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

(In Millions of Rupiah)

## STATEMENT OF FINANCIAL POSITION As of March 31, 2016 and December 31, 2015

lo.	DESCRIPTION	31 March 2016	ANK 31 December 2015	CONSOL 31 March 2016	31 December :
		(Audited)	(Audited)	(Audited)	(Audited)
	ASSETS				
	Cash Placements with Bank Indonesia	16,808,395 84,788,295	23,118,246 77,227,592	18,439,929 92,207.830	25,109,1 83,452,3
		18,517,397	16,161,252	23,254,162	20,405,1
		571,818	702,877	571,818	703,1
	Securities a. Fair value through profit/loss	2,978,798	2,525,862	22,936,443	20,979,8
	b. Available for sale	86,601,583	84,299,093	89,195,453	86,600,8
	c. Held to maturity ***) d. Loans and receivables	18,621,527	25,267,020	28,920,167	34,467,5
	Securities sold under repurchase agreements (Repo)	- 2,962,859	5,342,711	- 2,962,857	5,342,3
	Securities purchased under resell agreements (Reverse Repo)	15,895,349		16,339,258	676,
	Acceptances receivables Loans	11,539,905	11,331,273	11,539,905	11,331,2
	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,
	Consumer financing receivables		-	9,375,682	8,178,
-	Sharia financing			-	50
	Investments in shares Policy holder's investment in Unit Link Contract	5,694,176	5,354,140	151,277	58,
	Allowance for impairment on financial assets -/-				
	a. Securities b. Loans	(58,566)	(133,392) (20,470,785)	(210,843)	(285, (22,281,
	c. Others	(21,915,488) (2,087,673)	(1,928,050)	(23,785,355) (2,415,115)	(2,215,
٤.	Intangible assets	3,088,253	3,109,126	3,788,654	3,793,
	Accumulated amortisation for intangible assets -/-	(1,810,556)	(1,733,034) 15,352,695	(1,966,984)	(1,877,9
	Premises and equipment Accumulated depreciation for premises and equipment -/-	15,382,003 (6,705,024)	(6,443,338)	17,526,708 (8,032,957)	(7,708,
	Non earning assets				
	a. Abandoned properties b. Repossessed assets	150,039 19,815	150,039 19,815	150,272 21,414	150, 21,
	c. Suspense account	1,186,659	573,821	1,186,659	573,
	<ul> <li>d. Inter office assets</li> <li>i. Operational activities conducted in Indonesia</li> </ul>		(19,487,387)		(10.407
	<ol> <li>Operational activities conducted in Indonesia</li> <li>Operational activities conducted outside Indonesia</li> </ol>	(20,120,613) 20,195,564	(19,487,387) 19,567,324	(20,120,613) 20,195,564	(19,487, 19,567,
ł.,	Allowance for impairment on non financial assets -/-	(307,208)	(309,964)	(308,147)	(310,
	Lease financing Deferred tax assets	-	4,318,681	623,102	604, 4,834,
	Other assets	3,800,630 29,124,700	27,605,683	4,318,147 35,168,954	33,234,
	TOTAL ASSETS	798,732,606	807,551,112	906,739,407	910,063,
	LIABILITIES AND EQUITY				
	LIABILITIES	152,367,811	166,404,947	157,768,621	172,165,
	Demand deposits **) Savings deposits **)	224.079.493	246,324,710	248.756.528	271,707,
	Time deposits **)	213,917,794	200,431,272	248,537,988	232,513,
	Investment fund - revenue sharing Fund from Bank Indonesia				
		- 25,856,748	12,440,574	- 26,331,500	12,951
	Spot and derivative liabilities	226,080	303,547	226,080	303,
		2,562,111 11,539,905	4,863,171 11,331,273	2,562,111 11,539,905	4,863, 11,331,
		564	564	2,320,779	2,320,
	Fund borrowings	32,423,840	33,686,787	37,657,277	37,504
	Margin deposits received Inter office liabilities	1,521,978	1,863,755	1,521,978	1,863
	a. Operational activities conducted in Indonesia				
	b. Operational activities conducted outside Indonesia			-	
	Deferred tax liabilities Liability to Unit Link Holders			- 18.348.255	17,019,
	Other liabilities	23,206,827	18,154,547	33,121,127	26,025,
	Investment fund - profit sharing TOTAL LIABILITIES	687,703,151	695,805,147	788,692,149	790,571,
	EQUITY				
	Share capital a. Authorised capital	16 000 000	16 000 000	16.000.000	16.000
	b. Unpaid-in capital-/-	16,000,000 (4,333,333)	16,000,000 (4,333,333)	(4,333,333)	16,000,0 (4,333,3
	c. Treasury stock -/-	-	-	-	(1)= 5 = 6
	Additional Paid-in Capital a. Agio	17,476,308	17,476,308	17,316,192	17.216
	b. Disagio -/-	17,470,308	-	17,510,192	17,316,
	c. Donated capital			-	
	d. Funds for paid-up capital e. Others				
	Other comprehensive income (losses)				
	a. Adjustment arising from translation of financial statement	59,040	69,774	207,978	242,
	<ul> <li>b. Gain (Losses) from changes of financial assets on available for sale</li> <li>c. Effective cash flow hedges</li> </ul>	(456,686)	(1,901,815)	(317,395)	(1,815,4
	d. Premises and equipment revaluation increment				
	e. Other comprehensive income from entity associations f. Gain (Losses) from actuarial benefit program			-	
	<ul> <li>Gain (Losses) from actuarial benefit program</li> <li>Income tax related to other comprehensive income</li> </ul>	296,521 93,860	308,294 317,660	333,493 (41,415)	343,0 184,5
	h. Others	-	-	-	104,
	Difference arising from quasi reorganisation	-		-	
	Difference arising from restructuring value of transaction of entities under common cor Other equity	-		- (92,751)	(92,
	Reserve				
	a. General reserve	2,333,333	2,333,333	2,333,333 9,299.632	2,333,3
	b. Appropriated reserve Retained Earning	9,299,632	7,022,115	9,299,632	7,022,1
	a. Previous years *)	66,075,622	54,349,199	71,491,263	59,534,3
	b. Current year TOTAL EQUITY ATTRIBUTABLE TO OWNER	4,185,158	20,104,430	3,816,955 116,013,952	20,334,9
f	Non controlling interest	111,029,455	111,745,965	2,033,306	117,070,2 2,421,5
-	TOTAL EQUITY	111,029,455	111,745,965	118,047,258	119,491,8
		798,732,606			

