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

(In Millions of Rupiah

STATEMENT OF FINANCIAL POSITION As of June 30, 2016 and December 31, 2015

			ANK	CONSOL	
lo.	DESCRIPTION	30 June 2016	31 December 2015 (Audited)	30 June 2016	31 December 2 (Audited)
	ASSETS				
	Cash	21,783,697	23,118,246	23,550,297	25,109,1
-	Placements with Bank Indonesia Placements with other banks	91,189,195 23.989.015	77,227,592 16,161,252	98,637,786 28.009,498	83,452,3 20,405,1
	Spot and derivative receivables	438,018	702,877	441,618	703,1
	Securities				
	a. Fair value through profit/loss	2,444,482	2,525,862	23,393,805	20,979,
	b. Available for sale c. Held to maturity ***)	84,329,417 18,879,518	84,299,093 25,267,020	87,277,850 27,710,774	86,600,8 34,467,5
	d. Loans and receivables		- 25,207,020	27,710,774	54,407,
	Securities sold under repurchase agreements (Repo)	9,735,182	5,342,711	9,735,182	5,342,
	Securities purchased under resell agreements (Reverse Repo)	-	-	607,248	676,
	Acceptances receivables Loans	13,204,195	11,331,273	13,204,195	11,331,
	a. Fair value through profit/loss				
	b. Available for sale				
	c. Held to maturity d. Loans and receivables	- 546,952,351	- 536,029,812	- 599,973,244	586,675,
	Consumer financing receivables	546,952,351	536,029,812	10.278.306	586,675,
	Sharia financing				
	Investments in shares	5,694,141	5,354,140	151,247	58,
	Policy holder's investment in Unit Link Contract	-		-	
	Allowance for impairment on financial assets -/- a. Securities	(72,875)	(133,392)	(224,970)	(285,3
	b. Loans	(24,492,020)	(20,470,785)	(26,255,797)	(22,281,8
	c. Others	(2,086,246)	(1,928,050)	(2,418,857)	(2,215,4
÷	Intangible assets Accumulated amortisation for intangible assets -/-	3,090,995 (1,890,314)	3,109,126	3,791,585 (2,058,419)	3,793,
	Premises and equipment	41,181,076	(1,733,034) 15,352,695	43,774,798	(1,877,9
	Accumulated depreciation for premises and equipment -/-	(6,978,491)	(6,443,338)	(8,373,212)	(7,708,4
	Non earning assets				
	a. Abandoned properties b. Repossessed assets	150,039 19,815	150,039 19,815	150,272 21,414	150, 21,
	b. Repossessed assets c. Suspense account	19,815 1,348,564	19,815 573,821	21,414 1,348,564	21, 573,
	d. Inter office assets				
	i. Operational activities conducted in Indonesia	(19,034,312)	(19,487,387)	(19,034,312)	(19,487,3
	ii. Operational activities conducted outside Indonesia Allowance for impairment on non financial assets -/-	19,100,262 (302,423)	19,567,324 (309,964)	19,100,262 (303,362)	19,567, (310,9
	Lease financing	(302,423)	(509,904)	635,161	(510,9
	Deferred tax assets	3,572,692	4,318,681	4,060,179	4,834,
	Other assets	26,649,950	27,605,683	34,260,078	33,234,
	TOTAL ASSETS	858,895,923	807,551,112	971,444,434	910,063,4
	LIABILITIES AND EQUITY LIABILITIES				
	Demand deposits **)	158,886,732	166,404,947	165,815,213	172,165,
	Savings deposits **)	248,607,824	246,324,710	273,584,487	271,707,
	Time deposits **)	217,636,055	200,431,272	251,958,889	232,513,
	Investment fund - revenue sharing Fund from Bank Indonesia				
	Fund from other banks **)	15,714,513	12,440,574	15,939,702	12,951,
	Spot and derivative liabilities	271,718	303,547	271,718	303,
	Securities sold under repurchase agreements (Repo)	8,792,664	4,863,171	8,792,664	4,863,
	Acceptances liabilities Securities issued	13,204,195 564	11,331,273 564	13,204,195 3,280,094	11,331, 2,320,
	Fund borrowings	32,433,531	33,686,787	37,731,430	37,504,
	Margin deposits received	1,597,680	1,863,755	1,597,680	1,863,
	Inter office liabilities a. Operational activities conducted in Indonesia				
	b. Operational activities conducted in Indonesia	1			
	Deferred tax liabilities				
	Liability to Unit Link Holders			19,282,818	17,019,
	Other liabilities Investment fund - profit sharing	22,658,762	18,154,547	32,896,350	26,025,
ſ	TOTAL LIABILITIES	719,804,238	695,805,147	824,355,240	790,571,
	EQUITY Share capital				_
	a. Authorised capital	16,000,000	16,000,000	16,000,000	16,000,0
	b. Unpaid-in capital-/-	(4,333,333)	(4,333,333)	(4,333,333)	(4,333,3
	c. Treasury stock -/- Additional Paid-in Capital				
	Additional Paid-in Capital a. Agio	17,476,308	17,476,308	17,316,192	17,316,1
	b. Disagio -/-				17,516,1
	c. Donated capital				
	d. Funds for paid-up capital				
	e. Others Other comprehensive income (losses)				
	a. Adjustment arising from translation of financial statement	41,802	69,774	188,272	242,8
	b. Gain (Losses) from changes of financial assets on available for sale	137,390	(1,901,815)	210,268	(1,815,4
	c. Effective cash flow hedges				
	 d. Premises and equipment revaluation increment e. Other comprehensive income from entity associations 	25,588,987		25,932,955	
	f. Gain (Losses) from actuarial benefit program	- 298,874	308,294	333,333	343,6
	g. Income tax related to other comprehensive income	(904,679)	317,660	(950,552)	184,5
	h. Others			-	
	Difference arising from quasi reorganisation Difference arising from restructuring value of transaction of entities under common contr	-			
	Difference arising from restructuring value of transaction of entities under common conti Other equity	-		(92,751)	(92,7
	Reserve				
	a. General reserve	2,333,333	2,333,333	2,333,333	2,333,3
	b. Appropriated reserve Retained Earning	9,299,632	7,022,115	9,299,632	7,022,1
	Retained Earning a. Previous years *)	66,075,622	54,349,199	71,491,263	59,534,3
	an increase years /	7,077,749	20,104,430	7,080,379	20,334,9
	b. Current year		111,745,965	144,808,991	117,070,2
	TOTAL EQUITY ATTRIBUTABLE TO OWNER	139,091,685			
	TOTAL EQUITY ATTRIBUTABLE TO OWNER Non controlling interest	100 C	100 C	2,280,203	2,421,5
	TOTAL EQUITY ATTRIBUTABLE TO OWNER	139,091,685 139,091,685 858,895,923	111,745,965 807,551,112	2,280,203 147,089,194 971,444,434	2,421,5 119,491,84 910,063,44

