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

STATEMENT OF INCOME AND OTHER COMPREHENSIVE

r 30, 2016 and 20

and Sharia Income (Expenses)

Total comprehensive income current year atributtable to

Non controlling interest TOTAL COMPREHENSIVE INCOME CURRENT YEAR

TRANSFER INCOME (LOSSES) TO HEAD OFFICE

ome (Claim Expenses) Sharia Income (Expenses), and Net Premium Ir

DESCRIPTION OPERATING INCOME AND EXPENSES

Interest and Sharia Income

 Rupiah
 Foreign currencies
 Interest and Sharia Expenses

Interest and Sharia E a. Rupiah b. Foreign currencies Net Interest Income a Premium Income Claim Expense Net Premium Income Net Interest and Shau (Claim Expenses)

## STATEMENT OF FINANCIAL POSITION



Other Operating Income	13,257,147	12,901,795	14,415,394	13,403,096
<ul> <li>a. Increase in fair value of financial assets</li> </ul>	15/257/147			13,103,090
i. Securities		1,212	97,831	
ii. Loans iii. Spot and derivative	1.469.596	- 1,209,835	1.469.596	1,209,835
iv. Other financial assets	-	-	-	-
<ul> <li>b. Decrease in fair value of financial liabilities</li> <li>c. Gain from sale of financial assets</li> </ul>				
i. Securities	528,473	296,159	574,044	274,294
ii. Loans iii. Other financial assets	-	-	-	-
d. Gain from spot and derivative transaction (realised)	- 141,237	161,839	165,042	184,597
e. Dividend	702,267	752,534		605
<ul> <li>f. Gain from investment in shares with equity method</li> <li>g. Comissions/provisions/fees and administrative</li> </ul>	7,661,331	7,009,260	8,266,547	7,597,656
h. Recovery on allowance for impairment	185,784	2,712	185,784	51,843
i. Other income	2,568,459	3,468,244	3,656,550	4,084,266
Other Operating Expenses	32,995,009	23,941,217	39,405,877	29,411,981
<ul> <li>a. Decrease in fair value of financial assets</li> <li>i. Securities</li> </ul>	8.115			194.679
ii. Loans	6,115			194,079
iii. Spot and derivative		-		
iv. Other financial assets b. Increase in fair value of financial liabilities				
<ul> <li>Losses from sale of financial assets</li> </ul>				
i. Securities ii. Loans				
iii. Other financial assets				
<ul> <li>d. Losses from spot and derivative transaction (realised)</li> <li>e. Impairment for financial assets</li> </ul>				
e. Impairment for financial assets i. Securities	124,532		124,328	5,549
ii. Loans	14,430,250	7,436,048	15,470,444	8,136,703
iii. Sharia financing iv. Other financial assets	- 70.482	- 149.072	- 384.065	341.660
f. Losses related to operational risk	5,959	(2,051)	5,959	(2,051)
g. Losses from investment in shares under equity method h. Comissions/provisions/fees and administrative	514,701	- 580.934	- 517,944	580.934
i. Impairment on non financial assets	273	18,016	112,289	60,489
j. Salaries and employee benefits k. Promotion expenses	7,708,019	6,955,737	9,808,350 730,974	8,698,277
I. Other expenses	636,177 9,496,501	543,311 8,260,150	12,251,524	645,234 10,750,507
Other Operating Income (Expenses)	(19,737,862)	(11,039,422)	(24,990,483)	(16,008,885)
PROFIT (LOSS) FROM OPERATIONS	14,456,609	17,647,162	15,962,093	18,884,276
NON OPERATING INCOME AND EXPENSES				
NON OPERATING INCOME AND EXPENSES Gain (Losses) from sale of premises and equipment	(156)	88	(105)	101
NON OPERATING INCOME AND EXPENSES				
NON OPERATING INCOME AND EXPENSES Gain (Losses) from sale of premises and equipment Gain (Losses) from foreign currencies translation Other non operating income (expenses)	(156) - 3,058	88 - 15,224	(105) (22,593)	101 - 7,032
NON OPERATING INCOME AND EXPENSES Gain (Losse) from sale of premises and equipment Gain (Losse) from foreign currencies translation	(156)	88	(105)	101
NON OPERATING INCOME AND EXPENSES Gain (Losse) from sale of premises and equipment Gain (Losse) from foreign currencies translation Other non operating income (expense) PROFIT FROM NON OPERATING PROFIT CURRENT YEAR BEFORE TAX	(156) 3,058 <b>2,902</b>	88 15,224 1 <b>5,312</b>	(105) (22,593) <b>(22,698)</b>	101 7,032 <b>7,133</b>
NON OPERATING INCOME AND EXPENSES Gain (Losses) from sale of premises and equipment Gain (Losses) from foreign currencies translation Other non operating income (expenses) PROFIT FROM NON OPERATING PROFIT CURRENT YEAR BEFORE TAX Income tax expenses a. Estimated current tax	(156) 3,058 <b>2,902</b> <b>14,459,511</b> (1,971,407)	88 15,224 <b>15,312</b> <b>17,662,474</b> (2,693,725)	(105) (22,593) (22,698) 15,939,395 (2,364,966)	101 7,032 7,133 18,891,409 (3,152,813)
NON OPERATING INCOME AND EXPENSES Gain (Losses) from Salar of premises and equipment Gain (Losses) from foreign currencies translation Other non operating income (expensive) PROFIT FROM NON OPERATING PROFIT CURRENT YEAR BEFORE TAX Income tax expenses	(156) - 3,058 <b>2,902</b> 14,459,511	88 - 15,224 1 <b>5,312</b> 17,662,474	(105) (22,593) (22,698) 15,939,395	101 7,032 7,133 18,891,409
NON OPERATING INCOME AND EXPENSES Gain (Losses) from sale of premises and equipment Gain (Losses) from foreign currencies translation Other non operating income (expenses) PROFIT FROM NON OPERATING PROFIT CURRENT YEAR BEFORE TAX Income tax expenses a. Estimated current tax	(156) 3,058 <b>2,902</b> <b>14,459,511</b> (1,971,407)	88 15,224 <b>15,312</b> <b>17,662,474</b> (2,693,725)	(105) (22,593) (22,698) 15,939,395 (2,364,966)	101 - 7,133 <b>18,891,409</b> (3,152,813) (578,613)
NON OPERATING INCOME AND EXPENSES Gain (Losse) from Sale of premises and equipment Gain (Losse) from Greign currencies translation Other non operating income (expenses) PROFIT FROM NON OPERATING PROFIT CURRENT YEAR BEFORE TAX Income tax expenses a. Estimated current tax b. Deffered tax income (expenses) PROFIT CURRENT YEAR	(156) - 3,058 <b>2,902</b> <b>14,459,511</b> (1,971,407) (856,548)	88 - 15,224 <b>15,312</b> <b>17,662,474</b> (2,693,725) (519,860)	(105) (22,593) (22,698) 15,939,395 (2,364,966) (937,419)	101 7,032 7,133 18,891,409 (3,152,813)
NON OPERATING INCOME AND EXPENSES Gain (Losse) from Salc of premises and equipment Gain (Losse) from foreign currencies translation Other non operating income (expenses) PROFT FROM NON OPERATING PROFT CURRENT VEAR BEFORE TAX Income tax expenses a. Estimated current tax b. Deferred tax income (expenses) PROFT CURRENT VEAR TOTHER COMPREHENSIVE INCOME Unreclassified to profit (loss)	(156) - 3,058 <b>2,902</b> <b>14,459,511</b> (1,971,407) (856,548)	88 - 15,224 <b>15,312</b> <b>17,662,474</b> (2,693,725) (519,860)	(105) (22,593) (22,698) 15,939,395 (2,364,966) (937,419)	101 - 7,133 <b>18,891,409</b> (3,152,813) (578,613)
NON OPERATING INCOME AND EXPENSES Gain (Losses) from Sale of premises and equipment Gain (Losses) from foreign currencies translation Other non operating income (expenses) PROFIT FROM NON OPERATING PROFIT CURRENT YEAR BEFORE TAX Income tax expenses a. Estimated current tax b. Deffered tax income (expenses) PROFIT CURRENT YEAR OTHER COMREMENSIVE INCOME Unreclassified to profit (loss) a. Premises and equipment revaluation increment	(156) 3,058 <b>2,902</b> <b>14,459,511</b> (1,971,407) (856,548) <b>11,631,556</b>	88 15,224 15,312 17,662,474 (2,693,725) (519,860) 14,448,889	(105) (22,593) (22,698) 15,939,395 (2,364,966) (937,419) 12,637,010	101 7,032 7,133 18,891,409 (3,152,813) (578,613) 15,159,983
NON OPERATING INCOME AND EXPENSES           Gain (Losses) from Sale of premises and equipment           Gain (Losses) from foreign currencies translation           Other non operating income (expense)           PROFIT FROM NON OPERATING           PROFIT CURRENT YEAR BEFORE TAX           Income tax expenses           a           Estimated current tax           b         Deffered tax income (expenses)           PROFIT CURRENT YEAR           OTHER COMPREHENSIVE INCOME           Unredassified to profit (loss)           a         Premises and equipment revaluation increment           b         Remeasurement from actuarial benefit program           c         Other compension from entity associations	(156) 3,058 <b>2,902</b> 14,459,511 (1,971,407) (856,548) 11,631,556	88 - 15,224 <b>15,312</b> <b>17,662,474</b> (2,693,725) (519,860)	(105) (22,593) (22,698) 15,939,395 (2,364,966) (937,419) 12,637,010	101 - 7,133 <b>18,891,409</b> (3,152,813) (578,613)
NON OPERATING INCOME AND EXPENSES Gain (Losse) from Sale of premises and equipment Gain (Losse) from foreign currencies translation Other non operating income (expense) PROFIT FROM NON OPERATING PROFIT CURRENT YEAR BEFORE TAX Income tax expenses a. Estimated current tax b. Deffred tax income (expense) PROFIT CURRENT YEAR OTHER COMPREHENSIVE INCOME Use Taxasified to profit (Income tax) B. Remosurement from actuated benefit program C. Other comprehensive income from entity associations d. Others	(156) 3,058 <b>2,902</b> <b>14,459,511</b> (1,971,407) (85,55,48) <b>11,631,556</b> <b>25,588,987</b> (11,775)	88 15,224 15,312 17,662,474 (2,693,725) (519,860) 14,448,889	(105) (22,593) (22,698) (15,939,395 (23,64,966) (937,419) (25,933,025 (11,719)	101 7,032 7,133 18,891,409 (3,152,813) (578,613) 15,159,983
NON OPERATING INCOME AND EXPENSES           Gain (Losses) from Sale of premises and equipment           Gain (Losses) from foreign currencies translation           Other non operating income (expense)           PROFIT FROM NON OPERATING           PROFIT CURRENT YEAR BEFORE TAX           Income tax expenses           a           Estimated current tax           b         Deffered tax income (expenses)           PROFIT CURRENT YEAR           OTHER COMPREHENSIVE INCOME           Unredassified to profit (loss)           a         Premises and equipment revaluation increment           b         Remeasurement from actuarial benefit program           c         Other compension from entity associations	(156) 3,058 <b>2,902</b> <b>14,459,511</b> (1,971,407) (856,548) <b>11,631,556</b>	88 15,224 15,312 17,662,474 (2,693,725) (519,860) 14,448,889	(105) (22,593) (22,698) 15,939,395 (2,364,966) (937,419) 12,637,010	101 7,032 7,133 18,891,409 (3,152,813) (578,613) 15,159,983