#### STATEMENT OF INCOME AND OTHER COMPREHENSIVE h 31, 2016 and 2015

Order Control And DEVENUES         Uncertained Shareh Income Information Income and Chim Expenses         Uncertained Shareh Income Information Income and Chim Expenses           A. Interest and Shareh Income Information Income and Chim Expenses         1352920         1352920         1352920         1352920         1352920         1352920         1352920         1352920         1352920         1529207         1352920         1529207         1529207         1529207         1529207         1529207         1529207         1529207         1529207         1529207         1529207         1529207         1529207         1529207         1529207         1529207         1529207         1529207         1529207         1529207         1529207         1529207         1529207         1529207         1529207         1529207         1529207         1529207         1529207         1529207         1529207         1529207         1529207         1529207         1529207         1529207         1529207         1529207         1529207         1529207         1529207         1529207         1529207         1529207         1529207         1529207         1529207         1529207         1529207         1529207         1529207         1529207         1529207         1529207         1529207         1529207         1529207         1529207         1529207		BA		CONSOLIDATED		
OPERATION INCOME AND POPULATES         UNITABLE STATUS INCOME AND POPULATES AND INCOME AN	No. DESCRIPTION	31 March 2016 (Audited)	31 March 2015 (Reviewed)	31 March 2016 (Audited)	31 March 2015 (Reviewed)	
Intering Data blank booms         Intering of Data blank booms         In	OPERATING INCOME AND EXPENSES					
- hash         1952/20         1952/20         1952/20         1952/20           - Composition	A. Interest and Sharia Income, Interest and Sharia Expenses, and Premium Income a	nd Claim Expenses				
b. Extra function of the probability of the pro	1. Interest and Sharia Income	16,050,105		18,307,758		
• A spint         4.71.320         5.52.329         5.52.329         5.52.329         5.52.329         5.52.329         5.52.329         5.52.329         5.52.329         5.52.329         5.52.329         5.52.329         5.52.329         5.52.329         5.52.329         5.52.329         5.52.329         5.52.329         5.52.329         5.52.329         5.52.329         5.52.329         5.52.329         5.52.329         5.52.329         5.52.329         5.52.329         5.52.329         5.52.329         5.52.329         5.52.329         5.52.329         5.52.329         5.52.329         5.52.329         5.52.329         5.52.329         5.52.329         5.52.329         5.52.329         5.52.329         5.52.329         5.52.329         5.52.329         5.52.329         5.52.329         5.52.329         5.52.329         5.52.329         5.52.329         5.52.329         5.52.329         5.52.329         5.52.329         5.52.329         5.52.329         5.52.329         5.52.329         5.52.329         5.52.329         5.52.329         5.52.329         5.52.329         5.52.329         5.52.329         5.52.329         5.52.329         5.52.329         5.52.329         5.52.329         5.52.329         5.52.329         5.52.329         5.52.329         5.52.329         5.52.329         5.52.329	b. Foreign currencies	1,354,826	1,088,442	1,423,788	1,150,179	
Interactions and South accore (sparse)         10999/70         9.22.345         11.23.11.284         11.23.11.284         11.23.11.284         11.23.11.284         11.23.11.284         11.23.11.284         11.23.11.284         11.23.11.284         11.23.11.284         11.23.11.284         11.23.11.284         11.23.11.284         11.23.11.284         11.23.11.284         11.23.11.284         11.23.11.284         11.23.11.284         11.23.11.284         11.23.11.284         11.23.11.284         11.23.11.284         11.23.11.284         11.23.11.284         11.23.11.284         11.23.11.284         11.23.11.284         11.23.11.284         11.23.11.284         11.23.11.284         11.23.11.284         11.23.11.284         11.23.11.284         11.23.11.284         11.23.11.284         11.23.11.284         11.23.11.284         11.23.11.284         11.23.11.284         11.23.11.284         11.23.11.284         11.23.11.284         11.23.11.284         11.23.11.284         11.23.11.284         11.23.11.284         11.23.11.284         11.23.11.284         11.23.11.284         11.23.11.284         11.23.11.284         11.23.11.284         11.23.11.284         11.23.11.284         11.23.11.284         11.23.11.284         11.23.11.284         11.23.11.284         11.23.11.284         11.23.11.284         11.23.11.284         11.23.11.284         11.23.11.284         11.23.11.284         11.23.11.284	a. Rupiah	4,731,387	5,652,949	5,553,848	6,471,051	
	<ul> <li>b. Foreign currencies</li> <li>Net Interest Income and Sharia Income (Expenses)</li> </ul>	419,248 10,899,470				
Mit Penne         -         -         Top Set 100 (Calm Express)           0         Mater Separating Second Seco	3. Premium Income 4. Claim Expenses	-				
Control Section and Lapore 10.00000000000000000000000000000000000	Net Premium Income (Claim Expenses)					
1. Other Operating Islams         4.415.36         4.175.42         4.275.42         4.275.42         3.490.00           B. Consen for water functionates:         3.341         2.223         5.752.2         6.000.00           B. Sopt and deviative         30.618         31.442         30.626.1         31.442         30.626.1           C. Caster for water functionates attracts         1.277.1         1.55.25         1.55.2         1.55.2         1.55.2         1.55.2         1.55.2         1.55.2         1.55.2         1.55.2         1.55.2         1.55.2         1.55.2         1.55.2         1.55.2         1.55.2         1.55.2         1.55.2         1.55.2         1.55.2         1.55.2         1.55.2         1.55.2         1.55.2         1.55.2         1.55.2         1.55.2         1.55.2         1.55.2         1.55.2         1.55.2         1.55.2         1.55.2         1.55.2         1.55.2         1.55.2         1.55.2         1.55.2         1.55.2         1.55.2         1.55.2         1.55.2         1.55.2         1.55.2         1.55.2         1.55.2         1.55.2         1.55.2         1.55.2         1.55.2         1.55.2         1.55.2         1.55.2         1.55.2         1.55.2         1.55.2         1.55.2         1.55.2         1.55.2         1.55.		10,899,470	9,025,854	13,037,102	10,944,647	
Instrume         1,441         2,223         57,523         66,431           I. Lossin         306,618         319,442         326,718         337,442           I. Lossin         326,718         319,442         326,718         337,442           I. Lossin         132,777         145,556         145,514         165,507           I. Lossin         132,777         145,556         145,514         165,507           I. Control form relation frame and the first in the	B. Other Operating Income and Expenses					
i. Loss         Boot of partial states         Boot of partial states <t< td=""><td>a. Increase in fair value of financial assets</td><td></td><td></td><td></td><td></td></t<>	a. Increase in fair value of financial assets					
B. Soch and dervalue       397.018       319.442       319.442         D. Ober functionates of functional stats       1       1       1         C. Garl from sale of functional stats       1       1       1         B. Deter functional stats       1       1       1       1         B. Ober functional stats       1       1       1       1       1         B. Ober functional stats       1       1       1       1       1       1       1       1       1       1       1       1       1       1       1       1       1       1       1       1       1       1       1       1       1       1       1       1       1       1       1       1       1       1       1       1       1       1       1       1       1       1       1       1       1       1       1       1       1       1       1       1       1       1       1       1       1       1       1       1       1       1       1       1       1       1       1       1       1       1       1       1       1       1       1       1       1       1       1 <td></td> <td>1,341</td> <td>2,223</td> <td>57,522</td> <td>66,430</td>		1,341	2,223	57,522	66,430	
b. Bocesa in fair value of functional labelities         -         -         -         -           c. Formational analysis         10.717         11.5366         11.5376         11.5376           c. Data frame interaction transmitter transmitt	iii. Spot and derivative iv. Other financial assets	367,618	319,442	367,618	319,442	
1. Securitie         132.77         145.56         145.14         152.07           4. Control and denotal version         1         1         1         1         1         1           4. Control and denotal version         1         1         1         1         1         1         1         1         1         1         1         1         1         1         1         1         1         1         1         1         1         1         1         1         1         1         1         1         1         1         1         1         1         1         1         1         1         1         1         1         1         1         1         1         1         1         1         1         1         1         1         1         1         1         1         1         1         1         1         1         1         1         1         1         1         1         1         1         1         1         1         1         1         1         1         1         1         1         1         1         1         1         1         1         1         1         1        <	<ul> <li>b. Decrease in fair value of financial liabilities</li> </ul>		-	-	-	
a. Definition assets         11.1         2.2.7         4.5.777           a. Control operation of the and administ tense static paralited         2.35943         7.7.779           b. Control operation of the and administ tense static paralited         2.35943         7.7.779           c. Control operation of the and administ tense static paralited         2.35943         7.7.799           c. Control operation of the and administ tense static paralited         2.35943         7.7.799           c. Control operation of the and administ tense static paralited         1.0         1.1.1.1.1.1.1.1.1.1.1.1.1.1.1.1.1.1.1.	i. Securities	132,717	145,506	145,514	163,607	
e. Devided         70.345         77.79         -         579           1. Gue form investment in thates with equity method         2.366.945         2.139.462         2.33.999         2.23.599           2. Other form compariment         2.35.939         2.139.462         2.33.949         2.23.899         2.23.899         2.23.899         2.23.899         2.23.899         2.23.899         2.23.899         2.23.899         2.23.899         2.23.899         2.23.899         2.23.899         2.23.899         2.23.899         2.23.899         2.23.899         2.23.899         2.23.899         2.23.899         2.23.899         2.23.899         2.23.899         2.23.899         2.23.899         2.23.899         2.23.899         2.23.899         2.23.899         2.23.899         2.23.899         2.23.899         2.23.899         2.23.899         2.23.899         2.23.899         2.23.899         2.23.899         2.23.899         2.23.899         2.23.899         2.23.899         2.23.899         2.23.899         2.23.899         2.23.899         2.23.899         2.23.899         2.23.899         2.23.899         2.23.899         2.23.899         2.23.899         2.23.899         2.23.899         2.23.899         2.23.899         2.23.899         2.23.899         2.23.899         2.23.899         2.23.899	iii. Other financial assets	1				
Constructional start with equity method         2.36,853         2.139,631         2.139,631         2.139,631         2.139,631         2.139,631         2.139,631         2.139,631         2.139,631         2.139,631         2.139,631         2.139,631         2.139,631         2.139,631         2.139,631         2.139,631         2.139,631         2.139,631         2.139,631         2.139,631         2.139,631         2.139,631         2.139,631         2.139,631         2.139,631         2.139,631         2.139,631         2.139,631         2.139,631         2.139,631         2.139,631         2.139,631         2.129,631         4.133,391         4.133,391         4.133,391         4.133,391         4.139,391         4.139,391         4.139,391         4.139,391         4.139,391         4.139,391         4.139,391         4.139,391         4.139,391         4.139,391         4.139,391         4.139,391         4.139,391         4.139,391         4.139,391         4.139,391         4.139,391         4.139,391         4.139,391         4.139,391         4.139,391         4.139,391         4.139,391         4.139,391         4.139,391         4.139,391         4.139,391         4.139,391         4.139,391         4.139,391         4.139,391         4.139,391         4.139,391         4.149,392         2.14,491         2.249,491         <				49,152		
h. Bocward or inpainment         27,300         81.12         27,300         81.23         73,300         81.23         73,300         81.23         73,300         85.230           2. Other information of presence         10,255,902         6,472,337         11,23,231         89,230           2. Other information of presence         1         1         1         1         1           8. Social and deviative information of the information of	f. Gain from investment in shares with equity method			-		
2         0.0000 (Description Supported association of the section of the secti	h. Recovery on allowance for impairment	73,920	81,812	73,920	82,625	
B. Decrease in fair value of francial assets						
1. Securities       -       -       -       -       -         1. Sources       -       -       -       -       -         1. Sources       -       -       -       -       -         1. Constr       -       -       -       -       -       -         1. Constr       -       -       -       -       -       -       -       -       -       -       -       -       -       -       -       -       -       -       -       -       -       -       -       -       -       -       -       -       -       -       -       -       -       -       -       -       -       -       -       -       -       -       -       -       -       -       -       -       -       -       -       -       -       -       -       -       -       -       -       -       -       -       -       -       -       -       -       -       -       -       -       -       -       -       -       -       -       -       -       -       -       -       -       -       -       - <td>2. Other Operating Expenses a. Decrease in fair value of financial assets</td> <td>10,255,993</td> <td>6,473,337</td> <td>12,242,517</td> <td>8,113,330</td>	2. Other Operating Expenses a. Decrease in fair value of financial assets	10,255,993	6,473,337	12,242,517	8,113,330	
III. Social and derivative       -       -       -       -         IV. Other financial assets       -       -       -       -         IV. Sector in flar value of financial assets       -       -       -       -         IV. Sector in flar value of financial assets       -       -       -       -       -         IV. Sector in flar value of financial assets       -       -       -       -       -       -       -       -       -       -       -       -       -       -       -       -       -       -       -       -       -       -       -       -       -       -       -       -       -       -       -       -       -       -       -       -       -       -       -       -       -       -       -       -       -       -       -       -       -       -       -       -       -       -       -       -       -       -       -       -       -       -       -       -       -       -       -       -       -       -       -       -       -       -       -       -       -       -       -       -       -       -	i. Securities					
b. Increase in fair value of famcal alsots in the set of famcal assets in fair value of famcal assets in fair value of famcal assets in fair value of famcal assets in the set of famcal asset in the set of famcal asset in the set of famcal assets in the set of famcal asset in the set of famcal	iii. Spot and derivative	-	-			
c. Losses from all of financial assets	<ul> <li>b. Increase in fair value of financial liabilities</li> </ul>	1	1	1	1	
i. Lobes       i. Lobes       i. Lobes       i. Lobes         i. Lobes       i. Lobes       i. Lobes       i. Lobes       i. Lobes         i. Divestment intertement interactions       i. Lobes       i. Lobes<	<ul> <li>Losses from sale of financial assets</li> </ul>					
d. Losses from spot and derivative transaction (realised)       -       -       -       -         i. number of nanual assets       11,444       -       1       11,229,114       4,312,2290       1,444,081         ii. Statis franking       125,396       126,839       330,131       185,329       1         ii. Shatis franking       215,396       126,839       330,131       185,329       1         ii. Shatis franking       213,396       126,839       330,131       185,329       1         ii. Shatis franking       213,396       126,839       331,873       24,9400       24,9400         ii. Shatis and employee and administrative       123       -       4,249       6,313,027       341,073       349,073         i. Impairment to non financial assets       2004,133       2243,035       3311,073       3249,073         o. Difference       2004,133       2243,035       3311,073       3249,073         o. Difference       2004,133       234,9400       3310,073       4,449       2,398         O. DOR OPERATING INCOME AND EXPENSES       .       .       .       .       .       .       .       .       .       .       .       .       .       .       .       .						
i. Scartifies       11,444	<li>d. Losses from spot and derivative transaction (realised)</li>					
II. Shala financing       11.       11.       11.       11.       11.       11.       11.       11.       11.       11.       11.       11.       11.       11.       11.       11.       11.       11.       11.       11.       11.       11.       11.       11.       11.       11.       11.       11.       11.       11.       11.       11.       11.       11.       11.       11.       11.       11.       11.       11.       11.       11.       11.       11.       11.       11.       11.       11.       11.       11.       11.       11.       11.       11.       11.       11.       11.       11.       11.       11.       11.       11.       11.       11.       11.       11.       11.       11.       11.       11.       11.       11.       11.       11.       11.       11.       11.       11.       11.       11.       11.       11.       11.       11.       11.       11.       11.       11.       11.       11.       11.       11.       11.       11.       11.       11.       11.       11.       11.       11.       11.       11.       11.       11.       11.<	i. Securities				-	
hv. Other financial assets         215,336         126,839         330,131         185,292           b. Losses related to operational risk         1,16,44         2,152         11,464         2,152           b. Losses related to operational risk         12,3         -         4,249         -           b. Losses related to operational risk         12,3         -         4,240         -           b. State's and employee benefits         2,261,0150         2,253,955         3,318,075         2,264,000           b. Pomotion company         2,024,132         2,231,002         3,811,115         3,266,27           c. Other operates         2,204,132         2,231,002         3,811,115         3,266,27           c. Other operates         2,204,132         2,231,002         3,811,115         3,266,27           c. Other operates         2,204,132         2,231,002         3,356         (4,841)         2,398           PLOTIT LOSS (FROM NOP ERATING         -         -         -         -         -         -         -         -         -         -         -         -         -         -         -         -         -         -         -         -         -         -         -         -         -         -		4,020,738	1,229,114	4,312,270	1,444,081	
g. Losses from investment in shares under equity method         1         1         1         1         1         1         1         1         1         1         1         1         1         1         1         1         1         1         1         1         1         1         1         1         1         1         1         1         1         1         1         1         1         1         1         1         1         1         1         1         1         1         1         1         1         1         1         1         1         1         1         1         1         1         1         1         1         1         1         1         1         1         1         1         1         1         1         1         1         1         1         1         1         1         1         1         1         1         1         1         1         1         1         1         1         1         1         1         1         1         1         1         1         1         1         1         1         1         1         1         1         1         1	iv. Other financial assets			330,131		
L         123         -         1,29         -         1,29           J. Salarisa and enployee benefits         2,201,50         2,23,55         3,318,075         2,28,74,000           L. Other operating income (spenses)         2,29,74,122         2,23,755         3,318,075         2,26,233           Other operating income (spenses)         2,27,7455         0,71,067         0,71,057         0,71,057           NON OPERATING INCOME AND EXPENSES         -         -         -         -         -         -         -         -         -         -         -         -         -         -         -         -         -         -         -         -         -         -         -         -         -         -         -         -         -         -         -         -         -         -         -         -         -         -         -         -         -         -         -         -         -         -         -         -         -         -         -         -         -         -         -         -         -         -         -         -         -         -         -         -         -         -         -         -         -	g. Losses from investment in shares under equity method			-		
j. Salaries and employee benefits         24510515         225335         3.318.075         22574,022           L. Other operates         2297,132         2.513,0377         2288.06         1.75,000           D. Other operates         2297,132         2.513,0377         2288.06         1.75,000           Other operates         2297,132         2.513,0377         2288.06         1.75,000           Other operates         5.073,013         6.728,459         5.071,097         6.791,355           NOM OPERATING INCOME AND EXPENSES         -         -         -         -         -         -         -         -         -         -         -         -         -         -         -         -         -         -         -         -         -         -         -         -         -         -         -         -         -         -         -         -         -         -         -         -         -         -         -         -         -         -         -         -         -         -         -         -         -         -         -         -         -         -         -         -         -         -         -         -         -         -	i. Impairment on non financial assets	123		183,791 4,249	188,995	
L. Other expenses         2,374,132         2,255,195         3,311,715         3,208,973           Other Operating Income (Expenses)         (5,224,457)         (2,227,298)         (7,756,063)         (4,155,197)           NON OPERATING INCOME AND EXPENSES         .         .         .         .         .         .         .         .         .         .         .         .         .         .         .         .         .         .         .         .         .         .         .         .         .         .         .         .         .         .         .         .         .         .         .         .         .         .         .         .         .         .         .         .         .         .         .         .         .         .         .         .         .         .         .         .         .         .         .         .         .         .         .         .         .         .         .         .         .         .         .         .         .         .         .         .         .         .         .         .         .         .         .         .         .         .	j. Salaries and employee benefits k. Promotion expenses			3,318,075 258,806	2,874,900 147,500	
