

UNCONSOLIDATED FINANCIAL STATEMENTS

PT Bank Mandiri (Persero) Tbk. & Subsidiaries



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STATEMENT OF FINANCIAL POSITION

As of March 31, 2016 and December 31, 2015

No.	DESCRIPTION	BANK		CONSOLIDATED	
		31 March 2016 (Audited)	31 December 2015 (Audited)	31 March 2016 (Audited)	31 December 2015 (Audited)
ASSETS					
1.	Cash	16,808,395	23,118,246	18,439,929	25,109,124
2.	Placements with Bank Indonesia	84,786,295	77,227,992	92,207,630	83,432,384
3.	Placements with other banks	18,517,397	16,161,252	23,254,162	20,405,181
4.	Spot and derivative receivables	571,818	702,877	571,818	703,186
5.	Securities	-	-	-	-
a.	Fair value through profit/loss	2,978,798	2,525,862	22,936,443	20,979,816
b.	Available for sale	86,601,583	84,299,093	89,195,453	86,600,853
c.	Held to maturity (**)	18,621,527	25,267,020	28,920,167	34,407,541
d.	Loans and receivables	-	-	-	-
6.	Securities sold under repurchase agreements (Repo)	2,962,859	5,342,711	2,962,857	5,342,711
7.	Securities purchased under resale agreements (Reverse Repo)	15,995,349	-	16,339,258	676,900
8.	Acceptances receivables	11,539,905	11,331,273	11,539,905	11,331,273
9.	Loans	-	-	-	-
a.	Fair value through profit/loss	-	-	-	-
b.	Available for sale	-	-	-	-
c.	Held to maturity	-	-	-	-
d.	Loans and receivables	513,809,969	536,029,812	564,705,166	586,675,437
10.	Consumer financing receivables	-	-	9,375,682	8,178,063
11.	Sharia financing	5,694,176	5,354,140	151,277	58,644
12.	Investments in shares	-	-	-	-
13.	Policy holder's investment in Unit Link Contract	-	-	-	-
14.	Allowance for impairment on financial assets -/-	-	-	-	-
a.	Securities	(58,566)	(133,392)	(210,843)	(285,317)
b.	Loans	(21,915,488)	(20,470,785)	(23,785,355)	(22,281,842)
c.	Others	(2,087,673)	(1,928,050)	(2,415,115)	(2,215,456)
15.	Intangible assets	3,088,253	3,109,126	3,788,654	3,793,181
16.	Accumulated amortisation for intangible assets -/-	(1,810,550)	(1,733,034)	(1,866,984)	(1,877,989)
17.	Premises and equipment	15,382,003	15,352,695	17,526,708	17,470,126
18.	Accumulated depreciation for premises and equipment -/-	(6,705,024)	(6,443,338)	(8,032,957)	(7,708,438)
19.	Non earning assets	-	-	-	-
a.	Abandoned properties	150,039	150,039	150,272	150,272
b.	Repossession assets	19,815	19,815	21,414	21,414
c.	Supervise account	1,186,639	573,821	1,186,639	573,821
d.	Inter office assets	-	-	-	-
e.	Operational activities conducted in Indonesia	(20,126,313)	(19,487,387)	(20,126,313)	(19,487,387)
f.	Operational activities conducted outside Indonesia	20,195,564	19,567,324	20,195,564	19,567,324
20.	Allowance for impairment on non financial assets -/-	(307,208)	(309,964)	(308,147)	(310,903)
21.	Lease financing	-	-	632,102	604,150
22.	Deferred tax assets	3,800,630	4,318,681	4,318,147	4,834,522
23.	Other assets	29,124,700	27,605,683	35,168,954	33,234,818
TOTAL ASSETS		798,732,606	807,551,112	906,739,407	910,063,409
LIABILITIES AND EQUITY					
LIABILITIES					
1.	Demand deposits (**)	152,367,811	166,404,947	157,768,621	172,165,990
2.	Savings deposits (**)	224,079,493	246,324,710	248,756,528	271,530,330
3.	Time deposits (**)	219,917,794	200,431,272	248,537,988	232,513,741
4.	Investment fund - revenue sharing	-	-	-	-
5.	Fund from Bank Indonesia	28,806,748	12,440,574	26,331,500	12,951,692
6.	Fund from other banks (**)	226,680	303,547	226,080	303,661
7.	Spot and derivative liabilities	2,562,111	4,863,171	2,562,111	4,863,171
8.	Securities sold under repurchase agreements (Repo)	11,539,905	11,331,273	11,539,905	11,331,273
9.	Acceptances payable	564	564	2,330,975	2,330,975
10.	Securities issued	32,423,840	33,686,787	37,657,277	37,504,851
11.	Fund borrowings	1,521,978	1,863,755	1,521,978	1,863,755
12.	Margin deposits received	-	-	-	-
13.	Inter office liabilities	-	-	-	-
a.	Operational activities conducted in Indonesia	-	-	-	-
b.	Operational activities conducted outside Indonesia	-	-	-	-
14.	Deferred tax liabilities	-	-	-	-
15.	Liability to Unit Link Holders	-	-	18,348,255	17,019,049
16.	Other liabilities	23,206,827	18,154,547	33,121,127	26,025,880
17.	Investment fund - profit sharing	-	-	-	-
TOTAL LIABILITIES		687,703,151	695,805,147	788,692,149	790,571,568
EQUITY					
18.	Share capital	-	-	-	-
a.	Authorised capital	-	-	-	-
b.	Unpaid-in capital/-	16,000,000	16,000,000	16,000,000	16,000,000
c.	Treasury stock -/-	(4,333,333)	(4,333,333)	(4,333,333)	(4,333,333)
19.	Additional Paid-in Capital	-	-	-	-
a.	Agio	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	59,040	69,774	207,978	242,807
b.	Gain (Losses) from changes of financial assets on available for sale	(456,680)	(1,901,815)	(317,395)	(1,815,490)
c.	Effective cash flow hedges	-	-	-	-
d.	Premises and equipment revaluation increment	-	-	-	-
e.	Other comprehensive income from entity associations	-	-	-	-
f.	Gain (Losses) from actuarial benefit program	296,521	308,294	333,493	343,636
g.	Income tax related to other comprehensive income	93,860	317,660	(41,415)	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	71,491,203	59,534,302
b.	Current year	4,185,158	2,810,952	4,185,158	2,810,952
TOTAL EQUITY ATTRIBUTABLE TO OWNER		111,029,455	111,745,965	116,013,952	117,079,290
26.	Non controlling interest	111,029,455	111,745,965	116,013,952	117,079,290
TOTAL EQUITY		111,029,455	111,745,965	116,013,952	119,491,891
TOTAL LIABILITIES AND EQUITY		798,732,606	807,551,112	906,739,407	910,063,409