STATEMENT OF INCOME AND OTHER COMPREHENSIVE 30, 2016 and 2015

o. DESCRIPTION		NK		DLIDATED
	30 June 2016	30 June 2015	30 June 2016	30 June 2015
OPERATING INCOME AND EXPENSES				
 Interest and Sharia Income, Interest and Sharia Expenses, and Premium Income a Interest and Sharia Income 	nd Claim Expenses 31,832,003	30,502,321	36,367,712	34,571,085
a. Rupiah b. Foreign currencies	29,193,419 2,638,584	28,283,412 2,218,909	33,620,684	32,272,345
Interest and Sharia Expenses	10,491,099	11,749,096	12,124,006	13,371,176
a. Rupiah b. Foreign currencies	9,570,408 920,691	11,048,779 700,317	11,196,260 927,746	12,667,646 703,530
Net Interest Income and Sharia Income (Expenses) Premium Income	21,340,904	18,753,225	24,243,706 5,042,828	21,199,909 5,036,629
Claim Expenses Net Premium Income (Claim Expenses)			3,498,436 1,544,392	3,481,128 1,555,501
Net Interest and Sharia Income (Expenses), and Net Premium Income (Claim Expenses)	21 240 004	10 753 335		
Other Operating Income and Expenses	21,340,904	18,753,225	25,788,098	22,755,410
Other Operating Income	8,794,529	8,025,289	9,279,181	8,140,774
a. Increase in fair value of financial assets i. Securities	1,507		80,744	
ii. Loans iii. Spot and derivative	- 914,132	740,747	914,132	740,747
iv. Other financial assets b. Decrease in fair value of financial liabilities	1		1	
c. Gain from sale of financial assets i. Securities	306,542	268,170	328,168	284,284
ii. Loans	-	-	-	201,201
iii. Other financial assets d. Gain from spot and derivative transaction (realised)	86,475	106,715	102,188	120,209
e. Dividend f. Gain from investment in shares with equity method	701,546	751,420	14	581
g. Comissions/provisions/fees and administrative	5,142,329 88,340	4,609,697 40,551	5,500,575 88,340	5,054,101 40,551
h. Recovery on allowance for impairment i. Other income	1,553,658	1,507,989	2,265,020	1,900,301
Other Operating Expenses	21,423,625	14,354,391	25,606,202	17,811,962
a. Decrease in fair value of financial assets i. Securities		195		71,023
ii. Loans iii. Spot and derivative	1	1	1	
iv. Other financial assets b. Increase in fair value of financial liabilities	-		-	
c. Losses from sale of financial assets				
i. Securities ii. Loans	1		1	
iii. Other financial assets d. Losses from spot and derivative transaction (realised)	1			
e. Impairment for financial assets	70.662		70.022	
i. Securities ii. Loans	79,663 8,791,101	3,390,071	79,833 9,348,806	6,940 3,702,277
iii. Sharia financing iv. Other financial assets	- 161,854	217,716	- 386,807	327,743
 Losses related to operational risk Losses from investment in shares under equity method 	19,859	(123)	19,859	(123)
h. Comissions/provisions/fees and administrative	353,090	393,418	353,090	393,418
i. Impairment on non financial assets j. Salaries and employee benefits	116 5,268,227	1,043 4,627,138	141,001 6,665,942	(470) 5,904,491
k. Promotion expenses I. Other expenses	412,818 6,336,897	319,336 5,405,597	473,504 8,137,360	396,723 7,009,940
Other Operating Income (Expenses)	(12,629,096)	(6,329,102)	(16,327,021)	(9,671,188
PROFIT (LOSS) FROM OPERATIONS	8,711,808	12,424,123	9,461,077	13,084,222
NON OPERATING INCOME AND EXPENSES				
Gain (Losses) from sale of premises and equipment Gain (Losses) from foreign currencies translation	(173)	87	(134)	100
Gain (Losses) from sale of premises and equipment Gain (Losses) from foreign currencies translation Other non operating income (expenses)	(173) - 5,186	87 - 9,079	(134) (7,776)	
Gain (Losses) from foreign currencies translation Other non operating income (expenses) PROFIT (LOSS) FROM NON OPERATING	5,186 5,013	- 9,079 9,166	(7,776) (7,910)	2,082 2,182
Gain (Losses) from foreign currencies translation Other non operating income (expense) PROFT (LOSS) FROM NON OPERATING PROFTI (LOSS) CURRENT PERIOD BEFORE TAX	5,186	9,079	(7,776)	2,082 2,182
Gain (Losses) from foreign currencies translation Other non operating income (expenses) PROFIT (LOSS) FROM NON OPERATING	5,186 5,013 8,716,821	9,079 9,166 12,433,289	(7,776) (7,910) 9,453,167	2,082 2,182 13,086,404
Gain (Losses) from foreign currencies translation Other non operating income (expenses) PROFT (LOSS) FROM NON OPERATING PROFT (LOSS) CURRENT PERIOD BEFORE TAX Income tax expenses	5,186 5,013	- 9,079 9,166	(7,776) (7,910)	2,082 2,182 13,086,404 (2,233,737)
Gain (Losse) from foreign currencies translation Other non operating income (expense) PROFT (LOSS) FROM NON OPERATING PROFT (LOSS) CURRENT PERIOD BEFORE TAX Income tax expenses a. Estimated current tax	5,186 5,013 8,716,821 (1,211,215)	9,079 9,166 12,433,289 (1,925,398)	(7,776) (7,910) 9,453,167 (1,475,219)	2,082 2,182 13,086,404 (2,233,737) (516,148)
Gain (Losse) from foreign currencies translation Other non operating income (expense): PROFIT (LOSS) FROM NON OPERATING PROFIT (LOSS) CURRENT PERIOD BEFORE TAX Income tax expenses a. Stimated current tax a. Stimated current tax b. Deffred tax income (expenses) PROFIT (LOSS) AFTER INCOME TAX - NET OTHER COMPREHENSIVE INCOME	5,186 5,013 8,716,821 (1,211,215) (427,857)	9,079 9,166 12,433,289 (1,925,398) (475,711)	(7,776) (7,910) 9,453,167 (1,475,219) (475,802)	2,082 2,182 13,086,404 (2,233,737 (516,148)
Gain (Losse) from foreign currencies translation Other non operating income (expense) in PROFIT (LOSS) FROM NON OPERATING PROFIT (LOSS) CURRENT PERIOD BEFORE TAX Income tax expenses a. Estimated current tax a. Estimated current tax b. Deffred tax income (expenses) PROFIT (LOSS) AFER INCOME TAX - NET OTHER COMPREHENSIVE INCOME Unreclassified to profit (IDSs) a. Premises and equipment revaluation increment	5,186 5,013 8,716,821 (1,211,215) (427,857) 7,077,749 25,588,987	9,079 9,166 12,433,289 (1,925,398) (475,711) 10,032,180	(7,776) (7,910) 9,453,167 (1,475,219) (475,802) 7,502,146	2,08; 2,18; 13,086,404 (2,233,737 (516,148 10,336,519
Gain (Losse) from foreign currencles translation Other non operating income (expense): PROFIT (LOSS) FROM NON OPERATING PROFIT (LOSS) CURRENT PENIOD BEFORE TAX Income tax expenses a. Estimated current tax b. Deffred tax income (expense): PROFIT (LOSS) AFTER INCOME TAX - NET OTHER COMMRELENSIVE INCOME Unreclassified to profit (loss) a. Premises and equipment revaluation increment b. Gain (losse) from actuarial benefit program c. Other compensensive income from entity associations	5,186 5,013 8,716,821 (1,211,215) (427,857) 7,077,749	9,079 9,166 12,433,289 (1,925,398) (475,711)	(7,776) (7,910) 9,453,167 (1,475,219) (475,802) 7,502,146	2,08; 2,18; 13,086,404 (2,233,737 (516,148 10,336,519
Gain (Losse) from foreign currencies translation Other non operating income (expense): PROFIT (LOSS) FROM NON OPERATING PROFIT (LOSS) CURRENT PENOD BEFORE TAX Income tax expenses a. Estimated current tax b. Deffred tax income (expenses) PROFIT (LOSS) AFTER INCOME TAX - NET OTHER COMPRETENSION ENCOME Unreclassified on profit (loss) b. Gain (losse) from actuarial benefit program c. Other comprehensive income from entity associations d. Others	5,186 5,013 8,716,821 (1,211,215) (427,857) 7,077,749 25,588,987 (11,775)	9,079 9,166 12,433,289 (1,925,398) (475,711) 10,032,180	(7,776) (7,910) 9,433,167 (1,475,219) (475,802) 7,502,146 25,933,025 (10,586)	2,082 2,182 13,086,404 (2,233,737 (516,148 10,336,515
Gain (Losse) from foreign currencies translation Other non operating income (expense): PROFIT (LOSS) FROM NON OPERATING PROFIT (LOSS) (URRENT PENDO BEFORE TAX Income tax expenses a. Estimated current tax b. Deflered tax income (expenses): PROFIT (LOSS) AFTER INCOME TAX - NET OTHER COMPREHENSIVE INCOME Unreclassified to profit (loss) a. Premises and equipment revaluation increment b. Premises and equipment revaluation increment b. Other comprehensive income from entity associations d. Others c. Income tax related to other comprehensive income	5,186 5,013 8,716,821 (1,211,215) (427,857) 7,077,749 25,588,987	9,079 9,166 12,433,289 (1,925,398) (475,711) 10,032,180	(7,776) (7,910) 9,453,167 (1,475,219) (475,802) 7,502,146	2,082 2,182 13,086,404 (2,233,737 (516,148 10,336,515
Gain (Losse) from foreign currencies translation Other non operating income (expense): PROFIT (LOSS) FROM NON OPERATING PROFIT (LOSS) (URRENT PENDO BEFORE TAX Income tax expenses a. Estimated current tax b. Deffered tax income (expenses): PROFIT (LOSS) AFTER INCOME TAX - NET OTHER COMPREHENSIVE INCOME Unreclassified to profit (loss) a. Premises and equipment revailation increment b. Gain (losse) from actuarial benefit program c. Other comprehensive income d. Others comprehensive income from entity associations d. Others e. Income tax related to other comprehensive income Reclassified to profit (loss) a. Adjustment arising from translation of financial statement	5,186 5,013 8,716,821 (1,211,215) (427,857) 7,077,749 25,588,987 (11,775) (11,775) (27,972)	9,079 9,166 12,433,289 (1,925,398) (475,711) 10,032,180	(7,776) (7,910) 9,453,167 (1,475,219) (475,802) 7,502,146 25,933,025 (10,586) (10,58	2,082 2,182 13,086,404 (2,233,737 (516,148 10,336,515 (9,092 87,026
Gain (Losses) from foreign currencies translation Other non operating income (expense): PROFIT (LOSS) CURRENT PERIOD BEFORE TAX Income tax expenses a. Estimated current tax b. Deffred tax income (expenses) PROFIT (LOSS) AFTER INCOME TAX - NET OTHER COMPREHENSIVE INCOME Unreclassified to profit (loss) a. Premises and equipment revaluation increment b. Gain (losses) from actuarial benefit program c. Others comprehensive income from entity associations d. Others e. Income tax related to other comprehensive income Reclassified to profit (loss)	5,186 5,013 8,716,821 (1,211,215) (427,857) 7,077,749 255,588,987 (11,775) (790,112)	9,079 9,166 12,433,289 (475,711) 10,032,180	(7,776) (7,910) 9,453,167 (1,475,219) (475,802) 7,502,146 25,933,025 (10,586) (10,586)	2,082 2,182 13,086,404 (2,233,737 (516,148 10,336,515 (9,092 87,026
Gain (Losse) from foreign currencies translation Other non operating income (expense): PROFIT (LOSS) FROM NON OPERATING PROFIT (LOSS) CURRENT PENDO BEFORE TAX Income tax expenses a. Estimated current tax b. Defferd tax income (expenses) PROFIT (LOSS) AFTER INCOME TAX - NET OTHER COMPRETENSION INCOME TAX - NET OTHER COMPRETENSION INCOME TAX - NET Unreclassified of profit (Ioss) b. Gain (Iosse) from acturatia benefit program b. Gain (Iosse) from acturatia benefit program b. Gain (Iosse) from acturatia benefit program c. Other comprehensive income from entity associations d. Others e. Income tax related to other comprehensive income Reclassified oprofit (Ioss) b. Gain (Iosse) from thomatiation of financial statement b. Gain (Iosse) from thomatiation of financial atatement b. Gain (Ios	5,186 5,013 8,716,821 (1,211,215) (427,857) 7,077,749 25,588,987 (11,775) (790,112) (790,112) (27,972) 1,929,821	9,079 9,166 12,433,289 (1,925,398) (475,711) 10,932,180 (6,800) (6,800) (1,13 (551,940)	(7,776) (7,910) 9,433,167 (1,475,219) (475,802) 7,502,146 (10,586) (10,586) (792,176) (54,525) 2,058,669	2,082 2,182 13,086,404 (2,233,737 (516,148 10,336,515 (9,092 87,022 (559,328
