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



(In Millions of Rupiah)

STATEMENTS OF FINANCIAL POSITION

No.		INDIV	IDUAL	CONSOLIE	DATED
	DESCRIPTION	31 March 2017	31 December 2016 (Audited)	31 March 2017	31 December 201 (Audited)
1	ASSETS		(Audited)		(Addited)
1.	Cash	19,779,038	21,223,106	21,212,576	22,906,775
2.	Placements with Bank Indonesia	104,170,340	103,914,079	114,202,730	111,261,518
3. 4.	Placements with other banks	17,785,541	19,800,517	22,229,659	25,286,905
4. 5.	Spot and derivative receivables Securities	500,176	240,870	500,310	240,870
2.	a. Fair value through profit/loss	4,109,337	3,425,406	26,447,528	25,052,381
	b. Available for sale	107,974,582	96,012,792	110,326,191	98,685,007
	c. Held to maturity ***)	7,647,866	15,936,503	20,531,456	27,708,751
б.	 d. Loans and receivables Securities sold under repurchase agreements (Repo) 	- 3,547,478	3,914,691	- 3,547,478	- 3,914,691
7.	Securities purchased under resale agreements (Reverse Repo)	2,137,996	3,746,090	2,308,892	5,054,488
8.	Acceptances receivables	12,720,486	14,679,621	12,761,433	14,789,244
9.	Loans				
	a. Fair value through profit/loss b. Available for sale				
	c. Held to maturity				
	d. Loans and receivables	585,052,475	592,669,270	643,285,166	649,322,953
10.			-	11,819,927	11,855,216
11. 12.	Sharia financing Investments in shares	6,583,274	6,583,203	- 281,000	255,409
13.	Policy holder's investment in Unit Link Contract		0,565,205	- 201,000	255,405
14.	Allowance for impairment on financial assets -/-				
	a. Securities	(48,636)	(57,584)	(62,221)	(230,380
	b. Loans c. Others	(32,619,558) (1,654,609)	(30,762,076) (2,092,833)	(34,418,502) (1,997,340)	(32,616,760 (2,430,998
15.	Intangible assets	3,549,001	3,502,458	4,261,596	4,213,322
	Accumulated amortisation for intangible assets -/-	(2,167,732)	(2,066,144)	(2,371,550)	(2,257,826
16.	Premises and equipment	42,067,684	42,009,451	44,838,576	44,736,920
	Accumulated depreciation for premises and equipment -/-	(7,847,917)	(7,550,662)	(9,436,903)	(9,073,630
17.	Non earning assets a. Abandoned properties	146,581	146,581	146,814	146,814
	b. Repossessed assets	19,815	19,815	21,414	21,414
	c. Suspense account	1,832,783	718,439	1,832,783	718,439
	d. Inter office assets	(22.450.402)	(17 202 427)	(22.450.402)	(17 202 427
	 Operational activities conducted in Indonesia Operational activities conducted outside Indonesia 	(23,459,493) 23,585,289	(17,283,437) 17,360,910	(23,459,493) 23,585,289	(17,283,437 17,360,910
18.	Allowance for impairment on non financial assets -/-	(302,832)	(291,491)	(303,771)	(292,430
19.	Lease Financing			1,106,094	834,483
20.	Deferred tax assets Other assets	5,002,880 30,259,607	5,435,589 26,946,346	5,513,738 35,596,143	5,990,101 32,534,859
21.	Other assets	30,239,007	20,940,340	35,590,145	32,334,835
	TOTAL ASSETS	910,371,452	918,181,510	1,034,307,013	1,038,706,009
	LIABILITIES AND EQUITY				
	LIABILITIES Demand deposits **)				
	Savings deposits **)	170,827,818 258,784,666	180,559,528 273,772,515	178,124,423 287,519,007	187,052, 302,327,
3.	Time deposits **)	224,411,327	233,617,801	265,471,304	273,120,
4.	Investment fund - revenue sharing				
	Fund from Bank Indonesia				
6. 7.	Fund from other banks **) Spot and derivative liabilities	33,798,067 278,471	9,552,251 503,650	33,892,933 278,471	9,668, 503,
	Securities sold under repurchase agreements (Repo)	3,021,613	3,353,042	3,021,613	3,353,
	Acceptances liabilities	12,720,486	14,679,621	12,761,433	14,789,
	Securities issued	4,976,459	4,975,923	8,953,612	8,953,
11.	Fund borrowings Margin deposits received	30,056,938 1,381,250	32,050,986 1,517,665	34,731,237 1,381,250	36,105, 1,517,
	Inter office liabilities	1,301,230	1,517,005	1,361,230	1,517,
	a. Operational activities conducted in Indonesia				
	 Derational activities conducted outside Indonesia 				
14.	Deferred tax liabilities			- 20,397,689	19,602,
	Liability to Unit Link Holders Other liabilities	26,880,262	- 19,529,778	35,949,560	28,341,
17.	Investment fund - profit sharing	=	-		20,541,
	TOTAL LIABILITIES EQUITY	767,137,357	774 449 749		
			774,112,760	882,482,532	885,336,2
18			774,112,760	882,482,532	885,336,3
18.	Share capital a. Authorised capital	16,000,000	16,000,000	882,482,532 16,000,000	
18.	Share capital a. Authorised capital b. Unpaid-in capital-/-				16,000,
	Share capital a. Authorised capital b. Unpaid-in capital-/- c. Treasury stock -/-	16,000,000	16,000,000	16,000,000	16,000,
	Share capital a. Authorised capital b. Unpaid-in capital-/- c. Treasury stock -/- Additional Paid-in Capital	16,000,000 (4,333,333) -	16,000,000 (4,333,333) -	16,000,000 (4,333,333) -	16,000, (4,333,:
	Share capital a. Authorised capital b. Unpaid-in capital-/- c. Treasury stock /- Additional Paid-in Capital a. Aquio	16,000,000	16,000,000	16,000,000	16,000, (4,333,:
	Share capital a. Authorised capital b. Unpaich-in capital-/- c. Treasury 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, (4,333,:
	Share capital a. Authorised capital b. Unpaid-in capital c. Treasury 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, (4,333,:
19.	Share capital a. Authorised capital b. Unpaich-in capital-/- c. Treasury 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) - 17,476,308 -	16,000,000 (4,333,333) -	16,000,000 (4,333,333) - 17,316,192 - -	16,000, (4,333,:
19.	Share capital a. Authorised capital b. Unpaid-in capital-/- c. Treasury stock-/- Additional Paid-in Capital a. Agio b. Diagio -/- c. Donated capital c. Donated capital d. Funds for paid-up capital e. Others Other comprehensive income	16,000,000 (4,333,333) - 17,476,308 - - - -	16,000,000 (4,33,333) - 17,476,308 - - - - -	16,000,000 (4,333,333) - 17,316,192 - - - - -	16,000, (4,333, 17,316,
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 Losse9 from changes of financial assets on available for sale	16,000,000 (4,333,333) - 17,476,308 -	16,000,000 (4,333,333) -	16,000,000 (4,333,333) - 17,316,192 - -	16,000, (4,333, 17,316, 202,
19.	Share capital A Authorised capital U Output A Constraint of the output A Co	16,000,000 (4,333,333) - 17,476,308 - - - - 7,002 259,237 -	16,000,000 (4,333,333) - 17,476,308 - - - 45,441 (497,624)	16,000,000 (4,333,333) - 17,316,192 - - - - - - - - - - - - - - - - - - -	16,000, (4,333, 17,316, 202, (924,
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	16,000,000 (4,333,333) - 17,476,308 - - - - - 7,002	16,000,000 (4,333,333) - 17,476,308 - - - - - - - - - - - - - -	16,000,000 (4,333,333) - 17,316,192 - - - - - - - - - - - - - - - - - - -	16,000,((4,333,3 17,316, 202,; (924,0
19.	Share capital A Authorised capital U Authorised capital U Authorised capital U Authorised Capital U C C Tessury stock /- Additional Paid-in Capital D Disagio -/ C Donated capital C Disagio -/ C Donated capital C Disagio -/ Disagio -	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	16,000,000 (4,333,333) - 17,316,192 - - - - - - - - - - - - - - - - - - -	16,000,((4,333, 17,316, 202,; (924,(25,140,)