*) Accumulated losses of Rp162,674,901 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 "Net Cost" accordance with SFAS 110 "Accounting for Sukuk", which was effective since January 1, 2012.

STATEMENT OF INCOME AND OTHER COMPREHENSIVE

For the Year Ended March 31, 2016 and 2015

		BANK				CONSOLIDATED	
No.	DESCRIPTION	31 March 2016 (Audited)	31 March 2015 (Reviewed)	31 March 2016 (Audited)	31 March 2015 (Reviewed)		
OPERATING INCOME AND EXPENSES							
A. Interest and Sharia Income, Interest and Sharia Expenses, and Premium Income and Claim Expenses							
1.	Interest and Sharia Income	16,050,105	15,059,471	18,307,758	17,117,069		
a.	Rupiah	14,695,279	13,971,029	16,883,970	15,966,890		
b.	Foreign currencies	1,354,826	1,088,442	1,423,788	1,150,179		
2.	Interest and Sharia Expenses	5,150,635	6,033,617	5,976,464	6,853,114		
a.	Rupiah	4,731,387	5,652,949	5,533,848	6,471,051		
b.	Foreign currencies	419,248	380,668	442,616	382,063		
3.	Net Interest Income and Sharia Income (Expenses)	10,899,470	9,025,854	12,331,294	10,263,955		
3.	Premium Income	-	-	2,346,596	2,456,552		
4.	Claim Expenses	-	-	1,640,788	1,775,860		
5.	Net Premium Income (Claim Expenses)	-	-	705,808	680,692		
6.	Net Interest and Sharia Income (Expense), and Net Premium Income (Claim Expenses)	10,899,470	9,025,854	13,037,102	10,944,647		
B. Other Operating Income and Expenses							
1.	Other Operating Income	4,431,536	4,175,842	4,276,512	3,960,039		
a.	Increase in fair value of financial assets	-	-	-	-		
i.	Securities	1,341	2,223	57,522	66,430		
ii.	Loans	-	-	-	-		
iii.	Spot and derivative	367,618	319,442	367,618	319,442		
b.	Decrease in fair value of financial liabilities	-	-	-	-		
c.	Gain from sale of financial assets	-	-	-	-		
i.	Securities	132,717	145,506	145,514	163,607		
ii.	Loans	-	-	-	-		
iii.	Other financial assets	-	-	-	-		
d.	Gain from spot and derivative transaction (realised)	41,651	62,297	49,152	68,359		
e.	Dividend	701,545	717,799	-	579		
f.	Gain on investment in shares with equity method	-	-	-	-		
g.	Commissions/provisions/fees and administrative	2,366,845	2,139,463	2,538,995	2,359,794		
h.	Recovery on allowance for impairment	73,920	81,812	73,920	82,625		
i.	Other income	745,899	707,400	1,043,791	899,203		
2.	Other Operating Expenses	10,255,993	6,473,337	12,242,517	8,113,330		
a.	Decrease in fair value of financial assets	-	-	-	-		
i.	Securities	-	-	-	-		
ii.	Loans	-	-	-	-		
iii.	Spot and derivative	-	-	-	-		
iv.	Other financial assets	-	-	-	-		
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	11,444	-	11,796	-		
ii.	Loans	4,020,738	1,229,114	4,312,270	1,444,081		
iii.	Sharia financing	-	-	-	-		
iv.	Other financial assets	215,396	126,839	330,131	185,829		
f.	Losses related to operational risk	11,684	2,152	11,684	2,152		
g.	Losses from investment in shares under equity method	183,791	188,995	183,791	188,995		
h.	Commissions/provisions/fees and administrative	123	-	4,249	-		