NON OPERATING INCOME AND EXPENSES Gain (Losse) from Sale of premises and equipment Gain (Losse) from forsign currencies translation Other non operating income (expenses) PROFT FROM NON OPERATING PROFT CURRENT VEAR BEFORE TAX Income tax expenses a. Estimated current tax b. Defined tax income (expenses) PROFT CURRENT VEAR OTHER COMPREHENSVE (INCOME UndredSalfded to profit (Ioss) a. Premises and equipment revaluation increment b. Remeasurement from actuate labeneft program c. Other comprehensive income from entity associations Other comprehensive income from entity associations d. Other Reclassified to profit (Ioss) Reclassified to profit (Ioss)	(156) 3,058 2,902 14,459,511 (1,971,407) (856,548) 11,031,556 25,588,987 (11,775) (11,775)	88 15,224 <b>15,312</b> <b>17,662,474</b> (2,693,725) (519,860) <b>14,448,889</b>	(105) (22,593) (22,668) 15,939,395 (2,364,966) (937,419) 12,637,010 25,933,025 (11,719) - (790,127)	101 7,032 7,133 18,891,409 (3,152,813) (578,613) 15,159,983
NON OPERATING INCOME AND EXPENSES Gain (Losse) from Sale of premises and equipment Gain (Losse) from foreign currencies translation Other non operating income (expenses) PROFIT FROM NON OPERATING PROFIT CURRENT YEAR BEFORE TAX Income tax expenses a. Estimated current tax b. Deffered tax income (expenses) PROFIT CURRENT YEAR OTHER COMPRESENT VEAR OTHER VEAR VEAR OTHER VEAR VEAR VEAR VEAR VEAR VEAR VEAR VE	(156) 3,058 2,902 14,459,511 (1,971,407) (856,548) 11,631,556 25,588,987 (11,775) 25,588,987 (11,775)	88 15,24 15,312 17,662,474 (2,693,725) (519,860) 14,448,889	(105) (22,593) (22,698) 15,939,395 (2,364,966) (937,419) 12,637,010 25,933,025 (11,719) (11,719) (11,719) (11,719) (11,719) (11,719) (11,719) (68,971)	101 7,032 7,133 18,891,409 (3,152,813) (578,613) 15,159,983
NON OPERATING INCOME AND EXPENSES Gain (Losse) from Sale of premises and equipment Gain (Losse) from foreign currencies translation Other non operating income (expense) PROFT CURRENT YEAR BEFORE TAX Income tax expenses a. Estimated current tax b. Deffered tax income (expenses) PROFT CURRENT YEAR OTHER COMPREHENSIVE INCOME Unreclassified to profit (loss) a. Premise and equipment revaluation increment b. Remeasurement from actuarial benefit program C. Other comprehensive income (expense) Guine tax related to other comprehensive income Reclassified to profit (loss) a. Adjustment arising from translation of financial statement b. Gain (Losse) from changes of financial statement b. Gain (Losse) form changes of financial statement b. Gain (Lo	(156) 3,058 2,902 14,459,511 (1,971,407) (856,548) 11,031,556 25,588,987 (11,775) (11,775)	88 15,224 <b>15,312</b> <b>17,662,474</b> (2,693,725) (519,860) <b>14,448,889</b>	(105) (22,593) (22,668) 15,939,395 (2,364,966) (937,419) 12,637,010 25,933,025 (11,719) - (790,127)	101 7,032 7,133 18,891,409 (3,152,813) (578,613) 15,159,983
NON OPERATING INCOME AND EXPENSES Gain Losses) from Salz of premises and equipment Gain Losses) from Salz of premises and equipment Other non operating income (expenses) PROFT TROM NON OPERATING PROFT CURRENT YEAR BEFORE TAX Income tax expenses a. Estimated current tax b. Deffered tax income (expenses) PROFT CURRENT YEAR OTHER COMPREHENSIVE INCOME Uncrdastified to profit (Joss) a. Premises and equipment revaluation increment b. Remeasurement from actuated benefit program C. Other comprehensive income from entity associations d. Others b. Comprehensive income from entity associations d. Others a. A related to other comprehensive income from actuates from francial statement b. Gain (Losse) from francial states on available for sale C. Effective cash flow hedges	(156) 3,058 2,902 14,459,511 (1,971,407) (855,6548) 25,588,987 (11,775) (11,775) (790,112) (33,770) 2,555,455	88 15,224 15,312 17,662,474 (2,693,725) (519,860) 14,448,889 (6,800) (6,800) (14,148,89	(105) (22,593) (22,698) (15,939,395 (2,364,966) (937,419) (12,637,010 (11,719) (11,719) (790,127) (68,971) 2,724,755	101 7,032 7,133 18,891,409 (3,152,813) (578,613) 15,159,983 (11,906) 165,665 (1,855,6215)
NON OPERATING INCOME AND EXPENSES           Gain Losses) from Saizo of premises and equipment Gain Losses) from Saizo of premises and equipment Other non operating income (expensive).           PROFIT FROM NON OPERATING PROFIT CURRENT YEAR BEFORE TAX           Income tax expenses           a. Estimated current tax           b. Deffered tax income (expenses).           PROFIT CURRENT YEAR           OTHER COMPRESENTING PROFIT CURRENT YEAR           OTHER COMPRESENTING Uncode state income (expenses).           PROFIT CURRENT YEAR           OTHER COMPRESENTING (Income tax Uncode staffed to profit (loss).           a. Remains and equipment revaluation increment           b. Remeasurement from actuated benefit program           c. Other comprehensive income from entity associations           d. Others           e. Income tax related to other comprehensive income           Reclassified to profit (loss)           A. Adjust ment at sing from francial statement           a. Adjust ment at sing from francial statement <t< td=""><td>(156) 3,058 2,902 14,459,511 (1,971,407) (856,548) 11,631,556 25,588,987 (11,775) 25,588,987 (11,775)</td><td>88 15,24 15,312 17,662,474 (2,693,725) (519,860) 14,448,889</td><td>(105) (22,593) (22,698) 15,939,395 (2,364,966) (937,419) 12,637,010 25,933,025 (11,719) (11,719) (11,719) (11,719) (11,719) (11,719) (11,719) (68,971)</td><td>101 7,032 7,133 18,891,409 (3,152,813) (578,613) 15,159,983</td></t<>	(156) 3,058 2,902 14,459,511 (1,971,407) (856,548) 11,631,556 25,588,987 (11,775) 25,588,987 (11,775)	88 15,24 15,312 17,662,474 (2,693,725) (519,860) 14,448,889	(105) (22,593) (22,698) 15,939,395 (2,364,966) (937,419) 12,637,010 25,933,025 (11,719) (11,719) (11,719) (11,719) (11,719) (11,719) (11,719) (68,971)	101 7,032 7,133 18,891,409 (3,152,813) (578,613) 15,159,983
NON OPERATING INCOME AND EXPENSES Gain Losses) from Salz of premises and equipment Gain Losses) from Salz of premises and equipment Other non operating income (expenses) PROFT TROM NON OPERATING PROFT CURRENT YEAR BEFORE TAX Income tax expenses a. Estimated current tax b. Deffered tax income (expenses) PROFT CURRENT YEAR OTHER COMPREHENSIVE INCOME Uncrdastified to profit (Joss) a. Premises and equipment revaluation increment b. Remeasurement from actuated benefit program C. Other comprehensive income from entity associations d. Others b. Comprehensive income from entity associations d. Others a. A related to other comprehensive income from actuates from francial statement b. Gain (Losse) from francial states on available for sale C. Effective cash flow hedges	(156) 3,058 2,902 14,459,511 (1,971,407) (855,6548) 25,588,987 (11,775) (11,775) (790,112) (33,770) 2,555,455	88 15,224 15,312 17,662,474 (2,693,725) (519,860) 14,448,889 (6,800) (6,800) (14,148,89	(105) (22,593) (22,698) (15,939,395 (2,364,966) (937,419) (12,637,010 (11,719) (11,719) (790,127) (68,971) 2,724,755	101 7,032 7,133 18,891,409 (3,152,813) (578,613) 15,159,983 (11,906) 165,665 (1,855,6215)
NON OPERATING INCOME AND EXPENSES           Gain (Losse) from Jaco f premises and equipment Gain (Losse) from forsign currencies translation Other non operating income (expenses).           PROFIT FROM NON OPERATING PROFIT CURRENT YEAR BEFORE TAX           Income tax expenses           a. Estimated current tax           b. Deffred tax income (expenses).           PROFIT CURRENT YEAR           PONTI CURRENT YEAR           Memory of the provide tax income (expenses).           PROFIT CURRENT YEAR           PONEIT CURRENT YEAR           OTHER COMPREHENSIVE INCOME           Unreclasslifted to profit (loss)           a. Cremises and equipment revaluation increment           b. Remeasurement from actuated benefit program           C. Other comprehensive income from entity associations           d. Others           a. Adjustment arising from translation of financial statement           a. Adjustment arising from translation of financial statement <td>(156) 3,058 2,902 14,459,511 (1,971,407) (85,65,48) 11,631,556 25,588,987 (11,775) (11,775) (790,112) (33,770) 2,555,455 (442,855)</td> <td>88 15,224 15,312 17,662,474 (2,693,725) (519,860) 14,448,889 (6,800) (6,800) (14,148,889 (6,800) (1,813,215) (1,813,215) (1,813,215) (1,813,215)</td> <td>(105) (22,593) (22,698) (5,999,395 (2,364,966) (937,419) (13,64,966) (11,719) (11,719) (11,719) (790,127) (68,971) 2,724,755 (474,223)</td> <td>101 7,032 7,133 18,891,409 (3,152,813) (578,613) (11,906) (11,906) (1,856,615) (1,856,215) 363,057</td>	(156) 3,058 2,902 14,459,511 (1,971,407) (85,65,48) 11,631,556 25,588,987 (11,775) (11,775) (790,112) (33,770) 2,555,455 (442,855)	88 15,224 15,312 17,662,474 (2,693,725) (519,860) 14,448,889 (6,800) (6,800) (14,148,889 (6,800) (1,813,215) (1,813,215) (1,813,215) (1,813,215)	(105) (22,593) (22,698) (5,999,395 (2,364,966) (937,419) (13,64,966) (11,719) (11,719) (11,719) (790,127) (68,971) 2,724,755 (474,223)	101 7,032 7,133 18,891,409 (3,152,813) (578,613) (11,906) (11,906) (1,856,615) (1,856,215) 363,057
NON OPERATING INCOME AND EXPENSES Gain (Losses) from Sale of premises and equipment PROFIT CURRENT YEAR BEFORE TAX Income tax expenses a. Estimated current tax b. Deffered tax income (expenses) PROFIT CURRENT YEAR OTHER COMPREHENSIVE INCOME Unreclassified to profit (IDS) a. Remainsurement from actual albenefit program b. Other comprehensive income from entity associations d. Others a. Adjustmerment from actual albenefit program b. Adjustmerment from actual albenefit program b. Adjustmerment from actual albenefit program b. Adjustmerment from actual abenefit program b. Adjustmerment from actual abenefit program c. Other comprehensive income from entity associations d. Others a. Adjustmera taining from translation of financial statement b. Gain (Losse) from changes of financial statement c. Effective cash flow hedges d. Others c. Effective cash flow hedges d. Others c. Income tax related to other comprehensive income CHense tax related to other comprehensive income C. Others d. Income tax related to other comprehensive income C. There (COMPREHENSIVE INCOME UNITY) C. There (COMPREHENSIVE INCOME UNITY) C. There (COMPREHENSIVE INCOME CURRENT YEAR C. Other Comprehensive income Current year after income tax - net C. TOTAL OTHER COMPREHENSIVE INCOME CURRENT YEAR C. Other COMPREHENS	(156) 3,058 2,902 14,459,511 (1,971,407) (856,548) 25,588,987 (11,775) (11,775) (11,775) (790,112) (33,770) 2,355,455 (442,855) 26,865,930	88 	(105) (22,593) (22,698) 15,939,395 (2,364,966) (937,419) 12,637,010 25,933,025 (11,719) (11,719) (790,127) (68,971) 2,724,755 (474,223) 27,312,740	101 7,032 7,133 18,891,409 (3,152,813) (578,613) (578,613) (11,906) (11,906) (1,856,655 (1,856,615) (1
