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

(In Millions of Rupiah)



STATEMENTS OF FINANCIAL POSITION As of June 30, 2017 and December 31, 2016

No.	DESCRIPTION		VIDUAL		ISOLIDATED
	DESCRIPTION	30 June 2017	31 December 2016 (Audited)		31 December 20 (Audited)
А	SSETS				
	Cash	31,411,780	21,223,106	33,494,286	22,906,77
2.	Placements with Bank Indonesia	87,423,746	103,914,079	94,176,877	111,261,51
	Placements with other banks	34,836,306	19,800,517	40,274,763	25,286,90
4.	Spot and derivative receivables Securities	448,066	240,870	447,908	240,87
э.	a. Fair value through profit/loss	4,197,715	3,425,406	27,746,814	25,052,38
	b. Available for sale	88,096,697	96,012,792	90,674,533	98,685,00
	c. Held to maturity ***)	8,612,001	15,936,503	21,520,729	27,708,75
6	d. Loans and receivables Securities sold under repurchase agreements (Repo)	- 17,730,069	- 3,914,691	- 17,730,069	- 3,914,69
7.	Securities purchased under resale agreements (Reverse Repo)	-	3,746,090	309,802	5,054,48
8.	Acceptances receivables	14,033,842	14,679,621	14,282,854	14,789,24
9.	Loans				
	a. Fair value through profit/loss b. Available for sale				
	c. Held to maturity				
	d. Loans and receivables	605,622,519	592,669,270	667,517,955	649,322,95
10.	Consumer financing receivables Sharia financing		-	13,109,529	11,855,21
	Investments in shares	6,583,278	6,583,203	324,809	255,40
	Policy holder's investment in Unit Link Contract		-	-	200,10
14.	Allowance for impairment on financial assets -/-				
	a. Securities	(20,643)	(57,584)	(39,394)	(230,38
	b. Loans c. Others	(32,867,213) (1,746,736)	(30,762,076) (2,092,833)	(34,590,416) (2,122,735)	(32,616,76 (2,430,99
15.	Intangible assets	3,664,636	3,502,458	4,385,081	4,213,32
	Accumulated amortisation for intangible assets -/-	(2,265,041)	(2,066,144)	(2,481,311)	(2,257,82
16.	Premises and equipment	42,230,158	42,009,451	45,037,296	44,736,92
17	Accumulated depreciation for premises and equipment -/- Non earning assets	(8,128,407)	(7,550,662)	(9,782,182)	(9,073,63
	a. Abandoned properties	108,754	146,581	108,987	146,81
	b. Repossessed assets	19,815	19,815	21,414	21,41
	c. Suspense account	1,353,336	718,439	1,353,336	718,43
	 d. Inter office assets i. Operational activities conducted in Indonesia 	(21,155,150)	(17,283,437)	(21,155,150)	(17,283,43
	ii. Operational activities conducted in indonesia	21,282,788	17,360,910	21,282,788	17,360,91
	Allowance for impairment on non financial assets -/-	(286,259)	(291,491)	(287,198)	(292,43
			-	1,415,919	834,48
	Deferred tax assets Other assets	4,636,928 30,454,290	5,435,589 26,946,346	5,115,373 37,538,039	5,990,10 32,534,85
		50,454,250	20,940,540	57,536,059	
ют	AL ASSETS	936,277,275	918,181,510	1,067,410,775	1,038,706,00
	LIABILITIES AND EQUITY				
	LIABILITIES	175 420 554	180.559.528	104.017.076	107.053.37
	Demand deposits **) Savings deposits **)	175,439,554 277,233,016	273,772,515	184,017,976 306,207,339	187,052,25 302,327,61
3.	Time deposits **)	228,925,018	233,617,801	270,636,001	273,120,83
4.	Investment fund - revenue sharing		-		
	Fund from Bank Indonesia Fund from other banks **)	-	-	-	0.660.20
о. 7.	Spot and derivative liabilities	11,538,805 396,600	9,552,251 503,650	11,988,155 396,600	9,668,28 503,66
8.	Securities sold under repurchase agreements (Repo)	16,254,575	3,353,042	16,254,575	3,353,04
	Acceptances liabilities	14,033,842	14,679,621	14,282,854	14,789,24
	Securities issued Fund borrowings	10,770,442 30,720,102	4,975,923 32,050,986	15,040,880 36,105,330	8,953,95 36,105,01
	Margin deposits received	1,340,092	1,517,665	1,340,092	1,517,66
	Inter office liabilities	.,	.,,	.,	., ,
	 Operational activities conducted in Indonesia 				
14.	b. Operational activities conducted outside Indonesia			- 7.077	
	Deferred tax liabilities Liability to Unit Link Holders			7,977 21,524,994	19,602,95
16.	Other liabilities	21,136,867	19,529,778	32,163,707	28,341,75
17.	Investment fund - profit sharing	-	100 C		
	TOTAL LIABILITIES				
		787,788,913	774,112,760	909,966,480	885,336,28
18.	EQUITY Share capital	767,766,713		909,966,480	885,336,28
18.	Share capital a. Authorised capital	16,000,000	16,000,000	16,000,000	16,000,00
18.	Share capital a. Authorised capital b. Unpaid-in capital-/-				16,000,00
	Share capital a. Authorised capital b. Unpaid-in capital-/- c. Treasury stock -/-	16,000,000	16,000,000	16,000,000	16,000,00
	Share capital a. Authorised capital b. Unpaid-in capital-/- c. Treasury stock -/- Additional Paid-in Capital Additional Paid-in Capital	16,000,000 (4,333,333) -	16,000,000 (4,333,333) -	16,000,000 (4,333,333) -	16,000,00 (4,333,33
	Share capital a. Authorised capital b. Unpaid-in capital-/- c. Treasury stock -/- Additional Paid-In Capital a. Agio b. Disagio -/-	16,000,000	16,000,000	16,000,000	16,000,00 (4,333,33
	Share capital a. Authoristed capital b. Unpaid-in capital-/- c. Tressury stock -/- Additional Paid-in Capital a. Agio b. Disagio -/- c. Donated capital	16,000,000 (4,333,333) -	16,000,000 (4,333,333) -	16,000,000 (4,333,333) -	16,000,00 (4,333,33
	Share capital a. Authorised capital b. Unpaid-in capital-/- c. Trassury stock. /- Additional Paid-in Capital a. Agio b. Disagio b. Disagio c. Donated capital d. Funds for paid-up capital	16,000,000 (4,333,333) -	16,000,000 (4,333,333) -	16,000,000 (4,333,333) -	16,000,00 (4,333,33
19.	Share capital a. Authorised capital b. Unpaid-in capital-/- c. Tressury stock -/- Additional Paid-in Capital a. Agio b. Disagio -/- c. Donated capital d. Funds for paid-up capital e. Others	16,000,000 (4,333,333) -	16,000,000 (4,333,333) -	16,000,000 (4,333,333) -	16,000,00 (4,333,33
19.	Share capital a. Authorised capital b. Unpaid-in capital-/- c. Tressury stock-/- Additional Paid-in Capital a. Agio b. Disagio -/- c. Donsted capital c. Donsted capital d. Funds for paid-up capital e. Others c. Others a. Adjustment antising from translation of financial statement	16,000,000 (4,333,333) -	16,000,000 (4,333,333) -	16,000,000 (4,333,333) - 17,316,192 - - - - - - 168,485	16,000,00 (4,333,33 17,316,15 202,36