PROFIT (LOSS) FROM OPERATIONS         5.075.013         6.728,450         5.071.027         6.791.350           NON OPERATING INCOME AND EXPENSES	I. Other expenses		2,551,905	3,811,715	3,269,873	
NON OPERATING INCOME AND EXPENSES           1. Gain (Losses) from foreign currencies translation         .         .         .         .         .         .         .         .         .         .         .         .         .         .         .         .         .         .         .         .         .         .         .         .         .         .         .         .         .         .         .         .         .         .         .         .         .         .         .         .         .         .         .         .         .         .         .         .         .         .         .         .         .         .         .         .         .         .         .         .         .         .         .         .         .         .         .         .         .         .         .         .         .         .         .         .         .         .         .         .         .         .         .         .         .         .         .         .         .         .         .         .         .         .         .         .         .         .         .         .<						
1. Gain (Losses) from sale of premises and equipment         .         .         .         .         .         .         .         .         .         .         .         .         .         .         .         .         .         .         .         .         .         .         .         .         .         .         .         .         .         .         .         .         .         .         .         .         .         .         .         .         .         .         .         .         .         .         .         .         .         .         .         .         .         .         .         .         .         .         .         .         .         .         .         .         .         .         .         .         .         .         .         .         .         .         .         .         .         .         .         .         .         .         .         .         .         .         .         .         .         .         .         .         .         .         .         .         .         .         .         .         .         .         .		-,,	0,720,435	3,071,027	0,731,330	
2. Gain (Losse) from foreign currencies translation						
PROFIT (LDSS) FROM NON OPERATING PROFIT (LDSS) FROM NON OPERATING PROFIT (LDSS) FROM NON OPERATING (294,231)         (620) (6,793,754         3,396 (6,793,754           Income tax expenses a. Estimated current tax b. Estimated to profit (loss) a. Promise and equipment revaluation increment b. Gain (losse) from actuanal benefit program c. Other comprehensive income b. Contre tax related to other comprehensive income b. Estimate and equipment revaluation increment b. Contre tax related to other comprehensive income c. Income tax related to other comprehensive income b. Estimate and equipment revaluation of financial statement b. Contre comprehensive income c. Encome tax related to other comprehensive income c. Encome tax related to ther comprehensive income controlling interest c. Income tax related to ther comprehensive income tar related to to controlling interest controlling interest controlling interest coroantrolling interest contreling interest controlling	<ol><li>Gain (Losses) from foreign currencies translation</li></ol>	1		:		
PROFIL (LOSS) CURRENT YEAR BEFORE TAX         5,074,393         6,731,855         5,066,256         6,793,754           Income tax expenses a. Estimated current tax estimated current tax income (expenses)         (10,004,647) (294,231)         (854,084) (393,331)         (10,004,647) (393,337)         (10,004,647) (393,337)           PROFIF (LOSS) AFTER INCOME TAX - NET         4,185,158         5,483,239         4,027,205         5,366,866           OTHER COMPRETENSIVE INCOME TAX         6,100         (10,034)         (6,000)         (10,034)         (6,000)           1.         Orteclassified to poft (loss)         1,1775)         (6,000)         (10,034)         (6,000)           2.         Others         2,355         2,009         -         -           3.         Promises and equipment revaluation increment         2,355         2,009         -           6.         Others         2,355         2,009         -         -           7.         Collect on proft translation of financial statement         (10,734)         2,259         1,22,350         440,419           2.         Effective anh form tarslation of financial statement         (10,734)         2,259         1,22,350         440,419           2.         Effective anh bar bedges         1,481,518         5,483,239         3,816,955<		(620)	3,396	(4,841)	2,398	
Income tax expenses         (594,984)         (854,685)         (733,837)         (1,00,447)           B. Deffered tax income (expenses)         (294,231)         (294,231)         (293,231)         (205,214)         (419,241)           PROFIT (LOSS) AFTER INCOME TAX - NET         4,185,158         5,483,239         4,027,205         5,369,866           Other Comprehensive Income (expenses)         (1,17,75)         (6,800)         (10,634)         (6,800)           a. Premises and equipment revaluation increment         (1,17,75)         (6,800)         (10,634)         (6,800)           b. Gain (1055)         Gottament arring from translation of financial statement         (1,17,75)         (6,800)         (10,634)         (6,800)           c. Other comprehensive income from entity associations         (1,17,75)         (6,800)         (10,634)         (6,800)         (10,614)           c. Other comprehensive income from taxitation of financial statement         (10,734)         2,659         (13,866)         36,960           c. Income tax related to other comprehensive income         (226,155)         (86,532)         (229,464)         (88,084)           Other comprehensive income current years after income tax - net         1,198,822         341,866         1,227,197         21,333         21,335         21,335         21,335         21,335	PROFIT (LOSS) FROM NON OPERATING PROFIT (LOSS) CURRENT YEAR BEFORE TAX					
a. Estimated current tax         (596,999,1)         (856,80)         (73,337)         (1,00,467)           b. Deffered ta income (sepenses)         (392,423)         (392,423)         (392,423)         (392,423)           PROFIT (LOSS) AFTER INCOME TAX - NET         4,185,158         5,483,239         4,027,205         5,389,386           I. Unrepassified to profit (loss)         -         -         -         -         -           I. Unrepassified to profit (loss)         -         -         -         -         -           Gain (base) from attraliable brefit program         (11,775)         (6,600)         (10,634)         (6,600)           c. Other comprehensive income from entity associations         -         -         -         -         -           a. Adjustment arising from translation of financial statement         (10,734)         2,659         (34,866)         36,960           b. Gain (base) from translation of financial statement         (10,734)         2,659         (34,865)         36,960           b. Gain (base) from translation of financial statement         (10,734)         2,659         (34,865)         36,960           b. Gain (base) from translation of financial statement         (10,734)         2,659         (34,865)         36,960           b. Gain (base) from translatio		-,	-,,	-,	-,	
Non-there         Non-the second	a. Estimated current tax					
OTHER COMPREMENSIVE INCOME         OTHER COMPREMENSIVE INCOME           1. Unreclassified to profit (loss)         an equipment revaluation increment         a.           b. Gain (losse) from actuanal benefit program         (11,775)         (6,800)         (10,634)         (6,800)           C. Other         an example actuanal benefit program         (11,775)         (6,800)         (10,634)         (6,800)           C. Other         an example actuanal benefit program         (11,775)         (6,800)         an example actuanal benefit program		(294,251)	(393,931)			
1.         Uncelasified to profit (loss)		4,185,158	5,483,239	4,027,205	5,369,866	
a. Premises and equipment revaluation increment         i. i						
c.Other comprehensive income from entity associations2,3552,069d. Otherse.Income tax related to other comprehensive income2,3552.Reclasified to profit (loss)a.Adjustment arring from translation of financial statementb	<ul> <li>Premises and equipment revaluation increment</li> </ul>	(4.5. 7775)	-	(10.624)	(6.800)	
a. Income tax related to other comprehensive income         2,355          2,069           2. Reclassified to other comprehensive income         10,734)         2,659         134,865         36,960           b. Gain (Losse) from translation of financial statement         11,453,131         422,659         1,251,350         440,419           c. Effective cash how hedges         1,445,131         422,659         1,221,350         440,419           c. Effective cash how hedges         1,222,155         (86,532)         (229,464)         (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         5,138,332           Parent Company         4,185,158         5,483,239         3,816,955         5,138,332           Non controlling interest         1,198,822         341,966         2,12,38         2,10,230         2,13,34           Total other comprehensive income atribuitable to:         1,198,822         341,966         2,12,38         32,495           Total comprehensive income atribuitable to:         1,198,822         341,986         5,282,525         5,044,152         5,220,827           Non cont	<ul> <li>Other comprehensive income from entity associations</li> </ul>	(11,775)	(0,800)	(10,034)	(6,800)	
a. Adjustment arising from translation of fhancial statement         (10,734)         2.69         (34,866)         36,960           b. Gain (Losses) from changes of fhancial states on available for sale         1,445,131         432,659         1,521,350         440,419           c. Effective cash flow hedges         1,445,131         432,659         1,521,350         440,419           c. Others         (226,155)         (86,532)         (229,464)         (88,084)           Other comprehensive income tax related to other comprehensive income tax - net         1,198,822         341,966         1,243,455         382,495           TOTAL OTHER COMPREHENSIVE INCOME CURRENT PERIOD         5,383,980         5,825,225         5,275,660         5,183,332           Parent Company         4,185,158         5,483,239         3,81,6955         5,183,332           TOTAL OTHER COMPREHENSIVE INCOME CURRENT PERIOD         4,185,158         5,483,239         4,027,205         5,369,866           Total other comprehensive income atributable to :         1,198,822         341,966         1,227,197         382,495           Total comprehensive income atributable to :         21,236         21,236         32,236         32,236           Total comprehensive income atributable to :         3,383,980         5,825,225         5,044,152         5,252,827		- 2,355		2,069	1	
a. Adjustment arising from translation of fhancial statement         (10,734)         2.69         (34,866)         36,960           b. Gain (Losses) from changes of fhancial states on available for sale         1,445,131         432,659         1,521,350         440,419           c. Effective cash flow hedges         1,445,131         432,659         1,521,350         440,419           c. Others         (226,155)         (86,532)         (229,464)         (88,084)           Other comprehensive income tax related to other comprehensive income tax - net         1,198,822         341,966         1,243,455         382,495           TOTAL OTHER COMPREHENSIVE INCOME CURRENT PERIOD         5,383,980         5,825,225         5,275,660         5,183,332           Parent Company         4,185,158         5,483,239         3,81,6955         5,183,332           TOTAL OTHER COMPREHENSIVE INCOME CURRENT PERIOD         4,185,158         5,483,239         4,027,205         5,369,866           Total other comprehensive income atributable to :         1,198,822         341,966         1,227,197         382,495           Total comprehensive income atributable to :         21,236         21,236         32,236         32,236           Total comprehensive income atributable to :         3,383,980         5,825,225         5,044,152         5,252,827						
c.     Effective cash flow hedges     .     .     .     .       d. Others     .     .     .     .     .     .       e.     Income tax related to other comprehensive income     .     .     .     .     .     .       Other comprehensive income current years after income tax - net     .     .     .     .     .     .     .     .     .     .     .     .     .     .     .     .     .     .     .     .     .     .     .     .     .     .     .     .     .     .     .     .     .     .     .     .     .     .     .     .     .     .     .     .     .     .     .     .     .     .     .     .     .     .     .     .     .     .     .     .     .     .     .     .     .     .     .     .     .     .     .     .     .     .     .     .     .     .     .     .     .     .     .     .     .     .     .     .     .     .     .     .     .     .     .     .     .     .     .     .     .	a. Adjustment arising from translation of financial statement					
e.         Income tax related to other comprehensive income         (226,155)         (86,532)         (229,464)         (88,084)           Other comprehensive income current years after income tax - net         1,198,822         341,966         1,248,455         382,495           TOTAL OTHER COMPREHENSIVE INCOME CURRENT PERIOD         5,383,980         5,825,225         5,275,660         5,738,332           Income atinuation or comprehensive income atribuitable to :         9,4185,158         5,483,239         3,81,6955         210,353         210,353         231,354           TotAL INCOME CURRENT PERIOD         4,185,158         5,483,239         3,81,6955         210,353         231,354           TotAL INCOME CURRENT PERIOD         1,198,822         341,966         1,227,197         382,495           Total comprehensive income atribuitable to :         9,213,534         1,198,822         341,966         1,227,197         382,495           Total comprehensive income atribuitable to :         9,213,534         1,198,822         341,966         1,248,455         322,356           Parent Company         5,383,980         5,825,225         5,044,152         5,520,827         323,506           Total comprehensive income atribuitable to :         9,383,980         5,825,225         5,044,152         5,232,364         5,323,366	c. Effective cash flow hedges	1,445,131	432,659	1,521,350	440,419	
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         5,222,225         5,275,660         5,752,361           Income atributtable to : Parent Company Non controlling interest TOTAL OTHER COMPREHENSIVE INCOME CURRENT PERIOD         4,185,158         5,483,239         3,816,955         5,138,332           Total other comprehensive income atributtable to : Parent Company Net Comp		(226,155)	(86,532)	(229,464)	(88,084)	
TOTAL OTHER COMPREHENSIVE INCOME CURRENT PERIOD         5,383,980         5,825,225         5,275,660         5,752,361           Income attributable to : Parent Company Non controlling interest TOTAL OTHER COMPREHENSIVE INCOME CURRENT PERIOD         4,185,158         5,483,239         3,816,955         5,138,332         231,534           Total other comprehensive income attributable to : Parent Company Non controlling interest         1,198,822         341,966         1,227,197         382,495           Total other comprehensive income attributable to : Parent Company Non controlling interest         1,198,822         341,966         1,227,197         382,495           Total comprehensive income attributtable to : Parent Company Non controlling interest         341,966         1,227,197         382,495           Total comprehensive income attributtable to : Parent Company Non controlling interest         5,383,980         5,825,225         5,044,152         25,50,827           Total comprehensive income attributable to : Parent Company Non controlling interest         5,383,980         5,825,225         5,044,152         231,534           Total comprehensive income attributable to : Parent Company Non controlling interest         5,383,980         5,825,225         5,044,152         231,534           Total comprehensive income Company Non controlling interest         5,383,980         5,825,225         5,275,6660         5,725,660 <td< td=""><td></td><td></td><td></td><td></td><td></td></td<>						
Income atributtable to :         4,185,158         5,483,239         3,816,955         5,138,322           Parent Company         4,185,158         5,483,239         4,027,005         5,368,086           Total other comprehensive income atributtable to :         1,198,822         341,966         1,227,197         382,495           Parent Company         1,198,822         341,966         1,227,197         382,495           Total other comprehensive income atributtable to :         1,198,822         341,966         1,248,453           Total comprehensive income atributtable to :         7,383,980         5,825,225         5,044,152         322,193           Total comprehensive income atributtable to :         8,383,980         5,825,225         5,044,152         231,534           TotAL COMPREHENSIVE INCOME CURRENT PERIOD         5,383,980         5,825,225         5,044,152         231,534           TotAL COMPREHENSIVE INCOME CURRENT PERIOD         5,383,980         5,825,225         5,275,666         5,725,666           DivIDEND         0         0         0         0         0						
Parent Company         4,185,158         5,483,239         3,816,955         5,183,332           Tono controlling interest         210,255         210,536         231,534           Total other comprehensive income atributtable to :         4,185,158         5,483,239         4,027,205         5,369,866           Total other comprehensive income atributtable to :         1,198,822         341,966         1,227,197         382,495           Total comprehensive income atributtable to :         1,198,822         341,966         1,227,197         382,495           Total comprehensive income atributtable to :         1,198,822         341,966         1,248,455         382,495           Total comprehensive income atributtable to :         5,383,980         5,825,225         5,044,152         5,502,827           Parent Company         5,383,980         5,825,225         5,044,152         5,520,827         231,534           Total comprehensive income atributtable to :         5,383,980         5,825,225         5,044,152         5,520,827         231,534           Total comprehensive income atributtable to :         5,383,980         5,825,225         5,275,660         5,723,61           Total comprehensive income atributtable to :         5,383,980         5,825,225         5,275,660         5,723,61           Total co		5,383,980	5,625,225	5,275,660	5,752,361	
Non controlling interest TOTAL INCOME CURRENT PERIOD         4,185,158         5,483,239         210,250         231,534           Total Lownparly Non controlling interest TOTAL INCOMPREHENSIVE INCOME CURRENT PERIOD         1,198,822         341,986         1,227,197         382,495           Total comprehensive income atributtable to : Parent Company Non controlling interest Total comprehensive income CURRENT PERIOD         5,383,980         5,825,225         5,041,152         5,200,827           Transfere Roy Fix Come (LOSSES) TO HEAD OFFICE         5,383,980         5,825,225         5,275,660         5,752,361	Parent Company	4,185,158	5,483,239	3,816,955	5,138,332	
Total other comprehensive income atributtable to :         341,986         1,227,197         382,495           Parent Company         1,198,822         341,986         1,227,197         382,495           TOTAL OTHER COMPREHENSIVE INCOME CURRENT PERIOD         1,198,822         341,986         1,248,455         382,495           Total comprehensive income atributtable to :         5,383,980         5,825,225         5,044,152         5,520,827           Parent Company         5,383,980         5,825,225         5,044,152         231,534           TOTAL controlling interest         5,383,980         5,825,225         5,724,361           TOTAL COMPREHENSIVE INCOME CURRENT PERIOD         5,383,980         5,825,225         5,727,5660         5,752,361           TRANSFER OF INCOME (LOSSES) TO HEAD OFFICE         0         0         0         0	Non controlling interest			210,250	231,534	
Parent Company Non controlling interest TOTAL OMPREHENSIVE INCOME CURRENT PERIOD         1,198,822         341,986         1,227,197         382,495           TOTAL COMPREHENSIVE INCOME CURRENT PERIOD         1,198,822         341,986         1,248,455         382,495           Total comprehensive income atributtable to : Parent Company Non controlling interest TOTAL COMPREHENSIVE INCOME CURRENT PERIOD         5,383,980         5,825,225         5,044,152         5,520,827           Total controlling interest TOTAL COMPREHENSIVE INCOME CURRENT PERIOD         5,383,980         5,825,225         5,725,366         5,752,361           TRANSFER OF INCOME (LOSSES) TO HEAD OFFICE DIVIDEND         0         0         0         0		4,105,156	2, 103,233	.,027,203	2,209,000	
TOTAL OTHER COMPREHENSIVE INCOME CURRENT PERIOD         1,198,822         341,986         1,248,455         382,495           Total comprehensive income atributtable to : Parent Company Non controlling interest TOTAL COMPREHENSIVE INCOME CURRENT PERIOD         5,383,980         5,825,225         5,044,152         5,520,827           Total controlling interest TOTAL COMPREHENSIVE INCOME CURRENT PERIOD         5,383,980         5,825,225         5,725,360         5,752,361           TRANSFER OF INCOME (LOSSES) TO HEAD OFFICE DIVIDEND         0         0         0         0         0	Parent Company	1,198,822	341,986	1,227,197	382,495	
Total comprehensive income atributable to :         5,383,980         5,825,225         5,044,152         5,520,827           Parent Company         5,383,980         5,825,225         5,044,152         5,520,827         231,534           TOTAL COMPREHENSIVE INCOME CURRENT PERIOD         5,383,980         5,825,225         5,275,660         5,752,361           TRANSEER OF INCOME (LOSSES) TO HEAD OFFICE         DIVIDEND         5         5         5	Non controlling interest TOTAL OTHER COMPREHENSIVE INCOME CURRENT PERIOD	1,198,822	341,986	21,258	382,495	
Parent Company         5,383,980         5,825,225         5,044,152         5,520,827           Non controlling Interest         231,508         231,538         231,538         231,538           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         5,383,980         5,825,225         5,275,660         5,752,361						
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         -         -         -         -         -         -         -         -         -         -         -         -         -         -         -         -         -         -         -         -         -         -         -         -         -         -         -         -         -         -         -         -         -         -         -         -         -         -         -         -         -         -         -         -         -         -         -         -         -         -         -         -         -         -         -         -         -         -         -         -         -         -         -         -         -         -         -         -         -         -         -         -         -         -         -         -         -         -         -         -         -         -         -         -         -         -         -         -         -         -         -         -         -         -	Parent Company	5,383,980	5,825,225		5,520,827	
TRANSFER OF INCOME (LOSSES) TO HEAD OFFICE	TOTAL COMPREHENSIVE INCOME CURRENT PERIOD	5,383,980	5,825,225	231,508 5,275,660		
DIVIDEND · · ·	TRANSFER OF INCOME (LOSSES) TO HEAD OFFICE					
EARNING PER SHARE 163.58 220.22	DIVIDEND	1.00				
	EARNING PER SHARE	1. A.		163.58	220.22	