NON OPERATING INCOME AND EXPENSES Gain (Losse) from Sale of premises and equipment Gain (Losse) from foreign currencies translation Other non operating income (expense) PROFIT FROM NON OPERATING PROFIT CURRENT YEAR BEFORE TAX Income tax expenses a. Estimated current tax b. Deffered current tax current tax related to other comprehensive income Current tax related to other comprehensive income Cher comprehensive income current year after income tax - net TOTAL OTHER COMPREHENSIVE INCOME CURRENT YEAR Income current year after tax b. Deffered current year after income tax - net Current year aftibutable to : Cher comprehensive income current year after income tax - net Current year after income tax curent year after income tax current year after	(156) 3,058 2,902 14,459,511 (1,971,407) (856,548) 25,588,987 (11,775) (11,775) (11,775) (790,112) (33,770) 2,355,455 (442,855) 26,865,930	88 	(105) (22,593) (22,698) 15,939,395 (2,364,966) (937,419) 12,637,010 25,933,025 (11,719) 2,724,755 (790,127) (68,971) 2,724,755 (474,223) 27,312,740 39,949,750 12,013,201	101 7,032 7,133 18,891,409 (3,152,813) (578,613) (578,613) (11,906) (11,906) (1,856,655 (1,856,615) (1
NON OPERATING INCOME AND EXPENSES Gain (Losse) from Sreign currencies translation Other non operating income (expenses) PROFIT FROM NON OPERATING PROFIT CURRENT YEAR BEFORE TAX Income tax expenses a. Estimated current tax b. Deffred tak income (expenses) PROFIT CURRENT YEAR BEFORE TAX Income tax expenses b. Deffred tak income (expenses) PROFIT CURRENT YEAR OTHER COMPREHENSIVE INCOME Uncredistrice to profit (loss) a. Premises and equipment revaluation increment b. Remeasurement from actuation albenefit program C. Other comprehensive income from entity associations d. Others b. Gain (Losse) from tanget albenefit program C. Other comprehensive income from entity associations d. Others b. Gain (Losse) from tanget of francial statement b. Gain (Losse) from tanget of the comprehensive income Other comprehensive income current year after income tax - net TOTAL OTHER COMPREHENSIVE INCOME CURRENT YEAR Income tax related to other comprehensive income Cother comprehensive income to : Parent Company	(156) 3,058 2,902 14,459,511 (1,971,407) (855,548) 25,588,987 (11,775) (11,775) (11,775) (11,775) (11,775) (11,775) (11,775) (11,775) (11,775) (11,775) (11,775) (11,775) (11,775) (12,555,455) 2,6,665,930 38,497,486 (11,631,556)	88 15,224 15,312 17,662,474 (2,693,725) (519,860) 14,448,889 (6,800) (6,800) (1,813,215) 54,297 (1,813,215) 3553,776 (1,411,942) 13,036,947 14,448,889	(105) (22,593) (22,698) 15,939,395 (2,364,966) (937,419) 12,637,010 25,933,025 (11,719) (11,719) (11,719) (790,127) (68,971) 2,724,755 (474,223) 27,312,740 39,949,750 12,013,201 (63,809)	101 7,032 7,133 18,891,409 (3,152,813) (578,613) (578,613) (11,906
NON OPERATING INCOME AND EXPENSES Gain (Losse) from Sreign currencies translation Other non operating income (expenses) PROFIT FROM NON OPERATING PROFIT CURRENT YEAR BEFORE TAX Income tax expenses a. Estimated current tax b. Deffred current tex b. Remeasurement from actuated benefit program c. Other comprehensive income from entity associations d. Others b. Gain(Loss) from charges of francial assets on available for sale c. Effective cash flow hedges d. Others b. Comme tax related to other comprehensive income Cother comprehensive income current year after income tax - net TOTAL OTHER COMPREHENSVE INCOME CURRENT YEAR TOTAL OTHER COMPREHENSVE INCOME CURRENT YEAR TOTAL OTHER COMPREHENSVE INCOME CURRENT YEAR TOTAL INTER CURRENT YEAR TOTAL INCOME CURRENT YEAR TOTAL INCOME CURRENT YEAR TOTAL INCOME CURRENT YEAR TOTAL INCOME CURRENT YEAR	(156) 3,058 2,902 14,459,511 (1,971,407) (855,6548) 11,631,556 25,588,987 (11,775) (11,775) (790,112) (33,770) 2,555,455 26,665,930 38,497,486	88 15,224 15,312 17,662,474 (2,693,725) (519,860) 14,448,889 (6,800) (6,800) (1,980) (	(105) (22,593) (22,698) 15,939,395 (2,364,966) (937,419) 12,637,010 25,933,025 (11,719) 2,724,755 (790,127) (68,971) 2,724,755 (474,223) 27,312,740 39,949,750 12,013,201	101 7,032 7,133 18,891,409 (3,152,813) (578,613) 15,159,083 (11,906) (11,906) (11,906) (1,856,625 (1,856,215) 363,057 (1,339,399) 13,820,584 14,582,523
NON OPERATING INCOME AND EXPENSES           Gain Llosse) from Sale of premises and equipment Gain Llosse) from Sale of premises and equipment Gain Llosse) from Sale of premises and equipment Sale Sale of the Sale of Comerce Sale of Sale of Sale PROFT CREATING PROFILE           PROFT CREATING PROFILE           Differed to profile Cost           Defined to profile floss)           PROFT CREATING PROFILE           Defined to profile floss)           Profile Comprehensive income from entity associations           Differed to profile floss)           Cher comprehensive income from rental benefit program           Cher comprehensive income from entity associations           Differed to profile floss)           Comer tax related to other comprehensive income           Bell cost off floss)           Comer tax related to other comprehensive income           Comer tax related to other comprehensive income           Other comprehensive income current year after income tax - net           OTAL OTHER COMPREHENSIVE INCOME CURRENT YEAR           Income current year atributable to :           Parent Comprehensine income current year atributatel to :	(156) 3,058 2,902 14,459,511 (1,971,407) (856,548) 11,631,556 25,588,987 (11,775) (790,112) (33,770) 2,555,455 (442,855) 26,865,930 38,497,486 11,631,556	88 15,224 15,312 17,662,474 (2,693,725) (519,860) (4,448,889 (6,6800) (1,813,215) (1,813,215) (1,813,215) (1,813,215) (1,813,215) (1,4148,889 14,448,889	(105) (22,593) (22,698) 15,939,395 (23,64,966) (937,419) 12,637,010 25,933,025 (11,7/19) (790,127) (68,971) 2,724,755 (474,223) 27,312,740 39,949,750 12,013,201 623,809 12,013,201	101 7,032 7,133 18,891,409 (3,152,813) (578,613) 15,159,983 (11,906) 105,665 (1,856,215) 363,057 (1,359,983 13,820,584 14,582,523 577,460 15,159,983
NON OPERATING INCOME AND EXPENSES Gain Losses) from Salar of premises and equipment PROFT CURRENT YEAR BEFORE TAX Income tax expenses a. Estimated current tax b. Defered tax income (expenses) PROFT CURRENT YEAR BEFORE TAX Income tax expenses b. Defered tak income (expenses) PROFT CURRENT YEAR OTHER COMPRETENSIVE INCOME Undersdafted to profit (loss) Undersdafted to profit (loss) Comprehensive income from entity associations d. Others b. Gain (Losse) from Langel abenefit program c. Other comprehensive income from entity associations d. Others b. Gain (Losse) from Langel abenefit program c. Other comprehensive income from entity associations d. Gain (Losse) from Langel abenefit program c. Other comprehensive income from entity associations d. Others b. Gain (Losse) from Langel abenefit program c. Other comprehensive income from entity associations d. Gain (Losse) from Langel abenefit program c. Other comprehensive income from entity associations d. Gain (Losse) from Langel abenefit program c. Other comprehensive income from entity associations d. Gain (Losse) from Langel abenefit program c. Other comprehensive income tax related to other comprehensive income distributed to ther comprehensive income c. Effective cash flow hedges d. Others d. Income tax related to other comprehensive income Cother comprehensive income current year after income tax - net TOTAL OTHER COMPREHENSVE INCOME CURRENT YEAR TOTAL OTHER COmprehensive income current year atributable to : Parent Company Non controling interest TOTAL OTHER COmprehensive income current year atributable to : Parent Company Non controling interest Company	(156) 3,058 2,902 14,459,511 (1,971,407) (855,6548) 25,588,987 (11,775) (11,775) (11,775) (11,775) (11,775) (11,775) (11,775) (11,775) 2,555,455 2,555,455 26,865,930	88 15,224 15,312 17,662,474 (2,693,725) (519,860) 14,448,889 (6,6800) (1,813,215) 54,297 (1,813,215) (1,813,215) (1,813,215) 13,036,947 14,448,889 14,448,889 14,448,889	(105) (22,593) (22,698) 15,939,395 (2,364,966) (937,419) 12,637,010 25,933,025 (11,719) (11,719) (17,724,755 (17,724,755 (474,223) 27,312,740 39,949,750 12,637,010 27,266,818 45,922	101 7,032 7,133 18,891,409 (3,152,813) (578,613) 15,159,983 (11,900) 165,665 (1,856,215) (1,856,215) 363,057 (1,339,399) 13,820,584 14,582,523 57,7460 15,159,983 (1,339,399)
NON OPERATING INCOME AND EXPENSES Gain Losses) from Sale of premises and equipment Gain Losses) from Sale of premises and equipment Other non operating income (expensive) PROFIT FROM NON OPERATING PROFIT CURRENT YEAR BEFORE TAX Income tax expenses a. Estimated current tax b. Deffred tax income (expenses) PROFIT CURRENT YEAR BEFORE TAX Income tax income (expenses) PROFIT CURRENT YEAR OTHER COMPREHENSIVE INCOME Untrelassified to profit (fors) a. Premises and equipment revaluation increment b. Remeasurement from actuated benefit program b. Other comprehensive income from entity associations d. Others a. Adjustmement from actuated benefit program b. Adjustmement from actuated benefit program b. Adjustmement from actuated benefit program b. Adjustmeant from Actuated Benefit progra	(156) 3,058 2,902 14,459,511 (1,971,407) (856,548) 11,631,556 25,588,987 (11,775) (790,112) (33,770) 2,555,455 (442,855) 26,865,930 38,497,486 11,631,556	88 15,224 15,312 17,662,474 (2,693,725) (519,860) (4,448,889 (6,6800) (1,813,215) (1,813,215) (1,813,215) (1,813,215) (1,813,215) (1,4148,889 14,448,889	(105) (22,593) (22,698) 15,939,395 (2,364,966) (937,419) 12,637,010 25,933,025 (11,719) (11,719) (11,719) (11,719) (790,127) (68,971) 2,724,755 (474,223) 27,312,740 39,949,750 12,013,201 (62,8289) (12,837,010) 27,266,818	101 7,032 7,133 18,891,409 (3,152,813) (578,613) 15,159,983 (11,906) 105,665 (1,856,215) 363,057 (1,359,983 13,820,584 14,582,523 577,460 15,159,983