Gain (Losse) from foreign currencies transition Other non operating income (expense): PROFIT (LOSS) CURRENT PENDO BEFORE TAX Income tax expenses a. Estimated current tax b. Deffred tax income (expenses): PROFIT (LOSS) AFTER INCOME TAX - NET OTHER COMPRETENSIVE INCOME Understitute of the state of the state of the state of the state of the comprehensive income from entity associations d. Others e. Income tax related to other comprehensive income france assets of financial assets on available for sale b. Other outprehensive income financial assets on available for sale b. Others e. Income tax related to other comprehensive income e. Income tax related to other comprehensive income e. Income tax related to other comprehensive income e. Income tax related to other comprehensive income	5,186 5,013 8,716,821 (1,211,215) (427,857) 7,077,749 255,588,997 (11,775) (11,775) (27,972) 1,223,821 (22,948)	9,079 9,166 12,433,289 (1,925,398) (475,711) 10,932,180 (6,800) (6,800) (38,113) (551,940) (515,194	(7,776) (7,910) 9,433,167 (1,475,219) (475,802) 7,502,146 25,933,025 (10,586) (792,176) (54,535) 2,058,669 (342,922)	2,082 2,182 13,086,404 (2,233,737 (516,148 10,336,519 (9,092 (559,328 103,675
Gain (Losse) from foreign currencies translation Other non operating income (expenses) PROFIT (LOSS) FROM NON OPERATING PROFIT (LOSS) CURRENT PERIOD BEFORE TAX Income tax expenses a. Estimated current tax b. Deffred tax income (expenses) PROFIT (LOSS) AFTER INCOME TAX - NET OTHER COMPREHENSIVE INCOME Unreclassified to profit (loss) a. Premises and equipment textendent incorrent a. Premises and equipment textendent incorrent a. Premises and equipment textendent incorrent b. Premises and equipment textendent incorrent a. Premises and equipment textendent incorrent a. Premises and equipment textendent incorrent a. Premises and equipment textendent incorrent b. Premises and equipment textendent incorrent a. Other comprehensive income from entity associations d. Other a. Adjustment arising from translation of financial statement b. Gain (Losses) from changes of financial states on available for sale c. Effective cash flow hedges d. Others e. Income tax related to other comprehensive income Uther comprehensive income current period after income tax - net	5,186 5,013 8,716,821 (1,211,215) (427,857) 7,077,749 255,588,907 (11,725) (11,725) (790,112) (229,921) 1,929,821 (320,488) 26,366,461	9,079 9,166 12,433,289 (1,925,398) (475,711) 10,032,180 - - - - - - - - - - - - - - - - - - -	(7,776) (7,910) 9,453,167 (1,475,219) (475,802) 7,502,146 25,933,025 (10,586) (10,586) (792,176) (54,535) 2,058,669 (342,922) (342,922) 26,791,475	2,083 2,182 13,086,404 (2,233,737 (516,148 10,336,511 (9,092 (559,328 103,675 (377,715
Gain (Losse) from foreign currencies translation Other non operating income (expenses) PROFIT (LOSS) FROM NON OPERATING PROFIT (LOSS) CURRENT PERIOD BEFORE TAX Income tax expenses a. Estimated current tax b. Deffered tax income (expenses) PROFIT (LOSS) AFTER INCOME Unreclassified to profit (loss) a. Premises and equipment revaluation increment b. Goff (Losse) from actuarial benefit program de Competencies (Losse) a. Other c. Income tax related to other comprehensive income Reclassified to profit (loss) a. dijustment arising from translation of financial statement b. Goff (Losse) from actuarial benefit program de Losses (From Actuaria) benefit program de Other c. Income tax related to other comprehensive income C. Effective cash from hedges d. Other e. Income tax related to other comprehensive income C. Effective cash from hedges d. Other e. Income tax related to other comprehensive income	5,186 5,013 8,716,821 (1,211,215) (427,857) 7,077,749 255,588,997 (11,775) (11,775) (27,972) 1,223,821 (22,948)	9,079 9,166 12,433,289 (1,925,398) (475,711) 10,932,180 (6,800) (6,800) (38,113) (551,940) (515,194	(7,776) (7,910) 9,433,167 (1,475,219) (475,802) 7,502,146 25,933,025 (10,586) (792,176) (54,535) 2,058,669 (342,922)	2,082 2,182 13,086,404 (2,233,737 (516,148 10,336,515 (9,092 (559,328 103,675 (377,715
Gain (Losse) from foreign currencies translation Other non operating income (upperses): PROFIT (LOSS) FROM NON OPERATING PROFIT (LOSS) CURRENT FERIND BEFORE TAX Income tax expenses a. Estimated current tax b. Defferd tax income (upperses): PROFIT (LOSS) AFTER INCOME TAX - NET OTHER COMPREHENSIVE INCOME Underdastified from acturatio benefit program d. Others om profit (Joss) b. Gain (Josse) from acturatio benefit program d. Other comprehensive income from entity associations d. Others e. Income tax related to other comprehensive income Ecclassified to profit (Joss) b. Gain (Josse) from thansa for financial statement b. Gain (Josse) from thange of financi finance state that do that comprehensive income tax - n	5,186 5,013 8,716,821 (1,211,215) (427,857) 7,077,749 25,588,987 (11,775) (790,112) (27,972) 1,1223,821 (220,488) 26,368,461 33,446,210	9,079 9,166 12,433,289 (475,711) 10,032,180 (6,800) (6,800) (6,800) 10,522 (419,105) 9,613,075	(7,776) (7,910) 9,433,167 (1,475,219) (475,502) (455,502) (10,586) (10,586) (10,586) (10,586) (10,586) (342,922) 26,791,475 34,293,621	2,082 2,182 13,086,404 (2,233,737 (516,148 10,336,515 (9,092 (559,328 103,675 (377,715 9,958,804
Gain (Losse) from foreign currencies translation Other non operating income (upperses): PROFIT (LOSS) FROM NON OPERATING PROFIT (LOSS) CURRENT PENIOD BEFORE TAX Income tax expenses a. Estimated current tax b. Defferd takin income (upperses) PROFIT (LOSS) AFTER INCOME TAX - NET OTHER COMPRETENSIVE INCOME Defferd takin from acturatio benefit program b. Gain (losses) from acturatio benefit program c. Other comprehensive income from entity associations d. Others e. Income tax related to other comprehensive income Reclassified to profit (loss) a. Adjustment arising from translation of financial statement b. Adjustment	5,186 5,013 8,716,821 (1,211,215) (427,857) 7,077,749 25,588,987 (11,775) (790,112) (27,972) 1,929,821 (320,488) 26,368,461 33,446,210 7,077,749	9,079 9,166 12,433,289 (1,925,398) (475,711) 10,932,180 (6,800) (6,800) (6,800) (6,800) (6,800) (10,925,180 (10,122 (419,105) 9,613,075 10,032,180	(7,776) (7,910) 9,433,167 (1,475,219) (475,802) (475,802) (475,802) (10,586) (10,586) (10,586) (10,586) (10,586) (342,922) 26,791,475 34,293,621 7,080,379 421,767	2,082 2,182 13,086,404 (2,233,737 (516,148 10,336,515 (9,092 (559,328 103,675 (377,715 9,958,804 9,958,804
Gain (Losse) from foreign currencies translation Other non operating income (uppersnes): PROFIT (LOSS) CURRENT PENICO BEFORE TAX Income tax expenses a. Estimated current tax b. Defferd tak-income (uppersnes): PROFIT (LOSS) AFTER INCOME TAX - NET OTHER COMPREHENSIVE INCOME Unnerständet op pofit (loss) PROFIT (LOSS) AFTER INCOME TAX - NET OTHER COMPREHENSIVE INCOME Unnerständet op pofit (loss) B. Gain (losses) from acturalia blauktion increment b. Gain (losses) from acturalia blauktion of financial statement b. Others comprehensive income form entity associations d. Others b. Adjustment arising from translation of financial statement b. Gain (losses) from changes of financial assets on available for sale d. Others d. Others b. Income tax related to other comprehensive income Other comprehensive income current period after income tax - net TOTAL OTHER COMPREHENSIVE INCOME CURRENT PERIOD Income athinkable to :: Parent Gompany Non controlling interest TOTAL INCOME CURRENT PERIOD	5,186 5,013 8,716,821 (1,211,215) (427,857) 7,077,749 25,588,987 (11,775) (790,112) (27,972) 1,1223,821 (220,488) 26,368,461 33,446,210	9,079 9,166 12,433,289 (475,711) 10,032,180 (6,800) (6,800) (6,800) 10,522 (419,105) 9,613,075	(7,776) (7,910) 9,433,167 (1,475,219) (475,802) 7,502,146 25,933,025 (10,586) (10,586) (10,586) (342,922) 26,791,475 34,293,621 7,080,379	2,082 2,182 13,086,404 (2,233,737 (516,148 10,336,515 (9,092 (559,328 103,675 (377,715 9,958,804 9,958,804
Gain (Losse) from foreign currencies translation Other non operating income (expenses): PROFIT (LOSS) FROM NON OPERATING PROFIT (LOSS) CURRENT PERIOD BEFORE TAX Income tax expenses a. Estimated current tax b. Defferd tak-income (expenses): PROFIT (LOSS) AFTER INCOME TAX - NET OTHER COMPREHENSIVE INCOME Unreclassified to profit (loss) a. Framise and equipment the shakation incoment b. Total of equipment the shakation incoment b. Total of equipment the shakation incoment b. Total of equipment the shakation incoment b. Total other comprehensive income from entity associations d. Others e. Income tax related to other comprehensive income Reclassified to profit (loss) a. Adjustment arising from translation of financial statement b. Gain (Losses) from changes of financial statement b. Come tax related to other comprehensive income Other comprehensive income current period after income tax - net TOTAL INCOME CURRENT PERIOD Income attributtable to : Parent Company Non controlling interest TOTAL INCOME CURRENT PERIOD	5,186 5,013 8,716,821 (1,211,215) (427,857) 7,077,749 25,588,987 (11,775) (790,112) (27,972) 1,929,821 (320,488) 26,368,461 33,446,210 7,077,749	9,079 9,166 12,433,289 (1,925,308) (475,711) 10,032,180 (6,800) (6,800) (6,800) (6,800) (35,1,940) (551,940) (551,940) (10,1522 (419,105) 9,613,075 10,032,180	(7,776) (7,910) 9,433,167 (1,475,219) (475,802) 7,502,146 25,933,025 (10,586) (10,58	2,082 2,182 13,086,404 (2,233,737 (516,145 (9,092 (559,328 103,675 (377,715 9,958,804 10,336,515
Gain (Losse) from foreign currencies translation Other non operating income (expenses) PROFFT (LOSS) FROM NON OPERATING PROFTT (LOSS) CURRENT PERIOD BEFORE TAX Income tax expenses a. Estimated current tax b. Deffred takin income (expenses) PROFTT (LOSS) AFTER INCOME TAX - NET OTHER COMPRETENSIVE (INCOME Underdassfilde to proft (IoSS) A Premises and equipment revaluation increment b. Gain (Josse) from acturatia benefit program C. Other comprehensive income from entity associations d. Others B. Cansen tax related to other comprehensive income Reclassified to proft (IoSS) B. Gain (Josse) from charged abenefit program b. Gain (Josse) from charged abenefit program b. Gain (Josse) from charged abenefit program b. Gain (Josse) from charged to ther comprehensive income B. Comprehensive income from rentity associations d. Others b. Gain (Josse) from charged francula assets on available for sale c. Effective cash flow hedges d. Others d. Others d. Others d. Others d. Others d. Income tax related to other comprehensive income b. Cash (Josse) from charged to ther comprehensive income Cother comprehensive income current period after income tax - net TOTAL OTHER COMPREHENSIVE INCOME CURRENT PERIOD Income attributable to :: Parent Company Non controlling interest TOTAL INCOME CURRENT PERIOD	5,186 5,013 8,716,821 (1,211,215) (427,857) 7,077,749 25,588,987 (11,775) (190,112) (27,972) 1,929,821 (320,488) 26,368,461 33,446,210 7,077,749 26,368,461	9,079 9,166 12,433,289 (475,711) 10,032,180 (6,800) (6,800) (6,800) (6,800) (6,800) (10,032,180 10,032,180 10,032,180 (419,105)	(7,776) (7,910) 9,433,167 (1,475,219) (475,502) (7,502,146 225,933,025 (10,586) (10,586) (10,586) (10,586) (342,922) 26,791,475 34,293,621 7,502,146 26,758,812 26,758,812 26,758,812	2,082 2,182 13,086,404 (2,233,737 (516,146 10,336,515 (9,092 (559,328 103,675 9,958,804 10,36,515 10,36,515 10,36,515