19.	Share capital a. Authorised capital b. Unpaid-in capital-/- C. Treasury stock-/- Additional Paid-in Capital a. Agio b. Disagio -/- c. Donated capital d. Funds for paid-up capital e. Others Other comprehensive income a. Adjustment arising from translation of financial statement b. Gain (Losse) from changes of financial assets on available for sale	16,000,000 (4,333,333) - 17,476,308 - - - - -	16,000,000 (4,333,333) - 17,476,308 - - - - -	16,000,000 (4,333,333) - 17,316,192 - - - - -	16,000,00 (4,333,33 17,316,15 202,36
19.	Share capital a. Authorised capital b. Unpaid-in capital-/- c. Tressury stock -/- Additional Paid-in Capital a. Agio b. Disagio -/- c. Donated capital d. Funds for paid-up capital e. Others Other comprehensive income a. Adjustment arking from translation of financial statement b. Gain (Losses) from changes of financial assets on available for sale c. Effective cash from kodeges	16,000,000 (4,333,333) - 17,476,308 - - - - - - - - - - - - - - - - - - -	16,000,000 (4,333,333) 17,476,308 - - - 45,441 (497,624)	16,000,000 (4,333,333) - 17,316,192 - - - - - - - - - - - - - - - - - - -	16,000,00 (4,333,33 17,316,19 202,36 (924,07
19.	Share capital a. Authorised capital b. Unpaid-in capital-/- C. Treasury stock -/- Additional Paid-in Capital a. Agio b. Disagio -/- c. Donated capital d. Funds for paid-up capital e. Others Other comprehensive income a. Adjustment arising from translation of financial statement b. Gain Losses/form changes of financial assets on available for sale c. Effective cash flow hedges d. Premisse and equipment revuluation increment	16,000,000 (4,333,333) - 17,476,308 - - - - - - - - - - - - - - - - - - -	16,000,000 (4,333,333) - 17,476,308 - - - - - - - - - - 45,441	16,000,000 (4,333,333) - 17,316,192 - - - - - - 168,485	16,000,00 (4,333,33 17,316,19 202,36 (924,07
19.	Share capital a. Authorised capital b. Unpaid-in capital-/- C. Treasury stock -/- Additional Paid-in Capital a. Agio b. Disagio -/- c. Donated capital d. Funds for paid-up capital e. Others Other comprehensive income a. Adjustment arising from translation of financial statement b. Gain Losses from changes of financial assets on available for sale c. Effective cash flow hedges d. Premises and equipment revaluation increment e. Other comprehensive income from entity associations f. Bernessurement from actuarial benefit program	16,000,000 (4,333,333) 17,476,308 - - - 16,767 317,111 24,796,520 - 90,326	16,000,000 (4,333,333) - 17,476,308 - - 45,441 (497,624) - 24,796,520 90,326	16,000,000 (4,333,333) - 17,316,192 - - - - - - - - - - - - - - - - - - -	16,000,00 (4,333,33 17,316,15 202,36 (924,07 25,140,52 17,65
19.	Share capital Authorised capital Authorised capital Crreasury stock -/- Additional Paid-in Capital Crreasury stock -/- Additional Paid-in Capital Agio Dibagio -/- Consted capital Comprehensive income Adjustment arking from translation of financial statement Adjustment arking from translation of financial statement Adjustment arking from translation of financial statement Ciffective cash frow hedges Cother comprehensive income mentity associations Ciff Remeasurement from actuarial benefit program G Income tax related to other comprehensive income	16,000,000 (4,333,333) 17,476,308 - 16,767 317,111 24,796,520	16,000,000 (4,333,333) 17,476,308 - - - 45,441 (497,624) 24,796,520	16,000,000 (4,333,333) - 17,316,192 - - - - - - - - - - - - - - - - - - -	16,000,00 (4,333,33 17,316,15 202,36 (924,07 25,140,52 17,65
19.	Share capital Authorised capital Authorised capital Unpaids in capital-/- C reasury stock -/- Additional Paid-in Capital Agino D Disagio -/- C Donated capital G Funds for paid-up capital G Funds for paid-up capital C Dher comprehensive income Adjustment arising from translation of financial statement Adjustment arising from translation of financial statement C Effective cash flow hedges C Premises and equipment revaluation increment C Premises and equipment revaluation increment C Remeasurement from actural benefit program G, Income tax related to other comprehensive income	16,000,000 (4,333,333) 17,476,308 - - - 16,767 317,111 24,796,520 - 90,326	16,000,000 (4,333,333) - 17,476,308 - - 45,441 (497,624) - 24,796,520 90,326	16,000,000 (4,333,333) - 17,316,192 - - - - - - - - - - - - - - - - - - -	16,000,00 (4,333,33 17,316,15 202,36 (924,07 25,140,52 17,65
20.	Share capital A autoristic capital A cutoristic capital A cutoristic capital A cutoristic capital C reasury stock -/ Additional Paid-in Capital A cipita A capita A capita D capital C constant capital C constant capital C cutoristic capital C cutoristic capital A cutoristic capital A cutoristic capital A cutoristic capital A cutoristic capital C cutoristic capital A cutoristic capital	16,000,000 (4,333,333) 17,476,308 - - - 16,767 317,111 24,796,520 - 90,326	16,000,000 (4,333,333) - 17,476,308 - - 45,441 (497,624) - 24,796,520 90,326	16,000,000 (4,333,333) - 17,316,192 - - - - - - - - - - - - - - - - - - -	16,000,00 (4,333,33 17,316,15 202,36 (924,07 25,140,52 17,65
20.	Share capital Authorised capital Authorised capital Unpaid-in capital-/- C Treasury stock -/- Additional Paid-in Capital Agino Dosging -/- C Donated capital C Dote comprehensive income C Differ comprehensive income C Differ comprehensive income from actual statement D Gain Losse0 from changes of financial states on available for sale C Effective cash flow hedges C Premises and equipment revaluation increment C Demonstrant from changes of financial sociations C Fifective cash flow hedges C Fifective cash flow hedges C Remeasurement from actual ablenefit program G Income tax related to other comprehensive income D Metrece arising from quasi reorganisation Difference arising from resurceitury value of transaction	16,000,000 (4,333,333) 17,476,308 - - - 16,767 317,111 24,796,520 - 90,326	16,000,000 (4,333,333) - 17,476,308 - - 45,441 (497,624) - 24,796,520 90,326	16,000,000 (4,333,333) - 17,316,192 - - - - - - - - - - - - - - - - - - -	16,000,00 (4,333,33 17,316,19 202,36 (924,07 25,140,52 17,65