38,497,486

13,036,947

13,036,947

ipts from the sale of Government Bonds - Fair value through profit or loss isition of Government Bonds - Fair value through

ons and premium - net

**49,946,288** 44,101,144 5,845,144 **15,751,817** 14,340,679 1,411,138 **34,194,47**1

46,443,063 43,017,293 3,425,770 17,756,479 16,760,688 995,791 28,686,584

28,686,58

#### STATEMENTS OF ASSETS' QUALITY AND OTHER INFORMATION

						IN	DIVIDUAL						
No. DESCRIPTION			30	September 2016					30 Septemb	per 2015			
	Current	Special Mention	Sub Standard	Doubtful	Loss	Total	Current	Special Mention	Sub Standard	Doubtful	Loss	Total	
I RELATED PARTIES													
1. Placements with other banks													
a. Rupiah	22					22	22					22	
b. Foreign currencies	1,301,948					1,301,948	1,752,855					1,752,855	
<ol><li>Spot and derivative receivables</li></ol>													
a. Rupiah	14,466			-		14,466	1			-		1	
b. Foreign currencies	-				-				-				
3. Securities													
a. Rupiah	378,875				-	378,875	274,410		-			274,410	
b. Foreign currencies	-			-			19,493			-		19,493	
<ol><li>Securities sold Under agreements to repurchase</li></ol>													
(Repo)													
a. Rupiah	-								-				STATEMENT OF CASH FLOW
b. Foreign currencies	-								-				
<ol><li>Securities purchased under resell agreements</li></ol>													For the Period Ended September 30, 2016 and 2
(Reverse Repo)													
a. Rupiah	-				-				-				DESCRIPTION
b. Foreign currencies	-				-				-				DESCRIPTION
6. Acceptances receivables	3,279,857			-		3,279,857	3,497,285			-		3,497,285	
7. Loans													CASH FLOWS FROM OPERATING ACTIVITIES
a. Micro, small and medium loans (UMKM)	1,055					1,055	1,792		-			1,792	Receipts from interest income
i. Rupiah	1,055					1,055	1,792		-			1,792	Receipts from sharia income
ii. Foreign currencies	-								-				Receipts from fees, commissions and premium
b. Non UMKM	19,492,978	1,927				19,494,905	12,482,639	849	-			12,483,488	Payments of interest expense
i. Rupiah	9,505,668	1,927		-		9,507,595	2,887,221	849		-		2,888,070	Payments of sharia expenses
ii. Foreign currencies	9,987,310		-		-	9,987,310	9,595,418		-			9,595,418	Receipts from the sale of Government
c. Restructured loans	-		-		-				-				Bonds - Fair value through profit or loss
i. Rupiah	-		-		-				-				Acquisition of Government Bonds - Fair value t
ii. Foreign currencies					-					-			profit or loss
d. Property loans	7,629	225	-	-		7,854	9,997	285		-		10,282	Foreign exchange gains/ (losses) - net
8. Investments in shares	5,024,630		723,227	-	25,191	5,773,048	4,235,629		591,227	-	25,191	4,852,047	Other operating income - others
9. Temporary investment	-			-			9.406					0.406	Other operating expenses - others
10. Other Receivables	311,438			-		311,438	9,406					9,406	Salaries and employee benefits
<ol> <li>Commitments and contingencies</li> </ol>	3,018,784	333				3,019,117	1,057,394	414				1,057,808	General and administrative expenses
a. Rupiah	3,018,784					3,019,117 4,516,107	1,057,394 6,207,209	414		-		1,057,808	Non operating income/(expenses) - net
b. Foreign currencies	4,516,107					4,516,107	6,207,209					6,207,209	Non operating income/(expenses) - net Payment of corporate income tax