Gain (Losse) from foreign currencies translation Other non operating income (upperses): PROFIT (LOSS) CURRENT PEINOD BEFORE TAX Income tax expenses a. Estimated current tax b. Defferd tax income (upperses): PROFIT (LOSS) AFTER INCOME TAX - NET OTHER COMPREHENSIVE INCOME Underdashifted from acturatio benefit program b. Gain (Josse) from acturatio benefit program c. Other comprehensive income from entity associations d. Others b. Gain (Josse) from taxinal benefit program b. Gain (Josse) from taxinal benefit program c. Other comprehensive income from entity associations d. Others b. Gain (Josse) from taxinal benefit program b. Gain (Josse) from taxinal benefit program c. Other comprehensive income from entity associations d. Others b. Gain (Josse) from taxinal from francial statement b. Gain (Josse) from taxinal from francial statement b. Gain (Josse) from taxinal for francial statement b. Gain (Josse) from taxinal from taxinal for sale c. Effective cash frow hodges d. Others b. Gain (Josse) from charge of taxinal taxinal for sale c. Effective cash frow hodges d. Others d. Others d. Others d. Others for the comprehensive income current period after income tax - net TOTAL OTHER COMPREHENSIVE INCOME CURRENT PERIOD Income attribuitable to : Parent Company Non controlling Interest TOTAL INCOME CURRENT PERIOD	5,186 5,013 8,716,821 (1,211,215) (427,857) 7,077,749 25,588,987 (11,775) (190,112) (27,972) 1,929,821 (320,488) 26,368,461 33,446,210 7,077,749	9,079 9,166 12,433,289 (1,925,308) (475,711) 10,032,180 (6,800) (6,800) (6,800) (6,800) (35,1,940) (551,940) (551,940) (10,1522 (419,105) 9,613,075 10,032,180	(7,776) (7,910) 9,453,167 (1,475,219) (4,75,802) (4,75,802) (10,586) (10,58	2,082 2,182 13,086,404 (2,233,737 (516,146 10,336,515 (9,092 (559,328 103,675 9,958,804 10,36,515 10,36,515 10,36,515
Gain (Losse) from foreign currencies translation Other non operating income (upperses): PROFIT (LOSS) EROM NON OPERATING PROFIT (LOSS) CURRENT PENIOD BEFORE TAX Income tax expenses a. Estimated current tax b. Defferd takin income (expenses): PROFIT (LOSS) AFTER INCOME TAX - NET OTHER COMMERTENSIVE INCOME Unpersent OTHER COMMERTENSIVE INCOME Income tax related to other comprehensive income 6. Other comprehensive income from entity associations d. Other a. Income tax related to other comprehensive income Reclassified to profit (loss) d. Others e. Income tax related to other comprehensive income Reclassified to profit (loss) d. Others e. Income tax related to other comprehensive income Other comprehensive income current period after income tax - net TOTAL OTHER COMPREHENSIVE INCOME CURRENT PERIOD Income athintuble to :: Parent Company Non controlling interest TOTAL INCOME CURRENT PERIOD Total other comprehensive income atributtable to :: Parent Company Non controlling interest TOTAL OTHER COMPREHENSIVE INCOME CURRENT PERIOD Total other comprehensive income atributtable to :: Parent Company Non controlling interest TOTAL OTHER COMPREHENSIVE INCOME CURRENT PERIOD Total other comprehensive income atributtable to :: Parent Company Non controlling interest	5,186 5,013 8,716,821 (1,211,215) (427,857) 7,077,749 25,588,987 (11,775) (190,112) (27,972) 1,929,821 (320,488) 26,368,461 33,446,210 7,077,749 26,368,461	9,079 9,166 12,433,289 (475,711) 10,032,180 (6,800) (6,800) (6,800) (6,800) (6,800) (10,032,180 10,032,180 10,032,180 (419,105)	(7,776) (7,910) 9,433,167 (1,475,219) (4,75,802) (4,75,802) (4,75,802) (10,586) (10,	2,082 2,182 13,086,404 (2,233,737 (516,148 10,336,515 (9,092 (559,328 103,675 9,958,804 9,924,453 (377,715 (377,715 (377,715 (377,715
Gain (Losse) from foreign currendes translation Other non operating income (expenses) : PROFIT (LOSS) FROM NON OPERATING PNOFIT (LOSS) (URRENT PERIOD BEFORE TAX Income tax expenses a. Estimated current tax b. Defired tax income (expenses) : PROFIT (LOSS) AFTER INCOME TAX - NET OTHER COMPREHENSIVE INCOME Unreclassified to profit (loss) a. Premises and equipment revaluation increment b. Gain (osses) from actuarial banefit program c. Other comprehensive income de unorbit and the equipment revaluation increment b. Gain (osses) from actuarial banefit program c. Other comprehensive income exclassified to profit (loss) a. Adjustment arising from translation of financial statement b. Gain (Losses) from changes of financial statement b. Gain (Losses) from changes of financial statement c. Effective cash flow hedges d. Others c. Income tax related to other comprehensive income Other comprehensive income current period after income tax - net TOTAL OTHER COMPREHENSIVE INCOME CURRENT PERIOD Income atribuitable to : Parent Company Non controlling interest TOTAL INCOME CURRENT PERIOD Total other comprehensive Income atribuitable to : Parent Company Non controlling interest TOTAL INCOME CURRENT PERIOD Total other COMPREHENSIVE INCOME CURRENT PERIOD Total other COMPREHENSIVE INCOME CURRENT PERIOD Total other comprehensive income atribuitable to : Parent Company Non controlling interest TOTAL INCOME CURRENT PERIOD Total other COMPREHENSIVE INCOME CURRENT PERIOD	5,186 5,013 8,716,821 (1,211,215) (427,857) 7,077,749 25,588,987 (11,775) (790,112) (27,972) 1,929,821 33,446,210 7,077,749 2,6,368,461 2,6,368,461 33,446,210	9,079 9,166 12,433,289 (1,925,308) (475,711) 10,032,180 (6,800) (6,800) (6,800) (4,800) (551,940) 9,613,075 10,032,180 (419,105) (419,105) 9,613,075	(7,776) (7,910) 9,433,167 (1,475,219) (475,802) 7,502,146 25,933,025 (10,586) (10,586) (10,586) (10,586) (342,922) 26,791,475 34,293,621 7,080,379 421,767 7,502,146 26,758,812 23,643 26,751,475 33,839,191 45,4430	2,08; 2,182 13,086,404 (2,233,737 (516,148 10,336,515 (9,002 (559,328 10,3,675 9,958,804 9,924,433 412,080 10,336,515 (377,715 (377,715 9,9546,772
Gain (Losse) from foreign currendes translation Other non operating income (expenses): PROFIT (LOSS) FROM NON OPERATING PNOFIT (LOSS) (URRENT PERIOD BEFORE TAX Income tax expenses) a. Estimated current tax b. Defired tax income (expenses): PROFIT (LOSS) AFTER INCOME TAX - NET OTHER COMPREHENSIVE INCOME Unreclassified to profit (loss) a. Premises and equipment revaluation increment b. Gain (osses) from actuarial banefit program c. Other comprehensive income comprehensive income from entity associations d. Other comprehensive income (and tas associations) d. Other Context as related to other comprehensive income Other comprehensive income current period after income tax - net TOTAL OTHER COMPREHENSIVE INCOME CURRENT PERIOD Income atribuitable to : Parent Company Non controlling interest TOTAL IOTHER COMPREHENSIVE INCOME CURRENT PERIOD Total other comprehensive income atribuitable to : Parent Company Non controlling interest TOTAL IOTHER COMPREHENSIVE INCOME CURRENT PERIOD Total other comprehensive income atribuitable to : Parent Company Non controlling interest TOTAL IOTHER COMPREHENSIVE INCOME CURRENT PERIOD Total other comprehensive income atribuitable to : Parent Company Non controlling interest TOTAL IOTHER COMPREHENSIVE INCOME CURRENT PERIOD Total other comprehensive income atribuitable to : Parent Company Non controlling interest TOTAL IOTHER COMPREHENSIVE INCOME CURRENT PERIOD	5,186 5,013 8,716,821 (1,211,215) (427,857) 7,077,749 25,588,987 (11,775) (790,112) (27,972) 1,929,821 33,446,210 7,077,749 26,368,461 26,368,461	9,079 9,166 12,433,289 (1,925,398) (475,711) 10,032,180 (6,800) (6,800) (6,800) (3,8113 (551,940) (551,940) (551,940) (10,522) (419,105) 10,032,180 (419,105) (419,105)	(7,776) (7,910) 9,433,167 (1,475,219) (4,75,802) (4,75,802) (4,75,802) (10,586) (10,	100 2,022 7,183 13,086,404 (2,233,737) (516,148 10,336,519 (9,092) (559,328) (9,092) (559,328) (377,715) 9,958,804 9,924,433 412,080 10,336,519 (377,715) (377,715) 9,958,6074 (377,715)
Gain (Losse) from foreign currendes translation Other non operating income (expenses) : PROFIT (LOSS) FROM NON OPERATING PNOFIT (LOSS) (URRENT PERIOD BEFORE TAX Income tax expenses a. Estimated current tax b. Defired tax income (expenses) : PROFIT (LOSS) AFTER INCOME TAX - NET OTHER COMPREHENSIVE INCOME Unreclassified to profit (loss) a. Premises and equipment revaluation increment b. Gain (osses) from actuarial banefit program c. Other comprehensive income de unorbit and the equipment revaluation increment b. Gain (osses) from actuarial banefit program c. Other comprehensive income exclassified to profit (loss) a. Adjustment arising from translation of financial statement b. Gain (Losses) from changes of financial statement b. Gain (Losses) from changes of financial statement c. Effective cash flow hedges d. Others c. Income tax related to other comprehensive income Other comprehensive income current period after income tax - net TOTAL OTHER COMPREHENSIVE INCOME CURRENT PERIOD Income atribuitable to : Parent Company Non controlling interest TOTAL INCOME CURRENT PERIOD Total other comprehensive Income atribuitable to : Parent Company Non controlling interest TOTAL INCOME CURRENT PERIOD Total other COMPREHENSIVE INCOME CURRENT PERIOD Total other COMPREHENSIVE INCOME CURRENT PERIOD Total other comprehensive income atribuitable to : Parent Company Non controlling interest TOTAL INCOME CURRENT PERIOD Total other COMPREHENSIVE INCOME CURRENT PERIOD	5,186 5,013 8,716,821 (1,211,215) (427,857) 7,077,749 25,588,987 (11,775) (790,112) (27,972) 1,929,821 33,446,210 7,077,749 2,6,368,461 2,6,368,461 33,446,210	9,079 9,166 12,433,289 (1,925,308) (475,711) 10,032,180 (6,800) (6,800) (6,800) (4,800) (551,940) 9,613,075 10,032,180 (419,105) (419,105) 9,613,075	(7,776) (7,910) 9,433,167 (1,475,219) (475,802) 7,502,146 25,933,025 (10,586) (10,586) (10,586) (10,586) (342,922) 26,791,475 34,293,621 7,080,379 421,767 7,502,146 26,758,812 23,643 26,751,475 33,839,191 45,4430	2,062 2,182 13,086,404 (2,233,737) (516,148) (9,022) (9,022) (9,022) (559,328) (559,328) (559,328) (559,328) (377,715) 9,958,804 9,924,433 (10,336,519) (377,715) (377,715) (377,715)