i.	Impairment on non financial assets	2,610,150	2,253,955	3,318,075	2,874,900		
j.	Salaries and employee benefits	288,535	120,377	258,806	147,500		
k.	Promotion expenses	2,974,132	2,551,905	3,811,715	3,269,873		
l.	Other expenses	(1,673,457)	(1,297,395)	(7,666,005)	(4,153,291)		
Other Operating Income (Expense)		5,075,013	6,728,459	5,071,097	6,791,256		
PROFIT (LOSS) FROM OPERATIONS		5,075,013	6,728,459	5,071,097	6,791,256		
NON OPERATING INCOME AND EXPENSES							
1.	Gain (Losses) from sale of premises and equipment	-	-	-	-		
2.	Gain (Losses) from foreign currencies translation	-	-	-	-		
3.	Other non operating income (expenses)	(620)	3,396	(4,841)	2,398		
PROFIT (LOSS) FROM NON OPERATING		(620)	3,396	(4,841)	2,398		
PROFIT (LOSS) CURRENT YEAR BEFORE TAX		5,074,393	6,731,855	5,066,256	6,793,654		
Income tax expenses							
a.	Estimated current tax	(594,984)	(854,685)	(733,837)	(1,004,647)		
b.	Deferred tax income (expenses)	(294,251)	(393,931)	(305,214)	(419,241)		
PROFIT (LOSS) AFTER INCOME TAX - NET		4,185,158	5,483,239	4,027,205	5,369,866		
OTHER COMPREHENSIVE INCOME							
1.	Unrealised to profit (loss)	-	-	-	-		
a.	Premises and equipment revaluation increment	-	-	-	-		
b.	Gain (losses) from actuarial benefit program	(11,775)	(6,800)	(10,634)	(6,800)		
c.	Other comprehensive income from entity associations	-	-	-	-		
d.	Others	-	-	-	-		
e.	Income tax related to other comprehensive income	2,355	-	2,069	-		
2.	Reclassified to profit (loss)	-	-	-	-		
a.	Adjustment arising from translation of financial statement	(10,734)	2,659	(34,866)	36,960		
b.	Gain (Losses) from changes of financial assets on available for sale	1,445,131	432,659	1,321,350	440,419		
c.	Effective cash flow hedges	-	-	-	-		
d.	Others	-	-	-	-		
e.	Income tax related to other comprehensive income	(226,155)	(86,532)	(229,646)	(88,084)		
Other comprehensive income current years after income tax - net		1,198,822	341,986	1,248,455	382,495		
TOTAL OTHER COMPREHENSIVE INCOME CURRENT PERIOD		5,383,980	5,825,225	5,275,660	5,752,361		
Income attributable to:							
a.	Parent Company	4,185,158	5,483,239	3,816,955	5,138,332		
b.	Non controlling interest	4,185,158	5,483,239	210,250	231,534		
TOTAL INCOME CURRENT PERIOD		4,185,158	5,483,239	4,027,205	5,369,866		
Total other comprehensive income attributable to:							
a.	Parent Company	1,198,822	341,986	1,227,197	382,495		
b.	Non controlling interest	-	-	21,258	-		
TOTAL OTHER COMPREHENSIVE INCOME CURRENT PERIOD		1,198,822	341,986	1,248,455	382,495		
Total comprehensive income attributable to:							
a.	Parent Company	5,383,980	5,825,225	5,044,152	5,520,827		
b.	Non controlling interest	-	-	231,508	-		
TOTAL COMPREHENSIVE INCOME CURRENT PERIOD		5,383,980	5,825,225	5,275,660	5,752,361		
TRANSFER OF INCOME (LOSSES) TO HEAD OFFICE							
DIVIDEND		-	-	-	-		
EARNING PER SHARE							
				163.58	220.22		