COMPORE	As of September 30, 2016 and 2				30 Septe	mber 2016	30 September 201			5				
1.com/s = 1/2         1.3/3/4/2         1.3/3/4/2         1.0/2/3/3/2         0.0/6/9/7         0.5/2/7 <th0.5 2="" 7<="" th="">         0.5/2/7         0.5/2/</th0.5>	COMPONEN	ITS OF CAPITAL												
1.1         Description of Pressury Soci         113, 24,279         14,23,2327         88,099,279         98,509,17           1.2         1.3         Defension         11,366,467														
1.1 bid:in: Cipital net of Trasary Stock       1.3.666,667       1.3.666,67       1.3.666,67       1.3.666,67       1.3.7	. Core Capital (Tier 1) 1. Common Equity Tier 1 (CET 1)													
1.2.1 Additional Factor       122.535,07 to       123.76,70 to       U       U         1.2.1.1 Other comprishmic microm framework information framew	1.1 Paid-in Capital (net of Tre	asury Stock)					//	-		-				
12.11       Direct comprehensive income       25.75,164       20.248,049       U       U         12.11       Excent frammalization of	1.2 Disclosed Reserves				132,009,417	138,158,533		-		-				
1.2.1.1     Excess difference atting from transition of minorial tatement asta available for all of asta available for available for asta available for asta available for available for asta available for asta available for available for asta								-						
Image: marging in the increase in the far waise of marging in the increase in the far waise in the increase in the far waise in th	1.2.1.1 Other comp 1.2.1.1 Excess	differences arising	e n from translation	of	25,735,164	26,248,049								
while of financial assets available for sale         93.966         93.966         93.967           1.2.1.2.1 Application free ress         2.2.7.06.200         2.3.10.200         Colspan="2">Colspan="2"         Colspan="2"            Colspan="2"			,		45,078	183,027		-						
assets available for sale         993.566         924.499         I           12.13.13         Signific of field restrievaluation         24,76.502         2.1         0.0           12.12.10         Model divergence         10,8316,661         11,4543,621         I         I           12.12.2         Perioda year portit         73,373,524         80,790,995         I														
1.2.1.3       Surplus of fixed subsets revaluation       28,796,520       25,140,523	value	of financial assets a	available for sale	of financial	902 566	074.400								
12.12       Display data serves       17,4743,621       -         12.12.12       Apple       17,4743,621       -         12.12.2       Central reserves       2,333,333       2,333,333       -         12.12.2       Central reserves       2,333,333       2,333,333       -       -         12.12.3       Previous year port       11,451,556       -       -       -         12.12.5       Chart for particle capital       -       -       -       -         12.2.1       Chart for particle capital       -       -       -       -         12.2.1       Chart for particle capital       -       -       -       -         12.2.1       Net comprehensive income       (90,774)       (92,770)       C44,770       -         12.2.2.1       Develop develop service service analysis       -       -       -       -         12.2.2.1       Develop develop service analysis       -       -       -       -         12.2.2.1       Develop develop service analysis       -       -       -       -       -         12.2.2.1       Develop develop service analysis       -       -       -       -       -       -       -       -       -<	12113 Surplu	available for sale	valuation											
1.2.1.2.2 General reserves       2.333.33       2.333.33       2.333.33						112,453,621		-						
1.2.1.2.3       Find so year ponti 1.2.1.3       Find year ponti 1.2.2.1       Find year ponti 1.2.2.2       Find	1.2.1.2.1 Agio				17,476,308	17,316,192		-		-				
1       12.12.4 Current year portion       11.63.1568       12.01.2 current year portion       -         1.21.2.5 Funds for paid-in capital       12.12.6 Others       (\$42.19)       (\$43.137)       -         1.22.2 Detecting increments increments increments in form       (\$42.19)       (\$42.19)       (\$43.137)       -         1.22.1.2 Detecting increments in form the decrease in the fair value of financial satest in value for inpairment on earning asset       (\$28.196)       (\$28.196)       -       -         1.22.2.2 Detecting increments in allowncre for inpairment on earning asset       -       -       -       -       -         1.22.2.3 Current year portion       5       -								-						
1.2.1.2.5 Funds for paid-in capital       (542,198)       (543,137)         1.2.2.1 Other comprehensive increas arising from       (542,198)       (543,137)         1.2.2.1 The comprehensive increas arising from       (9,074)       (9,074)       (9,074)         1.2.2.1 The comprehensive increas arising from       (247,928)       (248,807)       (247,928)       (248,807)         1.2.2.2 The disclosed reserves       (247,928)       (248,807)       (247,928)       (248,928)       (247,928)       (248,928)       (247,928)       (248,928)       (247,928)       (248,928)       (247,928)       (248,928	1.2.1.2.3 Fievio	nt year profit						-						
1.2.2       Deduction Factor       (542,198)       (543,197)       •         1.2.1.1       Negative differences arising from translation of financial statement.       (9,074)       (9,074)       (9,074)       (9,074)         1.2.1.1       Negative differences arising from translation of financial statement.       (9,074)       (285,196)	1.2.1.2.5 Funds	for paid-in capital			-	-		-		-				
1.2.2.1 Other comprehension from transition of financial statement transition of financial statement transition of financial statement on earning assts       (285,196)       0.55,196 </td <td></td> <td>s</td> <td></td> <td></td> <td></td> <td></td> <td></td> <td>-</td> <td></td> <td>-</td>		s						-		-				
1.2.2.1 Negative differences arising from the decrease in the fair value of financial assets available for sale of financial assets available for sale (285,196)       C285,196)       C285,196)       C285,196)       C <thc< th="">       C       C       <th< td=""><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td>•</td><td></td><td></td></th<></thc<>								•						
transition of financial statement of financial sostes from the derease in the fair value of financial assets available for sale         (9,074)         (1,174)         (1,124)         (					(234,270)	(254,270)								
of financial assets available for sale         (285,196)	transla	ation of financial st	atement		(9,074)	(9,074)		-		-				
1.2.2.2.1 Define disclosed reserves       (247.9.28)       (247.9.28)       (247.9.28)	1.2.2.1.2 Potent	tial losses from the	decrease in the f	air value	()	()								
1       1.22.2.1       Disagio	of fina	ncial assets availab	ole for sale					-						
1.22.22. Previous year loss	1.2.2.2.1 Disagi	0			(247,920)	(240,007)								
1.22.4       Negative difference in allowance for impairment on earning assets on earning assets on earning assets in rading book from fair value of francial francia (1/12/24)       (247,928)       (248,857)	1.2.2.2.2. Previo	us year loss			-			-						
for possible losses and allowance for input mounts from fair value of finance inauties in training losses 1:22.22 Negative difference in adjusment amounts from fair value of finance lasses in training losses 1:22.22 Negative difference in adjusment amounts from fair value of finance lasses in training losses 1:22.22 Negative difference in adjusment amounts from fair value of finance lasses in training losses 1:22.22 Negative difference in adjusment amounts from fair value of finance lasses in training losses 1:22.22 Negative difference in adjusment amounts from fair value of finance lasses in training losses 1:42 Goodwill         (247,928)         (248,827)         ····           1:40 How controlling largerset 1:42 Goodwill         is for fair value of finance in survance subsidiaries 1:42 Goodwill         (117,741)         (12,200,720)         ····           1:41 How controlling largerset 1:42 Goodwill         (117,741)         (12,200,720)         ····         ····           1:43 Obter finangible assets 1:44 Investments in share 1:44 Investment of funds in instrumen AT 1 and/or Tier 2         (25,000)         (25,000)         ····         ····           1:47.2 Consolving training tr	1.2.2.2.3 Currer	nt year loss						-		-				
on earning asset from fair value of francial assets in trading book from fair value of francial assets in trading book 12.22.5 Reguteral allowner annue asset 1.2.2.5 Reguteral allowner annue asset 1.2.2.5 Reguteral allowner annue asset 1.2.2.5 Reguteral allowner annue asset 1.2.2.5 Reguteral allowner annue asset 1.3.3 Non controlling interes 1.4.4 Ordering in terms asset 1.4.5 Shortfail of capital on insurance subidiaries 1.4.5 Shortfail of capital on insurance subidiaries 1.4.6 Shortfail of capital on insurance subidiaries 1.4.7 Other deduction of CET 1         (9.941.283) (2.5.200.079)         (2.4.5.200.079) (2.5.000)         (2.4.5.200.079) (2.5.000)         (2.4.5.200.079) (2.5.000)         (2.4.5.200.079) (2.5.000)         (2.4.5.200.079) (2.5.000)         (2.4.5.200.079) (2.5.000)         (2.4.5.200.079) (2.5.000)         (2.5.000) (2.5.000)				irmont										
1.22.2.7       Negative difference in adjument amounts from invalue of financial sates in rating book 1.22.2.6       Required allowance for non earning asset       (247.92)       (248.867)       -       -         1.3       Non controlling interest       (247.92)       (248.867)       -       -       -         1.3       Non controlling interest       (247.92)       (248.867)       -       -       -         1.4       Non controlling interest       (177.411)       (177.411)       -       <			lowance for impa	arment										
1.2.2.2.7       CPR       (247.9.28)       (247.9.28)       (247.9.28)	1.2.2.2.5 Negat	ive difference in ac	ljusment amount	ts										
1.2.2.2.7 Others       or       -	from f	air value of financia	al assets in tradin	g book				-		-				
1.1       Non-controlling interest 1.4       0			ion earning asset	s	(247,928)	(248,867)		-		-				
1.4.1       Defand tax of control f CIT       (9,941,285)       (7,61,27,30)       ····       ····         1.4.1       Defand tax of collation       0		5			-	311.457								
1.4.2 Goodwill	1.4 Deduction Factor of CET	1						-						
1.4.3       Other instrugible assets       (1,172,411)       (1,260,456)		tion			(3,021,633)			-		-				
1.4.4 Investments in share       (5,722,41)       (2,919,459)	1.4.2 Goodwill				(1 172 411)	(117,741)		-		-				
14.5       Shortfall of capital on insurance subsidiaries       (25,000)       (25,000)       (25,000)         14.7       Other deduction of CET       (25,000)       (25,000)       (25,000)       (25,000)         14.7       Discender of funds in instrumen AT 1 and/or Tier 2       (25,000)       (25,000)       (25,000)       (25,000)         14.7       Cross-worenship in another entity acquired by the Transition due to law, grants, or grants will       (25,000)       (25,000)       (25,000)         14.7       Cross-worenship in another entity acquired by the Transition due to law, grants, or grants will       (26,000)       (25,000)       (25,000)         12.1       Instrument Winh onenjby with AT 1 requirements       (20,000)       (20,														
1.4.7. Other edduction of CET 1 LA3.7. Placement of funds in instrumen AT 1 and/ or Tier 2 to other bank 1.4.72. Cross-ownership in another entity acquired by the Transition due to law, grants, or grants will       - <td>1.4.5 Shortfall of capital of</td> <td>on insurance subsid</td> <td>diaries</td> <td></td> <td>-</td> <td>-</td> <td></td> <td>-</td> <td></td> <td></td>	1.4.5 Shortfall of capital of	on insurance subsid	diaries		-	-		-						
1.4.7.1 Placement of funds in instrumen AT i and/ or Test to other bank to orgen ts with a file cost of AT is a file cost of AT	1.4.6 Securitisation expos	sure			(25,000)	(25,000)		-		-				
1 dot do the bank transition due to law, grants, or grants will         In the second of the secon			ann AT 1 and/ar 7	Tion 3	-	-		-						
1.4.22 Cross-some-rhip and be observations of the transition due to bas grants with an end by the transition due to bas grants with an end by the transition due to bas grants with an end by the transition due to bas grants with an end by the transition due to bas grants with an end by the transition due to bas grants with an end by the transition due to bas grants with an end by the transition due to bas grants with an end by the transition due to bas grants with an end by the transition due to bas grants with an end to with a sequence with the transition due to bas grants with an end to with a sequence with the transition due to bas grants with an end to with a sequence with the transition due to bas grants with an end to with a sequence with the transition due to bas grants with the transition due to bas due to bas due to the transition due to the			nen Al Tano/ or i	ler z										
2.1 distument Writich comply with AT I requirements			ntity acquired by	the										
1.1     Instrument wink nomply wink AT 1 requirements     instrument AT 1 requirements     instrum	transition of	due to law, grants,	or grants will					-						
2.2.3 Agio/Disagio	2. Additional Tier 1 (AT 1)	with AT 1 seguirens						-		-				
3.2.3         Deduction factor of A1 1	2.1 Instrument which comply 2.2 Anio/Disanio	with All Trequirem	ients		-									
other bank 2.32 Cross-wmership in another entry acquired by the transition due to law grants, or grants will supplemental colpital Titer 2)         6.920.048         7.552.721         14.330.84         1.334.34           1. Goplate Inter 2005         Sade 2005	2.3 Deduction factor of AT 1							-						
2.3.2 Cross-ownership in another entity acquired       Sep20-80       7,592,731       14,330,844       14,945,44         .5upplemental Capital (Ter 2)       5,920,980       7,592,731       14,330,844       14,945,44         .1.0 capital instrument in the form of Slock or others which complemental Capital (Ter 2)       334,341       334,341       -       -         .3.0 eneral provision on earning assets (max, 12 % or effect in sk which complemental capital (Ter 2)       6,594,747       7,258,390       -       -         .4.1 Sinking Fund       -       -       -       -       -       -       -       -       -         .4.2 Placement of funds in instrumen AT 1 and/or Tier 2 to other bark       6,594,747       7,258,390       -		in instrumen AT 1	and/or Tier 2 to											
by the transition due to law grants, or grants will         or an interval in the form of Stock or bers which comply with fire 7 equiprement in the form of Stock or bers which comply with Fire 7 equiprement is assets (max. 125% credit risk - weighted assets)         Section 2 Sectin 2 Sectin 2 Section 2 Section 2 Section 2 Section 2 Sectin 2 Sect		an ather antity are	an stand of					-		-				
1.5 Upplemental Capital (Tirr 2)         6,292,088         7,592,7231         14,330,844         16,945,64           1.5 upple mental Capital (Tirr 2)         334,341         334,341         334,341         -		another entity acc	quired corants will											
with Tier 2 requirements         333,431         333,4	l. Supplemental Capital (Tier 2)				6,929,088	7,592,731	14,330,	844	14,9	15,464				
2. Agio/Disgio	1. Capital Instrument in the form of St	tock or others whic	ch comply											
3. General provision on earning assets (max. 1.25% credit risk - weighted assets)       6,594,747       7,258,390					334,341	334,341				-				
4. Deduction supplemental capital (Tier 2)		(may 1 25% credi	t risk - weighted	accets)	6 594 747	7 258 390								
4.1         Sinking Fund	4. Deduction supplemental capital (T	ier 2)	ense weighted			-		-						
4.3       Cross-ownership in anoth=rentry activity by the transition       140,663,807       150,116,658       103,300,722       111,447,6         OTAL CORE AND SUPPLEMENTAL CATTAL       Tendem 1       130,300,722       111,447,6         OTAL CORE AND SUPPLEMENTAL CATTAL       Tendem 1       TEN WIGHTED ASSETS       20,000       S00,000       TEN WIGHTED ASSETS       20,000       S00,000       Colspan="4">TEN WIGHTED ASSETS       20,000       S00,000       Colspan="4">TEN WIGHTED ASSETS       20,000       S00,000       S00,000       S00,000       S00,000       S00,000       S00,000       S00,000       S00,000       S00,000 <td <="" colspan="4" td=""><td>4.1 Sinking Fund</td><td></td><td></td><td></td><td>-</td><td></td><td></td><td>-</td><td></td><td>-</td></td>	<td>4.1 Sinking Fund</td> <td></td> <td></td> <td></td> <td>-</td> <td></td> <td></td> <td>-</td> <td></td> <td>-</td>				4.1 Sinking Fund				-			-		-
due to law.grants.viii				ink	-			-		-				
COTAL CORE AND SUPPLEMENTAL CAPITAL         140,663,887         150,116,658         103,030,122         111,447,04           105,422         105,642         00,030,122         111,447,04         00,000,122         111,447,04           105,WIGHTED ASSTS         50,071,169         00,000,122         105,942,000         00,000,122         101,447,04           MARK WIGHTED ASSTS         52,077,728         50,071,169         00,000,122         105,900         00,000,000,000         00,000         00,000,000,000         00,000,000,000         00,000,000,000,000,000         00,000,000,000,000,000,000,000,000,000	4.3 Cross-ownership in anothe due to law, grants, or gran	r entity acquired b ts will	y the transition											
NUMBER         CONTROL         CONTROL <th< td=""><td>OTAL CORE AND SUPPLEMENTAL CA</td><td>PITAL</td><td></td><td></td><td>140,663,887</td><td>150,116,658</td><td>103,030,</td><td>122</td><td>111,4</td><td>7,603</td></th<>	OTAL CORE AND SUPPLEMENTAL CA	PITAL			140,663,887	150,116,658	103,030,	122	111,4	7,603				
Network         OWNEARD         OWNEARD <t< td=""><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td></t<>														
KPKM Radie         KPKM Ra														
CREDIT RISK - WEIGHTED ASSTS         5927,579.2         5907,11/89         492,370,381         597,550.0         CET I Ratio (%)         215%         20.5%         15.33%         64.           MARRET RISK - WEIGHTED ASSTS         5202789         2202789         2202789         2202789         2202789         2202789         2202789         2205789         TERLID (%)         215%         2015%         55%         76%         56%         55%         55%         76%         56%         55%         76%         56%         55%         76%         64%         56%         55%         76%         56%         55%         56%         55%         56%         56%         56%         55%         56%         56%         55%         56%         55%         56%         56%         56%         55%         56%         56%         55%         56%         55%         56%         55%         56%         55%         56%         55%         56%         56%         55%         <		Could												
MARET RSK - WIGHTED ASSETS         2027.08         2473.24         1462.12         1559.09         Terl Rate (%)         131%         13.1% <td></td> <td>533 530 334 555 5</td> <td></td> <td></td> <td></td> <td></td> <td></td> <td></td> <td></td> <td></td>		533 530 334 555 5												
OPERATIONAL RISK-WEIGHTED ASSET         \$20,000         107,365,327         \$26,407,74         \$26,407,74         \$26,407,74         \$26,407,74         \$26,407,74         \$26,407,74         \$26,407,74         \$26,407,74         \$26,407,74         \$26,407,74         \$26,407,74         \$26,407,74         \$26,407,74         \$26,407,74         \$26,407,74         \$26,407,74         \$26,407,744										14.97%				
TOTAL RISK WEIGHTED ASSETS         621.61.64.44         690.736.005         578,440.334         644.740.332         KPMM Rutio (%)         22.63%         21.73%         17.21%         17.2										14.97% 2.32%				
ARI BASED ON RISK PROFILE (**) 9,00% 9,00% 9,00% CET I TOR BUFER (**) 13,63% 12,73% - - ATTAL ALLOCATION FOR CAREASED										17.29%				
DN B056 POFAL         FULD INFAMENTY           From CET 1 (%)         789%         Capital consensation buffer (%)         0.625%         0.625%           From XET 1 (%)         0.00%         Countercyclical buffer (%)         0.00%         0.00%														
From CET 1 (%)         7.89%         7.90%         Capital conservation buffer (%)         0.625%         0.625%           From AT 1 (%)         0.00%         0.00%         Countercyclical buffer (%)         0.00%         0.00%	CAPITAL ALLOCATION FOR CAR BASED				PERCENTAGE OF BUFF	ER MANDATORY								
From AT 1 (%) 0.00% 0.00% Countercyclical buffer (%) 0.00% 0.00%		7.9005	7.0006		FILLED BY BANK(%)	h. (fr. (2))	0.6350	6350°						
			-		- print so and ge to									

n) Capital Adequacy Ratio as at September 30, 2016 has been calculated based on POJK No.34/POJK.03/2016 dated September 22, 2016 regarding Minimum Capital Adequacy Requirement for commercial Bank, Capital Adequacy Ratio as at September 30, 2015 has been calculated based on Bank. Indonesia Regulation (PB) No.151/27/B/2013 dated December 12, 2013 regarding Minimum Capital Adequacy Requirement for commercial Bank. CIES STAT