# mandiri Leading, Trusted. Enabling growth.

(In Millions of Rupiah)

### STATEMENT OF CALCULATION OF CAPITAL ADEQUACY RATIO COMMERCIAL BANK As of March 31, 2016 and 2015

(In Millions of Rupiah)

		31 March 2016 (Audited)				31 March 2015 (Reviewed)				
COMPONENT	S OF CAPITAI			BA	NK	CONSOLID	ATED	BANK	со	NSOLIDATED
I. CORE CAPITAL (TIER 1)					52,322	98,642,1		82,041,60		89,153,081
1. Core Capital (Common Equity Tie	r 1)				52,322	98,642,1		82,041,60		89,153,081
1.1 Paid-in Capital 1.2 Disclosed Reserves					56,667	11,666,6		11,666,66		11,666,667 84,402,086
1.2.1 Additional paid-in capital					11,466 76,308	94,637,2 17,316,1		79,309,06 17,476,30		17,316,192
1.2.2 Contributed capital							192	17,470,50	-	
1.2.3 General reserves				2.3	33,333	2,333,3	333	2,333,33	3	2,333,333
1.2.4 Previous years profit/loss					75,622	71,491,2		54,349,19		59,719,328
1.2.5 Current year profit/loss				4,1	85,158	3,816,9		5,483,23	9	5,138,332
1.2.6 Excess translation adjustr	ment of finance	ial statement			59,040	207,9	978	100,85	1	240,586
1.2.7 Fund for paid-up capital					-		-		-	-
1.2.8 Warrant issued 1.2.9 Stock option issued relat		manastion a			-		-		-	-
1.2.10 Other comprehensive in		mpensation p	rogram	(2)	- 85,288)	(20.4.7	-	(213.14)	-	- (111,898)
1.2.11 Fixed assets revaluation				(2)	05,200)	(294,7	95)	(215,14)	,,	(111,090)
1.2.12 Difference in allowance		sses and allow	ance for							
impairment on earning a										-
1.2.13 Allowance for impairment	nt on non ear	ning assets wh	ich shall							
be calculated				(2)	32,707)	(233,6	46)	(220,72	5)	(233,787)
1.2.14 Difference in adjusment	amounts fron	n fair value of f	financial						-	
assets in trading book					-		-		-	-
1.3 Non Controlling Interest 1.4 Deduction				(40.77	-	299,3			-	13,766
1.4.1 Deffered tax					25,811) 00,630)	(7,961,1		(8,934,132 (3,322,862		(6,929,438) (3,545,009)
1.4.2 Goodwill				(5,6)	00,650)	(4,110,5 (117,7		(3,322,00.	-	(117,741)
1.4.3 Other intangible assets				(1.2	77,697)	(1,384,4		(1,019,000		(1,126,786)
1.4.4 Investments in shares					47,484)					(2,139,902)
1.4.5 Shortfall of capital on insu	irance subsidi	aries			-	(2)010/0	-		-	
1.4.6 Securitisation exposure					-		-		-	-
1.4.7 Other deduction core cap					-		-			
1.4.8 Investment in AT 1 and Ti	er 2 instrumer	nts in other ba	nks							-
2. Additional Tier 1										
2.1 Instrument of AT1					-				-	-
2.2 Additional paid-in capital									-	
2.3 Investment in AT 1 and Tier 2 in	nstruments in	other banks								
II. SUPPLEMENTAL CAPITAL (TIER 2)					10,708	16,678,5	24			14,732,993
1. Capital Instrument in the form of Sto	ck or others w	hich comply		16,04	10,708	10,078,		14,177,01	·	14,732,993
with regulations				6	95,856	6 695,856		1,416,172		1,416,172
2. Additional paid-in capital										
<ol><li>General provison on earning asset</li></ol>	s (max. 1.25%	RWA)		6,0	45,220	6,683,036 5,7		5,738,730		6,294,706
<ol><li>Specific reserves</li></ol>				9,2	99,632	9,299,632 7,		7,022,115		7,022,115
5. Deduction supplemental capital (1	Tier 2)				· · · · · · · · · · · · · · · · · · ·			-	-	
5.1 Sinking Fund					-				-	-
5.2 Investment in Tier 2 instrumen III. TOTAL CORE CAPITAL AND SUPPLE				106,59	2 020	115,320,6	-	96,218,61		03.886.074
III. TOTAL CORE CAPITAL AND SUPPLE					_	_				
		2016 (Audited)	31 March 2							2015 (Reviewed)
	BANK	CONSOLIDATED	BANK	CON	SOLIDATED		BANK	CONSOLIDATED	BANK	CONSOLIDATED
RISK WEIGHTED ASSETS	492 617 512	524642.052	450,000 2		2 576 441	CAR CET 1 Patio	15 70%	15 33%	15 23%	14.025
CREDIT RISK MARKET RISK	483,617,562 1,051,098	534,642,852 1,363,552	459,098,36 930,79		1,237,987	CET 1 Ratio Tier 1 Ratio	15.70%		15.23%	14.83% 14.83%
OPERATIONAL RISK			78.491.0		6.538.932	Tier 2 Ratio	2.78%		2.63%	2,45%
TOTAL RISK			538,520,22		1,353,360	Total Ratio	18,48%	17.92%	17.87%	17.28%
				0%	9.00%	CET 1 for Buffer	1.25%	1.25%		
	KPMM Allocation						Buffer	percentage tha	t must be	fulfilled by bank
From CET 1	6.22%	6.41%				Capital				
From CELT	0.4270	0.41%				conservation buffer	0.625%	0.625%		
From AT 1	0.00%	0.00%				Countercyclical buffer	0.0071	0.000		
						Capital	0.00%	0.00%		
From Tier 2	2.78%	2.59%				surcharge for D-SIB	0.625%	0.625%		

