

# UNCONSOLIDATED FINANCIAL STATEMENTS

## PT Bank Mandiri (Persero) Tbk. & Subsidiaries

**mandiri**  
Leading, Trusted. Enabling growth.

### STATEMENT OF FINANCIAL POSITION

As of June 30, 2016 and December 31, 2015

No.	DESCRIPTION	(In Millions of Rupiah)			
		BANK		CONSOLIDATED	
		30 June 2016	31 December 2015 (Audited)	30 June 2016	31 December 2015 (Audited)
<b>ASSETS</b>					
1. Cash		21,783,697	23,118,246	23,550,297	25,109,124
2. Placements with Bank Indonesia		91,189,195	77,227,592	86,637,786	83,452,384
3. Placements with other banks		23,989,015	16,161,252	28,009,498	20,405,181
4. Spot and derivative receivables		438,018	702,877	441,618	703,186
5. Securities		-	-	-	-
a. Fair value through profit/loss		2,444,482	2,525,862	23,391,805	20,979,816
b. Available for sale		84,329,417	84,299,093	87,277,850	86,600,853
c. Held to maturity ***		18,079,518	25,267,020	3,800,974	34,407,541
d. Loans and receivables		-	-	-	-
e. Securities sold under repurchase agreements (Repo)		9,735,182	5,342,711	9,735,182	5,342,711
f. Securities purchased under resell agreements (Reverse Repo)		-	-	607,248	616,902
g. Acceptances receivables		13,204,195	11,331,273	13,204,195	11,331,273
h. Leases		-	-	-	-
i. Fair value through profit/loss		-	-	-	-
j. Available for sale		-	-	-	-
k. Held to maturity		-	-	-	-
l. Loans and receivables		546,952,351	536,029,812	599,973,244	586,673,437
m. Consumer financing receivables		-	-	10,278,306	8,176,063
n. Sharia financing		5,694,141	5,354,140	151,242	58,642
o. Investments in shares		-	-	-	-
p. Policy holder's investment in Unit Link Contract		-	-	-	-
q. Allowance for impairment on financial assets -/-		-	-	-	-
r. Securities		(72,875)	(133,392)	(224,970)	(285,317)
s. Loans		(24,920,020)	(20,470,785)	(26,255,797)	(22,281,842)
t. Others		(2,086,246)	(1,928,560)	(2,418,857)	(2,215,456)
u. Intangible assets		3,090,995	3,109,126	3,791,585	3,791,181
v. Accumulated amortisation for intangible assets -/-		(1,890,314)	(1,733,034)	(2,058,419)	(1,877,989)
w. Premises and equipment		41,181,076	43,725,695	43,774,798	17,470,126
x. Accumulated depreciation for premises and equipment -/-		(6,978,491)	(6,443,338)	(6,373,212)	(7,708,438)
Non earning assets		-	-	-	-
a. Abandoned properties		150,039	150,039	150,272	150,272
b. Repossessed assets		19,815	19,815	21,414	21,414
c. Suspense account		1,348,564	573,821	1,348,564	573,821
d. Other office assets		-	-	-	-
e. Operational activities conducted in Indonesia		(19,054,312)	(19,487,387)	(19,054,312)	(19,487,387)
f. Operational activities conducted outside Indonesia		19,100,262	19,567,324	19,100,262	19,567,324
g. Allowance for impairment on non financial assets -/-		(302,423)	(309,964)	(303,362)	(310,903)
h. Lease financing		-	-	635,161	604,150
i. Deferred tax assets		3,572,692	4,318,681	4,060,179	4,854,522
j. Other assets		26,649,950	27,605,683	34,260,078	33,234,818
<b>TOTAL ASSETS</b>		<b>858,895,923</b>	<b>807,551,112</b>	<b>971,444,434</b>	<b>910,063,409</b>
<b>LIABILITIES AND EQUITY</b>					
<b>LIABILITIES</b>					
1. Demand deposits **)		158,886,732	166,404,947	165,815,213	172,165,990