19.	Share capital A Authorised capital U Authorised capital A Comparison Authorised capital A Comparison Additional Paid-in Capital Adjuit D Disagio J- C Donated capital C Dunds for paid-up capital C Dunds for paid-up capital C Dunds for paid-up capital A Funds for paid-up capital A Comparison C Differ comprehensive income Adjustment arising from translation of financial statement D Gamma Comprehensive income A Plennies and equipment revaluation increment C Other comprehensive income nentity associations I Remeasurement from actuarial benefit program G Income tax related to other comprehensive income	16,000,000 (4,333,333) - 17,476,308 - - - - 7,002 259,237 -	16,000,000 (4,333,333) - 17,476,308 - - - 45,441 (497,624)	16,000,000 (4,333,33) - 17,316,192 - - - - - - - - - - - - - - - - - - -	16,000,((4,333,2 17,316, 202,; (924,(25,140,; 17,4
19.	Share capital Authorised capital United capital Authorised capital United capital United capital United capital Adjuit Display	16,000,000 (4,333,333) - 17,476,308 - - 259,237 - 24,796,520 - - 24,796,520 - - - - - - - - - - - - - - - - - - -	16,000,000 (4,333,333) - 17,476,308 - - 45,441 (497,624) - 24,796,524) - - 24,796,524	16,000,000 (4,333,333) - 17,316,192 - - 157,641 (127,982) - 25,140,523 - - 25,140,523 - -	16,000, (4,333, 17,316, 202, (924, 25,140, 17,
19. 20.	Share capital A Authorised capital U Authorised capital U Authorised capital U Authorised capital U Additional Paid-in Capital U Additional Paid-in Capital U Disagio J- C Donated capital U Disagio J- C Donated capital U Disagio J- C Disagi	16,000,000 (4,333,333) - 17,476,308 - - 259,237 - 24,796,520 - - 24,796,520 - - - - - - - - - - - - - - - - - - -	16,000,000 (4,333,333) - 17,476,308 - - 45,441 (497,624) - 24,796,524) - - 24,796,524	16,000,000 (4,333,333) - 17,316,192 - - 157,641 (127,982) - 25,140,523 - - 25,140,523 - -	16,000, (4,333, 17,316, 202, (924, 25,140, 17,
19. 20.	Share capital Authorised capital United capital Authorised capital United Capital	16,000,000 (4,333,333) 17,476,308 - - 259,237 24,796,520 90,326 (49,471)	16,000,000 (4,333,333) - 17,476,308 - - 45,441 (497,624) - 24,796,524) - - 24,796,524	16,000,000 (4,333,333) - 17,316,192 - - 157,641 (127,982) - 25,140,523 - - 25,140,523 - -	16,000, (4,333, 17,316, 202, (924, 25,140, 17,
19. 20. 21. 22.	Share capital Authorised capital United Capital Authorised capital Authorised capital Creasury stock /- Additional Paid-in Capital Display of the Capital Competensive income Comprehensive income Adjustment arising from translation of financial statement Adjustment arising from translation increment Adjustment arising from translation increment Cother comprehensive income mentity associations C Adjustment arise to observe comprehensive income Cother comprehensive income mentity associations C Adjustment arise to observe comprehensive income C Adjustment arise to observe C C Adjustment C Adjustment arise to observe C C C C C C C C C C C C C C C C C C C	16,000,000 (4,333,333) - 17,476,308 - - 259,237 - 24,796,520 - - 24,796,520 - - - - - - - - - - - - - - - - - - -	16,000,000 (4,333,333) - 17,476,308 - - 45,441 (497,624) - 24,796,524) - - 24,796,524	16,000,000 (4,333,333) - 17,316,192 - 157,641 (122,982) - 25,140,523 - 13,356 424,632 -	16,000, (4,333, 17,316, (924, (924, 25,140, 17, 196,
19. 20. 21. 22. 23.	Share capital Authorised capital Authorised capital Authorised capital Authorised capital Authorised capital Creasury stock -/- Additional Paid-in Capital Agio Diagio -/- Coonsted capital Coonsted capital Authorised Construction Constructi	16,000,000 (4,333,333) 17,476,308 - - 259,237 24,796,520 90,326 (49,471)	16,000,000 (4,333,333) - 17,476,308 - - 45,441 (497,624) - 24,796,524) - - 24,796,524	16,000,000 (4,333,333) - 17,316,192 - - 157,641 (127,982) - 25,140,523 - - 25,140,523 - -	16,000, (4,333, 17,316, (924, (924, 25,140, 17, 196,
19. 20. 21. 22.	Share capital A Authorised capital U Authorised capital Authorised capital U Authorised capital C Trassury stock /- Additional Paid-in Capital D D D D D D D D D D D D D D D D D D D	16,000,000 (4,333,333) 17,476,308 - - 259,237 24,796,520 90,326 (49,471)	16,000,000 (4,333,333) - 17,476,308 - - 45,441 (497,624) - 24,796,524) - - 24,796,524	16,000,000 (4,333,333) - 17,316,192 - 157,641 (122,982) - 25,140,523 - 13,356 424,632 -	16,000, (4,333, 17,316, 2022, (924, 25,140, 17, 196, (92,
19. 20. 21. 22. 23. 24.	Share capital Authorised capital Unit of the second	16,000,000 (4,333,333) - 17,476,308 - - - 259,237 24,796,520 - 90,326 (49,471) - - -	16,000,000 (4,33,333) 17,476,308 - - 45,441 (497,624) - 90,326 (288,663) - - - - - - - - - - - - - - - - - - -	16,000,000 (4,333,333) - 17,316,192 - 157,641 (122,982) - 25,140,523 - 13,356 - 424,632 - - - (106,001)	16,000, (4,333, 17,316, 2022, (924, 25,140, 17, 196, (92,
 20. 21. 22. 23. 24. 	Share capital Authorised capital Authorised capital Authorised capital Authorised capital Creasury stock Additional Paid-in Capital Agio Display of- Coonated capital Coonate	16,000,000 (4,333,333) 17,476,308 - 7,002 29,9237 24,796,520 90,326 (49,471) - - - - - - - - - - - - - - - - - - -	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 - - 157,641 (127,982) 25,140,523 - 13,356 424,632 - - - - - - - - - - - - - - - - - - -	16,000, (4,333, 17,316, 2022, (924, 25,140, 17, 196, 92, 2,333,
 20. 21. 22. 23. 24. 	Share capital Authorised capital Unit of the second	16,000,000 (4,333,333) - 17,476,308 - 259,337 24,796,520 90,326 (49,471) - - - - 2,333,333 - - - - - - - - - - - - - - - -	16,000,000 (4,333,333) - 17,476,308 - - 45,441 (497,624) - 90,326 (288,663) - - - 2,333,333 - - 75,375,254	16,000,000 (4,333,333) - 17,316,192 - - - - - - - - - - - - - - - - - - -	16,000, (4,33), 17,316, (924, 25,140, 17, 196, 92,7 2,333, 80,790,
 20. 21. 22. 23. 24. 	Share capital Authorised capital Authorised capital Authorised capital Authorised capital Creasury stock Additional Paid-in Capital Agio Display of- Coonated capital Coonate	16,000,000 (4,333,333) 17,476,308 - 7,002 29,9237 24,796,520 90,326 (49,471) - - - - - - - - - - - - - - - - - - -	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 - - 157,641 (127,982) 25,140,523 - 13,356 424,632 - - - - - - - - - - - - - - - - - - -	885, 336, 7 16,000, (4,33), 17,316, 202, (924, (924, (924, (924, (924, (924, (924, (924, (924, (924, (924, (924, 196, 3))))))))))))))))))))))))))))))))))))
 20. 21. 22. 23. 24. 25. 	Share capital Authorised capital United capital Authorised capital Authorised capital Creasury stock /- Additional Paid-in Capital Creasury stock /- Additional Paid-in Capital Creasury stock /- Creasury stock /	16,000,000 (4,333,333) 17,476,308 - - 259,237 24,796,520 90,326 (49,471) - - - - - - - - - - - - - - - - - - -	16,000,000 (4,333,333) - 17,476,308 - 45,441 (497,624) - 24,796,524 - - - - - - - - - - - - - - - - - - -	16,000,000 (4,333,333) - 17,316,192 - - 157,641 (127,982) - 25,140,523 - - 13,356 424,632 - - - - - - - - - - - - - - - - - - -	16,000, (4,33), 17,316, 202, (924, (924, (924, (924, (924, (92, 17, 196,) (92, 2,333, 80,790, 13,866,

