-				138	138
10. Other Receivable	14,903,308	128,429	-		1,085,500	16,117,237	13,252,592	528,866		58,819	1,103,612	14,943,889
Commitments and contingencies												
a. Rupiah	147,479,842	987,144	67,203	12,541	173,960	148,720,690	126,849,338	659,370	29,939	11,008	36,619	127,586,274
b. Foreign currencies	62,108,532	319,989	17,271	2,787	1,834	62,450,413	66,148,635	572,173	46,344	5,537	11,488	66,784,177
12. Repossessed assets					19,815	19,815					19,815	19,815
III. OTHER INFORMATIONS												
 Value of bank's assets pledge as collateral : 												
a. To Bank Indonesia												-
b. To others												
Total allowance for impairment on												
financial assets to earning assets												
Total required allowance for possible						32,912,493						22,532,227
						32,912,493						
losses on earning assets						32,912,493 23,070,971						17,589,138
losses on earning assets 4. Percentage of UMKM loans to total loans						32,912,493 23,070,971 13.55%						17,589,138 14.14%
losses on earning assets						32,912,493 23,070,971						17,589,138
losses on earning assets 4. Percentage of UMKM loans to total loans 5. Percentage of UMKM loans to total loans 6. Percentage of UMKM debtors to total debtors						32,912,493 23,070,971 13.55%						17,589,138 14.14%
losses on earning assets 4. Percentage of UMKM loans to total loans 5. Percentage of UMKM debrors to total debtors 6. Percentage of UMKM debtors to total debtors 7. Percentage of UMKM debtors to total debtors						32,912,493 23,070,971 13.55% 6.29%						17,589,138 14.14% 6,08%
losses on earning assets 4. Percentage of UMKM loans to total loans 5. Percentage of UMK loans to total loans 6. Percentage of UMKM debtors to total debtors 7. Percentage of UMK debtors to total debtors 8. Others						32,912,493 23,070,971 13.55% 6.29% 55.25% 52.62%						17,589,138 14.14% 6,08% 53.88% 50.92%
losses on earning assets 4. Percentage of UMKN loans to total loans 5. Percentage of UMKN debtors to total debtors 6. Percentage of UMK debtors to total debtors 7. Percentage of UMK debtors to total debtors 8. Others a. Chanelling of loans						32,912,493 23,070,971 13.55% 6.29% 55.25%						17,589,138 14.14% 6,08% 53.88%
losses on earning assets 4. Percentage of UMKM loans to total loans 5. Percentage of UMK loans to total loans 6. Percentage of UMKM debtors to total debtors 7. Percentage of UMK debtors to total debtors 8. Others						32,912,493 23,070,971 13.55% 6.29% 55.25% 52.62%						17,589,138 14.14% 6,08% 53.88% 50.92%
losses on earning assets 4. Percentage of UMKN loans to total loans 5. Percentage of UMKN debtors to total debtors 6. Percentage of UMK debtors to total debtors 7. Percentage of UMK debtors to total debtors 8. Others a. Chanelling of loans						32,912,493 23,070,971 13.55% 6.29% 55.25% 52.62%						17,589,138 14.14% 6,08% 53.88% 50.92%
losses on earning assets 4. Percentage of UMKN loans to total loans 5. Percentage of UMKN donors to total dobors 6. Percentage of UMKN debors to total debors 7. Percentage of UMKN debors to total debors 8. Others a. Chanelling of loans b. Mudhanabah Muqayyadah financing						32,912,493 23,070,971 13.55% 6.29% 55.25% 52.62% 337,430						17,589,138 14.14% 6,08% 53.88% 50.92% 430,283
losses on earning assets 4. Percentage of UMKM loans to total loans 5. Percentage of UMKM loans to total loans 6. Percentage of UMKM debitors to total debtors 7. Percentage of UMKM debitors to total debtors 8. a. Chanelling of loans b. Mudharabah Muqayyadah financing c. Write off on earning assets						32,912,493 23,070,971 13.55% 6.29% 55.25% 52.62% 337,430 - 11,494,905						17,589,138 14.14% 6,08% 53.88% 50.92% 430,283 - 5,993,139
losses on earning assets 4. Percentage of UMKN loans to total loans 5. Percentage of UMKN loans to total loans 6. Percentage of UMKN debtors to total debtors 7. Percentage of UMKN debtors to total debtors 8. Others a. Chanelling of loans b. Mudharabah Muqayyadah financing c. Write off on earning assets d. Recovery of write off on earning assets						32,912,493 23,070,971 13.55% 6.29% 55.25% 52.62% 337,430 - 11,494,905						17,589,138 14.14% 6,08% 53.88% 50.92% 430,283 - 5,993,139
losses on earning assets * 4. Percentage of UMKM loans to total loans 5. Percentage of UMKM loans to total loans 6. Percentage of UMKM debtors to total debtors 7. Percentage of UMKM debtors total debtors 8. Other 6. Duber 6. Muchanibah Muogyadah financing c. Wite offon earning assets d. Recovery of write off on earning assets e. Write off on earning assets						32,912,493 23,070,971 13.55% 6.29% 55.25% 52.62% 337,430 - 11,494,905 3,192,703						17,589,138 14.14% 6,08% 53.88% 50.92% 430,283 - 5,993,139