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(In Millions of Rupiah)

STATEMENT OF CALCULATION OF CAPITAL ADEQUACY RATIO COMMERCIAL BANK As of June 30, 2016 and 2015

(In Millions of Rupiah)

COMPONENT	30 June 2016				30 June 2015					
COMPONENT	S OF CAPITAI			BA	NK	CONSOLIDA	TED	BANK	со	NSOLIDATED
I. CORE CAPITAL (TIER 1)	118,90		127,555,99		85,522,650		93,205,902			
1. Core Capital (Common Equity Tie	118,90		127,555,99		85,522,650		93,205,902			
1.1 Paid-in Capital					6,667	11,666,66		11,666,667		11,666,667
1.2 Disclosed Reserves 1.2.1 Additional paid-in capital				117,66		123,421,29		83,086,330		88,419,689
1.2.2 Contributed capital				17,4	76,308	17,316,1	92	17,476,308		17,316,192
1.2.3 General reserves	2.2	33.333	2.333.3	-	2.333.333		2.333.333			
1.2.4 Previous years profit/loss								2,333,333		2,333,333 59,719,328
1.2.5 Current year profit/loss					75,622 77,749	71,491,20 7,080,31		10,032,180		9,924,439
1.2.6 Excess translation adjustr	ment of finance	ial statement			1,802	188,2		136,305		290,651
1.2.7 Fund for paid-up capital					-					
1.2.8 Warrant issued					-		÷.,			-
1.2.9 Stock option issued related		mpensation p	rogram		-		÷.,			-
1.2.10 Other comprehensive in)5,075	117,8		(1,009,685)		(919,882)
1.2.11 Fixed assets revaluation			,	24,7	96,520	25,140,52	23			-
1.2.12 Difference in allowance		sses and allow	ance for							
impairment on earning a					-					-
1.2.13 Allowance for impairment be calculated	nt on non ear	ning assets wh	ich shall	(2.4	5 5 40)	(246.40		(221.210)		(244.272)
1.2.14 Difference in adjusment	amounts from	a fair value of f	inancial	(24	5,548)	(246,48	57)	(231,310)		(244,372)
assets in trading book										
1.3 Non Controlling Interest						304.75	55			290,923
1.4 Deduction				(10,42	0.053)	(7,836,71		(9,230,347)		(7,171,377)
1.4.1 Deffered tax					2,692)	(3,852,57		(3,429,138)		(3,634,582)
1.4.2 Goodwill					-	(117,74	1)			(117,741)
1.4.3 Other intangible assets				(1,20	0,681)	(1,297,24	3)	(1,012,435)		(1,112,260)
1.4.4 Investments in shares				(5,64	6,680)	(2,569,15	3)	(4,788,774)		(2,306,794)
1.4.5 Shortfall of capital on insu	irance subsidi	aries			-				-	
1.4.6 Securitisation exposure					-					-
1.4.7 Other deduction core cap 1.4.8 Investment in AT 1 and Ti		ste in other her	nke		-		1			-
1.4.6 investment in ATT and To	er 2 instrumer	its in other ba	nks		-			-		-
2. Additional Tier 1										
2.1 Instrument of AT1										
2.2 Additional paid-in capital					-		1			
2.3 Investment in AT 1 and Tier 2 in	nstruments in	other banks			-					-
				_						
II. SUPPLEMENTAL CAPITAL (TIER 2)	d			16,41	6,909	17,076,6	61	14,354,398		14,956,594
 Capital Instrument in the form of Store 	ck or others w	hich comply								
with regulations 2. Additional paid-in capital				5.	20,024	520,02	24	1,244,269		1,244,269
 General provison on earning asset 	s (may 1 25%	RW(A)		6.51	97,253	7.257.0	-	6.088.014		- 6,690,210
4. Specific reserves	3 (max. 1.2376				99,632	9,299,6		7,022,115		7,022,115
5. Deduction supplemental capital (1	lier 2)			9,2		9,299,0.	52	7,022,115		7,022,115
5.1 Sinking Fund							1			
5.2 Investment in Tier 2 instrumen	ts in other bai	nks								-
III. TOTAL CORE CAPITAL AND SUPPL	EMENTAL C	APITAL (I + II)		135,32	4,384	144,632,6	59	99,877,048		08,162,496
	20-1-	ne 2016		30 June 20		Description	20-1	lune 2016	20.4-	ne 2015
	BANK	CONSOLIDATED	BANK		15 SOLIDATED		BANK	CONSOLIDATED		CONSOLIDATED
RISK WEIGHTED ASSETS	DARK	CONSOLIDATED	BANK	COR	Socionite:	RATIO KPMM	DARK	consociolate	BANK	CONSOLIDATED
CREDIT RISK	527.780.240	581,570.079	487.041.1	127 53	216.769	Ratio CET1	19.14%	18,46%	15.10%	14,75%
MARKET RISK	1,563,735	1,894,617	775.0		938,454	Ratio Tier 1	19.14%		15.10%	14,75%
OPERATIONAL RISK	92,008,869	107,636,532	78,627,7		640,437	Ratio Tier 2	2.64%		2.53%	2.37%
TOTAL RISK	621,352,844	691,101,228	566,443,9		,795,660	Ratio Total	21.78%		17.63%	17.12%
CAR BASED ON RISK PROFILE	9.00%	9.00%	9.00		9.00%	CET 1 for				
						Buffer	1.25%			
KPMM Allocation	,					Buffer Capital	percent	age that must l	e fulfille	d by bank
From CET 1	6.36%	6,53%				conservation				
						buffer	0.625%	0.625%		
From AT 1	0.00%	0.00%				Countercylical buffer	0.00%	0.00%		
	0.0010	0.0070				Capital	0.00%	0.00%		
From Tier 2	2.64%	2.47%				surcharge for D-SIB	0.625%	0.625%		
						10/ D-518	0.025%	0.025%		

STATEMENT OF COMMITMENTS AND CONTINGENCIES ber 31, 201

		BANK		CONSOL	10.4750
lo.	DESCRIPTION				
10.	DESCRIPTION	30 June 2016	31 Dec 2015 (Audited)	30 June 2016	31 Dec 2015 (Audited)
1. 1	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	485,321	1,078,194	485,321	1,078,194
	3. Others				
II. C	COMMITMENT PAYABLES				
	 Unused loan facilities granted to customer 				
	a. BUMN				
	i. Committed				
	- Rupiah	4,402,206	9,050,393	4,402,206	9,050,393
	- Foreign currencies	997,903	479,761	997,903	479,761
	ii. Uncommitted				
	- Rupiah	13,729,989	13,272,271	13,729,989	13,272,271
	- Foreign currencies	1,060,924	2,849,730	1,060,924	2,849,730
	b. Others				
	i. Committed	20,149,246	19,669,309	20,149,246	19,669,811
	ii. Uncommitted	67,661,287	59,417,877	68,370,718	59,934,634
	Unused loan facilities granted to other banks				
	a. Committed				
	i. Rupiah	42,734	80,053	42,734	80,053
	ii. Foreign currencies				
	b. Uncommitted				
	i. Rupiah		2,000		2,000
	ii. Foreign currencies				
	Outstanding irrevocable letters of credit				
	a. Foreign letters of credit	6,157,364	7,779,251	6,162,619	7,812,509
	b. Local letters of credit	3,012,932	3,112,079	3,012,932	3,112,079
	Outstanding sales position on spot and derivative	604,263	462,558	604,263	462,558
	5. Others			29,068	
	CONTINGENT RECEIVABLES				
	 Guarantees received 				
	a. Rupiah	944,240	831,441	944,240	833,784
	b. Foreign currencies	14,269,379	18,974,250	14,471,354	19,187,779
	Unrecognized interest income				
	a. Interest loan	8,668,112	7,933,487	8,674,755	7,939,596
	b. Others interest	51,949	51,949	1,834,263	1,527,323
	3. Others	32,729	32,729	32,729	32,729
IV.	CONTINGENT PAYABLES				
	1. Guarantees issued				
	a. Rupiah	37,479,322	38,889,327	37,587,658	39,048,742
	b. Foreign currencies	38,686,708	47,965,496	39,018,844	48,198,074
	2. Others	451,950	432,992	451,950	432,992