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STATEMENTS OF ASSETS' QUALITY AND OTHER INFORMATION

						IN	DIVIDUAL					
o. DESCRIPTION			31 March 2017	1				31 Ma	arch 2016 (Audit	ed)		
	Current	Special Mention	Sub Standard	Doubtful	Loss	Total	Current	Special Mention	Sub Standard	Doubtful	Loss	Total
RELATED PARTIES												
1. Placements with other banks	22					22	22					22
a. Rupiah b. Foreign currencies	1,495,696					1,495,696	1,227,641		1			1,227,641
Spot and derivative receivables												
a. Rupiah b. Foreign currencies	28,562					28,562			1			
3. Securities												
a. Rupiah	409,179					409,179	377,150			-		377,150
 b. Foreign currencies 4. Securities sold with agreement 	-		-	-	-				-	-		
to repurchase (Repo)												
a. Rupiah	-			:	:					-		
b. Foreign currencies5. Securities purchased with												
agreement to resell												
(Reverse Repo)												
a. Rupiah b. Foreign currencies									1			
6. Acceptances receivables	4,780,239			-	-	4,780,239	3,134,884			-		3,134,884
7. Loans a. Micro, small and medium loans (UMKM)	12,134					12,134	1,756					1,756
i. Rupiah	12,134					12,134	1,756					1,756
ii. Foreign currencies									1.1	-		
b. Non UMKM i. Rupiah	23,917,089 14,314,499	4,962 4,962				23,922,051 14,319,461	13,763,097 4,290,598	1,075 1,075	1			13,764,172 4,291,673
ii. Foreign currencies	9,602,590	-				9,602,590	9,472,499	-		-		9,472,499
c. Restructured loans			-	-	-					-		-
i. Rupiah ii. Foreign currencies									1	-		
d. Property loans	11,342	93	-	-		11,435	9,016	361				9,377
8. Investments in shares	5,781,665		774,227	-	25,191	6,581,083	5,024,629		642,227	-	25,191	5,692,047
9. Temporary investment 10. Other Receivable	200,133					200,133	268,918		1	-		268,918
 Commitments and contingencies 												
a. Rupiah b. Foreign currencies	2,324,738 4,265,130	267				2,325,005 4,265,130	3,087,178 4,773,529	142				3,087,320 4,773,529
12. Repossessed assets	-4,205,150						-,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,					
THIRD PARTIES												
 Placements with other banks Rupiah 	12,489,074					12,489,074	14,313,034					14,313,034
b. Foreign currencies	60,255,523				46,647	60,302,170	44,360,879			-	49,291	44,410,170
2. Spot and derivative receivables	467,180					467,180	570.241					570,241
a. Rupiah b. Foreign currencies	467,180					467,180	1,577					1,577
3. Securities												
a. Rupiah b. Foreign currencies	81,325,630 37,992,944		-		4,032	81,325,630 37,996,976	77,552,947 30,271,811		1	-		77,552,947 30,271,811
4. Securities sold with agreement	37,992,944				4,032	37,990,970	30,271,011					30,271,811
to repurchase (Repo)												
a. Rupiah b. Foreign currencies	3,547,478					3,547,478	2,962,859					2,962,859
5. Securities purchased with agreement to resell												
(Reverse Repo)												
a. Rupiah b. Foreign currencies	2,137,996					2,137,996	15,895,349					15,895,349
5. Acceptances receivables	7,931,020	4,632			4,595	7,940,247	8,351,337	13,408	40,276			8,405,021
7. Loans	69.402.208	5,567,981	730.381	917.115	1,579,141	78,196,826	64.503.011	6.089.619	572.638	856.659	2.614.138	74.636.065
 a. Micro, small and medium loans (UMKM) i. Rupiah 	68,946,925	5,552,585	652,290	917,115	1,579,141	77,648,056	64,194,132	6,089,619	572,638	856,659	2,614,138	74,836,065
ii. Foreign currencies	455,283	15,396	78,091			548,770	308,879					308,879
b. Non UMKM i. Rupiah	445,334,896 371,565,326	17,673,288 15,224,182	7,665,131 6,752,387	1,753,155 1,753,155	10,494,994 8.632,786	482,921,464 403,927,836	394,389,247 325.057.299	20,179,787 16,656,275	2,597,401 2,535,686	1,246,726 1,225,289	6,994,815 5.863.870	425,407,976
ii. Foreign currencies	73,769,570	2,449,106	912,744		1,862,208	78,993,628	69,331,948	3,523,512	61,715	21,437	1,130,945	74,069,557
c. Restructured loans	21,334,394	9,990,280	7,332,150	1,567,603	7,052,274	47,276,701	13,484,516	9,742,736	951,357	684,979	3,389,440	28,253,028
i. Rupiah ii. Foreign currencies	15,567,501 5,766,893	7,720,509 2,269,771	6,363,029 969,121	1,567,603	6,142,737 909,537	37,361,379 9,915,322	8,388,313 5,096,203	6,787,908 2,954,828	889,711 61,646	663,542 21,437	3,008,943 380,497	19,738,417 8,514,611
d. Property loans	39,274,223	3,268,177	272,149	164,093	593,907	43,572,549	35,654,940	3,356,273	88,852	72,138	416,823	39,589,026
8. Investments in shares	-		-		1,955	1,955	1,955				- 174	1,955
9. Temporary investment 10. Other Receivable	- 16,525,765	151,110		125	236 1,071,690	236 17,748,690	- 13,083,703	618,384	2,711	-	174 1,116,900	174 14,821,698
 Commitments and contingencies 												
a. Rupiah b. Foreign currencies	150,071,713 64,101,656	956,748 319,670	70,094 1,710	27,861	9,748 2.793	151,136,164 64,425,829	124,490,043 55,581,621	671,917 460,232	67,171 18.059	9,050	27,852	125,266,033 56,066,608
 b. Foreign currencies 2. Repossessed assets 	64,101,656	319,670	1,710		2,793 19,815	64,425,829 19,815	55,581,621	400,232	18,059		6,696 19,815	56,066,608 19,815
OTHER INFORMATIONS . Value of bank's assets pledge as collateral :												
a. To Bank Indonesia												
b. To others												
2. Total allowance for impairment on financial						34,322,803						24,061,727
assets to earning assets 3. Total required allowance for possible losses						34,322,803						24,001,727
on earning assets						23,210,329						19,141,785
I. Percentage of UMKM loans to total loans 5. Percentage of UMK loans to total loans						13.37% 6.33%						14.53% 6.61%
5. Percentage of UMKM debtors to total debtors						54.38%						26.79%
7. Percentage of UMK debtors to total debtors						51.86%						25.43%
8. Others												205.2.5

April 30, 200

STATEMENTS OF INCOME AND OTHER COMPREHENSIVE 1 31, 2017 and 2010

	INDIV	IDUAL	CONSOL	IDATED
No. DESCRIPTION	31 March 2017	31 March 2016 (Audited)	31 March 2017	31 March 2016 (Audited)
OPERATING INCOME AND EXPENSES		(Audited)		(Addited)
A.Interest and Sharia Income, Interest and Sharia Expenses, and Premium Income	and Claim Expenses			
1. Interest and Sharia Income	16,815,123	16,050,105	19,443,040	18,307,758
a. Rupiah b. Foreign currencies	15,210,160 1,604,963	14,695,279 1,354,826	17,761,995 1,681,045	16,883,970 1,423,788
2. Interest and Sharia Expenses	5,670,310	5,150,635	6,626,842	5,976,464
a. Rupiah b. Foreign currencies	4,979,673 690.637	4,731,387 419,248	5,931,376 695,466	5,553,848 422.616
 b. Foreign currencies Net Interest Income and Sharia Income (Expenses) 	690,637 11,144,813	419,248 10,899,470	695,466 12,816,198	12,331,294
3. Premium Income			2,518,767	2,346,596
4. Claim Expense Net Premium Income (Claim Expenses)			1,905,200 613,567	1,640,788 705,808
Net Interest and Sharia Income (Expenses), and Net Premium Income (Claim Expen	ises) 11,144,813	10,899,470	13,429,765	13,037,102
B. Other Operating Income and Expenses 1. Other Operating Income	5,561,708	4,431,536	5,727,834	4,276,512
a. Increase in fair value of financial assets				
i. Securities ii. Loans	5,872	1,341	71,760	57,522
iii. Spot and derivative	601,562	367,618	601,562	367,618
 other financial assets Decrease in fair value of financial liabilities 			-	-
c. Gain from sale of financial assets			-	-
i. Securities	175,821	132,717	190,056	145,514
ii. Loans iii. Other financial assets				-
d. Gain from spot and derivative transaction (realised)	41,211	41,651	51,656	49,152
e. Dividend	688,932	701,545	-	-
 f. Gain from investment in shares with equity method g. Comissions/provisions/fees and administrative 	- 2,737,344	- 2,366,845	- 3,005,853	- 2,538,995
h. Recovery on allowance for impairment	442,529	73,920	467,862	73,920
i. Other income	868,437	745,899	1,339,085	1,043,791
2. Other Operating Expenses a. Decrease in fair value of financial assets	11,332,215	10,255,993	13,737,016	12,242,517
i. Securities	-	-	-	-
ii. Loans iii. Spot and derivative	1			
iv. Other financial assets			1	
b. Increase in fair value of financial liabilities			-	
 c. Losses from sale of financial assets i. Securities 				
ii. Loans				
iii. Other financial assets				-
 d. Losses from spot and derivative transaction (realised) e. Impairment for financial assets 		-		-
i. Securities		11,444	-	11,796
ii. Loans iii. Sharia financing	5,199,979	4,020,738	5,638,564	4,312,270
iii. Sharia financing iv. Other financial assets	1	- 215,396	- 122,425	- 330,131
f. Losses related to operational risk	4,753	11,684	4,753	11,684
 g. Losses from investment in shares under equity method h. Comissions/provisions/fees and administrative 	- 148,917	- 183,791	- 152,762	- 183,791
i. Impairment on non financial assets	148,917	123	103,484	4,249
j. Salaries and employee benefits	2,635,025	2,610,150	3,429,455	3,318,075
k. Promotion expenses I. Other expenses	173,055 3,158,385	228,535 2,974,132	199,235 4,086,338	258,806 3,811,715
Other Operating Income (Expenses)	(5,770,507)	(5,824,457)	(8,009,182)	(7,966,005)
PROFIT (LOSS) FROM OPERATIONS NON OPERATING INCOME AND EXPENSES	5,374,306	5,075,013	5,420,583	5,071,097
1. Gain (Losses) from sale of premises and equipment	269		268	
2. Gain (Losses) from foreign currencies translation				-
3. Other non operating income (expenses)	(1,353)	(620)	(24,055)	(4,841)
PROFIT FROM NON OPERATING PROFIT CURRENT PERIOD BEFORE TAX	(1,084) 5,373,222	(620) 5,074,393	(23,787) 5,396,796	(4,841) 5,066,256
Income tax expenses				
a. Estimated current tax	(796,721)	(594,984)	(937,248)	(733,837)
b. Deffered tax income (expenses) PROFIT CURRENT PERIOD	(155,816) 4,420,685	(294,251) 4,185,158	(182,053) 4,277,495	(305,214) 4,027,205
OTHER COMPREHENSIVE INCOME				
1. Unreclassified to profit (loss)				
 a. Premises and equipment revaluation increment b. Remeasurement from actuarial benefit program 	1	- (11,775)	- (4,163)	(10,634)
c. Other comprehensive income from entity associations		-	-	(10,004)
 d. Others a. Income tax related to other comprehensive income. 		2.255	1041	-
 e. Income tax related to other comprehensive income 2. Reclassified to profit (loss) 		2,355	1,041	2,069
a. Adjustment arising from translation of financial statement	(38,439)	(10,734)	(44,414)	(34,866)
 b. Gain (Losses) from changes of financial assets on available for sale c. Effective cash flow hedges 	1,235,256	1,445,131	1,292,221	1,521,350
d. Others				
e. Income tax related to other comprehensive income	(239,203)	(226,155)	(251,771)	(229,464)
Other comprehensive income current period after income tax - net	957,614	1,198,822	992,914	1,248,455
TOTAL OTHER COMPREHENSIVE INCOME CURRENT PERIOD	5,378,299	5,383,980	5,270,409	5,275,660
Income current period atributtable to :				
Parent Company	4,420,685	4,185,158	4,078,983	3,816,955
Non controlling interest TOTAL INCOME CURRENT PERIOD	4.420.685	4,185,158	198,512 4,277,495	210,250 4,027,205
	.,420,003	1,103,130	.,	.,027,205
Total other comprehensive income current period atributtable to : Parent Company	957,614	1,198,822	975,133	1,227,197
Non controlling interest			17,781	21,258
TOTAL OTHER COMPREHENSIVE INCOME CURRENT PERIOD	957,614	1,198,822	992,914	1,248,455
Total comprehensive income current period atributtable to :				
Parent Company Non controlling interest	5,378,299	5,383,980	5,054,116 216,293	5,044,152 231,508
TOTAL COMPREHENSIVE INCOME CURRENT PERIOD	5,378,299	5,383,980	5,270,409	5,275,660
DIVIDEND				