19. 20. 21. 22.	Share capital A autoristic capital A cutoristic capital A cutoristic capital A cutoristic capital C reasury stock -/ Additional Paid-in Capital A cipita A capita A capita D capital C constant capital C constant capital C cutoristic capital C cutoristic capital A cutoristic capital A cutoristic capital A cutoristic capital A cutoristic capital C cutoristic capital A cutoristic capital	16,000,000 (4,333,333) 17,476,308 - - - 16,767 317,111 24,796,520 - 90,326	16,000,000 (4,333,333) - 17,476,308 - - 45,441 (497,624) - 24,796,520 90,326	16,000,000 (4,333,333) - 17,316,192 - - - - - - - - - - - - - - - - - - -	16,000,00 (4,333,33 17,316,15 202,33 (924,07 25,140,57 196,56
19. 20. 21. 22.	Share capital Autoristic capital Autoristic capital Autoristic capital Autoristic capital Creasury stock -/- Additional Paid-in Capital Agio Dagio -/- Constet Capital Comprehensive income Adjustic and rating from translation of financial statement Conflex comprehensive income Adjustic and rating from translation of financial statement Adjustic and rating from translation of financial statement Conflex comprehensive income from entity associations Conflex comprehensive income prehensive income from entity associations Conflex comprehensive income prehensive income for a cuarial benefit program Jincome tax related to other comprehensive income for a cuarial benefit program Difference arising from rusari reorganisation Difference arising from rusari reorganisation Ofference arising from rusari rusculation from componention on triot Ofference arising from rusari rusculation Conflex requity	16,000,000 (4,333,333) - 17,476,308 - - - 16,767 317,111 - 24,796,520 - - 90,326 (39,727) - - -	16,000,000 (4,333,333) - 17,476,308 - 45,441 (497,624) 24,796,520 - 90,326 (288,663) -	16,000,000 (4,333,333) 17,316,192 166,485 355,425 25,140,523 (39,727) (39,727)	16,000,00 (4,33,33 17,316,15 202,36 (924,07 25,140,52 17,65 196,56
19. 20. 21. 22.	Share capital Authorised capital Authorised capital Authorised capital Creasury stock -/ Additional Paid-in Capital Agino Disagio -/ Consted capital Consted c	16,000,000 (4,333,333) 17,476,308 - - - 16,767 317,111 24,796,520 - 90,326	16,000,000 (4,333,333) - 17,476,308 - - 45,441 (497,624) - 24,796,520 90,326	16,000,000 (4,333,333) - 17,316,192 - - 168,485 355,425 - - 25,140,523 - - 62,970 (39,727) (39,727)	16,000,00 (4,33,33 17,316,15 202,36 (924,07 25,140,52 17,65 196,56
20. 21. 22. 23. 24.	Share capital Autoristic capital Autoristic capital Autoristic capital Autoristic capital Autoristic capital Creasury stock -/- Additional Paid-in Capital Agio Dagio -/- Constet Capital Comprehensive income Comprehensive income Adjusticent arising from translation of financial statement Adjusticent arising from translation of financial statement Adjusticent arising from translation of financial statement Safety Comprehensive income Adjusticent arising from translation of financial statement Conflex comprehensive income from entity associations Conflex comprehensive income for entity associations Conflex comprehensive income for entity associations Conflex comprehensive income for early comprehensive income for entity associations Conflex comprehensive income for a cupitale to other comprehensive income Difference arising from restructuring value of transaction of entities under common control Other equity Reserve a. General reserve	16,000,000 (4,333,333) - 17,476,308 - - - 16,767 317,111 - 24,796,520 - - 90,326 (39,727) - - -	16,000,000 (4,333,333) - 17,476,308 - 45,441 (497,624) 24,796,520 - 90,326 (288,663) -	16,000,000 (4,333,333) 17,316,192 166,485 355,425 25,140,523 (39,727) (39,727)	16,000,00 (4,33,33 17,316,15 202,36 (924,07 25,140,52 17,65 196,56
20. 21. 22. 23. 24.	Share capital Authorised capital Authorised capital Authorised capital Crrasury stock -/- Additional Paid-in Capital Agio Disagio -/- Consted capital Constant Con	16,000,000 (4,333,333) - 17,476,308 - - - - 24,796,520 90,326 (39,727) - - - - - - - - - - - - - - - - - - -	16,000,000 (4,333,333) - 17,476,308 - 45,441 (497,624) - 24,796,520 - 90,326 (288,663) - - - - - - - - - - - - - - - - - - -	16,000,000 (4,333,333) 17,316,192 25,140,523 25,140,523 42,970 (19,727) (106,001) 2,333,333	16,000,00 (4,333,33 17,316,15 202,33 (924,07 25,140,52 17,65 196,56 (92,75 2,333,33
 20. 21. 22. 23. 24. 	Share capital Authorised capital Authorised capital Crreasury stock -/ Additional Paid-in capital Crreasury stock -/ Additional Paid-in capital Adjuit Capital Comprehensive income Comprehensive income Adjuits and arising from translation of financial statement Adjuits and arising from translation of financial statement Adjuits and arising from translation of financial statement Comprehensive income Adjuits and equipment revuluation increment Comprehensive income autorial Comprehensive income autorial Comprehensive income Comprehensive income Comprehensive income one unity associations Comprehensive income prehensive income Comprehensive income Comprehe	16,000,000 (4,333,333) - 17,476,308 - - - 16,767 317,111 - 24,796,520 - - 90,326 (39,727) - - -	16,000,000 (4,333,333) - 17,476,308 - 45,441 (497,624) 24,796,520 - 90,326 (288,663) -	16,000,000 (4,333,333) 17,316,192 166,485 355,425 25,140,523 (39,727) (39,727)	16,000,00 (4,333,33 17,316,15 202,33 (924,07 25,140,52 17,65 196,56 (92,75 2,333,33 80,790,88 13,806,55
 20. 21. 22. 23. 24. 	Share capital Autoristic capital Autoristic capital Autoristic capital Autoristic capital Creasury stock -/- Additional Paid-in Capital Agio Dagio -/- Constet capital Comprehensive income Comprehensive income Adjustment arshing from translation of financial statement Consets of comprehensive income from entity associations Agio Consets of the Autority of the Autority of the Autority of the Autority Autority of the Autority of	16,000,000 (4,333,333) - 17,476,308 - - - - - - - - - - - - - - - - - - -	16,000,000 (4,333,333) - 17,476,308 - 45,441 (497,624) 24,796,520 - 90,226 (288,663) - - - - - - - - - - - - - - - - - - -	16,000,000 (4,333,333) 17,316,192 - - - - - - - - - - - - - - - - - - -	16,000,00 (4,333,33 17,316,15 202,36 (924,07 25,140,52 176,65 (92,75 2,333,33 80,790,85 13,806,56
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TOTAL LIABILITIES AND EQUITY	936,277,275	918,181,510	1,067,410,775	1
*) Accumulated losses of Rp162,874,901 million has been eliminated agai	inst additional paid-ir	capital/agio thro	ough quasi-reorga	nis