### STATEMENT OF COMMITMENTS AND CONTINGENCIES

s of March 31, 2016 and December 31,				In Millions of Rup
	BANK		CONSOL	DATED
D. DESCRIPTION	31 March 2016 (Audited)	31 Dec 2015 (Audited)	31 March 2016 (Audited)	31 Dec 2015 (Audited)
. COMMITMENT RECEIVABLES				
1. Unused fund borrowings facilities				
a. Rupiah				
b. Foreign currencies	3,978,000	4,135,500	3,978,000	4,135,500
2. Outstanding purchase position on spot an	d derivative 893,343	1,078,194	893,343	1,078,194
3. Others				
COMMITMENT PAYABLES				
<ol> <li>Unused loan facilities granted to customer</li> </ol>				
a. BUMN				
i. Committed				
- Rupiah	7,638,473	9,050,393	7,638,473	9,050,39
- Foreign currencies	804,463	479,761	804,463	479,76
ii. Uncommitted				
- Rupiah	10,858,127	13,272,271	10,858,127	13,272.27
- Foreign currencies	1,064,738	2,849,730	1,064,738	2,849,73
b. Others				
i. Committed	22,260,378	19,669,309	22,260,456	19,669,81
ii. Uncommitted	61,594,233	59,417,877	62,893,056	59,934,63
2. Unused loan facilities granted to other bar	iks			
a. Committed				
i. Rupiah	124,435	80,053	124,435	80,05
ii. Foreign currencies				
b. Uncommitted				
i. Rupiah	2,000	2,000	2,000	2,00
ii. Foreign currencies				
3. Outstanding irrevocable letters of credit				
a. Foreign letters of credit	8,155,995	7,779,251	8,155,995	7,812,50
b. Local letters of credit	2,270,789	3,112,079	2,270,789	3,112,07
<ol> <li>Outstanding sales position on spot and de</li> </ol>	rivative 726,675	462,558	726,675	462,55
5. Others CONTINGENT RECEIVABLES			100 C	
1. Guarantees received				
a. Rupiah	793,204	831,441	795,447	833,78
<ul> <li>b. Foreign currencies</li> </ul>	14,627,708	18,974,250	14,914,555	19,187,77
2. Unrecognized interest income	14,027,708	10,974,230	14,914,000	19,107,77
a. Interest loan	8,080,094	7,933,487	8,086,370	7,939,59
<ul> <li>a. Interest ioan</li> <li>b. Others interest</li> </ul>	51,949	51,949	1,628,285	1,527,32
3. Others	32,729	32,729	32,729	32,72
/. CONTINGENT PAYABLES	52,725	52,725	JEITES	52,72
1. Guarantees issued				
a. Rupiah	34,680,727	38,889,327	34,826,403	39,048,74
b. Foreign currencies	39,739,132	47,965,496	40,402,024	48,198,07
2. Others	440,145	432,992	440,145	432,99
AL OTHER	440,145		140,145	436,33