STATEMENTS OF CALCULATION OF CAPITAL ADEQUACY RATIO COMMERCIAL BANK *) As of March 31, 2017 and 2016

(In Millions of Rupiah

			_		31 March	31 Ma	I)			
COMPONENT	IS OF CAPIT	AL.			INDIVIDUAL	CONSOLIDATED	INDIVIDU	AL C	ONSOLID	ATED
Core Capital (Tier 1)					130,000,793	140,102,894	90,552,	322	98,642,	112
1. Common Equity Tier 1 (CET 1)					130,000,793	140,102,894	90,552,	322	98,642,	112
1.1 Paid-in Capital (net of Treas	ury Stock)				11,666,667	11,666,667		-		-
1.2 Disclosed Reserves					131,279,609	137,542,491		-		-
1.2.1 Additional Factor					131,667,425	137,931,246		-		-
1.2.1.1 Other comprehensiv 1.2.1.1.1 Excess differences a	e income	randation			25,203,611	25,818,232		-		-
of financial stateme		ansiation			9.814	160,454				
1.2.1.1.2 Potential gain of the	e increase in	the fair			5,014	100,454				
value of financial as					397.277	517.255				
1.2.1.1.3 Surplus of fixed ass	ets revaluation				24,796,520	25,140,523		-		-
1.2.1.2 Other disclosed rese	rves				106,463,814	112,113,014		-		-
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 profit 1.2.1.2.4 Current year profit					82,233,488 4,420,685	88,384,506 4,078,983		-		-
1.2.1.2.5 Funds for paid-in ca	unital				4,420,005	4,070,905				
1.2.1.2.6 Others	ipitai									
1.2.2 Deduction Factor					(387,816)	(388,755)				
1.2.2.1 Other comprehensiv	e income				(148,827)	(148,827)		-		
1.2.2.1.1 Negative difference	es arising fro	m								
translation of finan	cial statemer	nt			(2,812)	(2,812)				-
1.2.2.1.2 Potential losses from										
the fair value of fina	ancial assets	available fo	r sale		(146,015)	(146,015)		-		-
1.2.2.2. Other disclosed rese	rves				(238,989)	(239,928)		-		-
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	in allowanc	o for possibl	la lorror		-					-
and allowance for in										
1.2.2.2.5 Negative difference										
value of financial as					-			-		-
1.2.2.2.6 Required allowance	e for non ear	ning assets			(238,989)	(239,928)				-
1.2.2.2.7 Others					-			-		-
1.3 Non controlling interest						484,686		-		-
1.4 Deduction Factor of CET 1					(12,945,483)	(9,590,950)		-		-
1.4.1 Deffered tax calculation					(5,002,880)	(5,294,448)		-		-
1.4.2 Goodwill 1.4.3 Other intangible assets					(1.381.269)	(117,741) (1,455,590)		-		-
1.4.4 Investments in share					(6,536,334)	(2,698,171)				
1.4.5 Shortfall of capital on insu	rance subsid	liaries			(0,00,00,004)	-				
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 i	instrumen A	[1 and/or								
Tier 2 to other bank					-			-		-
1.4.7.2 Cross-ownership in and										
the transition due t	o law, grants	, or grants v	vill							
2. Additional Tier 1 (AT 1)	h AT 1 requir	omonte								-
 Instrument which comply with Agio/Disagio 	n Ai Trequir	ements			-			-		
2.3 Deduction factor of AT 1										
2.3.1 Placement of funds in inst	trumen AT 1									
and/or Tier 2 to oth	er bank									
2.3.2 Cross-ownership in anothe	er entity acq	uired by the								
transition due to la	aw, grants, o	r grants will			-			-		-
II Supplemental Capital (Tier 2)					6,958,515	7,652,210	16,040,	708	16,678,	524
1. Capital Instrument in the form of	Stock or oth	ers			105.475	105 434				
which comply with Tier 2 Requ	irements				195,429	195,429		-		
2. Agio/Disagio	te									
 General provison on earning asse (max. 1.25% credit risk - weight 					6,763,086	7.456.781				
4. Deduction supplemental capital					0,703,000	7,450,701				
4.1 Sinking Fund	(
4.2 Placement of funds in instrum	nen AT 1 and	/or Tier 2 to	other bank							
4.3 Cross-ownership in another e	ntity acquire	d								
by the transition due to law	, grants, or g	rants will						-		
TOTAL CORE AND SUPPLEMENTAL CAI	PITAL				136,959,308	147,755,104	106,593,	030	115,320,6	536
	31 Mar	ch 2017	31 Marc (Audi	h 2016 itedi			31 Marc	h 2017	31 Marc (Aud	h 2016 ited)
	INDIVIDUAL	CONSOLIDATED	INDIVIDUAL	CONSOLIDATED			INDIVIDUAL	CONSOLIDATED	INCINICUAL	
RISK WEIGHTED ASSETS					KPMM Ratio					
CREDIT RISK - WEIGHTED ASSETS	541 046 845	596 542 479	483,617,562	534 642 852	CET 1 Ratio (%)		20.04%	19,43%	15,70%	15.33
MARKET RISK - WEIGHTED ASSETS	2.968.393	3,130,005	1,051,098		Tier 1 Ratio (%)		20.04%	19.43%	15.70%	15.33
OPERATIONAL RISK - WEIGHTED ASSETS				1,363,552						
	104,792,639				Tier 2 Ratio (%)		1.07%	1.06%	2.78%	2.59
TOTAL RISK WEIGHTED ASSETS			576,677,529		KPMM Ratio (%)		21.11%	20.49%	18.48%	17.92
CAR BASED ON RISK PROFILE (%)	9.52%	9.53%	9.00%	9.00%	CET 1 FOR BUFFER (9		11.59%	10.96%	1.25%	1.25
CAPITAL ALLOCATION FOR CAR						FFER MANDATORY				
BASED ON RISK PROFILE					FILLED BY BANK(%)					
From CET 1 (%)	8.45%	8.47%	6.22%		Capital conserva		1.25%	1.25%	0.625%	0.625
From AT 1 (%)	0.00%	0.00%	0.00%		Countercyclical 8	luffer (%)	0.00%	0.00%	0.00%	0.00
From Tier 2 (%)	1.07%	1.06%	2.78%	2.59%	Capital Surcharg	e for Systemic Bank (%)	1.25%	1.25%	0.625%	0.625

From Tier 2 (%) 1.07% 1.06% 2.78% 2.59% Capital Surcharge for Systemic Bank (%) 1.25% 1.25% 0.62 *) Capital Adequacy Ratio as at per March 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 at March 31, 2016 has been calculated based on Bank Indonesia Regulation (PBI) No.517/2PP(2013 dated December 12, 2013 regarding Minimum Capital Adequacy Requirement for commercial Bank.