T	ΈM	ENT	OF	CON	иміт	MEN.	тs	AND	CONT	INGEN	CI

	f September 30, 2016 and December 31, 2015	THIGENCIE	5	(	In Millions of Rupiah)
		INDIV	IDUAL	CONSOL	IDATED
lo.	DESCRIPTION	30 September 2016	31 December 2015 (Audited)	30 September 2016	31 December 2015 (Audited)
١.	COMMITMENT RECEIVABLES				
	<ol> <li>Unused fund borrowings facilities</li> </ol>				
	a. Rupiah				
	b. Foreign currencies		4,135,500		4,135,500
	<ol><li>Outstanding purchase position on spot and derivative</li></ol>	608,459	1,078,194	608,459	1,078,194
	3. Others				
н.	COMMITMENT PAYABLES				
	<ol> <li>Unused loan facilities granted to customer</li> </ol>				
	a. BUMN				
	i. Committed				
	- Rupiah	2,404,253	9,050,393	2,404,253	9,050,393
	- Foreign currencies	985,705	479,761	985,705	479,761
	ii. Uncommitted				
	- Rupiah	19,287,910	13,272,271	19,287,910	13,272,271
	- Foreign currencies	1,696,591	2,849,730	1,696,591	2,849,730
	b. Others				
	i. Committed	19,361,254	19,669,309	19,361,254	19,669,811
	ii. Uncommitted	73,249,395	59,417,877	74,214,939	59,934,634
	<ol><li>Unused loan facilities granted to other banks</li></ol>				
	a. Committed				
	i. Rupiah	50,135	80,053	50,135	80,053
	ii. Foreign currencies				
	b. Uncommitted	210.000	3 0 0 0	210.000	3 0 0 0
	i. Rupiah	210,000	2,000	210,000	2,000
	ii. Foreign currencies				
	<ol> <li>Outstanding irrevocable letters of credit</li> </ol>	0.014.000	7 770 251	0 000 457	7 013 500
	a. Foreign letters of credit b. Local letters of credit	8,214,302	7,779,251	8,220,457 3,241,703	7,812,509
	<ol> <li>Local letters of credit</li> <li>Outstanding sales position on spot and derivative</li> </ol>	3,236,972 420,008	3,112,079 462,558	420,008	3,112,079 462,558
	<ol> <li>Outstanding sales position on spot and derivative</li> <li>Others</li> </ol>	420,008	402,558	420,008	402,558
	CONTINGENT RECEIVABLES			56,119	
	1. Guarantees received				
	a. Rupiah	1,156,280	831,441	1,156,280	833,784
	b. Foreign currencies	14,619,344	18,974,250	14,808,504	19,187,779
	2. Unrecognized interest income	14,019,044	10,574,250	14,000,004	19,107,779
	a. Interest loan	7,377,224	7,933,487	7,384,501	7,939,596
	b. Others interest	51,949	51,949	417,720	1,527,323
	3. Others	32,729	32,729	32,729	32,729
	CONTINGENT PAYABLES	JEITES	52/123	JEILES	521123
	1. Guarantees issued				
	a, Rupiah	40,097,951	38,889,327	40,145,296	39,048,742
	b. Foreign currencies	38,611,902	47,965,496	39,018,658	48,198,074
	2. Others	466,302	432,992	466,302	432,992

#### NOTES

CONSOLIDATED

(16,222,978) (1,709,270)

39,950,597

46,590,604 3,776,000 10,012,560 (18,377,587 (1,838,890

31,697,647

### 1) Presentation of the above published Financial Statement as at and for nine months ended September 30, 2016 and 2015 are derived from the Consolidated Financial Statement of PT Bank Mandiri (Persero) Tbk. and Subsidiaries (unaudited), and Consolidated Financial Statement as at and Manual (PESER) for and Substaints (unaduced) and Consolidated manual mature in the set of the years and consolidated by Purwantono, Sungkoro & Surja ("PSS")(a member firm of Ernst & Young Global Limited) with Danil Setiadi Handaja, CPA as partner incharge, dated January 28, 2016 with an unmodified audit opinion (formerly unqualified) opinion).

opinion).
2) Published financial statements are presented to comply with Financial Services Authority Regulation("POJK") No.32/POJK03/2016 dated August 8, 2016 regarding Transparency and Published Financial Statements of the Bank and Circular Letter of Financial Services Authority ("SEOJK") No.43/SEOJK03/2016 dated September 28,2016 regarding Transparency and Published Financial Istatements of Commercial Banks and also in accordance with rule of Capital Market and Financial Istatements of Commercial Banks and also in accordance with rule of Capital Market and Financial Institution Supervisory Agency("Bapepam and LK") No.X.K.2, Attachment to Decision of Chairman of Bapepam and LK No.Kep-346/BL/2011 dated July 5,2011 regarding Stubmission of Periodic Financial Istatements for Issuers or Public Companies. Financial Information and statement of cash flows included in the oublished financial astements have also been presared in accordance of cash flows included in the published financial statements have also been prepared in accordance with Bapepam and LK regulation No.VIII.G7. Attachment to Decision of Chairman of Bapepam and LK No.Kep-347/BL/2012 dated June 25, 2012.



STATEMENTS OF CALCULATION OF CAPITAL ADEQUACY RATIO COMMERCIAL BANK \*)

(In Millions of Rupiah)

52,637,202

48,989,943 3,647,259 **20,185,098** 19,182,414

1,002,684 32,452,104 7,342,001 4,900,944 2,441,057

34,893,161

CONSOLIDATED

56,885,233

50,872,720 6,012,513 **18,228,293** 16,804,349 1,423,944 **38,656,940 7,550,446 5,254,810 2,295,636** 