 Accountantication of provide starting of the star since 1 January 2012. ****) As of September 30, 2016, Appropriated reserve of Rp9.299.631 million has been reclassified to Retained Earning.

STATEMENTS OF ASSETS' QUALITY AND OTHER INFORMATION

							IN	DIVIDUAL					
	DESCRIPTION			30 June 2017						30 June 2016			
		Current	Special Mention	Sub Standard	Doubtful	Loss	Total	Current	Special Mention	Sub Standard	Doubtful	Loss	Total
	RELATED PARTIES Placements with other banks												
	Placements with other banks a. Rupiah	22					22	22					2
	b. Foreign currencies	1,340,169					1,340,169	1,216,406					1,216,40
	Spot and derivative receivables	8,056											
	a. Rupiah b. Foreign currencies	8,056					8,056	148,608					148,60
	Securities												
	a. Rupiah	353,450			-		353,450	383,913			-		383,91
	 b. Foreign currencies Securities sold with agreement to 										-		
	repurchase (Repo)												
	a. Rupiah			-	-						-		
	b. Foreign currencies Securities purchased with agreement to resell				-		-				-		
	(Reverse Repo)												
	a. Rupiah	-		-	-		-				-		
	 b. Foreign currencies Acceptances receivables 	- 4,941,590					4,914,590	3,562,777		1			3,562,77
	Loans												
	a. Micro, small and medium loans (UMKM)	19,702		-	-	-	19,702	2,465		-	-		2,46
	i. Rupiah ii. Foreign currencies	19,702					19,702	2,465	1				2,46
	b. Non UMKM	23,596,710	4,375	-		83	23,601,168	16,123,553	1,133	-			16,124,68
	i. Rupiah	14,228,058	4,375	-		83	14,232,516	6,696,019 9,427,534	1,133				6,697,15
	ii. Foreign currencies c. Restructured loans	9,368,652		-			9,368,652	9,427,534	1	1			9,427,53
	i. Rupiah												
	ii. Foreign currencies			-			10 555	- 8,228					8,56
	d. Property loans Investments in shares	10,464 5,781,666	89	- 774,227		- 25,191	10,553 6,581,084	8,228 5,024,629	341	- 642,227		- 25,191	8,56 5,692,04
	Temporary investment			-		23,751		-		-		20,191	
	Other Receivable	358,322			-		358,322	271,743					271,74
	Commitments and contingencies a. Rupiah	2,202,090	226				2,202,316	2,846,515					2,846,51
	b. Foreign currencies	4,911,803	-				4,911,803	4,426,844					4,426,84
	Repossessed assets												
	THIRD PARTIES Placements with other banks												
	a. Rupiah	21,397,110					21,397,110	25,840,519					25,840,51
	b. Foreign currencies	49,934,239				49,843	49,984,082	44,024,264				48,092	44,072,35
	Spot and derivative receivables a. Rupiah	439,760			-		439,760	289,147					289,14
	b. Foreign currencies	250					250	263					205,14
	Securities												
	a. Rupiah b. Foreign currencies	65,678,210 34,874,753					65,678,210 34,874,753	75,737,223 29.532.281					75,737,22 29,532,28
	Securities sold with agreement to	54,074,755					34,074,733	29,332,201					29,332,20
	repurchase (Repo)												
	a. Rupiah b. Foreign currencies	17,730,069					17,730,069	9,735,182			:		9,735,18
	Securities purchased with												
	agreement to resell (Reverse Repo)												
	a. Rupiah b. Foreign currencies						:						
	Acceptances receivables	9,082,360	9,892				9,092,252	9,602,325	35,388		3,705		9,641,41
	Loans												
	a. Micro, small and medium loans (UMKM) i. Rupiah	68,610,474 68,145,981	6,130,427 6,115,528	936,717 881,824	911,068 911,068	1,462,841 1,462,841	78,051,527 77,517,242	66,322,341 65,943,698	6,381,440 6,381,440	745,502 723,701	982,084 982,084	2,751,168 2,751,168	77,182,53 76,782,09
	ii. Foreign currencies	464,493	14,899	54,893			534,285	378,643		21,801		-	400,44
	b. Non UMKM	464,238,422	20,046,507	8,990,192	1,612,646	9,062,355	503,950,122	418,854,711	18,822,771	4,439,497	4,513,466	7,012,220	453,642,66
	i. Rupiah ii. Foreign currencies	387,287,201 76,951,221	17,495,857 2,550,650	8,281,719 708,473	1,446,815 165,831	8,571,637 490,718	423,083,229 80,866,893	346,904,407 71,950,304	16,743,460 2,079,311	3,779,575 659,922	3,623,890 889,576	5,864,882 1,147,338	376,916,21 76,726,45
	c. Restructured loans	22,615,466	11,021,793	7,534,504	1,106,929	6,489,148	48,767,840	13,936,316	11,259,539	3,554,144	1,756,409	3,620,277	34,126,68
	i. Rupiah ii. Foreign currencies	13,780,148 8,835,318	8,728,000 2,293,793	6,786,283 748,221	941,098 165,831	6,360,379 128,769	36,595,908 12,171,932	8,734,471 5,201,845	9,235,341 2,024,198	3,146,570 407,574	1,003,846 752,563	3,219,630 400.647	25,339,85 8,786,82
	d. Property loans	40,060,697	3,857,315	171,747	318,184	619,870	45,027,813	38,181,353	3,232,276	407,574 110,232	135,896	513,314	42,173,07
	Investments in shares					1,955	1,955	1,955				-	1,95
	Temporary investment Other Receivable	- 16.608.468	- 108.272	97.210		239 1,071,829	239 17.885.779	- 12,756,200	- 102,550	2.244	319,555	139 1,120,347	13 14,300,89
	Commitments and contingencies												
	a. Rupiah	151,009,879	1,286,612	52,947	64,960	10,331	152,424,729	127,195,721	784,132	1,756	21,621	16,767	128,019,99
	b. Foreign currencies Repossessed assets	64,268,806	364,289	11,809	1,369	546 19,815	64,646,819 19,815	57,692,653	371,580	20,439	513	2,074 19,815	58,087,25 19,81
	OTHER INFORMATIONS					19,015	19,013					19,015	19,8
	Value of bank's assets pledge as collateral :												
	a. To Bank Indonesia b. To others												
	Total allowance for impairment on financial												
	assets to earning assets						34,634,592						26,651,14
	Total required allowance for possible losses on earning assets						22,333,435						21,768,33
	Percentage of UMKM loans to total loans						12.89%						14.11
	Percentage of UMK loans to total loans						6.17%						6.50
	Percentage of UMKM debtors to total debtors Percentage of UMK debtors to total debtors						54.13% 51.74%						54.74 52.14
	Others						51.74%						52.14
1.	 Chanelling of loans 						305,928						383,61
	b. Mudharabah Muqayyadah financing						E 77E 410						4 307 34
	 b. Mudharabah Muqayyadah financing c. Write off on earning assets d. Recovery of write off on earning assets 						5,775,410 1,572,788						4,307,36 1,216,58