STATEMENTS OF COMMITMENTS AND CONTINGENCIES

of March 31, 2	017 and December 31, 2016			(In	Millions of Rupiah)
		INDIV	DUAL	CONSOLID	ATED
b.	DESCRIPTION	31 March 2017	31 December 2016 (Audited)	31 March 2017	31 December 2016 (Audited)
I. COMMITMENT	RECEIVABLES				
1. Unused fund	borrowings facilities				
a. Rupiah	-				
b. Foreign cu					
2. Outstanding	purchase position on spot and derivative	1,113,101	517,108	1,113,101	517,108
3. Others					
I. COMMITMENT					
	facilities granted to customer				
a. BUMN					
i. Committee	1				
- Rupiah		5,358,193	4,957,430	5,358,193	4,957,430
- Foreign d		5,511,159	1,017,119	5,511,159	1,017,119
ii. Uncommi	tted				
- Rupiah		23,284,886	22,483,005	23,284,886	22,483,005
- Foreign d	urrencies	2,468,209	3,184,070	2,468,209	3,184,070
b. Others					
i. Committe		21,927,271	20,887,034	21,927,280	20,887,137
ii. Uncommi		69,300,670	66,946,874	70,220,910	67,856,900
	facilities granted to other banks				
a. Committed					
i. Rupiah		38,243	35,685	38,243	35,685
ii. Foreign c					
b. Uncommitte	ed				
i. Rupiah					
ii. Foreign cu					
	revocable letters of credit				
a. Foreign L/C		9,472,273	8,944,724	9,485,494	8,952,789
b. Local L/C		3,356,039	3,143,078	3,361,329	3,143,877
	ales position on spot and derivative	1,028,069	880,595	1,028,069	880,595
5. Others		100 C	100 C	28,568	
II. CONTINGENT I					
1. Guarantees re	ceived				
a. Rupiah		1,388,036	1,766,173	1,388,036	1,766,173
b. Foreign cur		15,117,849	15,780,336	15,310,890	15,975,471
2. Unrecognized					
a. Interest loa		6,439,159	6,397,668	6,448,208	6,411,985
b. Others inte	rest	51,949	51,949	378,893	381,171
3. Others		32,729	32,729	32,729	32,729
V. CONTINGENT					
1. Guarantees is	sued				
a. Rupiah		41,327,657	43,881,089	41,372,231	43,939,477
b. Foreign c	urrencies	40,107,528	42,882,472	40,707,794	43,491,367
2. Others		501,479	492,556	501,479	907,215

ATEMENTS OF CASH FLOW

DESCRIPTION	CONSOLID
	31 March 2017
CASH FLOWS FROM OPERATING ACTIVITIES	
Receipts from interest income	16,956,560
Receipts from sharia income	1,497,420
Receipts from fees, commissions and premium - net	3,609,278
Payments of interest expense	(5,726,471)
Payments of sharia expenses	(612,689)
Receipts from the sale of Government Bonds - Fair	
value through profit or loss	9,825,252
Acquisition of Government Bonds - Fair	
value through profit or loss	(10,209,389)
Foreign exchange losses - net	(357,013)
Other operating income - others	560,085

NOTES

9,992,201 9,494,332) 1,763,205)

(1,381,504) (4,482,408) (2,888,568) (4,841)

The above financial information is extracted from the consolidated financial statements of PT Bank Mandiri (Persero) Tbk. (the 'Bank') and its subsidiaries as of March 31, 2017 and for the three-month period then ended, prepared by the Bank's management in accordance with Indonesian Financial Accounting Standards. The consolidated financial statements of the Bank and its subsidiaries as of March 31, 2016 and for the three-month period then ended, which have been audited by Purvantono, 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 May 12, 2016. 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 Purvantono, 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.
 The above published financial statements are presented to comply with Financial Services Authority