2. Savings deposits **)		248,607,824	246,324,710	273,584,487	271,707,530
3. Time deposits **)		217,636,055	200,431,272	251,958,889	232,513,741
4. Investment fund - revenue sharing		-	-	-	-
5. Fund from Bank Indonesia		15,714,913	12,440,374	15,899,707	12,951,697
6. Fund from other banks **)		271,718	303,547	271,718	303,661
7. Spot and derivative liabilities		8,792,664	4,863,171	8,792,664	4,863,171
8. Securities sold under repurchase agreements (Repo)		13,204,195	11,331,273	13,204,195	11,331,273
9. Acceptances payable		-	-	3,380,096	2,350,971
10. Securities issued		32,433,531	33,686,787	37,731,430	37,504,851
11. Fund borrowings		1,597,680	1,863,755	1,597,680	1,863,755
12. Margin deposits received		-	-	-	-
13. Other liabilities		-	-	-	-
a. Operational activities conducted in Indonesia		-	-	-	-
b. Operational activities conducted outside Indonesia		-	-	-	-
14. Deferred tax liabilities		-	-	-	-
15. Liability to Unit Link Holders		-	-	19,282,818	17,019,049
16. Other liabilities		22,658,762	18,154,547	32,896,350	26,025,880
17. Investment fund - profit sharing		-	-	-	-
<b>TOTAL LIABILITIES</b>		<b>719,804,238</b>	<b>695,805,147</b>	<b>824,355,240</b>	<b>790,571,568</b>
<b>EQUITY</b>					
18. Share capital		-	-	-	-
a. Authorised capital		16,000,000	16,000,000	16,000,000	16,000,000
b. Unpaid-in capital -/-		(4,333,333)	(4,333,333)	(4,333,333)	(4,333,333)
c. Treasury stock -/-		-	-	-	-
19. Additional Paid-in Capital		-	-	-	-
a. Ago		17,476,308	17,476,308	17,316,192	17,316,192
b. Dividgo -/-		-	-	-	-
c. Donated capital		-	-	-	-
d. Funds for paid-up capital		-	-	-	-
e. Others		-	-	-	-
20. Other comprehensive income (losses)		-	-	-	-
a. Adjustment arising from translation of financial statement		41,802	69,774	188,272	242,807
b. Gain/(Losses) from changes of financial assets on available for sale		137,390	(1,901,815)	210,266	(1,815,490)
c. Effective cash flow hedges		-	-	-	-
d. Premises and equipment revaluation increment		25,588,987	-	25,932,955	-
e. Other comprehensive income from entity associations		-	-	-	-
f. Gain/(Losses) from actuarial benefit program		298,874	308,294	333,333	343,636
g. Income tax related to other comprehensive income		(904,679)	317,660	(950,552)	184,511
h. Others		-	-	-	-
21. Difference arising from quasi reorganisation		-	-	-	-
22. Difference arising from restructuring value of transaction of entities under common control		-	-	(92,751)	(92,751)
23. Other equity		-	-	-	-
24. Reserve		-	-	-	-
a. General reserve		2,333,333	2,333,333	2,333,333	2,333,333
b. Appropriated reserve		9,299,632	7,022,115	9,299,632	7,022,115
25. Retained Earning		-	-	-	-
a. Previous years *)		66,075,622	54,349,199	71,491,263	59,534,302
b. Current year		2,072,749	2,080,329	2,033,060	2,033,060
<b>TOTAL EQUITY ATTRIBUTABLE TO OWNER</b>		<b>139,091,685</b>	<b>111,745,965</b>	<b>144,408,991</b>	<b>117,070,290</b>
26. Non controlling interest		39,091,665	41,745,066	42,689,194	24,251,551
<b>TOTAL LIABILITIES AND EQUITY</b>		<b>858,895,923</b>	<b>807,551,112</b>	<b>971,444,434</b>	<b>910,063,409</b>