STATEMENTS OF INCOME AND OTHER CON For the Period Ended June 30, 2017 and 2016		_		In Millions of Rupiah
No. DESCRIPTION	1ND1 30 June 2017	VIDUAL 30 June 2016	CONSOL 30 June 2017	IDATED 30 June 2016
OPERATING INCOME AND EXPENSES				
A. Interest and Sharia Income, Interest and Sharia Expenses, and Premiur		kpenses		
 Interest and Sharia Income Rupiah 	33,666,043 30,428,922	31,832,003 29,193,419	39,124,936 35,732,122	36,367,712 33,620,684
b. Foreign currencies	3,237,121	2,638,584	3,392,814	2,747,028
 Interest and Sharia Expenses Rupiah 	11,498,284 10,185,646	10,491,099 9,570,408	13,438,107 12.116.305	12,124,006 11,196,260
b. Foreign currencies	1,312,638	920,691	1,321,802	927,746
Net Interest Income and Sharia Income (Expenses) 3. Premium Income	22,167,759	21,340,904	25,686,829 5,150,855	24,243,706 5,042,828
4. Claim Expense		-	3,860,194	3,498,436
Net Premium Income (Claim Expenses) Net Interest and Sharia Income (Expenses),			1,290,661	1,544,392
and Net Premium Income (Claim Expenses) B. Other Operating Income and Expenses	22,167,759	21,340,904	26,977,490	25,788,098
1. Other Operating Income a. Increase in fair value of financial assets	10,489,079	8,794,529	11,297,629	9,279,181
 a. Increase in fair value of financial assets i. Securities 	4,011	1,507	96,233	80,744
ii. Loans iii. Spot and derivative	1,224,214	914,132	- 1,224,214	914,132
iv. Other financial assets	- 1,224,214	914,132		914,132
 b. Decrease in fair value of financial liabilities c. Gain from sale of financial assets 		-		-
i. Securities	599,953	306,542	621,763	328,168
ii. Loans iii. Other financial assets	1		1	
d. Gain from spot and derivative transaction (realised)	96,698	86,475	117,175	102,188
 e. Dividend f. Gain from investment in shares with equity method 	817,030	701,546		- 14
g. Comissions/provisions/fees and administrative	5,456,504	5,142,329	5,927,557	5,500,575
h. Recovery on allowance for impairment i. Other income	378,145 1,912,524	88,340 1,553,658	389,446 2,921,241	88,340 2,265,020
2. Other Operating Expenses	20,808,211	21,423,625	25,793,061	25,606,202
a. Decrease in fair value of financial assets i. Securities				-
ii. Loans iii. Spot and derivative			1	-
iv. Other financial assets				
 b. Increase in fair value of financial liabilities c. Losses from sale of financial assets 				-
i. Securities				-
ii. Loans iii. Other financial assets	1		1	
d. Losses from spot and derivative transaction (realised)		-		-
 e. Impairment for financial assets i. Securities 		79,663	4,577	79,833
ii. Loans	8,189,235	8,791,101	9,576,116	9,348,806
iii. Sharia financing iv. Other financial assets		- 161,854	4,909	- 386,807
f. Losses related to operational risk	40,313	19,859	40,313	19,859
 g. Losses from investment in shares under equity method h. Comissions/provisions/fees and administrative 	302,554	353,090	317,126	353,090
 Impairment on non financial assets Salaries and employee benefits 	19,844 5,306,095	116 5,268,227	93,431 6,759,481	141,001 6,665,942
k. Promotion expenses	333,248	412,818	395,778	473,504
I. Other expenses Other Operating Income (Expenses)	6,616,922 (10,319,132)	6,336,897 (12,629,096)	8,601,330 (14,495,432)	8,137,360 (16,327,021)
PROFIT (LOSS) FROM OPERATIONS NON OPERATING INCOME AND EXPENSES	11,848,627	8,711,808	12,482,058	9,461,077
 Gain (Losses) from sale of premises and equipment 	1,198	(173)	1,198	(134)
 Gain (Losses) from foreign currencies translation Other non operating income (expenses) 	- 2,544	- 5,186	- (48,532)	- (7,776)
PROFIT FROM NON OPERATING	3,742	5,013	(47,334)	(7,910)
PROFIT CURRENT YEAR BEFORE TAX Income tax expenses	11,852,369	8,716,821	12,434,724	9,453,167
a. Estimated current tax b. Deffered tax income (expenses)	(1,705,091)	(1,211,215) (427,857)	(1,949,067) (628,437)	(1,475,219) (475,802)
PROFIT CURRENT YEAR	(549,709) 9,597,569	7,077,749	9,857,220	7,502,146
OTHER COMPREHENSIVE INCOME			_	
1. Unreclassified to profit (loss)		25,588,987		25,933,025
 a. Premises and equipment revaluation increment b. Remeasurement from actuarial benefit program 		(11,775)	(6,151)	(12,941)
 c. Other comprehensive income from entity associations d. Others 				-
e. Income tax related to other comprehensive income		(790,112)	1,538	(789,822)
2. Reclassified to profit (loss) a. Adjustment arising from translation of financial statement	(28,674)	(27,972)	(33,354)	(54,506)
b. Gain (Losses) from changes of financial assets on available for sale	1,312,624	1,929,821	1,381,300	2,058,669
c. Effective cash flow hedges d. Others	1			
e. Income tax related to other comprehensive income	(248,953)	(320,488)	(265,497)	(342,950)
Other comprehensive income current year after income tax - net TOTAL OTHER COMPREHENSIVE INCOME CURRENT YEAR	1,034,997 10,632,566	26,368,461 33,446,210	1,077,836 10,935,056	26,791,475 34,293,621
Income current year atributtable to :	9,597,569		9,463,004	7,080,379
Parent Company Non controlling interest		7,077,749	394,216	421,767
TOTAL INCOME CURRENT YEAR Total other comprehensive income current year atributtable to :	9,597,569	7,077,749	9,857,220	7,502,146
Parent Company	1,034,997	26,368,461	1,054,639	26,758,812
Non controlling interest TOTAL OTHER COMPREHENSIVE INCOME CURRENT YEAR	- 1,034,997	26,368,461	23,197 1,077,836	32,663 26,791,475
Total comprehensive income current year atributtable to :				
Parent Company Non controlling interest	10,632,566	33,446,210	10,517,643 417,413	33,839,191 454,430
TOTAL COMPREHENSIVE INCOME CURRENT YEAR	10,632,566	33,446,210	10,935,056	34,293,621
TRANSFER INCOME (LOSSES) TO HEAD OFFICE				
DIVIDEND				
EARNING PER SHARE			405.56	303.44