		31	December	mber 2016 (Audited) 31 December 2015 (Audited)				(In Millions of Rupiah) As of December 31, 2016 (In Millions of Rup d) 31 December 2015 (Audited) (INDIVIDUAL (Audited)								
No	DESCRIPTION	Allowance for	Impairment	Required Allow Losses of Ea	ance for Possible ming Assets	Allowance fo	r Impairment	Required Allow Losses of Ea	ance for Possible rning Assets	No. TRAN	SACTION	NOTIONAL AMOUNT		ype		ivables & Payables
		Individual	Collective	General	Specific	Individual	Collective	General	Specific	A. EXCHANGE	ATE RELATED		Trading	Hedging	Receivables	Payables
1.	Placements with other banks	46,398	36,705	197,541	46,399	49,282	20,659	161,120	49,282	 Spot Forward 		4,573,327 10,753,054	4,346,454 2,174,071	226,873 8,578,983	1,600 36,777	1,191 93,291
2.	Spot and derivative receivables	-	-	2,393	-	-	-	7,006	-	 Option a. Written 		262,593		262,593	3,012	1,336
3.	Securities	46,168	11,416	234,473	10,189	121,262	12,130	204,988	87,000	b. Purchased		194,580		194,580	131	2,377
4.	Securities sold with agreement									4. Future		-				-
	to repurchase (Repo)	-		-		-	-	-	-	5. Swap 6. Others		32,039,334	29,206,868	2,832,466	110,084	176,768
5.	Securities purchased with									B. INTEREST RA	TE RELATED					
	agreement to resell (Reverse Repo)	-	-	17,288		-		-	-	1. Forward						-
6.	Acceptances receivables	198,917	40,984	146,667	5,000	74,098	32,932	113,117	978	2. Option						
7.	Loans	22,448,116	8,313,960	5,482,082	15,543,237	12,767,287	7,703,498	5,014,842	10,543,861	a. Written b. Purchased		-	-	-	-	-
8.	Investments in shares	49,082		53	143,280	57,592		582	113,875	3. Future						
9.	Temporary invesment	165			165	138		-	138	4. Swap		34,865,597	-	34,865,597	48,540	9,613
10.	Other Receivable	1.654.609	65,973	150.283	1.091.921	1.661.185	32,164	132.884	1,159,465	5. Others		10,444,483		10,444,483	40,726	219,074
11.	Commitments and contingencies	166,181	26,963	983.628	52.644	346,180	24,547	969,643	91.832	C. OTHERS TOTAL		93,132,968	- 35,727,393	-	- 240,870	503,650