### STATEMENTS OF ASSETS' QUALITY AND OTHER INFORMATION

ii. Foreign currencies         69,331,948         3.522,512         61,715         21,437         21,439.57         59,51,78         41,42,537         61,4397         -         929,059           c. Restructured leans         13,449,516         9,742,758         951,337         64,84,979         3,389,449         22,632,062,93         6,003,202,522         4,482,537         61,4397         -         929,0629           i. Ropiah         8,388,313         6,787,908         889,711         66,532         3,002,532         4,486,640         117,066         121,671         811,374           ii. Foreign currencies         5,064,032         2,947,026         8,1497         3,006,493         19,738,417         3,002,532         4,486,640         117,066         121,671         811,374           iii. Foreign currencies         3,664,952         3,356,273         88,852         72,138         416,653         3,959,0263         3,669,492         47,662         121,867         34,149           a. Investment in shares         1,955         -         174         174         12,471         12,467         34,149         34,149         -         -         2,260,044         41,263         34,418         -         -         -         2,662         12,486         34,118 <th></th> <th></th> <th colspan="10">BANK 31 March 2016 (Audited)</th> <th></th>			BANK 31 March 2016 (Audited)											
etherates all of al	DESCR		Current					Total	Current	Special Mention			Loss	Total
= A part of the max of the part of the	TED PARTIES			opectarinention	Sub Standard	<b>Boastan</b>		10101		specialitie	Sub Stational	Doubtrui		
= A part of the max of the part of the														
2         2         3         3         3         3         3         3         3         3         3         3         3         3         3         3         3         3         3         3         3         3         3         3         3         3         3         3         3         3         3         3         3         3         3         3         3         3         3         3         3         3         3         3         3         3         3         3         3         3         3         3         3         3         3         3         3         3         3         3         3         3         3         3         3         3         3         3         3         3         3         3         3         3         3         3         3         3         3         3         3         3         3         3         3         3         3         3         3         3         3         3         3         3         3         3         3         3         3         3         3         3         3         3         3         3         3	ıpiah					-		1 227 641	22					22
a. P. Addition monotics       1.1       0.1       1.1       1.1       1.1       1.1       1.1       1.1       1.1       1.1       1.1       1.1       1.1       1.1       1.1       1.1       1.1       1.1       1.1       1.1       1.1       1.1       1.1       1.1       1.1       1.1       1.1       1.1       1.1       1.1       1.1       1.1       1.1       1.1       1.1       1.1       1.1       1.1       1.1       1.1       1.1       1.1       1.1       1.1       1.1       1.1       1.1       1.1       1.1       1.1       1.1       1.1       1.1       1.1       1.1       1.1       1.1       1.1       1.1       1.1       1.1       1.1       1.1       1.1       1.1       1.1       1.1       1.1       1.1       1.1       1.1       1.1       1.1       1.1       1.1       1.1       1.1       1.1       1.1       1.1       1.1       1.1       1.1       1.1       1.1       1.1       1.1       1.1       1.1       1.1       1.1       1.1       1.1       1.1       1.1       1.1       1.1       1.1       1.1       1.1       1.1       1.1       1.1       1.1			1,227,641			-		1,227,041	1,749,725		-			1,749,725
	ipiah					-								
b. Forger connects	rities	es				-								
Sector	ipiah vreign currencia	ios.	377,150			-		377,150	305,672		-		-	305,672 126,658
Image         Image <th< td=""><td>rities sold unde</td><td>es er repurchase agreements</td><td></td><td></td><td></td><td>-</td><td></td><td></td><td>120,058</td><td></td><td></td><td></td><td>-</td><td>120,058</td></th<>	rities sold unde	es er repurchase agreements				-			120,058				-	120,058
b Forger         b Forger         c         c         c         c         c         c         c         c         c         c         c         c         c         c         c         c         c         c         c         c         c         c         c         c         c         c         c         c         c         c         c         c         c         c         c         c         c         c         c         c         c         c         c         c         c         c         c         c         c         c         c         c         c         c         c         c         c         c         c         c         c         c         c         c         c         c         c         c         c         c         c         c         c         c         c         c         c         c         c         c         c         c         c         c         c         c         c         c         c         c         c         c         c         c         c         c         c         c         c         c         c         c         c         c	o)													
Barbard         <	oreign currencie			1										
ih.path iiiiiiiiiiiiiiiiiiiiiiiiiiiiiiiiiiiiiiiiiiiiiiiiiiiiiiiiiiiiiiiiiiiiiiiiiiiiiiiiiiiiiiiiiiiiiiiiiiiiiiiiiiiiiiiiiiiiiiiiiiiiiiiiiiiiiiiiiiiiiiiiiiiiiiiiiiiiiiiiiiiiiiiiiiiiiiiiiiiiiiiiiiiiiiiiiiiiiiiii <t< td=""><td></td><td>d under resell agreements</td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td></t<>		d under resell agreements												
A. continue densities (U.S. (1.1)         1.1.34.44         (1.2)         1.1.34.44         (1.2)         1.1.34.44         (1.2)         1.1.34.44         (1.2)         1.1.34.44         (1.2)         1.1.34.44         (1.2)         1.1.34.44         (1.2)         1.1.34.44         (1.2)         1.1.34.44         (1.2)         1.1.34.44         (1.2)         1.1.34.44         (1.2)         1.1.34.44         (1.2)         1.1.34.44         (1.2)         1.1.34.44         (1.2)         1.1.34.44         (1.2)         1.1.34.44         (1.2)         1.1.34.44         (1.2)         1.1.34.44         (1.2)         1.1.34.44         (1.2)         1.1.34.44         (1.2)         1.1.34.44         (1.2)         1.1.34.44         (1.2)         1.1.34.44         (1.2)         1.1.34.44         (1.2)         1.1.34.44         (1.2)         1.1.34.44         (1.2)         1.1.34.44         (1.2)         1.1.34.44         (1.2)         1.1.34.44         (1.2)         1.1.34.44         (1.2)         1.1.34.44         (1.2)         1.1.34.44         (1.2)         1.1.34.44         (1.2)         1.1.34.44         (1.2)         (1.2)         (1.2)         (1.2)         (1.2)         (1.2)         (1.2)         (1.2)         (1.2)         (1.2)         (1.2)         (1.2)         (1.2)	piah					-					-			
L each of the set of			- 3,134,884	1			1	3,134,884	9,637		1		1.1	9,637
L Roging	s													2.441
b. No. Unixed         1.2.6.2.97         1.0.7.5          1.2.6.17         1.2.6.17         1.2.6.17         1.2.6.17         1.2.6.17         1.2.6.17         1.2.6.17         1.2.6.17         1.2.6.17         1.2.6.17         1.2.6.17         1.2.6.17         1.2.6.17         1.2.6.17         1.2.6.17         1.2.6.17         1.2.6.17         1.2.6.17         1.2.6.17         1.2.6.17         1.2.6.17         1.2.6.17         1.2.6.17         1.2.6.17         1.2.6.17         1.2.6.17         1.2.6.17         1.2.6.17         1.2.6.17         1.2.6.17         1.2.6.17         1.2.6.17         1.2.6.17         1.2.6.17         1.2.6.17         1.2.6.17         1.2.6.17         1.2.6.17         1.2.6.17         1.2.6.17         1.2.6.17         1.2.6.17         1.2.6.17         1.2.6.17         1.2.6.17         1.2.6.17         1.2.6.17         1.2.6.17         1.2.6.17         1.2.6.17         1.2.6.17         1.2.6.17         1.2.6.17         1.2.6.17         1.2.6.17         1.2.6.17         1.2.6.17         1.2.6.17         1.2.6.17         1.2.6.17         1.2.6.17         1.2.6.17         1.2.6.17         1.2.6.17         1.2.6.17         1.2.6.17         1.2.6.17         1.2.6.17         1.2.6.17         1.2.6.17         1.2.6.17         1.2.6.17         1.2.6.17 <th1.2.6.17< th=""></th1.2.6.17<>	Rupiah	a medium loans (Ulvikivi)				-							1	2,441
L Parten (1999) 1.25 1.25 1.25 1.25 1.25 1.25 1.25 1.25		ncies	-	1.075	1	-		- 13,764,172	11 685 163	- 791			1	11,685,954
e. National later         in         in <td>Rupiah</td> <td></td> <td>4,290,598</td> <td>1,075</td> <td></td> <td></td> <td></td> <td></td> <td>3,746,418</td> <td>791</td> <td></td> <td></td> <td></td> <td>3,747,209</td>	Rupiah		4,290,598	1,075					3,746,418	791				3,747,209
1. Pupph       1. 1       1. 1       1. 1       1. 1       1. 1       1. 1       1. 1       1. 1       1. 1       1. 1       1. 1       1. 1       1. 1       1. 1       1. 1       1. 1       1. 1       1. 1       1. 1       1. 1       1. 1       1. 1       1. 1       1. 1       1. 1       1. 1       1. 1       1. 1       1. 1       1. 1       1. 1       1. 1       1. 1       1. 1       1. 1       1. 1       1. 1       1. 1       1. 1       1. 1       1. 1       1. 1       1. 1       1. 1       1. 1       1. 1       1. 1       1. 1       1. 1       1. 1       1. 1       1. 1       1. 1       1. 1       1. 1       1. 1       1. 1       1. 1       1. 1       1. 1       1. 1       1. 1       1. 1       1. 1       1. 1       1. 1       1. 1       1. 1       1. 1       1. 1       1. 1       1. 1       1. 1       1. 1       1. 1       1. 1       1. 1       1. 1       1. 1       1. 1       1. 1       1. 1       1. 1       1. 1       1. 1       1. 1       1. 1       1. 1       1. 1       1. 1       1. 1       1. 1       1. 1       1. 1       1. 1       1. 1       1. 1       1. 1       1. 1       1. 1	Foreign curren	ncies	9,472,499		1			9,472,499	7,938,745	1	1			7,938,745
d Programmer 1 2000 1 2000 1 2000 1 2000 1 2000 1 2000 1 2000 1 2000 1 2000 1 2000 1 2000 1 2000 1 2000 1 2000 1 2000 1 2000 1 2000 1 2000 1 2000 1 2000 1 2000 1 2000 1 2000 1 2000 1 2000 1 2000 1 2000 1 2000 1 2000 1 2000 1 2000 1 2000 1 2000 1 2000 1 2000 1 2000 1 2000 1 2000 1 2000 1 2000 1 2000 1 2000 1 2000 1 2000 1 2000 1 2000 1 2000 1 2000 1 2000 1 2000 1 2000 1 2000 1 2000 1 2000 1 2000 1 2000 1 2000 1 2000 1 2000 1 2000 1 2000 1 2000 1 2000 1 2000 1 2000 1 2000 1 2000 1 2000 1 2000 1 2000 1 2000 1 2000 1 2000 1 2000 1 2000 1 2000 1 2000 1 2000 1 2000 1 2000 1 2000 1 2000 1 2000 1 2000 1 2000 1 2000 1 2000 1 2000 1 2000 1 2000 1 2000 1 2000 1 2000 1 2000 1 2000 1 2000 1 2000 1 2000 1 2000 1 2000 1 2000 1 2000 1 2000 1 2000 1 2000 1 2000 1 2000 1 2000 1 2000 1 2000 1 2000 1 2000 1 2000 1 2000 1 2000 1 2000 1 2000 1 2000 1 2000 1 2000 1 2000 1 2000 1 2000 1 2000 1 2000 1 2000 1 2000 1 2000 1 2000 1 2000 1 2000 1 2000 1 2000 1 2000 1 2000 1 2000 1 2000 1 2000 1 2000 1 2000 1 2000 1 2000 1 2000 1 2000 1 2000 1 2000 1 2000 1 2000 1 2000 1 2000 1 2000 1 2000 1 2000 1 2000 1 2000 1 2000 1 2000 1 2000 1 2000 1 2000 1 2000 1 2000 1 2000 1 2000 1 2000 1 2000 1 2000 1 2000 1 2000 1 2000 1 2000 1 2000 1 2000 1 2000 1 2000 1 2000 1 2000 1 2000 1 2000 1 2000 1 2000 1 2000 1 2000 1 2000 1 2000 1 2000 1 2000 1 2000 1 2000 1 2000 1 2000 1 2000 1 2000 1 2000 1 2000 1 2000 1 2000 1 2000 1 2000 1 2000 1 2000 1 2000 1 2000 1 2000 1 2000 1 2000 1 2000 1 2000 1 2000 1 2000 1 2000 1 2000 1 2000 1 2000 1 2000 1 2000 1 2000 1 2000 1 2000 1 2000 1 2000 1 2000 1 2000 1 2000 1 2000 1 2000 1 2000 1 2000 1 2000 1 2000 1 2000 1 2000 1 2000 1 2000 1 2000 1 2000 1 2000 1 2000 1 2000 1 2000 1 2000 1 2000 1 2000 1 2000 1 2000 1 2000 1 2000 1 2000 1 2000 1 2000 1 2000 1 2000 1 2000 1 2000 1 2000 1 2000 1 2000 1 2000 1 2000 1 2000 1 2000 1 2000 1 2000 1 2000 1 2000 1 2000 1 2000 1 2000 1 2000 1 2000 1 2000 1 2000 1 2000 1 2000 1 2000 1 2000 1 2000 1 2000 1 2000 1 2000 1 2000 1 2000 1 20000 1 2000 1 2000 1 2000 1 2000 1 2000 1 2000 1 2000 1	Rupiah								1		1			
B. Investment Statute         S. Solv.Add         F. C. Solv.Add         F. Solv.A	Foreign curren	ncies	9,016	361				9,377	9.822				1	9,822
0. Open feedback and a set of	tments in share	'es			642,227		25,191				561,227		25,191	4,614,147
1. Consistent and contingencies a happin (a contingencies b appin (b continue test and a contingencies c appin (b contingenc		ient	268,918	1	1			268,918	32,011					32.011
b. Forgen Currencies       4.77.3.59       0.07.750       1.0       1.0       4.77.3.59       0.07.750       1.0       1.0       1.0         Depresented and the fails       4.113.024       4.131.024       1.0       1.0       1.0       1.0       1.0       1.0       1.0       1.0       1.0       1.0       1.0       1.0       1.0       1.0       1.0       1.0       1.0       1.0       1.0       1.0       1.0       1.0       1.0       1.0       1.0       1.0       1.0       1.0       1.0       1.0       1.0       1.0       1.0       1.0       1.0       1.0       1.0       1.0       1.0       1.0       1.0       1.0       1.0       1.0       1.0       1.0       1.0       1.0       1.0       1.0       1.0       1.0       1.0       1.0       1.0       1.0       1.0       1.0       1.0       1.0       1.0       1.0       1.0       1.0       1.0       1.0       1.0       1.0       1.0       1.0       1.0       1.0       1.0       1.0       1.0       1.0       1.0       1.0       1.0       1.0       1.0       1.0       1.0       1.0       1.0       1.0       1.0       1.0       1.0	mitments and o	contingencies		143										,
2. Processed watch       •••       ••       ••       ••       ••       ••       ••       ••       ••       ••       ••       ••       ••       ••       ••       ••       ••       ••       ••       ••       ••       ••       ••       ••       ••       ••       ••       ••       ••       ••       ••       ••       ••       ••       ••       ••       ••       ••       ••       ••       ••       ••       ••       ••       ••       ••       ••       ••       ••       ••       ••       ••       ••       ••       ••       ••       ••       ••       ••       ••       ••       ••       ••       ••       ••       ••       ••       ••       ••       ••       ••       ••       ••       ••       ••       ••       ••       ••       ••       ••       ••       ••       ••       ••       ••       ••       ••       ••       ••       ••       ••       ••       ••       ••       ••       ••       ••       ••       ••       ••       ••       ••       ••       ••       ••       ••       ••       ••       ••       •• <td< td=""><td></td><td>es</td><td></td><td>- 142</td><td></td><td></td><td></td><td></td><td></td><td>202</td><td>1.1</td><td></td><td>1.1</td><td>738,432 6,077,750</td></td<>		es		- 142						202	1.1		1.1	738,432 6,077,750
I. Boson       I. Boson       I. Status       I. Status <thi. status<="" th=""> <thi. status<="" th=""></thi.></thi.>	ssessed assets		-			-								
I. Boson       I. Boson       I. Status       I. Status <thi. status<="" th=""> <thi. status<="" th=""></thi.></thi.>	DADTIEC													
<ul> <li>h. Bajah</li> <li>h. Bajah</li> <li>h. Bajah</li> <li>h. Bajah</li> <li>h. Bajah</li> <li>J. Greege Lemones</li> <li>H. Bajah</li> <li>J. Second Lemones</li> <li>J. J. Second Lemones</li> <li>J. Sec</li></ul>		her banks		_				_		_				_
5. pot a field driving recentables         Internation         Internation <th< td=""><td>ıpiah</td><td></td><td></td><td></td><td></td><td>-</td><td></td><td></td><td>21,643,396</td><td></td><td></td><td></td><td></td><td>21,643,396</td></th<>	ıpiah					-			21,643,396					21,643,396
a. Rapiah 577 4. 1. 4. 4. 4. 570, 241 1. 1. 1. 570, 241 1. 127, 255, 247 1. 127, 14, 127, 14, 14, 14, 14, 14, 14, 14, 14, 14, 14			44,360,879			-	49,291	44,410,170	37,400,006		-		45,891	37,445,897
Securities         T.7.53.247         T.7.53.247         Source         Process	piah								121,965					121,965