STATEMENTS OF ASSETS' QUALITY AND OTHER INFORMATION

o. DESCRIPTION			30	June 2016						30 June 2015		
	Current	Special Mention		Doubtful	Loss	Total	Current	Special Mention	Sub Standard	Doubtful	Loss	Total
RELATED PARTIES												
Placements with other banks												
a. Rupiah b. Foreign currencies	22 1.216.406	1.1.1		-		22 1.216.406	22 1,641,576				-	22 1,641,576
. Spot and derivative receivables	.,,			-	-	.,=,	1,041,570			-		1,641,576
a. Rupiah b. Foreign currencies	148,608	1.1.1		-	-	148,608				-	-	
Securities				-	-		-			-		
a. Rupiah b. Foreign currencies	383,913			-	-	383,913	293,951 1,287			-		293,951 1,287
Securities sold under repurchase agreement				-	-		1,207			-		1,207
(Repo) a. Rupiah												
a. Rupian b. Foreign currencies				-						-		
Securities purchased under resell agreement	5											
(Reverse Repo) a. Rupiah							-			-		
b. Foreign currencies	3.562.777			-		- 3.562.777	- 14,963					- 14,963
Acceptances receivables Loans	3,302,777			-	-	3,562,777				-		
a. Micro, small and medium loans (UMKM)	2,465					2,465	1,722			-		1,722
i. Rupiah ii. Foreign currencies	2,465					2,465	1,722		1			1,722
b. Non UMKM	16,123,553	1,133				16,124,686	11,702,093	491		-		11,702,584
i. Rupiah ii. Foreign currencies	6,696,019 9,427,534	1,133				6,697,152 9,427,534	3,499,457 8,202,636	491				3,499,948 8,202,636
c. Restructured loans	-			-	-		-			-	-	-
i. Rupiah ii. Foreign currencies	-				-	1						
d. Property loans	8,228	341				8,569	9,456					9,456
Investments in shares Temporary investment	5,024,629		642,227		25,191	5,692,047	4,235,629		561,227		25,191	4,822,047
Other Receivables	271,743	1			1	271,743	133,325		1			133,325
Commitments and contingencies	2.846.515					2.846.515	889.867					890.203
a. Rupiah b. Foreign currencies	2,846,515 4,426,844					2,846,515 4,426,844	6,085,470	336	1			6,085,470
Repossessed assets	-					-	-			-		
THIRD PARTIES Placements with other banks		_				_		_				_
a. Rupiah	25,840,519					25,840,519	21,093,073					21.093.073
b. Foreign currencies	44,024,264				48,092	44,072,356	44,170,682			-	48,622	44,219,304
Spot and derivative receivables a. Rupiah	289,147					289,147	67,709					67,709
b. Foreign currencies	263					263	5,927			-		5,927
Securities a. Rupiah	75,737,223					75,737,223	79,486,355			-	87,000	79,573,355
b. Foreign currencies	29,532,281			-	-	29,532,281	30,390,739			-	-	30,390,739
Securities sold under repurchase agreement (Repo)	1											
a. Rupiah	9,735,182					9,735,182	9,941,005			-		9,941,005
 b. Foreign currencies Securities purchased under resell agreement 							-			-		
(Reverse Repo)	,											
a. Rupiah b. Foreign currencies							13,725,477					13,725,477
Acceptances receivables	9,602,325	35,388		3,705		9,641,418	28,814,642	108,381	-	-		28,923,023
Loans	66,322,341	6,381,440	745.502	982.084	2,751,168	77,182,535	65,313,037	5.809.549	479.346	821,671	1,931,244	74,354,847
 a. Micro, small and medium loans (UMKN i. Rupiah 	65,943,698	6,381,440	723,701	982,084	2,751,168	76,782,091	64,935,566	5,804,185	479,346	821,671	1,931,244	73,972,012
ii. Foreign currencies	378,643 418,854,711	- 18,822,771	21,801 4,439,497	4,513,466	7,012,220	400,444 453,642,665	377,471 383,713,995	5,364 19,254,234	1,827,491	985.041	- 3,927,171	382,835 409,707,932
b. Non UMKM i. Rupiah	346,904,407	16,743,460	3,779,575	3.623.890	5,864,882	376,916,214	322,004,168	14,756,172	1,082,140	930,284	2,618,416	341,391,180
ii. Foreign currencies	71,950,304 13,936,316	2,079,311 11,259,539	659,922	889,576	1,147,338	76,726,451	61,709,827 8,789,614	4,498,062	745,351	54,757	1,308,755 1,090,278	68,316,752 20,892,200
c. Restructured loans i. Rupiah	8,734,471	9,235,341	3,554,144 3,146,570	1,756,409 1,003,846	3,620,277 3,219,630	34,126,685 25,339,858	3,880,067	9,431,594 5,804,709	1,338,651 768,422	242,063 187,306	342,533	10,983,037
ii. Foreign currencies	5,201,845	2,024,198	407,574	752,263	400,647	8,786,827	4,909,547	3,626,885	570,229	54,757	747,745	9,909,163
d. Property loans Investments in shares	38,181,353 1,955	3,232,276	110,232	135,896	513,314	42,173,071 1,955	24,802,508 1,955	3,681,547	108,306	107,466	353,280	29,053,107 1,955
Temporary investment					139	139				175		175
Other Receivables Commitments and contingencies	12,756,200	102,550	2,244	319,555	1,120,347	14,300,896	13,011,936	761,012	52,862	-	1,072,176	14,897,986
a. Rupiah	127,195,721	784,132	1,756	21,621	16,767	128,019,997	103,900,619	1,105,848	13,123	3,567	14,856	105,038,013
b. Foreign currencies	57,692,653	371,580	20,439	513	2,074 19,815	58,087,259 19,815	62,876,017	696,592	7,646		52 19,815	63,580,307 19,815
Repossessed assets OTHER INFORMATIONS					19,013	19,015					10,010	. 5,015
Value of bank's assets pledge as collateral : a. To Bank Indonesia												
b. To others												
Total allowance for impairment on financial a Total required allowance for possible losses	sets to earning assets	5				26,651,141 21,768,335						19,027,293 15,237,666
Percentage of UMKM loans to total loans	asses					14.11%						15.00%
Percentage of UMK loans to total loans						6.50%						6.07%
	5					54.74% 52.14%						50.36% 47.26%
Percentage of UMKM debtors to total debtor Percentage of UMK debtors to total debtors						52.1470						
Percentage of UMK debtors to total debtors Others												
Percentage of UMK debtors to total debtors Others a. Channelling of loans						383,619						13,310,459
Percentage of UMK debtors to total debtors Others						383,619 - 4,307,365						13,310,459 - 2,696,876