CALCULATION OF FINANCIAL RATIOS As of December 31, 2016 and 2015

		INDI	VIDUAL			INDI	INDIVIDUAL	
No.	RATIOS	31 December 2016 (Audited)	31 December 2015 (Audited)	No.	RATIOS	31 December 2016 (Audited)	31 December 2015 (Audited)	
1. Capital Ad	MANCE RATIOS equacy Ratio (CAR)	21.36%	18.60%		IPLIANCE			
performing	ming earning assets and non non earning assets to total	2.470/	1 5 6 9/		entage of violation of Legal Lending Limit lated parties	0.00%	0.00%	
3. Non perfor	sets and non earning assets ming earning assets ning assets	2.47% 3.07%	1.56%		ird parties entage of excess of the Legal	0.00%	0.00%	
	for impairment on financial assets	3.97%	3.10%		ling Limit lated parties	0.00%	0.00%	
5. Gross NPL 6. Net NPL		3.96% 1.38%	2.29% 0.60%	ii. Th	ird parties	0.00%	0.00%	
7. Return on 8. Return on	Equity (ROE)	1.95% 11.12%	3.15% 23.03%		e requirement ary reserve requirement Rupiah	6.50%	7.50%	
10. Operating	t Margin (NIM) Expenses to Operating Income posit Ratio (LDR)	6.29% 80.94% 85.86%	5.90% 69.67% 87.05%		erve requirement Foreign currencies en Position - Overall	8.12% 2.98%	8.50% 2.91%	

Published Financial Statements of the Bank and Circular Letter of Financial Services Authority No.
43/SEOJK.03/2016 dated September 28, 2016 regarding Transparency and Published Financial
Statements of Commercial Banks and also in accordance with Rule No. X.K.2, Attachment to Decision
of Chairman of Bapepam and LK No. Kep-346/BL/2011 dated July 5, 2011 regarding Submission of
Periodic Financial Statements for Issuers or Public Companies. Financial information and statement
of cash flows included in the published financial statements have been prepared in accordance with
Bapepam and LK Regulation No. VIII.G7, Attachment to Decision of Chairman of Bapepam and LK No.
Kep-347/BL/2012 dated June 25, 2012.

3. Composite value/rating of Bank Mandin's Good Corporate Governance as at June 30, 2016 is 2 (Good) - The management of the Bank has made, in general, the good implementation of Good Corporate Governance. This is reflected in an adequate fulfilment of the principles of Good Corporate Governance. If there are weaknesses in the application of the principles of Good Corporate Governance. In general, the weakness is less significant and can be solved with normal action by the Bank management.

Related Parties in the Assets' Quality and Other Information Report are presented in accordance with Bank Indonesia Regulation No. 3/13/PBI/2006 dated October 5, 2006 regarding Amendment of Bank Indonesia Regulation No. 7/3/PBI/2005 dated January 20, 2005 regarding The Legal Lending Limit for Commercial Banks.

Exchange rate of 1 US Dollar as at December 31, 2016 and 2015 were Rp13,472.50 and Rp13,785.00 respectively.



Jakarta, February 15, 2017 S. E & O **Board of Directors** PT Bank Mandiri (Persero) Tbk.



Kartika Wirjoatmodjo President Director

·*)

oper Tes

Pahala N. Mansury Director

MANAGEMENT OF THE BANK	
BOARD OF COMMISSIONERS	
President Commissioner Deputy President Commissioner Independent Commissioner Independent Commissioner Independent Commissioner Independent Commissioner Commissioner Commissioner	: Wimboh Santoso : Imam Apriyanto Putro : Abdul Aziz : Aviliani : Goei Siauw Hong : Bangun Sarwito Kusmulyo : Askolani : Ardan Adiperdana *)
BOARD OF DIRECTORS	
 President Director Vice President Director Director 	: Kartika Wirjoatmodjo : Sulaiman Arif Arianto : Ogi Prastomiyono : Pahala N. Mansury : Royke Tumilaar : Hery Gunardi : Kartini Sally : Ahmad Siddik Badruddin * : Tardi : Rico Usthavia Frans
SHAREHOLDERS	
Republic of Indonesia Non Ultimate Shareholder through Capital Market (≥ 5%) Non Ultimate Shareholder through non Capital Market (≥ 5%)	: 60.00% : Nill : Nill
*) Appointment as Commissioner has received approval from Otoritas Jasa Keuangan upon Fit and Pre and has become effective served since the date of October 3, 2016.	

**) Director of compliance

GEMENT OF THE BAN