b. Foreign currencies       30271,811       1.       1.       1.       1.       1.       1.       1.       1.       1       1       25,031,634       1       1       1       1       1       1       1       1       1       1       1       1       1       1       1       1       1       1       1       1       1       1       1       1       1       1       1       1       1       1       1       1       1       1       1       1       1       1       1       1       1       1       1       1       1       1       1       1       1       1       1       1       1       1       1       1       1       1       1       1       1       1       1       1       1       1       1       1       1       1       1       1       1       1       1       1       1       1       1       1       1       1       1       1       1       1       1       1.	oreign currencie rities	es				-		1,577			-			6,896
Security Sold under repurchase agreements (Repo)         Construction         Constru	piah					-		77,552,947					87,000	86,391,711 25,031,634
(Bpo)       2,902,859       2,902,859       5,808,480	reign currencie rities sold unde	es er repurchase agreements	50,271,011			-		30,271,811	25,031,634					25,051,034
D       Description currencies (Reverse Repo)       No.       No. <td>epo)</td> <td></td> <td>2 962 859</td> <td></td> <td></td> <td></td> <td></td> <td>2 0/2 0/0</td> <td>5 000 400</td> <td></td> <td></td> <td></td> <td></td> <td>5 000 400</td>	epo)		2 962 859					2 0/2 0/0	5 000 400					5 000 400
Branch       15,895,349       I.       I. <td>preign currencie</td> <td></td> <td>-</td> <td></td> <td></td> <td></td> <td></td> <td>2,962,859</td> <td>5,080,480</td> <td></td> <td></td> <td></td> <td>1</td> <td>5,080,480</td>	preign currencie		-					2,962,859	5,080,480				1	5,080,480
a. Rupiah       15.895,349          1       1       1       1       1       1       1       1       1       1       1       1       1       1       1       1       1       1       1       1       1       1       1       1       1       1       1       1       1       1       1       1       1       1       1       1       1       1       1       1       1       1       1       1       1       1       1       1       1       1       1       1       1       1       1       1       1       1       1       1       1       1       1       1       1       1       1       1       1       1       1       1       1       1       1       1       1       1       1       1       1       1       1       1       1       1       1       1       1       1       1       1       1       1       1       1	rities purchased	d under resell agreements												
5. Acceptances neewhables 8.351,337 13.08 140.276	piah		15,895,349					15,895,349	4,330,250				-	4,330,250
Losis     Losis     Losits     Losits <td></td> <td></td> <td>-</td> <td>-</td> <td>40.276</td> <td>-</td> <td></td> <td>8 405 021</td> <td></td> <td>-</td> <td></td> <td></td> <td></td> <td>19,660,477</td>			-	-	40.276	-		8 405 021		-				19,660,477
Li Rupiah (A1394.132) (0.093.01) 572.038 (556.57) 2.257.001 (3.264.712) 7.257.032 (3.259.67) 7.371.089.765 (7.507.73) 940.963 (5.15.18) 4.299.007 (3.257.29) 15.558 (3.259.740) 12.46.726 (5.577.29) 15.558 (3.259.740) 12.46.726 (5.577.29) 15.558 (3.259.740) 12.46.726 (5.577.29) 15.558 (3.259.740) 12.46.726 (5.577.29) 15.558 (3.259.740) 12.46.726 (5.577.29) 15.558 (3.259.740) 12.46.726 (5.577.29) 15.558 (3.259.740) 12.46.726 (5.577.29) 15.558 (3.259.740) 12.46.726 (5.577.29) 13.15.38 (3.25.568 (5.577.29) 13.15.38 (3.25.568 (5.577.29) 13.15.38 (3.25.568 (5.577.29) 13.15.38 (3.25.568 (5.577.29) 13.15.38 (3.25.568 (5.577.29) 13.15.38 (3.25.568 (5.577.29) 13.15.38 (3.25.568 (5.577.29) 13.15.38 (3.25.568 (5.577.29) 13.15.38 (3.25.568 (5.577.29) 13.15.38 (3.25.568 (5.577.29) 13.15.38 (3.25.568 (5.577.29) 13.15.38 (3.25.568 (5.577.29) 13.15.38 (3.25.568 (5.577.29) 13.15.38 (3.25.568 (5.577.29) 13.15.38 (3.25.568 (5.577.29) 13.15.38 (3.25.568 (5.577.29) 13.15.38 (3.25.568 (5.577.29) 13.15.38 (3.25.568 (5.577.29) 13.15.38 (3.25.578 (5.577.29) 13.15.38 (3.25.578 (5.577.29) 13.15.38 (3.25.578 (5.577.29) 13.15.38 (3.25.578 (5.577.29) 13.25.68 (5.579.29) 13.15.38 (3.25.578 (5.577.29) 13.25.68 (5.578 (5.578 (5.578 (5.578 (5.578 (5.578 (5.578 (5.578 (5.578 (5.578 (5.578 (5.578 (5.578 (5.578 (5.578 (5.578 (5.578 (5.578 (5.578 (5.578 (5.578 (5.578 (5.578 (5.578 (5.578 (5.578 (5.578 (5.578 (5.578 (5.578 (5.578 (5.578 (5.578 (5.578 (5.578 (5.578 (5.578 (5.578 (5.578 (5.578 (5.578 (5.578 (5.578 (5.578 (5.578 (5.578 (5.578 (5.578 (5.578 (5.578 (5.578 (5.578 (5.578 (5.578 (5.578 (5.578 (5.578 (5.578 (5.578 (5.578 (5.578 (5.578 (5.578 (5.578 (5.578 (5.578 (5.578 (5.578 (5.578 (5.578 (5.578 (5.578 (5.578 (5.578 (5.578 (5.578 (5.578 (5.578 (5.578 (5.578 (5.578 (5.578 (5.578 (5.578 (5.578 (5.578 (5.578 (5.578 (5.578 (5.578 (5.578 (5.578 (5.578 (5.578 (5.578 (5.578 (5.578 (5.578 (5.578 (5.578 (5.578 (5.578 (5.578 (5.578 (5.578 (5.578 (5.578 (5.578 (5.578 (5.578 (5.578 (5.578 (5.578 (5.578 (5.578 (5.578 (5.578 (5.578 (5.578 (5.578 (5.578 (5.	s													
Li, Foreign currencies       308,879       0.0.7       7.90,779       333,008       6.503       940,963       7.90,779       7.90,779       7.90,779       7.90,779       7.90,779       7.90,779       7.90,779       7.90,779       7.90,779       7.90,779       7.90,779       7.90,779       7.90,779       7.90,779       7.90,779       7.90,779       7.90,779       7.90,779       7.90,779       7.90,779       7.90,779       7.90,779       7.90,779       7.90,779       7.90,779       7.90,779       7.90,779       7.90,779       7.90,779       7.90,779       7.90,779       7.90,779       7.90,779       7.90,779       7.90,779       7.90,779       7.90,779       7.90,779       7.90,779       7.90,779       7.90,779       7.90,779       7.90,779       7.90,779       7.90,779       7.90,779       7.90,779       7.90,779       7.90,779       7.90,779       7.90,779       7.90,779       7.90,779       7.90,779       7.90,779       7.90,779       7.90,779       7.90,779       7.90,779       7.90,779       7.90,779       7.90,779       7.90,779       7.90,779       7.90,779       7.90,79       7.90,79       7.90,79       7.90,79       7.90,79       7.90,79       7.90,79       7.90,79       7.90,79       7.90,79       7.90,79       7.90,79       7.90,		d medium Ioans (UMKM)	64,503,011 64,194,132				2,614,138 2,614,138		63,930,518 63,596,910	5,515,243 5,508,740				72,394,678
i. Ropiah       25,057,299       16,656,275       2,535,686       1,225,289       5,863,870       35,138,419       311,38,207       13,449,236       326,566       515,518       3,399,978         i. Foreign currencies       63,319,48       55,2312       61,715       2,1437       1,319,447       74,069,527       59,551,578       64,8279       -       929,629         i. Rupiah       83,831,31       67,77008       887,711       634,522       3,008,409       82,53,028       66,027,96       65,239,338       58,64,29       121,671       1,192,009         i. Rupiah       3,008,203       2,954,223       61,646       21,437       3,04573       83,514,611       2,900,764       2,400,764       441,626       33,449         i. Number Nin	Foreign curren	ncies	308,879					308,879	333,608	6,503				340,111
ii. Foreign currencies       69,331,948       5,223,512       61,715       21,437       1,30,945       74,0069,557       59,515,78       4,142,537       61,4397       -       929,6929         i. Rpaih       8,388,313       6,787,708       897,1376       663,542       3,300,943       19,238,417       3,002,532       6,489,090       117,066       121,671       811,374         ii. Foreign currencies       5,006,033       2,094,628       61,646       2,1437       38,049,43       19,236,417       2,040,748       441,83.0       -       331,234         d. Property loans       35,665,940       3,356,273       88,852       72,138       416,823       39,589,026       24,662,209       3,009,942       87,662       11,2940       344,118         B. Invastments Instakts       1,955       -       -       1       1,1600       14,427,164       1,054,218       -       1,054,218         B. Invastments Instakts       1,308,703       618,184       2,711       -       1,116,900       14,427,164       655,679       57,143       -       1,054,218         B. Foreign currencies       13,083,703       618,184       2,711       -       1,081       1,368       2,919,20       55,064,602       55,051,621       1,054,218 <td>on UMKM Rupiah</td> <td></td> <td>394,389,247 325.057.299</td> <td>20,179,787 16,656,275</td> <td>2,597,401 2,535,686</td> <td></td> <td>5,863,870</td> <td>425,407,976 351,338,419</td> <td>371,089,785 311.538.207</td> <td></td> <td>326,566</td> <td></td> <td></td> <td>394,436,646 329,198,505</td>	on UMKM Rupiah		394,389,247 325.057.299	20,179,787 16,656,275	2,597,401 2,535,686		5,863,870	425,407,976 351,338,419	371,089,785 311.538.207		326,566			394,436,646 329,198,505
1. Ropah       8.383.33       6.787.08       899.711       663.542       3.008,943       19.728,417       30.025.52       4.488.690       117.066       121.671       811.374         1. Foreign currencies       5.096.203       2.054.228       61.666       21.437       380.029.43       19.728,417       30.025.52       4.488.690       117.066       121.671       811.374         d. Property loans       35.654.940       3.356.73       88.852       72.138       416.823       35.959.026       24.682.209       3.69.942       87.642       112.496       384.148         9. remporty investment       -       -       -       11.471       117.4       17.4       -       -       -       -       -       -       -       -       -       1.050.11       10.50.21       -       -       -       -       -       1.050.01       10.50.21       -       -       -       -       -       -       1.050.01       10.50.21       -       -       -       -       -       10.50.21       10.50.21       10.50.21       10.50.21       10.50.21       10.50.21       10.50.21       10.50.21       10.50.21       10.50.21       10.50.21       10.50.21       10.50.21       10.50.21       10.50.21	Foreign curren	ncies	69,331,948	3,523,512	61,715			74,069,557	59,551,578					65,238,141
ii. Foreign currencies       5,096,203       2,295,423       61,646       21,437       380,497       8,514,611       2,940,764       24,00,748       441,833		ans	8,388,313	6,787,908	951,357 889,711	663,542	3,008,943	28,253,028 19,738,417	6,003,296 3,062,532	4,488,690	117,066		811,374	14,405,342 8,601,333
3. Investments in shares       1955       -       -       -       1,955       1,955       -       -       -       -       -       -       -       -       -       -       -       -       -       -       -       -       -       -       -       -       -       -       -       -       -       -       -       -       -       -       -       -       -       -       -       -       -       -       -       -       -       -       -       -       -       -       -       -       -       -       -       -       -       -       -       -       -       -       -       -       -       -       -       -       -       -       -       -       -       -       -       -       -       -       -       -       -       -       -       -       -       -       -       -       -       -       -       -       -       -       -       -       -       -       -       -       -       -       -       -       -       -       -       -       -       -       -       -       -       -		ncies		2,954,828	61,646	21,437	380,497				441,363	112 896	381,234	5,804,009 28,846,677
10. Other Receivables       13,083,703       618,384       2,711       -       1,116,900       14,821,698       12,477,804       665,679       57,143       -       1,054,218         a. Ruplah       12,4470,0043       671,977       671,71       9,050       27,852       125,286,033       105,553,112       501,464       1,801       1,368       29,192         b. Foreign currencies       55,581,621       460,232       18,059       -       8       55,067,053       105,01446       1,801       1,368       29,192         2. Repossed assets       55,581,621       460,232       18,059       -       8       55,067,083       105,53,412       55,01,464       1,801       1,368       29,192         3. Repossed assets       -       -       19,815       -       -       -       -       -       -       -       9,815         1. OTHER INFORMATIONS       -       -       -       -       -       -       -       -       -       -       -       -       -       -       9,815       -       -       -       -       -       -       -       -       -       -       -       -       -       -       -       -       -       <	tments in share	'es	1,955	3,330,275	88,852	72,136		1,955		-	-		-	1,955
1. Commitments and contingencies     16 cm     16 cm<	porary investme	ent	13 083 703	618 394	2 712			174	12 477 804	655.679	57.143	236	1.054.218	236 14,244,844
b. Foreign currencies 55,581,621 460,22 18,059 6,669 5,066,608 0,2775,811 559,174 4,662 79 1389 19,815 L. OTHER INFORMATIONS UNDERSTITUTION SUBJECT STRESS	mitments and o	contingencies												
2. Reports and starts and three many and the start of the		05				9,050	27,852 6,696		105,653,412		1,801 4,662	1,386 79	29,192 139	106,187,237 63,339,865
Value of bank's assets pledge as collateral :     -       a. To Bank indonesia     -       b. To others     -       c. Total required allowance for impairment of financial assets to earning assets     24,061,727       c. Total required allowance for possible losse on earning assets     19,114,795       Fercentage of UMKM loarns to total loar bots     16,61%       Fercentage of UMKM loarns to total debots     26,79%       7. Percentage of UMKM debits to total debots     25,43%       8. Observed     25,43%       9. Mucharabit Mucharybot and financing     -       6. Winford of earning assets     2,316,245       C. Write of on earning assets     2,316,245				-	10,059		19,815	19,815	02,775,811		-	-	19,815	63,339,865 19,815
a. To Bank Indonesia	ER INFORMAT	TIONS												
a. To Bank Indonesia	of bank's asse	ets pledge as collateral :												
Total allowance for impairment on financial assets to earning assets     24,061,727       Total required allowance for possible losses on earning assets     19,114,785       Percentage of UMKM loans to total loans     14,53%       Percentage of UMKM loans to total loans     6,61%       Percentage of UMKM debtors to total debtors     26,79%       Percentage of UMKM debtors to total debtors     25,43%       Others     35,542       Others     -       - With of on earning assets     2,316,245       - Recording of With of of on earning assets     370,591	Bank Indonesi	ia												
Percentage of UMKM lans to total loans         14.53%           Percentage of UMKM lans to total loans         6.61%           Percentage of UMKM dark tot total debtors         26.79%           Percentage of UMKM debtors to total debtors         23.43%           Others         35.342           Others         35.342           Charter of on earning assets         23.16,245           C. Recovera of Unive of on earning assets         370,591	allowance for i	impairment on financial assets	to earning assets					24,061,727						18,512,971
5. Percentage of UMK (abors to total debtors 6.61% 5. Percentage of UMK debtors to total debtors 7. Percentage of UMK debtors to total debtors 6.26.79% 4. Channelling of Ioans 6.26.79% 6. UMK debtors to total debtors 6.26.79% 6. Weth of on earning assets 6.215.6245 6. Recover of or write of on earning assets 6.205.91	required allow	vance for possible losses on ea (M loans to total loans	rning assets											14,635,618 14.59%
7. Percentage of UMK debtors to total debtors 25.43% Cobers a. Channelling of bans b. Mudhratabh Muqayadah financing c. Write of on earning assets d. Recovery of write of on earning assets f. Recove	entage of UMK	Cloans to total loans						6.61%						6.41%
8. Others a. Channelling of kans b. Mudharabah Muqayyadah financing c. Write off on earning assets d. Recovery of write off on earning assets d. Recovery of write off on earning assets 570,591	entage of UMKI entage of UMK	M debtors to total debtors debtors to total debtors												22.37% 20.93%
b. Mudarabah Muqayadah financing         -           c. Write off on earning assets         2,316,245           d. Recovery of write off on earning assets         570,591	rs													
c. Write off on earning assets 2,316,245 d. Recovery of write off on earning assets 570,591	nannelling of lo udharabah Mu	oans Igayyadah financing						385,342						8,981,308
	rite off on earni	ing assets												949,333
	covery of write rite off on earni	e off on earning assets ing assets with elimination of rig	aht to collect					570,591						553,850
	on on calli		g to collect											