	(24,055)	(4,841)
Payment of corporate income tax	(953,417)	(1,164,593)
Cash Flow From Operating Activities Before Changes		
in Operating Assets and Liabilities	5,904,190	4,266,783
Decrease/(increase) in operating assets:		
Placements with Bank Indonesia and other banks	(3,770,737)	453,944
Marketable securities - Fair value through profit or loss	(1,244,816)	(1,953,797)
Other receivables - trade transactions	(1,690,524)	(89,295)
Loans	2,712,905	19,407,241
Sharia financing	(362,718)	104,393
Securities purchased under resale agreements	2,745,596	(15,662,358)
Consumer financing receivable	(106,368)	(1,271,503)
Net investment in lease financing	(272,237)	(19,759)
Prepaid taxes	(104,377)	(42,154)
Prepaid expense	(407,238)	(329,525)
Other assets	(1,747,794)	(1,843,952)
Proceeds from collection of financial assets already written - off	785,295	570,632
Increase/(decrease) in operating liabilities		
and temporary syirkah funds:		
Conventional Banking		
Demand deposits	(11,411,550)	(14,959,379)
Saving deposits	(12,607,876)	(22,367,829)
Time deposits	10,697,091	30,602,365
Inter-bank call money	5,683,445	(2,511,293)
Obligation due immediately	134,990	207,264
Liability to unit - linked policyholders	794,739	1,329,206
Other taxes payable	273,741	161,817
Other liabilities	2,593,589	2,729,981
Sharia Banking - Temporary Syirkah Funds		
Demand deposit - restricted investment and demand		
deposit - mudharabah musytarakah	8,571	1,007
Saving deposit - restricted investment and mudharabah		
saving deposit - unrestricted investment	96,899	(637,492)
Mudharabah time deposit - unrestricted investment	365,273	1,925,827
Net cash (used in)/provided by operating activities	(929,911)	72,124
Net cash (used in)/provided by operating activities CASH FLOWS FROM INVESTING ACTIVITIES	(929,911)	72,124
CASH FLOWS FROM INVESTING ACTIVITIES	(929,911)	72,124
CASH FLOWS FROM INVESTING ACTIVITIES Increase in marketable securities - other than at fair value		
CASH FLOWS FROM INVESTING ACTIVITIES Increase in marketable securities - other than at fair value through profit or loss	(929,911) (1,290,779)	72,124 (85,462)
CASH FLOWS FROM INVESTING ACTIVITIES Increase in marketable securities - other than at fair value through profit or loss (Increase)/decrease in Government Bonds - other than at fair	(1,290,779)	(85,462)
CASH FLOWS FROM INVESTING ACTIVITIES Increase in marketable securities - other than at fair value through profit or loss	(1,290,779) (1,935,768)	(85,462) 6,142,550
CASH FLOWS FROM INVESTING ACTIVITIES Increase in marketable securities - other than at fair value through profit or loss (increase)/derease in Government Bonds - other than at fair value through profit or loss Proceeds from sale of fixed assets	(1,290,779) (1,935,768) 3,589	(85,462) 6,142,550 2,084
CASH FLOWS FROM INVESTING ACTIVITIES Increase in marketable securities - other than at fair value through profit or loss (Increase)/decrease in Government Bonds - other than at fair value through profit or loss Proceeds from sale of fixed assets Acquisition of fixed assets	(1,290,779) (1,935,768) 3,589 (107,344)	(85,462) 6,142,550 2,084 (61,472)
CASH FLOWS FROM INVESTING ACTIVITIES Increase in marketable securities - other than at fair value through profit or loss (increase)/decrease in Government Bonds - other than at fair value through profit or loss Proceeds from sale of fixed assets Acquisition of fixed assets (Acquisition)-seling of intrangible assets	(1,290,779) (1,935,768) 3,589 (107,344) (48,275)	(85,462) 6,142,550 2,084 (61,472) 4,526
CASH FLOWS FROM INVESTING ACTIVITIES Increase in marketable securities - other than at fair value through profit or loss (increase)/decrease in Government Bonds - other than at fair value through profit or loss Proceeds from sale of fixed assets Acquisition of fixed assets (Acquisition)-selling of intrangible assets Net cash (used in)/provided by used investing activities	(1,290,779) (1,935,768) 3,589 (107,344)	(85,462) 6,142,550 2,084 (61,472)
CASH FLOWS FROM INVESTING ACTIVITIES Increase in marketable securities - other than at fair value through profit or loss (increase)/decrease in Government Bonds - other than at fair value through profit or loss Proceeds from sale of fixed assets Acquisition of fixed assets (Acquisition) reling of intangible assets	(1,290,779) (1,935,768) 3,589 (107,344) (48,275)	(85,462) 6,142,550 2,084 (61,472) 4,526
CASH FLOWS FROM INVESTING ACTIVITIES Increase in marketable securities - other than at fair value through profit or loss (increase)/decrease in Government Bonds - other than at fair value through profit or loss Proceeds from sale of fixed assets Acquisition of fixed assets (Acquisition)-selling of intrangible assets Net cash (used in)/provided by used investing activities	(1,290,779) (1,935,768) 3,589 (107,344) (48,275)	(85,462) 6,142,550 2,084 (61,472) 4,526
CASH FLOWS FROM INVESTING ACTIVITIES Increase in marketable securities - other than at fair value through profit or loss (Increase)/decrease in Government Bonds - other than at fair value through profit or loss Proceeds from sale of fixed assets (Acquisition of fixed assets (Acquisition)/selling of intrangible assets Net cash (used in/provided by used Investing activities CASH FLOWS FROM FINANCING ACTIVITIES	(1,290,779) (1,935,768) 3,589 (107,344) (48,275) (3,378,577)	(85,462) 6,142,550 2,084 (61,472) 4,526 6,002,226 (691,128)
CASH FLOWS FROM INVESTING ACTIVITIES Increase in marketable securities - other than at fair value through profit or loss (Increase)/decrease in Government Bonds - other than at fair value through profit or loss Proceeds from sale of firtud assets Acquisition-of fined assets (Acquisition-)/selfing of intangible assets Net cash (used in)/provided by used Investing activities CASH FLOWS FROM FINANCING ACTIVITIES Increase of investment in Subsidiaries	(1,290,779) (1,935,768) 3,589 (107,344) (48,275) (3,378,577) (610,507) 77	(85,462) 6,142,550 2,084 (61,472) 4,526 6,002,226 (691,128) (1,764)
CASH FLOWS FROM INVESTING ACTIVITIES Increase in marketable securities - other than at fair value through profit or loss (increase)/decrease in Government Bonds - other than at fair value through profit or loss Proceeds from sale of fixed assets (Acquisition fived assets (Acquisition fived assets (Acquisition)/selling of intangible assets (Acquisition)/selling of int	(1,290,779) (1,935,768) 3,589 (107,344) (48,275) (3,378,577) (610,507) 77 (1,044,894)	(85,462) 6,142,550 2,084 (61,472) 4,526 6,002,226 (691,128) (1,764) 1,250,762
CASH FLOWS FROM INVESTING ACTIVITIES Increase in marketable securities - other than at fair value through profit or loss (Increase)/decrease in Government Bonds - other than at fair value through profit or loss Proceeds from sale of fixed assets (Acquisition of fixed assets (Acquisition)/selling of intrangible assets (Acquisition) fixed assets Actash Ised In/provided by used Investing activities CASH FLOWS FROM FINANCING ACTIVITIES Increase of investment in Subsidiaries Increase/Increase) In marketable securities issued Increase in fund borrowings Decrease of Subordinated Lons	(1,290,779) (1,935,768) 3,589 (107,344) (48,275) (3,378,577) (610,507) 77	(85,462) 6,142,550 2,084 (61,472) 4,526 6,002,226 (691,128) (1,764)
CASH FLOWS FROM INVESTING ACTIVITIES Increase in marketable securities - other than at fair value through profit or loss (increase)/decrease in Government Bonds - other than at fair value through profit or loss Proceeds from sale of fixed assets (Acquisition of ride assets (Acquisition)/selling of intrangible assets Net cash (used in)/provided by used investing activities CASH FLOWS FROM FINANCING ACTIVITIES Increase of investment in Subsidiaries Increase of fund borrowings Decrease of Subordinated Loans Decrease of Subordinated Loans	(1,290,779) (1,935,768) (3,589 (107,344) (48,275) (3,378,577) (610,507) 77 (1,044,894) (20,003) (31,429)	(85,462) 6,142,550 4,526 6,002,226 (691,128) (1,764) 1,250,762 (25,550) (2,301,060)
CASH FLOWS FROM INVESTING ACTIVITIES Increase in marketable securities - other than at fair value through profit or loss (Increase)/decrease in Government Bonds - other than at fair value through profit or loss Proceeds from sale of fixed assets (Acquisition of fixed assets (Acquisition)/selling of intrangible assets (Acquisition) fixed assets Act cash (used in/provided by used Investing activities CASH FLOWS FROM FINANCING ACTIVITIES Increase of investment in Subsidiaries Increase/decrease) in marketable securities issued Increase in fund borrowings Decrease of subordinated Lons Decrease in securities sold under repurchase agreements Net cash provided by used in financing activities	(1,290,779) (1,935,768) 3,589 (107,344) (48,275) (3,378,577) (3,378,577) (610,507) 77 (1,044,894) (20,003)	(85,462) 6,142,550 2,084 (61,472) 4,526 6,002,226 (691,128) (1,764) 1,250,762 (25,560)
CASH FLOWS FROM INVESTING ACTIVITIES Increase in marketable securities - other than at fair value through profit or loss (Increase)/decrease in Government Bonds - other than at fair value through profit or loss Proceeds from sale of fixed assets (Acquisition of fixed assets Acquisition of fixed assets Net cash (used in)/provided by used investing activities CASH FLOWS FROM FINANCING ACTIVITIES Increase of funcestment in Subsidiaries Increase of Subordinated Loans Decrease of Subordinated Loans	(1,290,779) (1,935,768) (107,344) (48,275) (3,378,577) (610,507) 77 (1,044,894) (20,003) (331,429) (2,006,756)	(85,462) 6,142,550 2,084 (61,472) 4,526 6,002,226 (691,128) (1,764) 1,250,762 (2,5560) (2,301,060) (1,768,750)
CASH FLOWS FROM INVESTING ACTIVITIES Increase in marketable securities - other than at fair value through profit or loss (Increase)/decrease in Government Bonds - other than at fair value through profit or loss Proceeds from sale of fixed assets (Acquisition freed assets (Acquisition freed assets (Acquisition)/selling of intrangible assets Net ash (used in/provided by used investing activities CASH FLOWS FROM FINANCING ACTIVITIES Increase of investment in Subsidiaries Increase/Increase) in marketable accurities issued Increase in fund borrowings Decrease of subordinated Loans Decrease in securities load under repurchase agreements Net Cash republic by used indering activities NET (DECREASE)INCREASE IN CASH AND CASH EQUIVALENTS	(1,290,779) (1,935,768) (3,589 (107,344) (48,275) (3,378,577) (610,507) 77 (1,044,894) (20,003) (31,429)	(85,462) 6,142,550 4,526 6,002,226 (691,128) (1,764) 1,250,762 (25,550) (2,301,060)