40,952,576

39,949,750

13,243,124

577,460 13,820,584

7,502,297			-		7,502,297	11,211,095					11,211,095
51,693,886				47,788	51,741,674	55,634,636				53,840	55,688,476
										55,040	55,000,470
530,013					530,013	106,755					106,755
711					711	2,735					2,735
74,662,822					74,662,822	84,896,535				87,000	84,983,535
32,576,094				21,590	32,597,684	32,706,643					32,706,643
14,182,430			-		14,182,430	3,532,318					3,532,318
661,761					661,761	222,475					222,475
8,930,699	49,386	20,236		613	9,000,934	23,111,987	129,153	8.113			23,249,253
66,664,710	6,169,050	785,779	1,021,075	3,200,495	77,841,109	63,372,256	5,892,645	543.038	808,300	2,097,368	72,713,607
66,371,074	6,067,361	785,779	1,021,075	3,200,495	77,445,784	63,058,863	5,887,557		808,300	2,097,368	72,395,126
293,636	101,689				395,325	313,393	5,088	,			318,481
427,705,200	19,624,691	3,834,226	1,413,453	10,405,826	462,983,396	390,743,554	18,138,903	2.479.556	2,325,947	3,892,406	417,580,366
366,538,252	16,273,577	3,516,146	1,301,620	8,016,255	395,645,850	327,560,866	15.045.962		2,319,490	3,026,905	348,974,155
61,166,948	3,351,114	318,080	111,833	2,389,571	67,337,546	63,182,688	3,092,941		6,457	865,501	68,606,211
16,841,309	13,204,995	3,423,830	936,722	4,911,606	39,318,462	12,972,899			1,838,050	1,114,213	26,440,430
11,487,378	10,556,974	3,265,195	936,722	3,519,198	29,765,467	4,971,182	6,339,707		1,838,050	854,019	14,469,833
5,353,931	2.648.021	158,635	-	1,392,408	9,552,995	8,001,717				260,194	11,970,593
38,419,562	3,269,565	122,840	137,644	580,545	42,530,156	34,590,084			113.036	376,595	38,689,226
				1,955	1,955	1,955	-,,	123/247			1,955
				135	135					146	146
12.880.265	52,594	1,341	126	1,214,529	14,148,855	12,177,935	723.244	51.815		1,163,705	14,116,699
								51,015			
140,457,844	694,155	1,223	6.237	27,200	141,186,659	116,178,800	593.325	3.854	19,686	13,431	116,809,090
58,314,669	366,965	1,974	-,	879	58,684,487	72,102,550			12,208	45	72,690,343
-				19.815	19,815		2.27130	3,002	,	19.815	19,815
	51,693,886 530,013 711 74,662,822 32,576,094 14,182,430 661,761 6,331,074 233,074 737,074 233,074 737,074 744,075 74,075 74,	51,693,886 	51,693,886 	51,693,886 	51,093,886         .         .         .         47,788           530,013         .         .         .         .         47,788           530,013         .         .         .         .         .         .           74,662,822         .         .         .         .         .         .         .           14,182,430         . <t< td=""><td>51,693,886         -         -         47,788         51,741,674           530,013         -         -         -         530,013           711         -         -         -         711           74,662,822         -         -         -         21,590         32,597,684           14,182,430         -         -         -         -         661,761           661,761         -         -         -         661,761           8,930,699         49,386         20,257         -         661,761           6,6664,710         6,69,366         785,779         1,021,075         3,200,495         77,445,744           203,636         101,689         785,779         1,021,075         3,200,495         77,445,744           3,55,746         11,433         2,485,771         6,733,754         6,72,37,546         42,795,545,850           61,66,948         3,351,144         3,316,146         1,30,1620         8,016,255         935,325         455,545,850           61,166,948         3,351,144         3,264,957         93,67,22         3,351,846         42,350,136         555,333         12,248,952,955         355,295         1,355,335         13,256,957         1,335,146         <td< td=""><td>51,693,886         -         -         47,788         51,741,674         55,634,636           530,013         -         -         -         -         51,093,886         -         2,735           74,662,822         -         -         -         -         74,662,822         84,396,533           23,576,094         -         -         -         21,590         32,597,664         32,796,664           14,182,430         -         -         -         -         661,761         222,475           661,761         -         -         -         661,761         222,475         33,532,311,97         661,761         222,475           66,366,671,07         6,467,391         785,779         1,021,075         3,200,495         37,467,484         33,572,256           66,366,671,07         6,67,391         785,779         1,021,075         3,200,495         37,457,484         33,578,148         33,518,144         31,016,205         395,4258         33,578,0386         33,578,0386         33,578,0386         31,333         33,378,378,038,66         3,578,048         33,578,048         33,578,048,64         3,578,048,64         3,578,048,64         3,578,048,64         3,578,048,64         3,578,048,64         3,578,048,64         3,</td><td>51,693,886         -         -         47,788         51,741,674         55,634,636         -           530,013         -         -         -         530,013         106,755         -           74,662,822         -         -         -         74,662,822         84,896,533         -           23,576,094         -         -         -         21,590         32,597,664         32,706,643         -           14,182,430         -         -         -         661,761         222,475         -         -           661,761         -         -         -         661,761         222,475         -         -           663,6664,710         549,386         20,236         -         613         9,000,941         23,111,987         120,153           66,666,710         549,386         20,246         -         613         9,000,941         23,111,987         120,153           56,666,710         549,696         33,510,46         10,012075         3,200,495         77,445,744         53,0358,863         5,887,557           72,056,200         19,624,691         3,3516,144         13,01,620         8,016,255         395,722,856         5,927,684         13,393         5,638</td><td>51,693,886         -         -         47,788         51,741,674         55,634,636         -           530,013         -         -         -         50,013         106,755         -         -           74,662,822         -         -         -         21,590         32,597,604         32,706,643         -         -           74,662,822         -         -         -         21,590         32,597,604         32,706,643         -         -           14,182,430         -         -         -         661,761         222,475         -         -         -         661,761         222,475         -         -         -         661,761         222,475         -         -         -         661,761         222,475         -         -         -         -         661,761         222,475         -         <t< td=""><td>51,093,886         .         .         47,788         51,741,674         55,634,636         .         .           53,0013 711         .</td></t<></td></td<><td>51,093,886       .       .       .       47,788       51,741,674       55,634,636       .       .       .       53,840         530,013       .       <t< td=""></t<></td></td></t<>	51,693,886         -         -         47,788         51,741,674           530,013         -         -         -         530,013           711         -         -         -         711           74,662,822         -         -         -         21,590         32,597,684           14,182,430         -         -         -         -         661,761           661,761         -         -         -         661,761           8,930,699         49,386         20,257         -         661,761           6,6664,710         6,69,366         785,779         1,021,075         3,200,495         77,445,744           203,636         101,689         785,779         1,021,075         3,200,495         77,445,744           3,55,746         11,433         2,485,771         6,733,754         6,72,37,546         42,795,545,850           61,66,948         3,351,144         3,316,146         1,30,1620         8,016,255         935,325         455,545,850           61,166,948         3,351,144         3,264,957         93,67,22         3,351,846         42,350,136         555,333         12,248,952,955         355,295         1,355,335         13,256,957         1,335,146 <td< td=""><td>51,693,886         -         -         47,788         51,741,674         55,634,636           530,013         -         -         -         -         51,093,886         -         2,735           74,662,822         -         -         -         -         74,662,822         84,396,533           23,576,094         -         -         -         21,590         32,597,664         32,796,664           14,182,430         -         -         -         -         661,761         222,475           661,761         -         -         -         661,761         222,475         33,532,311,97         661,761         222,475           66,366,671,07         6,467,391         785,779         1,021,075         3,200,495         37,467,484         33,572,256           66,366,671,07         6,67,391         785,779         1,021,075         3,200,495         37,457,484         33,578,148         33,518,144         31,016,205         395,4258         33,578,0386         33,578,0386         33,578,0386         31,333         33,378,378,038,66         3,578,048         33,578,048         33,578,048,64         3,578,048,64         3,578,048,64         3,578,048,64         3,578,048,64         3,578,048,64         3,578,048,64         3,</td><td>51,693,886         -         -         47,788         51,741,674         55,634,636         -           530,013         -         -         -         530,013         106,755         -           74,662,822         -         -         -         74,662,822         84,896,533         -           23,576,094         -         -         -         21,590         32,597,664         32,706,643         -           14,182,430         -         -         -         661,761         222,475         -         -           661,761         -         -         -         661,761         222,475         -         -           663,6664,710         549,386         20,236         -         613         9,000,941         23,111,987         120,153           66,666,710         549,386         20,246         -         613         9,000,941         23,111,987         120,153           56,666,710         549,696         33,510,46         10,012075         3,200,495         77,445,744         53,0358,863         5,887,557           72,056,200         19,624,691         3,3516,144         13,01,620         8,016,255         395,722,856         5,927,684         13,393         5,638</td><td>51,693,886         -         -         47,788         51,741,674         55,634,636         -           530,013         -         -         -         50,013         106,755         -         -           74,662,822         -         -         -         21,590         32,597,604         32,706,643         -         -           74,662,822         -         -         -         21,590         32,597,604         32,706,643         -         -           14,182,430         -         -         -         661,761         222,475         -         -         -         661,761         222,475         -         -         -         661,761         222,475         -         -         -         661,761         222,475         -         -         -         -         661,761         222,475         -         <t< td=""><td>51,093,886         .         .         47,788         51,741,674         55,634,636         .         .           53,0013 711         .</td></t<></td></td<> <td>51,093,886       .       .       .       47,788       51,741,674       55,634,636       .       .       .       53,840         530,013       .       <t< td=""></t<></td>	51,693,886         -         -         47,788         51,741,674         55,634,636           530,013         -         -         -         -         51,093,886         -         2,735           74,662,822         -         -         -         -         74,662,822         84,396,533           23,576,094         -         -         -         21,590         32,597,664         32,796,664           14,182,430         -         -         -         -         661,761         222,475           661,761         -         -         -         661,761         222,475         33,532,311,97         661,761         222,475           66,366,671,07         6,467,391         785,779         1,021,075         3,200,495         37,467,484         33,572,256           66,366,671,07         6,67,391         785,779         1,021,075         3,200,495         37,457,484         33,578,148         33,518,144         31,016,205         395,4258         33,578,0386         33,578,0386         33,578,0386         31,333         33,378,378,038,66         3,578,048         33,578,048         33,578,048,64         3,578,048,64         3,578,048,64         3,578,048,64         3,578,048,64         3,578,048,64         3,578,048,64         3,	51,693,886         -         -         47,788         51,741,674         55,634,636         -           530,013         -         -         -         530,013         106,755         -           74,662,822         -         -         -         74,662,822         84,896,533         -           23,576,094         -         -         -         21,590         32,597,664         32,706,643         -           14,182,430         -         -         -         661,761         222,475         -         -           661,761         -         -         -         661,761         222,475         -         -           663,6664,710         549,386         20,236         -         613         9,000,941         23,111,987         120,153           66,666,710         549,386         20,246         -         613         9,000,941         23,111,987         120,153           56,666,710         549,696         33,510,46         10,012075         3,200,495         77,445,744         53,0358,863         5,887,557           72,056,200         19,624,691         3,3516,144         13,01,620         8,016,255         395,722,856         5,927,684         13,393         5,638	51,693,886         -         -         47,788         51,741,674         55,634,636         -           530,013         -         -         -         50,013         106,755         -         -           74,662,822         -         -         -         21,590         32,597,604         32,706,643         -         -           74,662,822         -         -         -         21,590         32,597,604         32,706,643         -         -           14,182,430         -         -         -         661,761         222,475         -         -         -         661,761         222,475         -         -         -         661,761         222,475         -         -         -         661,761         222,475         -         -         -         -         661,761         222,475         - <t< td=""><td>51,093,886         .         .         47,788         51,741,674         55,634,636         .         .           53,0013 711         .</td></t<>	51,093,886         .         .         47,788         51,741,674         55,634,636         .         .           53,0013 711         .	51,093,886       .       .       .       47,788       51,741,674       55,634,636       .       .       .       53,840         530,013       . <t< td=""></t<>

a. To Bank Indonesia		-
b. To others		
2. Total allowance for impairment on financial assets to earning assets	30,125,642	21,832,895
<ol><li>Total required allowance for possible losses on earning assets</li></ol>	24,035,928	16,260,820
4. Percentage of UMKM loans to total loans	13.89%	14.46%
5. Percentage of UMK loans to total loans	6.25%	6.01%
<ol><li>Percentage of UMKM debtors to total debtors</li></ol>	57.14%	50.56%
<ol><li>Percentage of UMK debtors to total debtors</li></ol>	54.29%	47.64%
8. Others		
a. Channelling of loans	337,538	9,253,468
b. Mudharabah Muqayyadah financing		
c. Write off on earning assets	6,132,509	4,420,661
<ul> <li>Recovery of write off on earning assets</li> </ul>	2,049,968	1,951,481
<ul> <li>Write off on earning assets with elimination of right to collect</li> </ul>		

ALLOWANCES FOR IMPAIRMENT

STATEMENT OF SPOT AND DERIVATIVE TRANSACTIONS

100,571,964 56,004,429 44,567,535 545,190 285

s of S	eptember 30, 2016 and 2015							(In Million:	of Rupiah)	As o	of September 30, 2016				(In Millior	ns of Rupiah)
			30 Sej	ptember 201	5		30 Septe	mber 2015						INDIVIDUAL		
No	DESCRIPTION	Allowance for	Impairment	Required Allows	ance for Possible	Allowance fo	r Impairment	Required Allowa	nce for Possible	No.	TRANSACTION	NOTIONAL AMOUNT	Ty Trading	pe Hedging	Derivative Recei Receivables	vables & Payables Payables
				Losses of Ea				Losses of Ea		Δ.	EXCHANGE RATE RELATED		Trading	Heaging	Receivables	Payables
		Individual	Collective	General	Specific	Individual	Collective	General	Specific							
											Spot	6,842,415	6,705,817	136,598	12,150	11,033
1. P	Placements with other banks	47,788	23,455	164,524	47,788	53,840	36,383	286,650	53,840		Forward	12,954,695	2,238,814	10,715,881	35,572	96,671
2. S	pot and derivative receivables			5,330	-		-	1.010	-	3.	Option					
3. S	ecurities	40,587	11,824	231.688	21,590	121,725	14,064	234,304	87,000		a. Written b. Purchased	6,303,376	-	6,303,376	547	416
4. 5	ecurities sold with agreement										E Future		-	-	-	
	to repurchase (repo)										Swap					
5 0	ecurities purchased with										Others	49,601,293	47,059,798	2,541,495	429,919	58,508
э. з				6.630				2 2 2 5						-	-	
	agreement to resell (reverse repo)			6,618	-	-	-	2,225	-		INTEREST RATE RELATED					
	Acceptances receivables	111,712	39,123	122,106	6,118	178,393	95,213	266,092	7,675	1.	Forward		-	-	-	
7. L	oans	19,330,278	8,701,753	5,138,639	16,806,369	11,861,475	7,560,664	4,666,002	9,211,906	2.	Option					
8. lı	nvestments in shares	50,360		53	135,630	61,040	-	582	113,875		a. Written		-	-	-	
9. T	emporary invesment	135			135	146		-	146		b. Purchased		-	-	-	
0. C	Other Receivable	1,719,278	49,349	131,917	1,217,423	1,813,227	36,725	121,874	1,207,639	3.	Future	-		-	-	
1. C	commitments and contingencies	151,844	18,385	897.052	31,086	206,526	19,040	971.218	57.899	4.	Swap	24,869,410	-	24,869,410	32,492	22,815
										5.	Others	775	-	775	34,510	96,546
										с.	OTHERS		-	-		