of June 30, 2017 and 2016									Millions of
COMPONENT	S OF CAPIT	AL.			30 June			0 June 2	
					INDIVIDUAL	CONSOLIDATED	INDIVIDUA		CONSOLID
Core Capital (Tier 1) 1. Common Equity Tier 1 (CET 1)				135,628,308 135,628,308	145,872,402 145,872,402	118,907, 118,907,	475	127,555,
1.1 Paid-in Capital (net of Treas					11,666,667	11,666,667	110,507,	-	.27,555,
1.2 Disclosed Reserves	,,				136,561,817	143,035,396			
1.2.1 Additional Factor					136,943,059	143,417,577			
1.2.1.1 Other comprehensiv	e income				25,302,361	25,920,542			
1.2.1.1.1 Excess differences		translation							
of financial statement					22,775	174,492			
1.2.1.1.2 Potential gain of th	e increase in	the fair valu	Je						
of financial assets a	vailable for :	sale			483,066	605,527			
1.2.1.1.3 Surplus of fixed ass		on			24,796,520	25,140,523			
1.2.1.2 Other disclosed rese	rves				111,640,698	117,497,035		-	
1.2.1.2.1 Agio					17,476,308	17,316,192		-	
1.2.1.2.2 General reserves					2,333,333	2,333,333			
1.2.1.2.3 Previous year profi 1.2.1.2.4 Current year profit					82,233,488 9,597,569	88,384,506 9,463.004			
1.2.1.2.5 Funds for paid-in c	anital				-	9,405,004			
1.2.1.2.6 Others	apital								
1.2.2 Deduction Factor					(381,242)	(382,181)			
1.2.2.1 Other comprehensiv	e income				(170,188)	(170,188)			
1.2.2.1.1 Negative difference		m translatio	n		(,	,,,			
of financial state					(6,008)	(6,008)			
1.2.2.1.2 Potential losses fro	m the decrea	ase in the fai	ir						
value of financial	assets availa	able for sale			(164,180)	(164,180)			
1.2.2.2. Other disclosed rese	rves				(211,054)	(211,993)			
1.2.2.2.1 Disagio					-				
1.2.2.2.2. Previous year loss					-				
1.2.2.2.3 Current year loss					-				
1.2.2.2.4 Negative difference	e in allowand	e for possib	le losses an	d					
allowance for im	pairment on	earning ass	ets	L	-				
1.2.2.2.5 Negative difference of financial assets			from fair va	liue					
					(211,054)	(211,993)			
1.2.2.2.6 Required allowance 1.2.2.2.7 Others	e for non ear	ning assets			(211,054)	(211,995)			
1.3 Non controlling interest						498.377			
1.4 Deduction Factor of CET 1					(12,600,176)	(9,328,038)			
1.4.1 Deffered tax calculation					(4,636,928)	(4,896,792)			
142 Goodwill					(4,050,520)	(117,741)			
1.4.3 Other intangible assets					(1,399,595)	(1.470,790)			
1.4.4 Investments in share					(6,538,653)	(2,817,715)			
1.4.5 Shortfall of capital on insu	irance subsid	liaries			(0)000,0000,				
1.4.6 Securitisation exposure					(25,000)	(25,000)			
1.4.7 Other deduction of CET 1					-				
1.4.7.1 Placement of funds in	instrumen A	T 1 and/or Ti	ier 2 to othe	er bank	-				
1.4.7.2 Cross-ownership in an	other entity	acquired by	the transiti	ion					
due to law, grants, or g	rants will				-			-	
Additional Tier 1 (AT 1)					-				
2.1 Instrument which comply wit	h AT 1 requi	rements			-				
2.2 Agio/Disagio					-				
2.3 Deduction factor of AT 1									
2.3.1 Placement of funds in inst				ank	-				
2.3.2 Cross-ownership in anoth	er entity acq	uired by the							
transition due to law, gra Supplemental Capital (Tier 2)	ints, or grant	s will			7,144,315	7.888.791	16,416	000	17,076,
1. Capital Instrument in the form of	Stock or oth	ors which			7,144,313	7,000,751	10,410	,909	17,070,
comply with Tier 2 Requirements					195.458	195,458			
2. Agio/Disagio									
3. General provison on earning asse	ts (max. 1.25	% credit risk	k - weighted	d assets)	6,948,857	7,693,333			
4. Deduction supplemental capital									
4.1 Sinking Fund									
4.2 Placement of funds in instrun	nen AT 1 and	/or Tier 2 to	other bank						
4.3 Cross-ownership in another e	entity acquire	ed by							
the transition due to law, g		its will			-				
TAL CORE AND SUPPLEMENTAL CA	APITAL				142,772,623	153,761,193	135,324	,384	144,632
	30 Jun	- 2017	30 June	2014			30 June	2017	30 June
	30 Jun	e 2017	30 June	12016			30 June	2017	30 June
	INDIVIDUAL	CONSOLIDATED	INDIVIDUAL	CONSOLIDATED			NONDUAL	CONSOLIDATED	NOVIDUAL
K WEIGHTED ASSETS					KPMM Ratio				
DIT RISK - WEIGHTED ASSETS	555,908,578	615,466,679	527,780,240	581,570,079	CET 1 Ratio (%)		20.47%	19.73%	19.14%
MARKET RISK - WEIGHTED ASSETS	1,950,437		1,563,735	1,894,617	Tier 1 Ratio (%)		20.47%	19.73%	
OPERATIONAL RISK - WEIGHTED ASSETS		121,563,432			Tier 2 Ratio (%)		1.08%	1.07%	2.64%
TOTAL RISK WEIGHTED ASSETS		739.131.479			KPMM Ratio (%		21.55%	20.80%	
R BASED ON RISK PROFILE (%)	9.52%	9,53%	9.00%		CET 1 FOR BUFFER		12.03%	11.27%	
PITAL ALLOCATION FOR CAR	9-0270	9.3370	9.00%	9.0070		BUFFER MANDATOR			1213 6 70
PITAL ALLOCATION FOR CAR SED ON RISK PROFILE					FILLED BY BANK(
SHARA RISK PROFILE		_				vation buffer (%)	1.25%	1.25%	0.625%
Econo (TET 1 (06)	0.4.40/								
From CET 1 (%)	8.44%	8.46%	6.36%	6.53%			0.00%	0.00%	0.00%
From CET 1 (%) From AT 1 (%) From Tier 2 (%)	8.44% 0.00% 1.08%	8.46% 0.00% 1.07%	0.00% 2.64%	0.00%	Countercyclica				010070

g- Gapital Adequacy Ratio as of June 30, 2017 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 of June 30 2016 has been calculated based on POJK No.11/POJK.03/2016 dated January 29, 2016 regarding Minimum Capital Adequacy Requirement for commercial Bank.

STATEMENTS OF COMMITMENTS AND CONTINGENCIES

As of June 30, 20	17 and December 31, 2016			(In Millions of Rupiah)			
		INDIVI	DUAL	CONSOLID	ATED		
No.	DESCRIPTION	30 June 2017	31 December 2016 (Audited)	30 June 2017	31 December 2016 (Audited)		
I. COMMITMENT R	ECEIVABLES						
1. Unused fund b	oorrowings facilities						
a. Rupiah							
b. Foreign cu	rrencies						
Outstanding p	urchase position on spot and derivative	520,544	517,108	520,544	517,108		
3. Others							
II. COMMITMENT P							
	acilities granted to customer						
a. BUMN							
i. Committe	ed						
- Rupiah		4,647,166	4,957,430	4,647,166	4,957,430		
- Foreign c		5,440,598	1,017,119	5,440,598	1,017,119		
ii. Uncomm	hitted						
- Rupiah		20,685,340	22,483,005	20,685,340	22,483,005		
- Foreign c	urrencies	2,468,579	3,184,070	2,468,579	3,184,070		
b. Others							
i. Committ		21,139,744	20,887,034	21,139,744	20,887,137		
ii. Uncomm		76,667,585	66,946,874	77,006,723	67,856,900		
	acilities granted to other banks						
a. Committee	d						
i. Rupiah		44,770	35,685	44,770	35,685		
ii. Foreign d							
b. Uncommit	ted	350.000		350.000			
i. Rupiah		350,000		350,000			
ii. Foreign d							
	evocable letters of credit	0.004.000	0.044.774	0.035.637	0.053 700		
a. Foreign L/C		9,906,982	8,944,724	9,925,637	8,952,789		
b. Local L/C	les position on spot and derivative	3,314,315 1,548,249	3,143,078 880,595	3,325,987 1,567,429	3,143,877 880,595		
4. Outstanding sa 5. Others	lies position on spot and derivative	1,548,249	880,595	1,507,429	880,595		
III. CONTINGENT R							
1. Guarantees ree							
a, Rupiah	Leiveu	1,578,654	1,766,173	1,578,654	1,766,173		
b. Foreign cu	rrencies	13,234,147	15,780,336	13,427,310	15,975,471		
2. Unrecognized		13,234,147	13,700,330	13,427,310	13,573,471		
a. Interest loa		6,830,121	6,397,668	6,841,655	6,411,985		
b. Others inte		51,949	51,949	338,188	381,171		
3. Others	near	32,729	32,729	32,729	32,729		
IV. CONTINGENT P	AVARIES	52,723	JEITES	52,723	32,123		
1. Guarantees iss							
a. Rupiah		41,506,178	43,881,089	41,547,722	43,939,477		
b. Foreign cu	rrencies	38,014,410	42,882,472	38,695,505	43,491,367		
2. Others		515,882	492,556	515,882	907,215		
		515/002	.52/000	2.07002	501/210		