TATEMENT OF CASH FLOW

ns of Rupiah

DESCRIPTION	CONSC	DLIDATED
	30 June 2016	30 June 2015
CASH FLOWS FROM OPERATING ACTIVITIES Receipts from interest income and sharia income	35,271,882	33,141,211
Receipts from fees, commissions and premium - net Payments of interest expense and sharia expenses	7,026,886 (12,071,896)	6,581,400 (13,366,735)
Receipts from the sale of government bonds -		
fair value through profit or loss Acquisition of government bonds - fair value through profit or le	25,423,177 (24,908,207)	35,636,789 (36,716,846)
Foreign exchange gains/(losses) - net	111,997 885,754	1,129,605 780,048
Other operating income - others Other operating expenses - others	(2,507,806)	(2,841,787)
Salaries and employee benefits	(7,960,953) (6,095,830)	(6,380,833) (5,048,041)
General and administrative expenses Non operating income/(expense) - net	(7,910)	2,182
Payment of corporate income tax	(2,394,047)	(3,109,900)
Cash flow from operating activities before changes in operating assets and liabilities	12,773,047	9,807,093
Decrease/(increase) in operating assets: Placements with Bank Indonesia and other banks	723,997	(1,652,120)
Marketable securities - Fair value through profit or loss	(2,288,018)	5,586,140
Other receivables - trade transactions Loans	399,068 (18,119,526)	(1,791,084) (25,390,289)
Securities purchased under resell agreements	69,652	5,358,605
Consumer financing receivable Net investment in finance leases	(2,279,198) (31,795)	(882,910) 14,687
Prepaid taxes	1,107,924 (424,900)	(136,789) (547,199)
Prepaid expense Other assets	(3,001,610)	312,547
Proceeds from collection of financial assets already written - off Increase/(decrease) in operating liabilities and temporary syirkah fu	1,397,362	1,149,036
Conventional Banking		
Demand deposits Saving deposits	(6,308,988) 2,297,661	40,800,165 (15,991,409)
Time deposits	23,101,660	15,568,636
Inter-bank call money Obligation due immediately	(1,262,414) 476,119	(819,106) 109,792
Liability to unit - linked policyholders	2,263,769	(465,560)
Other taxes payable Other liabilities	(317,390) 10,212,929	(67,289) 4,262,970
Sharia Banking - temporary syirkah funds		
Demand deposits - restricted investment and demand deposit mudharabah musytarakah	438	(1,562)
Saving deposits - restricted investment and mudharabah	(685,954)	(705,463)
saving deposits - unrestricted investment Mudharabah time deposits - unrestricted investment	814,457	(1,499,664)
Net cash provided by operating activities	20,918,290	33.019.227
CASH FLOWS FROM INVESTING ACTIVITIES	20/510/250	55/015/227
Increase in marketable securities - Available for sale and Held		(10.000.000)
to maturity Decrease/(increase) in Government Bonds - Available for sale	(3,392,767)	(12,579,750)
and Held to maturity	6,323,784 1,947	
Proceeds from sale of fixed assets Acquisition of fixed assets	(1,169,850)	3,028 (566,788)
Sales/(acquisition) of intangible assets Net cash provided by/(used) in investing activities	1,595 1,764,709	(129,023) (26,335,625)
CASH FLOWS FROM FINANCING ACTIVITIES	1,704,705	(20,333,023)
Increase of investment in Subsidiaries	(655,718)	
Increase/(decrease) in marketable securities issued Increase/(decrease) in payment fund borrowings	954,738 1,532.012	
Decrease of Subordinated Loans	(25,327)	
Increase in securities sold under repurchase agreements Payments of dividends	3,929,493 (6,100,490)	
Net cash provided by financing activities IET INCREASE/(DECREASE) IN CASH AND CASH EQUIVALENTS	(365,292) 22,317,707	
FFECT OF EXCHANGE RATE CHANGES ON CASH	22,317,707	38,494
AND CASH EQUIVALENT CASH AND CASH EQUIVALENTS AT BEGINNING OF PERIOD	(556,367) 125,667,407	1,884,120 138,804,383
ASH AND CASH EQUIVALENTS AT END OF PERIOD	147,428,747	140,726,997
Cash and cash equivalent at end of period consist of : Cash	23,550,297	19,523,886
Current accounts with Bank Indonesia Current accounts with other banks	47,338,360	52,525,216
Placements with Bank Indonesia and other banks	12,435,010 64,001,679	55,986,975
Certificate of Bank Indonesia Total cash and cash equivalents	103,401 147,428,747	478,844
Supplemental Cash Flows Information	147,420,747	140,720,997
Activities not affecting cash flows :		
Unrealised gain/(losses) in available for sale marketable securit and Government Bonds - net of deffered tax	nes 117,817	(1,026,997)
Acquisition of fixed assets - payable	(413,841)	(375,619)
MANAGEMENT OF THE BANK		
MANAGEMENT OF THE BANK		
BOARD OF COMMISSIONERS		
BOARD OF COMMISSIONERS - President Commissioner :	Wimboh Santoso	
BOARD OF COMMISSIONERS - President Commissioner : - Deputy President Commissioner :	Imam Apriyanto	
BOARD OF COMMISSIONERS - President Commissioner : - Deputy President Commissioner : - Independent Commissioner :	lmam Apriyanto Abdul Aziz	
BOARD OF COMMISSIONERS - President Commissioner : - Deputy President Commissioner : - Independent Commissioner : - Commissioner :	Imam Apriyanto Abdul Aziz Askolani	
BOARD OF COMMISSIONERS - President Commissioner : - Deputy President Commissioner : - Independent Commissioner : - Commissioner : - Independent Commissioner :	lmam Apriyanto Abdul Aziz Askolani Aviliani	Putro
BOARD OF COMMISSIONERS President Commissioner : Deputy President Commissioner : Independent Commissioner :	Imam Apriyanto Abdul Aziz Askolani Aviliani Goei Siauw Hong Bangun Sarwito	Putro 9 Kusmulyono
BOARD OF COMMISSIONERS President Commissioner : Deputy President Commissioner : Independent Commissioner :	Imam Apriyanto Abdul Aziz Askolani Aviliani Goei Siauw Hong	Putro 9 Kusmulyono
BOARD OF COMMISSIONERS - President Commissioner - Deputy President Commissioner - Independent Commissioner - Commissioner - Independent Commissioner - Commissioner - Commissioner	Imam Apriyanto Abdul Aziz Askolani Aviliani Goei Siauw Hong Bangun Sarwito	Putro 9 Kusmulyono
BOARD OF COMMISSIONERS President Commissioner Deputy President Commissioner Independent Commissioner Commissioner Independent Commissioner Independent Commissioner Commissio	Imam Apriyanto Abdul Aziz Askolani Aviliani Goei Siauw Hong Bangun Sarwito Ardan Adiperdar	Putro g Kusmulyono na **)
BOARD OF COMMISSIONERS President Commissioner Deputy President Commissioner Independent Commissioner Ommissioner Independent Commissioner Independent Commissioner Independent Commissioner Independent Commissioner Independent Commissioner Independent Commissioner BOARD OF DIRECTORS OP President Director	Imam Apriyanto Abdul Aziz Askolani Aviliani Goei Siauw Hong Bangun Sarwito Ardan Adiperdar Kartika Wirjoatm	Putro Kusmulyono na **) odjo ***)
BOARD OF COMMISSIONERS - President Commissioner : - Deputy President Commissioner : - Independent Commissioner : - Commissioner : - Robendent Commissioner : - President Director : - Vice President Director :	Imam Apriyanto Abdul Aziz Askolani Aviliani Goei Siauw Hong Bangun Sarwito Ardan Adiperdar Kartika Wirjoatm Sulaiman Arif Ari	Putro Kusmulyono na **) iodjo ***) ianto
BOARD OF COMMISSIONERS - President Commissioner : - Deputy President Commissioner : - Independent Commissioner : - Commissioner : - Commissioner : - President Director : - President Director : - Director :	Imam Apriyanto Abdul Aziz Askolani Aviliani Goei Siauw Hong Bangun Sarwito Ardan Adiperdar Katika Wirjoatm Sulaiman Arif Ari Ogi Prastomiyon	Putro Kusmulyonc na **) lodjo ***) ianto io
BOARD OF COMMISSIONERS - President Commissioner - Deputy President Commissioner - Independent Commissioner - Commissioner - Independent Commissioner - Robendent Commissioner - Robendent Commissioner - President Director - Vice President Director - Director - Director	Imam Apriyanto Abdul Aziz Askolani Aviliani Goei Siauw Hong Bangun Sarwito Ardan Adiperdar Kartika Wirjoatm Kartika Wirjoatm Sulaiman Arif Ari Ogi Prastomiyon Pahala N. Mansu	Putro Kusmulyonc na **) lodjo ***) ianto io
BOARD OF COMMISSIONERS - President Commissioner - Deputy President Commissioner - Independent Commissioner - Commissioner - Independent Commissioner - Resident Director - Vice President Director - Director - Director - Director	Imam Apriyanto Abdul Aziz Askolani Aviliani Goel Siauw Hong Bangun Sarwito Ardan Adiperdar Kartika Wirjoatm Sulaiman Arif Ari Ogi Prastomiyon Pahala N. Mansu Royke Tumilaar	Putro Kusmulyonc na **) lodjo ***) ianto io
BOARD OF COMMISSIONERS - President Commissioner - Deputy President Commissioner - Independent Commissioner - Commissioner - Director - President Director - Director - Director - Director	Imam Apriyanto Abdul Aziz Askolani Aviliani Goei Siauw Hony Bangun Sarwito Ardan Adiperdar Kartika Wirjoatm Sulaiman Arif Ari Ogi Prastomiyon Pahala N. Mansu Royke Tumilaar Hery Gunardi	Putro Kusmulyono na **) lodjo ***) ianto io
BOARD OF COMMISSIONERS President Commissioner Deputy President Commissioner Independent Commissioner Independent Commissioner Independent Commissioner Commissioner Commissioner BOARD OF DIRECTORS President Director Vice President Director Direct	Imam Apriyanto Abdul Aziz Askolani Aviliani Goei Siauw Hong Bangun Sarwito Ardan Adiperdar Kartika Wirjoatm Sulaiman Arif Ari Ogi Prastomiyon Pahala N. Mansu Royke Tumilaar Hery Gunardi Kartini Sally	Putro Kusmulyono aa **) odjo ***) ianto io ry
BOARD OF COMMISSIONERS - President Commissioner - Deputy President Commissioner - Independent Commissioner - Commissioner - Independent Commissioner - Commissioner - Commissioner - Commissioner - Vice President Director - Director - Director - Director - Director - Director - Director	Imam Apriyanto Abdul Aziz Askolani Askolani Goei Slauw Hong Bangun Sarwito Ardan Adiperdar Kartika Wirjoatm Sulaiman Arif Ari Ogi Prastomiyon Pahala N. Mansu Royke Tumilaar Hery Gunardi Kartini Sally Ahmad Siddik Ba	Putro Kusmulyono aa **) odjo ***) ianto io ry
BOARD OF COMMISSIONERS President Commissioner Deputy President Commissioner Commissicer Commissioner Commissioner Commissioner Commissioner Commiss	Imam Apriyanto Abdul Aziz Askolani Aviliani Goei Siauw Hong Bangun Sarwito Ardan Adiperdan Kartika Wirjoatm Sulaiman Arif Ari Ogi Prastomiyon Pahala N. Mansu Royke Tumilaar Hery Gunardi Kartini Sally Ahmad Siddik Ba Tardi	Putro Kusmulyono na **) odjo ***) anto o ry
BOARD OF COMMISSIONERS President Commissioner Deputy President Commissioner COMUNICATION COMUNI	Imam Apriyanto Abdul Aziz Askolani Askolani Goei Slauw Hong Bangun Sarwito Ardan Adiperdar Kartika Wirjoatm Sulaiman Arif Ari Ogi Prastomiyon Pahala N. Mansu Royke Tumilaar Hery Gunardi Kartini Sally Ahmad Siddik Ba	Putro Kusmulyono na **) odjo ***) anto o ry
BOARD OF COMMISSIONERS President Commissioner Deputy President Commissioner Commissicer Commissioner Commissioner Commissioner Commissioner Commiss	Imam Apriyanto Abdul Aziz Askolani Aviliani Goei Siauw Hong Bangun Sarwito Ardan Adiperdan Kartika Wirjoatm Sulaiman Arif Ari Ogi Prastomiyon Pahala N. Mansu Royke Tumilaar Hery Gunardi Kartini Sally Ahmad Siddik Ba Tardi	Putro Kusmulyono na **) odjo ***) anto o ry
BOARD OF COMMISSIONERS President Commissioner Deputy President Commissioner Commissioner Commissioner Independent Commissioner Independent Commissioner Commissio	Imam Apriyanto Abdul Aziz Askolani Aviliani Goei Siauw Hong Bangun Sarwito Ardan Adiperdan Kartika Wirjoatm Sulaiman Arif Ari Ogi Prastomiyon Pahala N. Mansu Royke Tumilaar Hery Gunardi Kartini Sally Ahmad Siddik Ba Tardi	Putro Kusmulyono na **) odjo ***) anto o ry
BOARD OF COMMISSIONERS President Commissioner Deputy President Commissioner Commissicer Commissioner Commissioner Commissioner Commissioner Commiss	Imam Apriyanto Abdul Aziz Askolani Aviliani Goei Siauw Hong Bangun Sarwito Ardan Adiperdan Kartika Wirjoatm Sulaiman Arif Ari Ogi Prastomiyon Pahala N. Mansu Royke Tumilaar Hery Gunardi Kartini Sally Ahmad Siddik Ba Tardi	Putro Kusmulyono na **) odjo ***) anto o ry adruddin ***
BOARD OF COMMISSIONERS President Commissioner Deputy President Commissioner Commissioner Commissioner Commissioner Independent Commissioner Commiss	Imam Apriyanto Abdul Aziz Askolani Aviliani Goei Siauw Hong Bangun Sarwito Ardan Adiperdar Kartika Wirjoatm Sulaiman Arif Ari Ogi Prastomiyon Pahala N. Mansu Royke Tumilaar Hery Gunardi Kartini Sally Ahmad Siddik Ba Tardi Rico Usthavia Fra	Putro Kusmulyono na **) odjo ***) anto o ry adruddin ***
BOARD OF COMMISSIONERS President Commissioner Deputy President Commissioner Commissioner Commissioner Independent Commissioner Independent Commissioner Commissi	Imam Apriyanto Abdul Aziz Askolani Aviliani Goei Siauw Hong Bangun Sarwito Ardan Adiperdar Kartika Wirjoatm Sulaiman Arif Ari Ogi Prastomiyon Pahala N. Mansu Royke Tumilaar Hery Gunardi Kartini Sally Ahmad Siddik Ba Tardi Rico Usthavia Fra	Putro Kusmulyono na **) odjo ***) anto o ry adruddin ***
BOARD OF COMMISSIONERS President Commissioner Deputy President Commissioner COMMISSIONE President Director COMMISSIONE President Director COMMISSIONE Director Director Director Director Director Director Director Director COMINECTOR COMMISSIONE C	Imam Apriyanto Abdul Aziz Askolani Aviliani Goei Siauw Hong Bangun Sarwito Ardan Adiperdar Kartika Wirjoatm Sulaiman Arif Ari Ogi Prastomiyon Pahala N. Mansu Royke Tumilaar Hery Gunardi Kartini Sally Ahmad Siddik Ba Tardi Rico Usthavia Fra : 60.00% : Nill	Putro Kusmulyono na **) odjo ***) anto o ry adruddin ***
BOARD OF COMMISSIONERS President Commissioner Deputy President Commissioner Commissioner Commissioner Independent Commissioner Independent Commissioner Commissioner Commissioner Commissioner BOARD OF DIRECTORS President Director Oricetor Director Director Director Director Director Director Director Director Commissione Director Director Director Director Director Director Commissione Director Commissione Director Directo	Imam Apriyanto Abdul Aziz Askolani Aviliani Goel Siauw Hong Bangun Sarwito Ardan Adiperdar Kartika Wirjoatm Sulaiman Arif Ari Ogi Prastomiyon Pahala N. Mansu Royke Tumilaar Hery Gunardi Kartini Sally Ahmad Siddik Ba Tardi Rico Usthavia Fra : 60.00%	Putro Kusmulyono na **) odjo ***) anto o ry adruddin ***
BOARD OF COMMISSIONERS - President Commissioner - Independent Commissioner - Director -	Imam Apriyanto Abdul Aziz Askolani Aviliani Goei Siauw Hong Bangun Sarwito Kartika Wirjoatm Sulaiman Arif Ari Ogi Prastomiyon Pahala N. Mansu Royke Tumilaar Hery Gunardi Kartini Sally Ahmad Siddik Ba Tardi Rico Usthavia Fra : 60.00% : Nill Nill	Putro Susmulyond a **) odjo ***) anto o ry adruddin *** ans **)
BOARD OF COMMISSIONERS - President Commissioner - Independent Commissioner - Director -	Imam Apriyanto Abdul Aziz Askolani Aviliani Goei Siauw Hong Bangun Sarwito Kartika Wirjoatm Sulaiman Arif Ari Ogi Prastomiyon Pahala N. Mansu Royke Tumilaar Hery Gunardi Kartini Sally Ahmad Siddik Ba Tardi Rico Usthavia Fra : 60.00% : Nill : Nill	Putro Kusmulyonc at *) odjo ***) ianto o ry adruddin *** ans **) OJK) on Fit and Pro
BOARD OF COMMISSIONERS President Commissioner : Deputy President Commissioner : Commissioner : Commissioner : Independent Commissioner : Independent Commissioner : Commissioner : Commissioner : Commissioner : Didependent Commissioner : Commissioner : Director :	Imam Apriyanto Abdul Aziz Askolani Aviliani Goel Siauw Hong Bangun Sarwito Ardan Adiperdar Sulaiman Arif Ari Ogi Prastomiyon Pahala N. Mansu Royke Tumilaar Hery Gunardi Kartini Sally Ahmad Siddik Ba Tardi Rico Usthavia Fra : 60.00% : Nill : Nill Otoritas Jasa Keuangan nd wil become effective	Putro Kusmulyonc at *) odjo ***) ianto o ry adruddin *** ans **) OJK) on Fit and Pro
BOARD OF COMMISSIONERS - President Commissioner - Independent Commissioner - Director -	Imam Apriyanto Abdul Aziz Askolani Aviliani Goel Siauw Hong Bangun Sarwito Ardan Adiperdar Kartika Wirjoatm Sulaiman Arif Ari Ogi Prastomiyon Pahala N. Mansu Royke Tumilaar Hery Gunardi Kartini Sally Ahmad Siddik Ba Tardi Rico Usthavia Fra : 60.00% : Nill : Nill : Nill : Otortas Jasa Keuangan nd will become effective wailing regulations.	Putro Putro Colf of Annual Ger