# CALCULATION OF FINANCIAL RATIOS

As of Septembe	er 30, 2016 and 2015						(In %)
N	PATIOS	INDI	NDIVIDUAL No. RATIOS		INDI	/IDUAL	
No.	RATIOS	30 September 2016	30 September 2015	No. R/	ATIOS	30 September 2016	30 September 2015
PERF	FORMANCE RATIOS			COMPLIANCE			
1. Capit	tal Adequacy Ratio (CAR)	22.63%	17.81%	1. a. Percentage violation	on of Legal Lending Limit		
	performing earning assets and			i. Related parties		0.00%	0.00%
	n performing non earning assets to total ning assets and non earning assets	2.33%	1.53%	ii. Third parties		0.00%	0.00%
	performing earning assets to total			b. Percentage of excess of the Legal			
	ning assets	2.93%	1.91%	Lending Limit			
	vance for impairment on financial ets to earning assets	3.88%	2.95%	i. Related parties		0.00%	0.00%
5. Gross		3.69%	2.41%	ii. Third parties		0.00%	0.00%
6. Net N		1.04%	0.74%	2. Reserve requirement	t		
	rn on Asset (ROA)	2.35%	3.00%			6 500/	0.000/
	rn on Equity (ROE)	13.76%	22.49%	<ul> <li>a. Primary reserve re</li> </ul>	equirement Rupian	6.50%	8.00%
	nterest Margin (NIM)	6.40%	5.63%	b. Reserve requirem	ent Foreign currencies	8.14%	8.10%
	ating Expenses to Operating Income to Deposit Ratio (LDR)	77.13% 89.90%	70.26% 84.27%	3. Net Open Position - (	Overall	5.70%	0.47%

Acquisition of Government Bonds - Fair value through	39,930,97	31,037,047
profit or loss	(39,985,693)	(32,508,290)
Foreign exchange gains/ (losses) - net	7,616,866	4,607,791
Other operating income - others	1,356,862	2,231,169
Other operating expenses - others	(3,373,223)	(3,641,387)
Salaries and employee benefits	(10,240,309)	(8,995,493)
General and administrative expenses	(9,144,736)	(7,993,175)
Non operating income/(expenses) - net	(22,698)	7,133
Payment of corporate income tax	(3,271,302)	(4,168,193)
Cash Flow From Operating Activities Before Changes in		
Operating Assets and Liabilities	30,496,072	21,399,901
Decrease/(increase) in operating assets:		
Placements with Bank Indonesia and other banks	916,914	(701,125)
Marketable securities - Fair value through profit or loss	(5,128,950)	7,832,505
Other receivables - trade transactions	731,812	(765,662)
Loans Sharia financing	(31,580,573)	(32,363,361)
	(3,096,830)	(2,561,969)
Securities purchased under resale agreements Consumer financing receivable	(1,449,777)	17,937,743
Net investment in lease financing	(2,290,170) (121,193)	(1,349,336) 104,002
Prepaid taxes	1,652,002	(292,153)
Prepaid expense	(724,079)	(850,988)
Other assets	(680,726)	341,813
Proceeds from collection of financial assets already written - off	2,325,060	1,879,849
Increase/(decrease) in operating liabilities	2,525,000	1,075,015
and temporary syirkah funds:		
Conventional Banking		
Demand deposits	(9,330,488)	41,448,084
Saving deposits	1,682,178	(5,588,361)
Time deposits	22,247,818	5,605,148
Inter-bank call money	(2,273,741)	(360,750)
Obligation due immediately	460,501	308,963
Liability to unit - linked policyholders	3,293,529	(2,567,563)
Other taxes payable	(212,145)	(415,423)
Other liabilities	3,526,380	110,007
Sharia Banking - Temporary Syirkah Funds Demand deposit - restricted investment and demand		
	(22.2)	(4.40.4)
deposit - mudharabah musytarakah	(760)	(1,404)
deposit - mudharabah musytarakah Saving deposit - restricted investment and mudharabah		
deposit - mudharabah musytarakah Saving deposit - restricted investment and mudharabah saving deposit - unrestricted investment	832,967	303,116
deposit - mudharabah musytarakah Saving deposit - restricted investment and mudharabah saving deposit - unrestricted investment Mudharabah time deposit - unrestricted investment	832,967 2,216,216	303,116 (1,326,629)
deposit - mudharabah musytarakah Saving deposit - restricted investment and mudharabah saving deposit - unrestricted investment Mudharabah time deposit - unrestricted investment Net cash provided by operating activities	832,967	303,116
deposit - mudharabah musyarakah Saving deposit - entricted investment and mudharabah saving deposit - unrestricted investment Mudharabah time deposit - unrestricted investment Net cash provided by operating activities CASH FLOWS FROM INVESTING ACTIVITIES	832,967 2,216,216	303,116 (1,326,629)
depost - mudharabah musytantahah Saving deposit - versiticted investment and mudharabah saving deposit - unrestricted investment Mudharabah time depost - unrestricted investment Net cash provided by operating activities CASH FLOWS FROM INVESTING ACTIVITIES Increase im matchebie securities - other than at fair	832,967 2,216,216 <b>13,492,017</b>	303,116 (1,326,629) <b>48,126,407</b>
deposit - mudharabah musyarakah Saving deposit - entricted investment and mudharabah saving deposit - unrestricted investment Mudharabah time deposit - unrestricted investment Net cash provided by operating activities CASH FLOWS FROM INVESTING ACTIVITIES	832,967 2,216,216	303,116 (1,326,629)
depost - mudharabah musytanakah Saving deposit - restricted investment and mudharabah saving deposit - unrestricted investment Mudharabah time deposit - unrestricted investment Net cash provided by operating activities CASH FLOWS FROM INVESTING ACTIVITIES Increase in marketable securities - other than at fair value through profit or loss	832,967 2,216,216 <b>13,492,017</b>	303,116 (1,326,629) <b>48,126,407</b>
depost - mudharabah musytankah Saving depost - restricted investment and mudharabah saving deposit - unrestricted investment Mudharabah time deposit - unrestricted investment <b>Net cash provided by operating activities</b> <b>CASH FLOWS FROM INVESTING ACTIVITIES</b> Increase in marketable securities - other than at fair value through profit or loss Decrease/increase) in Government Bonds - other than at fair value through profit or loss Proceeds from sale of fixed assets	832,967 2,216,216 <b>13,492,017</b> (6,905,138)	303,116 (1,326,629) <b>48,126,407</b> (13,735,545)
deposit - mudharabah musytankah Saving deposit - restricted investment and mudharabah saving deposit - unrestricted investment Mudharabah time deposit - unrestricted investment Net cash provided by operating activities (CASH FLOWS FROM INVESTING ACTIVITIES Increase in marketable securities - other than at fair value through profit or loss Decrease/(increase) in Government Bonds - other than at fair value through profit or loss Proceeds from sale of fixed assets Acquisition of fixed assets	832,967 2,216,216 <b>13,492,017</b> (6,905,138) 4,313,778 109,907 (1,426,696)	303,116 (1,326,629) <b>48,126,407</b> (13,735,545) (15,465,430) 3,806 (748,771)
deposit - mudharabah musytanakah Saving deposit - restricted investment and mudharabah saviang deposit - unrestricted investment Mudharabah time deposit - unrestricted investment Net cash provided by operating activities CASH FLOVS FROM INVESTING ACTIVITES CASH FLOVS FROM INVESTING ACTIVITES Proceeds from sale of the data saves to ther than at fair value through profit or loss Proceeds from sale of the dasets Acquisition of fixed assets Acquisition of fixed assets	832,967 2,216,216 <b>13,492,017</b> (6,905,138) 4,313,778 109,907 (1,426,696) (57,487)	303,116 (1,326,629) <b>48,126,407</b> (13,735,545) (15,465,430) 3,806 (748,771) (210,928)
depost - mudharabah musytankah Saving deposit - nextricted investment and mudharabah waving deposit - unrestricted investment Mudharabah time deposit - unrestricted investment Net cash provided by operating activities CASH FLOWS FROM INVESTING ACTIVITIES Increase in marketable securities - other than at fair value through profit or loss Decrease/(increase) in Government Bonds - other than at fair value through profit or loss Proceeds from sale of fixed assets Acquisition of indra disets Acquisition of indra disets	832,967 2,216,216 <b>13,492,017</b> (6,905,138) 4,313,778 109,907 (1,426,696)	303,116 (1,326,629) <b>48,126,407</b> (13,735,545) (15,465,430) 3,806 (748,771)
deposit - mutdharabah musytanakah Saving deposit - restricted investment and mutharabah saviang deposit - unrestricted investment Mutharabah time deposit - unrestricted investment Restricted investment and the same set of the same CASH ELOWS FROM INVESTING ACTIVITIES Department of the same set of the same set of the same set of the same set of the same set of the same Acquisition of fixed assets Net cash used in investing activities CASH ELOWS FROM EINANCH ACTIVITIES	832,967 2,216,216 <b>13,492,017</b> (6,905,138) 4,313,778 109,907 (1,426,696) (57,487) <b>(3,965,636)</b>	303,116 (1,326,629) 48,126,407 (13,735,545) (15,465,430) 3,806 (748,771) (210,928) (30,156,868)
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MANAGEMENT OF THE BANK BOARD OF COMMISSIONE President Commissioner : Wimboh Santoso : Imam Apriyanto Putro : Abdul Aziz Deputy President Commissioner Independent Commissioner Independent Commissioner : Aviliani : Aviliani : Goei Siauw Hong : Bangun Sarwito Kusmulyono : Askolani : Ardan Adiperdana \*) Independent Commissioner Independent Commissione Commissioner Commissioner BOARD OF DIRECT President Director : Kartika Wirjoatmodjo Vice President Director : Sulaiman Arif Arianto : Ogi Prastomiyono : Pahala N. Mansury Director Director Director : Royke Tumilaar Director : Hery Gunardi Director : Kartini Sally : Ahmad Siddik Badruddin \*\*) Director : Tardi : Rico Usthavia Frans \*\*\*) Director SHAREHOLDER Republic of Indonesia Non Ultimate Shareholder through :60.00% Capital Market (≥ 5%) : Nill Non Ultimate Shareholder through : Nill non Capital Market (≥ 5%) Appointment as Commissioner has received approval from Otoritas Jasa Keuangan on Fit and Proper Test and has become effective served since the date of October 3, 2016.
 Director of compliance
 Appointment as Director according to the decision of Annual General Meeting on March 21, 2016, has received approval from the Otoritas Jasa Keuangan on Fit & Proper Test and has become effective since the date of July 20, 2016.

3) Related Parties in the Assets' Quality and Other Information are presented in accordance with Bank Indonesia Regulation No. 7/3/PBI/2005 dated 20 January 2005 which was amended by Bank Indonesia Regulation No. 8/13/PBI/2006 dated 5 October 2006 regarding The Legal Lending Limit For Commercial Banks.

4) Exchange rate of 1 US Dollar as at September 30, 2016, September 30, 2015 and December 31, 2015 were Rp13.051.00; Rp14.650.00 and Rp13.785.00 respectively.

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Alpha Southeast Asia and Finance Asia	MRI and Infobank Magazine
1st PLACE ANNUAL REPORT AWARD 2015 Kategori BUMN KEUANGAN LISTED	INDONESIA MOST TRUSTED COMPANY (IMTC) 2007-2015
Otoritas Jasa Keuangan (OJK)	Indonesian Institute for
Kementrian Keuangan	Corporate Governance (IICG)
and Bursa Efek Indonesia (BEI)	and SWA Magazine

#### Jakarta, October 26, 2016 S. E & O **Board of Directors** PT Bank Mandiri (Persero) Tbk.



Kartika Wirjoatmodjo President Director

Pahala N. Mansury Director