CASH FLOW'S FROM INVESTING ACTIVITIES Increase in marketable securities - other than at fair value through profit or loss (increase)/decrease in Government Bonds - other than at fair value through profit or loss Proceeds from sale of fixed assets (Acquisition /iseding of intrangible assets Net cash (used in/provided by used investing activities CASH FLOW'S FROM FINANCING ACTIVITIES Increase of Investment in Subuildiaries Increase of Investment in Subuildiaries Increases of Investment in Subuildiaries Decrease of Subuildiaries Decrease of Subuildiaries Decrease of Subuildiaries Increases in securities used under repurchase agreements Decrease in securities used under repurchase agreements Net cash provided by used in financing activities FFFCT OF EXCHANGE RATE CHANGES ON CASH EQUIVALENTS	(1,290,779) (1,935,768) 3,589 (107,344) (48,275) (3,378,577) (1,044,894) (20,003) (31,429) (2,006,756) (6,315,244)	(85,462) 6,142,550 2,084 (61,472) 4,526 6,002,226 (1,768, 1,250,762 (2,5360) (1,768,750) 4,305,600
CASH FLOWS FROM INVESTING ACTIVITIES Increase in marketable securities - other than at fair value through profit or loss (Increase)/decrease in Government Bonds - other than at fair value through profit or loss Proceeds from sale of fixed assets (Acquisition freed assets (Acquisition freed assets (Acquisition)/selling of intangible assets) Net ash (used in)/provided by used investing activities CASH FLOWS FROM FINANCING ACTIVITIES Increases of Investment in Subsidiaries Increase/Increases/In marketable securities issued Increase/Increase/In marketable securities issued Increase/Increase/Interventies and under repurchase agreements Decrease of subsidiaries Net Cash Provided by used in financing activities Net Cash Provided by used in fancing activities Net Cash Provided by used in fancing activities Net Cash Provided by used in fancing activities Net Cash Provide by used in fancing activities Net Cash Provide by used in fancing activities Net Cash Provided by used in fancing activities Net Cash Provided by Used in fancing activities FFFECT OF EXCHANGE RATE CHANGES ON CASH AND CASH PUDVIALENT	(1,290,779) (1,935,768) 3,589 (107,344) (48,275) (3,378,577) (610,507) 77 (1,044,894) (20,003) (31,429) (2,006,756) (6,315,244) 238,654	(85,462) 6,142,550 2,084 (6),472) 4,526 6,002,226 (691,128) (1,764) 1,250,762 (25,560) (2,301,060) (1,768,750) 4,305,600 872,111
CASH FLOW'S FROM INVESTING ACTIVITIES Increase in marketable securities - other than at fair value through profit or loss (Increase)/decrease in Government Bonds - other than at fair value through profit or loss Proceeds from sale of fixed assets (Acquisition /fixed assets (Acquisition /fixed assets (Acquisition /fixed assets) Met cash (used In/provided by used investing activities CASH FLOW'S FROM FIXANCING ACTIVITIES Increase of investment in Subsidiaries Increase of investment in Subsidiaries Increases of Subordinated Loan Decrease in Subordinated Loan Decrease of Subordinated Loan Decrease in Cash Infancing activities Net Cash provided by used in financing activities Net Cash Provided by used in financing activities FFECT OF EXCHANGE RATE CHANGES ON CASH AND CASH EQUIVALENT CASH AND CASH EQUIVALENT CASH AND CASH EQUIVALENT	(1,290,779) (1,935,768) 3,589 (107,344) (48,275) (3,378,577) (1,044,894) (20,003) (31,429) (2,006,756) (6,315,244) 238,654 157,560,107	(85,462) 2,084 (61,472) 4,526 6,002,226 (1,764) 1,250,762 (25,560) (1,768,750) 4,305,600 872,111 125,667,407
CASH FLOWS FROM INVESTING ACTIVITIES Increase in marketable securities - other than at fair value through profit or loss (Increase)/decrease in Government Bonds - other than at fair value through profit or loss Proceeds from sale of fixed assets (Acquisition freed assets (Acquisition freed assets (Acquisition)/selling of intrangible assets Net ash (used in/provided by used investing activities CASH FLOWS FROM FINANCING ACTIVITIES Increase of investment in Subsidiaries Increase/Increase) in marketable securities issued Increase in Such Transpile assets Net ash (used on the transpile) Decrease of Subsidiaries Increase of investment in Subsidiaries Increase of Accessed in marketable securities issued Increase in securities sold under repurchase agreements Net Cash ProceRASE IN CASH AND CASH EQUIVALENTS EFFECT OF EXCHANGE RATE CHANGES ON CASH AND CASH EQUIVALENTS CASH AND CASH EQUIVALENTS CASH AND CASH EQUIVALENTS CASH AND CASH EQUIVALENT CA	(1,290,779) (1,935,768) 3,589 (107,344) (48,275) (3,378,577) (610,507) 77 (1,044,894) (20,003) (31,429) (2,006,756) (6,315,244) 238,654	(85,462) 6,142,550 2,084 (6),472) 4,526 6,002,226 (691,128) (1,764) 1,250,762 (25,560) (2,301,060) (1,768,750) 4,305,600 872,111
CASH FLOWS FROM INVESTING ACTIVITIES Increase in marketable securities - other than at fair value through profit or loss (Increase)/decrease in Government Bonds - other than at fair value through profit or loss Proceeds from sale of fixed sasts (Acquisition of inde assets (Acquisition of acquisition of inde assets (Acquisition of acquisition of acq	(1,290,779) (1,935,768) 3,589 (107,344) (48,275) (3,378,577) (1,044,894) (20003) (20003) (3,1429) (2,006,756) (6,315,244) 238,654 (5,315,244) 238,654	(85,462) 6,142,550 2,084 (6)1425 6,002,226 (691,128) (1,764) 1,250,762 (25,560) (2,301,060) (1,768,759) 4,305,660 872,111 125,667,407 130,845,118
CASH FLOWS FROM INVESTING ACTIVITIES Increase in marketable securities - other than at fair value through profit or loss (Increase)/decrease in Government Bonds - other than at fair value through profit or loss Proceeds from sale of fixed assets (Acquisition of Hord assets (Acquisition of hord provided by used Investing activities) CASH FLOWS FROM FINANCING ACTIVITIES Increase of Investment in Subsidiaries Increase/Increase) In marketable securities issued Increase/Increase) In marketable securities issued Increase in Such Table State State Decrease of Subdistances Decrease of Subdistances NET (DECREASE)INCREASE IN CASH AND CASH EQUIVALENTS EFFECT OF EXCHANGE RATE CHANGES ON CASH AND CASH EQUIVALENTS CASH AND CASH EQUIVALENTS AT EBGINNING OF PERIOD CASH AND CASH EQUIVALENTS AT END OF PERIOD CASH AND CASH EQUIVALENTS	(1,290,779) (1,935,768) 3,589 (107,344) (48,275) (3,378,577) (1,044,894) (2,0003) (3,31,429) (2,006,756) (6,315,244) 2,28,654 (157,560,107) 151,483,517 21,212,576	(85,462) 6,142,550 2,084 (61,472) 4,526 6,002,226 6,002,226 2,25,560 (2,230,1060) (2,230,1060) (2,230,1060) (2,230,1060) (2,25,560,407) 130,845,118 18,439,929
CASH FLOWS FROM INVESTING ACTIVITIES Increase in marketable securities - other than at fair value through profit or loss (Increase)/decrease in Government Bonds - other than at fair value through profit or loss Proceeds from sale of fixed assets Acquisition of fixed assets (Acquisition of him/provided by used investing activities CASH FLOWS FROM FINANCING ACTIVITES Increase (Increase) In marketable securities issued Increase in fue horrowings Decrease of Subordinated Loans Decrease of Subordinated Loans Decrease of Subordinated Loans Decrease of Subordinated Loans EFFECT OF EXCLANGE RATE CHANCES ON CASH ADD CASH EQUIVALENTS AT REGINNING OF PERIOD CASH AND CASH EQUIV	(1,290,779) (1,935,768) 3,589 (107,344) (48,275) (6,10,507) 77 (1,044,884) (20,003) (31,429) (2,006,756) (6,315,244) 238,654 157,560,107 151,483,517 21,212,576	(85,462) 6,142,550 2,084 (6)1472) 4,526 6,002,226 (1,764) 1,250,762 (25,560) (2,301,060) (1,768,750) 4,305,600 872,111 125,667,407 130,845,118 18,439,929 45,511,460
CASH FLOWS FROM INVESTING ACTIVITIES Increase in marketable securities - other than at fair value through profit or loss (Increase)/decrease in Government Bonds - other than at fair value through profit or loss Proceeds from sale of fixed assets (Acquisition of indiprovided by used Investing activities CASH FLOWS FROM FINANCING ACTIVITIES Increase of Investment in Subsidiaries Increase/activities of Investment activities CASH FLOWS FROM FINANCING ACTIVITIES Increase of Investment in Subsidiaries Increase/activities of Investment Insubsidiaries Increase/activities of Investment Insubsidiaries Increase/activities of Investment Insubsidiaries Increase/activities Decrease of Subordinated Lons Decrease in securities sold under repurchase agreements Net Cash Profice By used In financing activities EFEET OF EXCHANGE RATE CHANGES ON CASH AND CASH EQUIVALENTS EFFECT OF EXCHANGE RATE CHANGES ON CASH AND CASH EQUIVALENTS CASH AND CASH EQUIVALENTS AT EBGINNING OF PERIOD Cash and cash equivalent at end of period consist of: Cash Current accounts with Bahak Indonesia Current accounts with Bahak Indonesia	(1,290,779) (1,935,768) 3,589 (107,344) (48,275) (3,378,577) (1,044,894) (2,0003) (331,429) (2,006,756) (6,315,244) 238,654 157,560,107 151,443,517 21,212,576 53,500,799 9,164,284	(85,462) 6,142,550 2,084 (61,472) 4,526 6,002,226 (691,128) (1,764) 1,250,762 (2,5560) (2,301,060) (1,768,750) 4,305,600 872,111 125,667,407 130,845,118 18,439,929 4,511,460 10,902,956
CASH FLOWS FROM INVESTING ACTIVITIES Increase in marketable securities - other than at fair value through profit or loss (Increase)/decrease in Government Bonds - other than at fair value through profit or loss Proceeds from sale of finded assets (Acquisition of head assets (Acquisition of him/provided by used investing activities CASH FLOWS FROM FINANCING ACTIVITIES Increase of Subordinated and Cast and used in Infrancing activities CASH FLOWS FROM FINANCING ACTIVITIES Decrease of Subordinated and Decre	(1,290,779) (1,935,768) 3,589 (107,344) (48,275) (3,378,8577) (1,044,834) (20,003) (20,006,756) (6,315,244) 238,654 (6,315,244) 238,654 157,560,107 151,483,517 21,212,576 51,500,799 9,164,284	(85,462) 6,142,550 2,084 (6)1472) 4,526 6,002,226 (1,764) 1,550,762 (2,5560) (2,301,060) (1,768,750) 4,305,600 872,111 125,667,407 130,845,118 18,439,929 4,511,460 10,902,956 5,905,288
CASH FLOWS FROM INVESTING ACTIVITIES Increase in marketable securities - other than at fair value through profit or loss (Increase)/decrease in Government Bonds - other than at fair value through profit or loss Proceeds from sale of fixed assets (Acquisition of Indipervised by used Investigation activities CASH FLOWS FROM FINANCING ACTIVITIES Increase of Investment in Subsidiaries Increase/activities on Indiversity of the securities issued Increase in fund borrowings Decrease of Subordinated Loans Decrease in securities sold under repurchase agreements Net Cash Ired by used In financing activities EVELONES FROM FINANCING ACTIVITIES INCREASE IN CASH AND CASH EQUIVALENTS EFFECT OF EXCHANGE RATE CHANGES ON CASH AND CASH EQUIVALENTS AND CASH EQUIVALENTS AT EBGINNING OF PERIOD Cash and cash equivalent at end of period consist of: Cash Current accounts with Bhank Indonesia Current accounts with Bhank Indonesia	(1,290,779) (1,935,768) 3,589 (107,344) (48,275) (3,378,577) (1,044,894) (2,0003) (331,429) (2,006,756) (6,315,244) 238,654 157,560,107 151,443,517 21,212,576 53,500,799 9,164,284	(85,462) 6,142,550 2,084 (61,472) 4,526 6,002,226 (691,128) (1,764) 1,250,762 (2,5560) (2,301,060) (1,768,750) 4,305,600 872,111 125,667,407 130,845,118 18,439,929 4,511,460 10,902,956