STATEMENTS OF CASH FLOW

DESCRIPTION SH FLOWS FROM OPERATING ACTIVITIES Receipts from interest income Receipts from intaria income Receipts from that income Payments of interest expense Payments of interest expense Receipts from the sale of Government Bonds - Fair value through profit or loss Acquisition of Government Bonds - Fair	30 June 2017	
Receipts from interest income Receipts from Induita income Receipts from Induita income Payments of Interest expense Payments of Interest expense Payments of sharia expenses Receipts from the ail of Government Bonds - Fair value through profit or loss Acquisition of Government Bonds - Fair		30 June 2016
Receipts from fees, commissions and premium - net Payments of interest expense Payments of sharia expenses Receipts from the sale of Government Bonds - Fair value through profit or loss Acquisition of Government Bonds - Fair	34,573,500	32,693,983
and premium - net Payments of interest expense Payments of sharia expenses Receipts from the sale of Government Bonds - Fair value through profit or loss Acquisition of Government Bonds - Fair	2,961,695	2,577,899
Payments of sharia expenses Receipts from the sale of Government Bonds - Fair value through profit or loss Acquisition of Government Bonds - Fair	7,196,714 (12,060,839)	7,026,886 (10,930,349)
Bonds - Fair value through profit or loss quisition of Government Bonds - Fair	(1,212,687)	(1,141,547)
Acquisition of Government Bonds - Fair	22,031,196	25,423,177
value through profit or loss	(22,126,084)	(24,908,207)
oreign exchange gain - net	258,511	111,997
ther operating income - others ther operating expenses - others	1,140,186 (2,429,094)	885,754 (2,507,806)
Salaries and employee benefits General and administrative expenses	(7,758,887) (6,288,867)	(7,960,953) (6,095,830)
Non operating expenses - net	(48,531)	(7,910)
Payment of corporate income tax Cash Flow From Operating Activities Before	(2,524,744)	(2,394,047)
Changes in Operating Assets and Liabilities Decrease/(increase) in operating assets:	13,712,069	12,773,047
Placements with Bank Indonesia and other banks	(2,161,911)	723,997
arketable securities - Fair value through profit or loss ther receivables - trade transactions	(2,201,397) (2,417,348)	(2,288,018) 399,068
pans haria financing	(21,469,097) (3,695,580)	(15,970,486) (2,149,040)
ecurities purchased under resale agreements	4,744,686	69,652
Consumer financing receivable let investment in lease financing	(1,531,765) (582,408)	(2,279,198) (31,795)
repaid taxes repaid expense	(291,732) (289,639)	1,107,924 (424,900)
Other assets	(2,736,812)	(3,001,610)
Proceeds from collection of financial assets already written - off	1,787,988	1,397,362
ncrease/(decrease) in operating liabilities and temporary syirkah funds:		
Conventional Banking	(2 - 2 - 2 - 2 - 2 - 2 - 2 - 2 - 2 - 2 -	10 200 00-1
Demand deposits Saving deposits	(3,879,312) 4,003,602	(6,308,988) 2,297,661
Time deposits nter-bank call money	(1,239,445) 1,478,919	23,101,660 (1,262,414)
Obligation due immediately	238,482	476,119
.iability to unit - linked policyholders Dther taxes payable	1,922,044 451,296	2,263,769 (317,390)
Other liabilities Sharia Banking - Temporary Syirkah Funds	5,928,189	10,212,929
Demand deposit - restricted investment and		
demand deposit - mudharabah musytarakah Saving deposit - restricted investment and mudharabah	209,836	438
saving deposit - unrestricted investment Audharabah time deposit - unrestricted investment	(120,915) 220,972	(685,954) 814,457
let cash (used in)/provided by operating activities	(7,919,278)	20,918,290
SH FLOWS FROM INVESTING ACTIVITIES crease in marketable securities - other than at		
fair value through profit or loss Decrease in Government Bonds - other than	(560,702)	(3,392,767)
at fair value through profit or loss	2,487,765	6,323,784
Proceeds from sale of fixed assets Acquisition of fixed assets	7,768 (311,971)	1,947 (1,169,850)
Acquisition)/selling of intangible assets let cash provided by investing activities	(171,760) 1,451,100	1,595 1,764,709
ASH FLOWS FROM FINANCING ACTIVITIES		
ncrease of investment in Subsidiaries ncrease in marketable securities issued	(693,733) 6,086,199	(655,718) 954,738
ncrease in fund borrowings Decrease of Subordinated Loans	263,130 (19,974)	1,532,012 (25,327)
avments of dividend	12,901,533 (6,212,954)	3,929,493
et cash provided by/ (used in) financing activities	12,324,201	(365,292)
ET INCREASE IN CASH AND CASH EQUIVALENTS FFECT OF EXCHANGE RATE CHANGES ON	5,856,023	22,317,707
ASH AND CASH EQUIVALENTS ASH AND CASH EQUIVALENTS AT BEGINNING OF PERIOD	552,153 D 157,560,107	(556,367) 125,667,407
CASH AND CASH EQUIVALENTS AT END OF PERIOD	163,968,283	147,428,747
Cash and cash equivalents at end of period consist of : Cash	33,494,286	23,550,297
Current accounts with Bank Indonesia	53,489,150	47,338,360
Eurrent accounts with other banks Placements with Bank Indonesia and other banks	22,146,962 54,163,247	12,435,010 64,001,679
Certificate of Bank Indonesia	674,638	103,401
Total cash and cash equivalents	163,968,283	147,428,747
MANAGEMENT OF THE BANK		
Board of Commissioners		
President Commissioner : W	/imboh Santoso	
	mam Apriyanto F	Putro
	ioei Siauw Hong	
	angun Sarwito K	lusmulyono
	1akmur Keliat*)	
	skolani	_
	rdan Adiperdan	d
Board of Directors	artika Minita	dio
	artika Wirjoatmo ulaiman Arif Aria	
)gi Prastomiyond	
Vice President Director : Se	oyke Tumilaar	•
Vice President Director: SoDirector: O	lery Gunardi	
Vice President Director: SiDirector: ODirector: Ri	ardi	
Vice President Director : Su Director : O Director : Ru Director : H		druddin **)
Vice President Director : Si Director : O Director : R Director : H Director : Ta	annau Siuurk Bad	
 Vice President Director Director O Director R Director Director Ta Director Ta Director A 	artini Sally	
Vice President Director : Si Director : O Director : R Director : R Director : Ta Director : Ta Director : A Director : K		าร
Vice President Director : Si Director : O Director : Ri Director : Hi Director : Hi Director : A Director : A Director : K	artini Sally	ns
Vice President Director : Su Director : O Director : R Director : H Director : Ta Director : Ta Director : A Director : K Director : R	artini Sally	ns
Vice President Director : Si Director : O Director : Ri Director : H Director : Ta Director : A Director : Ri Director : K Director : K Director : Ri SHAREHOLDERS : Sin Director	artini Sally ico Usthavia Frai	ns
- Vice President Director : Si - Director : O - Director : R - Director : H - Director : Ta - Director : A - Director : K - Director : C - Director :	artini Sally	15
Vice President Director Sincetor Director ShareHolDERS Republic of Indonesia Non Ultimate Shareholder through	artini Sally ico Usthavia Frai	ns
Vice President Director : Si Director : O Director : Ri Director : H Director : Ta Director : A Director : Ri Director : K Director : K Director : Ri SHAREHOLDERS : Sin Director	artini Sally ico Usthavia Fran : 60.00%	ns