NOTES

 Presentation of the above published Financial Statement as at and for six months ended 30 June 2016 and 2015 are derived from the Consolidated Financial Statement of PT Bank Mandiri (Persero) Tbk. and Subsidiaries (unaudited), and Consolidated Financial Statement as at and for the years ended 31 December 2015 its subsidiaries have been audited by Purwantono, Support and Portugation & Support incharge, dated 2 February 2015 with an unmodified audit opinion (formerly unqualified opinion).

2. Published financial statements are presented to comply with Financial Services Authority Regulation ("POJK") No.6/POJK.03/2015 dated March 31, 2015 regarding Transparency and Published Financial Statements of the Bank and Circular Letter of Financial Services Authority ("SEOJK") No.11/SEOJK.03/2015 dated April 17, 2015 regarding Transparency and Published (SEUK) No.11/SEUKJA3/2015 dated April 17, 2015 regarding transparency and Published Financial Statements of Commercial Banks and also in accordance with regulation of Capital Market and Financial Institution Supervisory Agency ("Bapepam and LK") 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 also 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. Related Parties in the Assets' Quality and Other Information are presented in accordance with Bank Indonesia Regulation No. 7/3/PBI/2005 dated 20 January 2005 which was amended by Bank Indonesia Regulation No. 8/13/PBI/2006 dated 5 October 2006 regarding The Legal Lending Limit

ALLOWANCES FOR IMPAIRMENT As of June 30, 2016 and 2015

STATEMENT OF SPOT AND DERIVATIVE TRANSACTIONS s of June 30, 2016 une 2015 TRANSACTION DESCRIPTION 4,515,644 936,122 6,936 329,823 9,809,863 84,186 Spot
 Forward
 Option

 Written
 Purchased

 5,451,766 10,139.686 11,478 73.600 Placements with other banks
 Spot and derivative receivables 48,092 48,622 41,817 248,131 48,622 - - 638 -- 119,918 9,558 222,937 87,000 48,092 39,522 239,409 4,311 2. Spot and derivative receivables
 3. Securities
 4. Securities sold under repurchase agreements
 (Repo)
 5. Securities purchased under resell agreements
 (Reverse Repo)
 6. Acceptances receivables
 7. Loans
 8. Investments in shares
 9. Temporary invesment 59,725 13,150 241,433 4. Future 5. Swap 6. Others
 136,600
 40,145
 131,651
 3,622
 194,526
 104,461
 288,296
 5,419
 B. INTERST NA Detricts TNA 15,986,782
 8,505,238
 5,013,031
 14,549,182
 9,165,861
 7,555,670
 4,607,308
 8,361,010
 7.
 Option a. Written 139
 Northalt

 1,729,312
 47,306
 130,280
 1,285,588
 1,708,972
 40,016
 131,453
 1,118,156
 3. Future 250,084
 20,848
 848,067
 44,257
 109,420
 51,592
 856,821
 78,038
 4. Swap 5. Others
 34,006,932 26,642,325 7,364,607 338,730 52,716 9. Temporary invesment 10. Other Receivables -13,514,242 13,514,242 2,621 51,221 11. Commitments and cor

CALCULATION OF FINANCIAL RATIOS

	CALCOLATION OF FINANCIAL RATIOS (In %) is of June 30, 2016 and 2015 (In %)									
		BANK			BANK					
No	. RATIOS	30 June 2016	30 June 2015	No. RATIOS	30 June 2016	30 June 2015				
	PERFORMANCE RATIOS			COMPLIANCE						
1.	Capital Adequacy Ratio (CAR)	21.78%	17.63%	1. a. Percentage 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%				
2	earning assets and non earning assets	2.38%	1.31%	b. Percentage of excess of the Legal						
3.	Non performing earning assets to total	2.95%		Lending Limit						
4	earning assets Allowance for impairment on financial	2.95%	1.59%	i. Related parties	0.00%	0.00%				
ч.	assets to earning assets	3.47%	2.55%	ii. Third parties	0.00%	0.00%				
5.	NPL - Gross	3.74%	2.00%	2. Reserve requirement						
6.	NPL - Net	1.33%	0.63%	a. Primary reserve requirement Rupiah	6.50%	8.00%				
7.	Return on Asset (ROA)	2.15%	3.21%	b. Reserve requirement Foreign currencies	8.10%	8.10%				
8.	Return on Equity (ROE)	13.33%	23.68%	Net Open Position - Overall	5.21%	1.06%				
	Net Interest Margin (NIM)	6.06%	5.58%							
	Operating Expenses to Operating Income (BOPO)		67.75%							
11.	Loan to Deposit Ratio (LDR)	87.19%	82.97%							

For Con

4. Exchange rate of 1 US Dollar as at June 30, 2016, June 30, 2015 and December 31, 2015 were Rp13,212.50; Rp13,332.50 and Rp13,785.00 respectively.

BEST BANK IN INDONESIA 2015	THE BEST BANK IN SERVICE EXCELLENCE 2008 - 2015
Alpha Southeast Asia and Finance Asia	MRI and Infobank Magazine
1st PLACE ANNUAL REPORT AWARD 2015 Kategori BUMN KEUANGAN LISTED	INDONESIA MOST TRUSTED COMPANY (IMTC) 2007-2015
Otoritas Jasa Keuangan (OJK) Kementrian Keuangan and Bursa Efek Indonesia (BEI)	Indonesian Institute for Corporate Governance (IICG) and SWA Magazine
Jakarta	a, July 27, 2016
_	S.E&O
	d of Directors
P I DAIIK MA	ndiri (Persero) Tbk.
Kin	attimu

Kartika Wirjoatmodjo President Director

Pahala N. Mansury Director