\*) Accumulated losses of Rp162,874,901 million has been eliminated against additional paid-in capital through quasi-reorganisation as of April 30, 2005.  
\*\*) Consolidated balance includes temporary syariah funds from Subsidiary.  
\*\*\*) Including Securities owned by Subsidiary which classified "Nt Cn"; accordance with SFAS 110 "Accounting for Sukuk"; which was effective since January 1, 2012.

### STATEMENTS OF ASSETS' QUALITY AND OTHER INFORMATION

As of June 30, 2016 and 2015

No.	DESCRIPTION	(In Millions of Rupiah)									
		30 June 2016					30 June 2015				
		Current	Special Mention	Sub Standard	Doubtful	Loss	Total	Current	Special Mention	Sub Standard	Total
<b>I. RELATED PARTIES</b>											
1. Placements with other banks		22	-	-	-	-	22	22	-	-	22
a. Rupiah		1,216,406	-	-	-	-	1,216,406	1,641,576	-	-	1,641,576
2. Spot and derivative receivables		148,608	-	-	-	-	148,608	-	-	-	-
a. Rupiah		-	-	-	-	-	-	-	-	-	-
b. Foreign currencies		383,913	-	-	-	-	383,913	293,951	-	-	293,951
3. Securities		-	-	-	-	-	-	1,287	-	-	1,287
a. Rupiah		-	-	-	-	-	-	-	-	-	-
b. Foreign currencies		-	-	-	-	-	-	-	-	-	-
4. Securities sold under repurchase agreements (Repo)		-	-	-	-	-	-	-	-	-	-
a. Rupiah		-	-	-	-	-	-	-	-	-	-
b. Foreign currencies		-	-	-	-	-	-	-	-	-	-
5. Securities purchased under resell agreements (Reverse Repo)		-	-	-	-	-	-	-	-	-	-
a. Rupiah		-	-	-	-	-	-	-	-	-	-
b. Foreign currencies		-	-	-	-	-	-	-	-	-	-
6. Acceptances receivables		3,562,777	-	-	-	-	3,562,777	14,963	-	-	14,963
7. Loans		2,465	-	-	-	-	2,465	1,722	-	-	1,722
a. Rupiah		2,465	-	-	-	-	2,465	1,722	-	-	1,722
b. Foreign currencies		-	-	-	-	-	-	-	-	-	-
8. Non UMMK		16,123,553	1,133	-	-	-	16,124,686	11,702,093	491	-	11,702,584
a. Rupiah		6,695,019	1,133	-	-	-	6,696,152	3,499,457	491	-	3,499,948
b. Foreign currencies		9,427,534	-	-	-	-	9,428,534	8,202,636	-	-	8,202,636
9. Restructured loans		-	-	-	-	-	-	-	-	-	-
a. Rupiah		-	-	-	-	-	-	-	-	-	-
b. Foreign currencies		-	-	-	-	-	-	-	-	-	-
10. Property loans		8,228	341	-	-	-	8,569	9,456	-	-	9,456
a. Rupiah		5,024,629	-	-	-	-	5,024,629	4,355,629	-	-	4,355,629
b. Foreign currencies		642,227	-	-	-	25,191	642,227	561,227	-	25,191	586,424
11. Temporal investment		-	-	-	-	-	-	-	-	-	-
12. Other Receivables		271,743	-	-	-	-	271,743	133,325	-	-	133,325
13. Commitments and contingencies		-	-	-	-	-	-	-	-	-	-
a. Rupiah		2,846,515	-	-	-	-	2,846,515	898,867	336	-	899,203
b. Foreign currencies		4,425,894	-	-	-	-	4,425,894	6,085,470	-	-	6,085,470
14. Repossessed assets		-	-	-	-	-	-	-	-	-	-
<b>II. THIRD PARTIES</b>											
1. Placements with other banks		25,840,519	-	-	-	-	25,840,519	21,093,073	-	-	21,093,073
a. Rupiah		44,024,264	-	-	-	48,092	44,072,356	44,785,062	-	48,622	44,833,304
2. Spot and derivative receivables		-	-	-	-	-	-	-	-	-	-
a. Rupiah		289,147	-	-	-	-	289,147	67,709	-	-	67,709
b. Foreign currencies		263	-	-	-	-	263	5,927	-	-	5,927
3. Securities		-	-	-	-	-	-	-	-	-	-
a. Rupiah		-	-	-	-	-	-	-	-	-	-
b. Foreign currencies		-	-	-	-	-	-	-	-	-	-
4. Securities sold under repurchase agreements (Repo)		-	-	-	-	-	-	-	-	-	-
a. Rupiah		-	-	-	-	-	-	-	-	-	-
b. Foreign currencies		-	-	-	-	-	-	-	-	-	-
5. Securities purchased under resell agreements (Reverse Repo)		-	-	-	-	-	-	-	-	-	-
a. Rupiah		-	-	-	-	-	-	-	-	-	-
b. Foreign currencies		-	-	-	-	-	-	-	-	-	-
6. Acceptances receivables		9,735,182	-	-	-	-	9,735,182	9,941,005	-	-	9,941,005
7. Loans		-	-	-	-	-	-	-	-	-	-
a. Rupiah		-	-	-	-	-	-	-	-	-	-
b. Foreign currencies		-	-	-	-	-	-	-	-	-	-
8. Acceptances receivables		13,204,195	-	-	-	-	13,204,195	13,204,195	-	-	13,204,195
9. Restructured loans		1,597,680	-	-	-	-	1,597,680	1,597,680	-	-	1,597,680
a. Rupiah		1,597,680	-	-	-	-	1,597,680	1,597,680	-	-	1,597,680
b. Foreign currencies		-	-	-	-	-	-	-	-	-	-
10. Property loans		8,228	341	-	-	-	8,569	9,456	-	-	9,456
a. Rupiah		5,024,629	-	-	-	-	5,024,629	4,355,629	-	-	4,355,629
b. Foreign currencies		642,227	-	-	-	25,191	642,227	561,227	-	25,191	586,424
11. Temporal investment		-	-	-	-	-	-	-	-	-	-
12. Other Receivables		271,743	-	-	-	-	271,743	133,325	-	-	133,325
13. Commitments and contingencies		-	-	-	-	-	-	-	-	-	-
a. Rupiah		2,846,515	-	-	-	-	2,846,515	898,867	336	-	899,203