#### EMENT OF CASH FLOW

DESCRIPTION			LIDATED
CASH FLOWS FROM OPERATING ACTIVITIES		31 March 2016 (Audited)	
Receipts from interest income and sharia income		17,474,976	16,251,573
Receipts from fees, commissions and premium - net Payments of interest expense and sharia expenses		3,236,470 (5,738,906)	3,029,495 (6,746,743)
Receipts from the sale of government bonds -		9,992,201	26,521,237
fair value through profit or loss Acquisition of government bonds - fair value through pro	ofit or loss	(9,494,332)	(27,096,773)
Foreign exchange gains/ (losses) - net Other operating income - others		(1,763,205) 481,493	(289,174) 375,431
Other operating expenses - others		(1,381,504)	(1,679,431)
Salaries and employee benefits General and administrative expenses		(4,482,408) (2,888,568)	(3,964,424) (2,242,853)
Non operating income - net Payment of corporate income tax		(4,841) (1,164,593)	2,398 (1,187,515)
Cash flow from operating activities before changes in			
operating assets and liabilities Decrease/(increase) in operating assets:		4,266,783	2,973,221
Placements with Bank Indonesia and other banks Marketable securities - Fair value through profit or loss		453,944 (1,953,797)	1,177,090 3,777,329
Other receivables - trade transactions		(89,295) 19,511,634	(1,242,511)
Loans Securities purchased under resale agreements		(15,662,358)	(4,085,888) 14,550,683
Consumer financing receivable Net investment in finance leases		(1,271,503) (19,759)	(166,198) 37,297
Prepaid taxes Prepaid expense		(42,154) (329,525)	(54,406) (618,628)
Other assets		(1,843,952)	(1,022,934)
Proceeds from collection of financial assets already writte Increase/(decrease) in operating liabilities and temporary sy		570,632	535,342
Conventional Banking Demand deposits		(14,959,379)	14,346,700
Saving deposits		(22,367,829)	(21,581,977)
Time deposits Inter-bank call money		30,602,365 (2,511,293)	14,170,979 (1,970,985)
Obligation due immediately Liability to unit - linked policyholders		207,264	149,523 865,068
Other taxes payable		161,817	49,771
Other liabilities Sharia Banking - temporary syirkah funds		2,729,981	3,345,206
Demand deposits - restricted investment and demand of mudharabah musytarakah	deposit -	1.007	(457)
Saving deposits - restricted investment and mudharaba	ih	1,007	(457)
saving deposits - unrestricted investment Mudharabah time deposits - unrestricted investment		(637,492) 1,925,827	(624,543) (635,269)
Net cash provided by operating activities		72,124	23,974,413
CASH FLOWS FROM INVESTING ACTIVITIES		72,124	23,974,413
Increase in marketable securities - Available for sale an to maturity	d Held	(85,462)	(8,165,106)
Increase in Government Bonds - Available for sale and	Held		
to maturity Proceeds from sale of fixed assets		6,142,550 2,084	(12,816,250) 2,769
Acquisition of fixed assets Sales/(acquisition) of intangible assets		(61,472) 4,526	(156,454) (72,642)
Net cash used in investing activities		6,002,226	(21,207,683)
CASH FLOWS FROM FINANCING ACTIVITIES Increase of investment in Subsidiaries		(691,128)	(838,167)
Decrease in marketable securities issued		(1,764)	(201,428)
Increase/(decrease) in payment fund borrowings Decrease of Subordinated Loans		1,250,762 (25,560)	(3,321,918) (5,237)
Decrease in securities sold under repurchase agreements		(2,301,060)	(1,730,298)
Net cash provided by financing activities NET INCREASE/(DECREASE) IN CASH AND CASH EQUIVAL	ENTS	(1,768,750) 4,305,600	(6,097,048) (3,330,318)
EFFECT OF EXCHANGE RATE CHANGES ON CASH AND CASH EQUIVALENT		872,111	2,241,980
CASH AND CASH EQUIVALENTS AT BEGINNING OF YEAR CASH AND CASH EQUIVALENTS AT END OF PERIOD		125,667,407 130,845,118	138,804,383 137,716,045
Cash and cash equivalent at end of year consist of :			
Cash Current accounts with Bank Indonesia		18,439,929 46,511,460	16,756,025 51,585,439
Current accounts with other banks Placements with Bank Indonesia and other banks		10,902,956 54,905,288	8,579,087 60,476,049
Certificate of Bank Indonesia		85,485	319,445
Total cash and cash equivalents		130,845,118	137,716,045
Supplemental Cash Flows Information			
Activities not affecting cash flows : Unrealised losses in available for sale marketable securi	ties		
and Government Bonds - net of deffered tax Acquisition of fixed assets - payable		(294,795) (611,086)	(219,013) (585,397)
		(011,000)	(555,557)
MANAGEMENT OF THE BANK			
BOARD OF COMMISSIONERS			
- President Commissioner/			
Independent Commissioner		nboh Santoso	
<ul> <li>Deputy President Commissioner</li> <li>Independent Commissioner</li> </ul>		am Apriyanto P dul Aziz	utro
- Independent Commissioner	: Avi		
- Commissioner		olani	
- Commissioner	:-**		
- Commissioner		lan Adiperdana	a ***)
<ul> <li>Independent Commissioner</li> <li>Independent Commissioner</li> </ul>		ei Siauw Hong ngun Sarwito K	urmuluono
	. Dai	igun sai wito k	usinuiyono
BOARD OF DIRECTORS			
- President Director		tika Wirjoatmo	
<ul> <li>Vice President Director</li> <li>Director</li> </ul>		aiman Arif Aria i Prastomiyonc	
- Director		nala N. Mansur	
- Director		/ke Tumilaar	,
- Director	:He	ry Gunardi	
- Director	: Tar		
- Director		mad Siddik Bad	druddin
<ul><li>Director</li><li>Director</li></ul>		'tini Sally o Usthavia Frar	ns ***)
SHAREHOLDER	. NIC	o ostnavia r Idi	
Ultimate Shareholder			
Republic of Indonesia		: 60.00%	
Non ultimate shareholder through			
capital market (≥ 5%)		: Nil	

#### NOTES

The above financial information is extracted from the consolidated financial statements of PT Bank Mandiri (Persero) Tbk. (the "Bank") and its subsidiaries as of March 31, 2016 and for the three-month period then ended, prepared by the Bank's management in accordance with Indenesian Financial Accounting Standards. The consolidated financial statements of the Bank and its subsidiaries have been audited by

Purwantono, Sungkoro & Surja ("PSS")(a member firm of Ernst & Young Global Limited) with Danil Setiadi Handaja, CPA as partner incharge, independent auditors, in accordance with Standards on Auditing established by the Indonesian Institute of Certified Public Accountants ("IICPA"), with an unmodified audit opinion (formerly unqualified opinion), as stated in their report dated May 12, 2016 not included in this publication. Such audit report also contains of the Matters paragraphs, which describe presentation of parent entity financial information, and 2014 and 2013 consolidated financial statements were audited by other independent auditors.

The interim consolidated financial information of the Bank and its subsidiaries for the three-moth period ended March 31, 2015 have been reviewed by PSS with Danil Setiadi Handaja, CPA as partner in charge, independent auditors, in accordance with Standard on Review Engagement 2410, "Review of Interim Financial Information Performed by the Independent Auditor of the Entity", established by the IICPA, with an unmodified review conclusion, as stated in their report dated May 12, 2016 not included in this publication. Such review report contains an Other Matter paragraph, which describes the presentation of parent entity financial information

2. Published Financial Statements are presented to comply with Otoritas Jasa Keuangan Regulation No. 6/POJK.03/2015 dated March 31, 2015 regarding Transparency and Published Financial

#### ALLOWANCES FOR IMPAIRMENT

		31	March 2016	(Audited)		31 M	arch 2015 (F	eviewed)						BANK		
No	DESCRIPTION	Allowance for		Required Allow	ance for Possible		r Impairment	Required Allow	ance for Possible	No	. TRANSACTION	NOTIONAL AMOUNT	Ty Trading	pe Hedaina	Derivative Receiv Receivables	ivables & Payabl Payables
				Losses of Ea				Losses of Ea		Δ	EXCHANGE RATE RELATED			neuging	Neceivables	Payables
		Individual	Collective	General	Specific	Individual	Collective	General	Specific		Spot	5,855,290	5,533,636	321.654	8.694	7.887
1. Placem	ents with other banks	49,291	26,031	184,681	49,291	45,891	40,903	213,430	45,891	2.		6,609,406	225,819	6,383,587	240,694	30,650
2. Spot an	d derivative receivables			5.631				1.226		З.	Option				210,031	,
<ol> <li>Securiti</li> </ol>	es	48,467	10,099	200,839		118,222	8,183	190,767	87.000		a. Written		-			
4. Securiti	es sold under repurchase agreements										b. Purchased	-	-	-		
(Repo				-				-		4.	Future		-			
	es purchased under resell agreements										Swap Others	43,284,625	39,904,382	3,380,243	316,228	135,35
(Reve	erse Repo)	-		-		-	-	12,952		0.				-		-
6. Accepta	ances receivables	198,869	34,436	114,862	6,712	148,289	111,502	191,238	27,318	в.	INTEREST RATE RELATED					
7. Loans		13,644,914	8,270,574	4,726,571	12,449,675	9,070,614	7,265,175	4,467,079	8,068,480		Forward	-	-	-		
8. Investm	ients in shares	44,119		73	121,525	26,385		72	109,375	2.	Option					
9. Tempor	ary invesment	174			174	118			118		a. Written b. Purchased					
0. Other R	eceivables	1,688,870	45,883	133,526	1,148,225	1,646,136	31,553	125,098	1,095,574	3.						
1. Commi	tments and contingencies	269,350	16,870	842.733	56.663	92,468	28,842	842,904	60,599	4.		31,512,657	-	31,512,657	6,202	52,18
	-									5.	Others		-			

#### CALCULATION OF FINANCIAL RATIOS

As of Ma	irch 31, 2016 and 2015						(11 70)
		BAI	NK			B	ANK
No	o. RATIOS	31 March 2016 (Audited)	31 March 2015 (Reviewed)	No.	RATIOS	31 March 2016 (Audited)	31 March 2015 (Reviewed)
	PERFORMANCE RATIOS				COMPLIANCE		
1.	Capital Adequacy Ratio (CAR)	18.48%	17.87%	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	1.85%	1.23%	k	<ul> <li>Percentage of excess of the Legal</li> </ul>		
3.	Non performing earning assets to total earning assets	2.28%	1.51%		Lending Limit		
	Allowance for impairment on financial	2.2070	1.51%		i. Related parties	0.00%	0.00%
4.	assets to earning assets	3.28%	2.65%		ii. Third parties	0.00%	0.00%
-	NPL - Gross			2. F	Reserve requirement		
		2.89%	1.81%		. Primary reserve requirement Rupiah	6.50%	8.00%
	NPL - Net	0.85%	0.53%			8.10%	8.10%
7.	Return on Asset (ROA)	2.58%	3.54%	L L	<ul> <li>Reserve requirement Foreign currencies</li> </ul>	0.1070	0.1070
8.	Return on Equity (ROE)	17.84%	25.84%	3. N	let Open Position - Overall	4.70%	0.95%
9.	Net Interest Margin (NIM)	6.28%	5.41%				
10.	Operating Expenses to Operating Income (BOPO)	75.22%	65.02%				
	Loan to Deposit Ratio (LDR)	86.72%	83.80%				
			0010070				

Statements of the Bank and Circular Letter of Otoritas Jasa Keuangan No.11/SEOJK.03/2015 dated April 17, 2015 regarding Transparency and Published Financial Statements of Commercial Banks and also in accordance with rule of Capital Market and Financial Institution Supervisory Agency (Bapepan-LK) No.X.K.2. Attachment to Decision of Chairman of Bapepan-LK No.Kep-346/BL/2011 dated July 5, 2011 regarding Submission of Periodic Financial Statement for Issuers or Public Companies. Financial Information and Statement of Cash Flows included in the published financial statement have also been prepared in accordance with Bapepan-LK regulation No.VIII.G7. Attachment to Decision of Chairman of Bapepan-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. 73/7BI/2006 dated October 5, 2006 regarding The Legal Lending Limit For Commercial Banks.

Exchange rate of 1 US Dollar as at March 31, 2016, March 31, 2015 and December 31, 2016 were Rp13,260.00; Rp13,074.00 and Rp13,785.00 respectively.



Board of Directors



Sulaiman Arif Arianto Vice President Director

Pahala N. Mansury Director

# capital market (≥ 5%) Non ultimate shareholder through non capital market (≥ 5%) : Nil