NOTES

1. The above financial information is extracted from the consolidated financial The above mancial information is extracted from the consolidated mancial statements of PT Bank Mandiir (Perser) Tok, (the "Bank") and its subsidiaries as of June 30, 2017 and 2016 and for the six-months period then ended, prepared by the Bank's management in accordance with Indonesian Financial Accounting Standards (unaudited). The consolidated financial statements of the Bank and its subsidiaries as of December 31, 2016 and for the year, then ended, which have been audited by Purwantono, Sungkoro & Surja ("PSS") (a member firm of Ernst & Young Global Limited) with Danil Setiadi Handaja, CPA as partner in charge, independent auditors, with an unmodified audit opinion, as stated in their report dated January 30, 2017.

2. The above published financial sta

ALLOWANCES FOR IMPAIRMENT
ALLOWAINCES FOR IMPAIRMENT
A = - f lun = 20, 2017 = = + 2016

			30 June	2017			30 June 201	6					INDI	IDUAL	_	
No	DESCRIPTION	Allowance for	Impairment	Required Allowa Losses of Ear		Allowance fo	r Impairment	Required Allow	ance for Possible ming Assets	No.	TRANSACTION	NOTIONAL AMOUNT	Ту		Derivative Recei	ivables & Payables
		Individual	Collective		Specific	Individual	Collective	General	Specific		Exchange Rate Related		Trading	Hedging	Receivables	Payables
			conective								Spot	5,632,811	5,386,826	245,985	1,838	4,652
1. Placemer	nts with other banks	49,843		347,865	49,843	48,092	39,522	239,409	48,092		Forward	13,462,477	4,408,566	9,053,911	174,294	16,492
2. Spot and	derivative receivables			4,462				4,311		3.	Option					
3. Securities	s	10,438	10,205	231,618		59,725	13,150	241,433			a. Written b. Purchased	- 399.825		- 399.825	6.518	- 7,406
4. Securities	s sold with agreement to repurchase (Repo)	· · ·	- i -								Future	599,025		599,625	0,510	7,400
5. Securities	s purchased with agreement to resell										Swap	59,988,756	49,388.003	10,600,753	200,732	210.922
	se Repo)									6.	Others	-				
	nces receivables	181,111	47.830	140.240	495	136.808	40,145	131,651	3.622		Interest Rate Related					
7. Loans		24,559,586	8.307.627	5.564.654	14.585.155	15,986,782	8.505.238	5.013.031	14,549,182		Forward	-	-			-
	and the design of the second		0,507,027				0,303,230				Option					
8. Investme		60,381		3,552	143,820	44,922		72	121,525		a. Written	-	-	-	-	-
9. Tempora	ry invesment	239		-	239	139	-	-	139		b. Purchased		-	-	-	-
10. Other Re	ceivable	1,318,067	89,265	169,668	1,091,824	1,729,312	47,306	130,280	1,285,588		Future		-	-	-	-
11. Commitn	nents and contingencies	188.234	25,247	921.665	73.012	250.084	20,848	848.067	44,257		Swap	21,139,389	-	21,139,389	28,041	15,272
											Others			-		
										с.	Others TOTAL	18,377,024 119,000,282	- 59,183,395	18,377,024	36,643 448,066	141,856 396,600

CALCULATION OF FINANCIAL RATIOS

		INDI	VIDUAL		INDIVIDUAL		
No.	RATIOS	30 June 2017	30 June 2016	No. RATIOS	30 June 2017	30 June 2016	
PERFORMANCI	E RATIOS			COMPLIANCE			
1. Capital Ade	quacy Ratio (CAR)	21.55%	21.78%	1. a. Percentage violation of the Legal Lending Limit			
2. Non perform	ming earning assets and non			i. Related parties	0.00%	0.00%	
performi	ng non earning assets			ii. Third parties	0.00%	0.00%	
to total e	arning assets and non earning assets	2.39%	2.38%	b. Percentage of excess of the Legal Lending Limit			
3. Non perform	ming earning assets to total earning assets	2.99%	2.95%	i. Related parties	0.00%	0.00%	
4. Allowance	for impairment on financial assets to			ii. Third parties	0.00%	0.00%	
earning a	assets	4.14%	3.47%	2. Reserve requirement			
5. Gross NPL		3.79%	3.74%	a. Primary reserve requirement Rupiah	6.50%	6.50%	
6. Net NPL		1.28%	1.33%	b. Reserve requirement Foreign currencies	8.91%	8.10%	
7. Return on A	Asset (ROA)	2.61%	2.15%	, ,			
8. Return on E	quity (ROE)	14.43%	13.33%	3. Net Open Position - Overall	1.77%	5.21%	
9. Net Interest	t Margin (NIM)	5.65%	6.06%				
10. Operating B	xpenses to Operating Income	73.17%	78.56%				
11. Loan to Dep	posit Ratio (LDR)	88.61%	87.19%				

approval by the Otoritas J
**) Director of common ing of Shareholder's on 14 March 2017 a n on Fit and Proper Test and meet the p

The abore published marelar statements are presented to comply marrinarelar
Services Authority Regulation No. 6/POJK.03/2015 dated March 31, 2015 which is
amendment by Financial Services Authority Regulation No. 32/POJK.03/2016
dated August 8, 2016 regarding Amendment of Financial Services Authority
Regulation No. 6/POJK.03/2015 regarding Transparency and Published Financial
Statements of the Bank and Circular Letter of Financial Services Authority No.
43/SEOJK.03/2016 dated September 28, 2016 regarding Transparency and
Published Financial Statements of Commercial Banks and also in accordance with
Rule No. X.K.2, Attachment to Decision of Chairman of Bapepam and LK No.
Kep-346/BL/2011 dated July 5, 2011 regarding Submission of Periodic Financial
Statements for Issuers or Public Companies. Financial information and statement of
cash flows included in the published financial statements have 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.

 Related Parties in the Assets' Quality and Other Information Report are presented in accordance with Bank Indonesia Regulation No. 8/13/PBI/2006 dated October 5, 2006 regarding Amendment of Bank Indonesia Regulation No. 7/3/PB//2005 dated January 20, 2005 regarding The Legal Lending Limit for Commercial Banks.

Exchange rate of 1 US Dollar as of June 30, 2017, June 30, 2016 and December 31, 2016 were Rp13,327.50; Rp13,212.50 and Rp13,472.50 respectively.

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ind Finance	Wealth Added Creator Awards SWA and Stern&Co
www.ban	kmandiri.co.id

Jakarta, July 20, 2017 S. E & O **Board of Directors** PT Bank Mandiri (Persero) Tbk.

Kartika Wirjoatmodjo President Director

BES

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RAN MOS IND **BR**

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Royke Tumilaar Director