385,342

2,316,245 570,591

MANAGEMENT OF THE BANK	
Board of Commissioners	
President Commissioner Deputy President Commissioner Independent Commissioner Independent Commissioner Independent Commissioner Commissioner Commissioner	: Wimboh Santoso : Imam Apriyanto Putro : Makmur Keliat *) : Destry Damayanti *) : Goei Siauw Hong : Bangun Sarwito Kusmulyono : Askolani : Ardan Adiperdana
Board of Directors	
 President Director Vice President Director Director 	: Kartika Wirjoatmodjo : Sulaiman Arif Arianto : Ogi Prastomiyono : Pahala N. Mansury : Royke Tumilaar : Hery Gunardi : Kartini Sally : Ahmad Siddik Badruddin **) : Tardi : Rico Usthavia Frans
SHAREHOLDERS	
Republic of Indonesia Non Ultimate Shareholder through Capital Market (≥ 5%) Non Ultimate Shareholder through non Capital Market (≥ 5%)	: 60.00% : Nil : Nil
*) Appointed at the Appual General Meeting on March 14	2017 and will become effective after approval by t

 Appointed at the Annual General Meeting on March 14, 2017 and will become effective after appr Otoritas Jasa Keuangan on fit and propertes and meet the free vailing regulation.
 Director of comoliance al by the dated January 30, 2017. 1. The above published financial statements are presented to comply with 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 dated March 31, 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. XK2, 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.67, Attachment to Decision of Chairman of Bapepam and LK No. Kep-347/B/2012 dated Lue 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/PBI/2005 dated January 20, 2005 regarding The Legal Lending Limit for Commercial Banks.

4. Exchange rate of 1 US Dollar as at March 31, 2017, March 31, 2016 and December 31, 2016 were Rp13,325.50; Rp13,260.00 and Rp13,472.50 respectively.



MINISTRY OF NDONESIA FINANCE AWARD 2017 GATH Partnership of Funding by rate Treasurer, Singapor Corp Partnership of Funding by Financial Institution of Issuance Bond with Best Performance in last 3 years

> Jakarta, April 26, 2017 S. E & O **Board of Directors** PT Bank Mandiri (Persero) Tbk.



Kartika Wirjoatmodjo President Director

Royke Tumilaar Director

1, 2017 an	d 2016	

	LOWANCES FOR IMPAIRMENT of March 31, 2017 and 2016	г						(In Millior	s of Rupiah)		ATEMENTS OF SI of March 31, 2017	POT AND D	ERIVATI	VE TRAI		ONS ons of Rupiah)
			31 Marc	h 2017			31 March 2	016 (Audite	d)				INDI	VIDUAL		
N	DESCRIPTION	Allowance for	Impairment	Required Allow: Losses of Ear	ance for Possible	Allowance fo	r Impairment	Required Allow	ance for Possible	N	D. TRANSACTION	NOTIONAL AMOUNT		ype	Derivative Reco	zivables & Payables
		Individual	Collective		Specific	Individual	Collective		Specific	Α.	Exchange Rate Related		Trading	Hedging	Receivables	Payables
		mannauan	concente	General	opeenie	mannada	concentre	General	specific	1.	Spot	6,262,569	5,416,893	845,676	6,447	6,383
1.	Placements with other banks	46,647		177,389	46,647	49,291	26,031	184,681	49,291	2.	Forward	15,855,948	4,005,009	11,850,939	72,196	41,138
2.	Spot and derivative receivables			4,936	-			5.631		3.	Option					
3.	Securities	39.816	8.820	234,178	4.032	48,467	10,099	200,839			a. Written b. Purchased	101,893 536,925		101,893 536,925	1,198 8.056	1,192 9,177
	Securities sold with agreement	,	-,		.,	,	,			4.	Future	550,925		330,923	8,030	9,177
ч.	· · · · · · · · · · · · · · · · · · ·									5	Swap	70,777,716	64,247,082	6.530.634	340.648	24.037
	to repurchase (Repo)			-	-					6.		/ 0,/ / / / / 0	0 1,2 17,002	0,000,0001	510,010	21,007
5.	Securities purchased with										Interest Rate Related					
	agreement to resell (Reverse Repo)	-		-	-		-			1.	Forward					
б.	Acceptances receivables	113,082	40,988	127,113	4,827	198,869	34,436	114,862	6,712	2.	Option					
7.	Loans	24,801,977	7,817,581	5,386,663	15.830.909	13.644.914	8.270.574	4,726,571	12.449.675		a. Written			-	-	
8	Investments in shares	52,203	· · · ·	3.552	143.280	44,119		73	121,525		b. Purchased			-		-
		236		5,552	236	174		,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,	174	3.	Future		-	-	-	
	Temporary invesment									4.	Swap	14,481,822	-	14,481,822	44,009	15,896
10.	Other Receivable	1,305,882	95,571	167,259	1,079,308	1,688,870	45,883	133,526	1,148,225	5.	Others					
11.	Commitments and contingencies	155,803	30,581	937,323	53,860	269,350	16,870	842,733	56,663	С.	Others	14,594,682		14,594,682	27,622	180,648
											TOTAL	122,611,555	73,668,984	48,942,571	500,176	278,471

333,343

3,222,325 686,322

CALCULATION OF FINANCIAL RATIOS

Chanelling of loans Mudharabah Muqayyadah financing Write off on earning assets Recovery of write off on earning assets Write off on earning assets with elimina

		INDI	/IDUAL			INDIVIDU	JAL
No.	RATIOS	31 March 2017	31 March 2016 (Audited)	No.	RATIOS	31 March 2017	31 March 2016 (Audited)
PERFORMA	NCE RATIOS			COMPLIAN	NCE		
	lequacy Ratio (CAR)	21.11%	18.48%	1. a. Perce	ntage violation of Legal Lending Limit		
	rming earning assets and non performing			i. Rela	ated parties	0.00%	0.00%
non earni non earni	ng assets to total earning assets and	2.43%	1.85%	ii. Thi	rd parties	0.00%	0.00%
	orming earning assets to total earning assets	3.05%	2.28%	b. Perce	ntage of excess of the Legal		
4. Allowance	e for impairment on financial assets to			Lendi	ng Limit		
earning a	ssets	4.17%	3.28%		ated parties	0.00%	0.00%
5. Gross NPL		3.95%	2.89%		•		
6. Net NPL		1.16%	0.85%	II. Thi	rd parties	0.00%	0.00%
7. Return on	Asset (ROA)	2.38%	2.58%	2. Reserve	requirement		
8. Return on	Equity (ROE)	13.40%	17.84%	a. Prima	ry reserve requirement Rupiah	6.50%	6.50%
9. Net Intere	st Margin (NIM)	5.69%	6.28%		ve requirement Foreign currencies	8.23%	8.10%
10. Operating	Expenses to Operating Income	75.98%	75.22%				
11. Loan to D	eposit Ratio (LDR)	89.22%	86.72%	3. Net Ope	n Position - Overall	1.86%	4.70%