## **CONSOLIDATED FINANCIAL STATEMENTS**

STATEMENTS OF INCOME AND OTHER COMPREHENSIVE

## PT Bank Mandiri (Persero) Tbk. & Subsidiaries

STATEMENTS OF FINANCIAL POSITION



STATEMENTS OF CALCULATION OF CAPITAL ADEQUACY RATIO COMMERCIAL BANK

of financial statement
1.2.1.1.2 Potential gain of the increase in the fair value of financial assets available for sale
1.2.1.3 Surplus of fived assets revaluation
1.2.1.2 Other disclosed reserves
1.2.1.2.1 Agio
1.2.1.2.2 General reserves
1.2.1.2.3 Previous year profit
1.2.1.2.5 Previous year profit
1.2.1.2.6 Others
1.2.1.2.6 Others
1.2.2.1 Other comprehensive income
1.2.2.1.1 Negative differences arising from translation of financial statement
1.2.2.1 Potential losses from the decrease in the fair value of financial statement
1.2.2.2 Other comprehensive income
1.2.2.1.2 Potential losses from the decrease in the fair value of financial statement
1.2.2.2 Other disclosed reserves
1.2.2.2 Other disclosed reserves
1.2.2.3 Other disclosed reserves
1.2.2.4 Negative difference in allowance for possible losses and allowance for impairment on earning assets
1.2.2.2 Statement year loss
1.2.2.2 Negative difference in adjustment amounts from fair value of financial assets in tradially book
1.2.2.2.6 Required allowance for non earning assets
1.2.2.2 Others
1.3 Non controlling interest
1.4 Deduction factor of CET1
1.4.1 Deffered tax calculation
1.4.2 Goodowill
1.4.3 Other intansible assets
1.4.4 Investment is instrumen AT1 and/or Tier 2 to other bank
1.4.7 Other deduction of CET1
1.4.7 Thecement of funds in instrumen AT1 and/or Tier 2 to other bank
1.4.2 Additional Tier (187)
2.1 Placement of funds in instrumen AT1 and/or Tier 2 to other bank
1.4.1 Instrument which comply with AT1 requirements
2.2 Agio/Oliosajo
2.3 Deduction factor of AT1
3.1 Placement of funds in instrumen AT1 and/or Tier 2 to other bank

Deduction supplemental capital (Tile 2)
 Standard Tile 2
 Standard Tile 2

STATEMENTS OF COMMITMENTS AND CONTINGENCIES

K WEIGHTED ASSETS
CREDIT RISK - WEIGHTED ASSETS
MARKET RISK - WEIGHTED ASSETS
OPERATIONAL RISK - WEIGHTED ASSETS
TOTAL RISK WEIGHTED ASSETS
TOTAL RISK WEIGHTED ASSETS
BASED ON RISK PROFILE (%)

i. BUMN
i. Committed
- Rupiah
- Foreign currencies
ii. Uncommitted
- Rupiah
- Foreign currencies
o. Others

2. Unused loan facilities granted to other banks a. Committed I. Ruplah II. Foreign currencies b. Uncommitted I. Ruplah II. Foreign currencies J. Uncommitted II. Ruplah III. Foreign currencies J. Outstanding inversocable letters of credit a. Foreign L/C b. Local L/C 4. Outstanding sales position on spot and derivative 5. Others

24,388

(1,910,505) (1,877,036) (1,659,610) (1,624,309)

(250,895)

194,180

7,803,693

(14,590,216) (10,499,694) (5,428,633) (5,657

234,504

(252,727)

194,180

8,651,009

22,775

(211,054)

(12,600,176)

195,458

6,948,857

174,492

(382,181) (170,188)

(211,993)

498,377 (9,328,038)

195,458

7,693,333

(In Millions of Rupiah)

5,000

20,000

5,000

11,664,241 4,158,281 139,428,019

1,913,077 14,310,419

	f June 30, 2018 and December 31, 2017			(In	Millions of Rupiah)	For the Period Ended June 30, 2018 and 2017	PREHENSIV	_		(In Millions of Rupi
		INDIV	_		LIDATED			VIDUAL		LIDATED
No.	DESCRIPTION	30 June 2018	31 December 2017 (Audited)	30 June 2018	31 December 2017 (Audited)	No. DESCRIPTION	30 June 2018		30 June 2018	
A:	SSETS					OPERATING INCOME AND EXPENSES				
	Cash Placements with Bank Indonesia	25,069,540 87,835,183	22,005,487 91,099,129	28,008,308 96,891,858	24,268,563 104,624,672	A. Interest and Sharia Income, Interest and Sharia Expenses, and Premium I				
3.	Placements with other banks	26,318,280	28,476,346	31,409,425	32,547,351	Interest and Sharia Income     a. Rupiah	<b>32,356,261</b> 29,121,898	<b>33,666,043</b> 30,428,922	<b>38,823,673</b> 35,445,353	<b>39,124,93</b> 35,732,12
	Spot and derivative receivables Securities	1,300,741	424,964	1,453,833	448,166	b. Foreign currencies	3,234,363	3,237,121	3,378,320	3,392,81
	a. Fair value through profit/loss	5,975,912	3,091,949	28,231,420	28,067,412	2. Interest and Sharia Expenses a. Rupiah	9,878,010 8,953,015	<b>11,498,284</b> 10,185,646	<b>12,258,949</b> 11,318,263	13,438,10 12,116,30
	b. Available for sale c. Held to maturity ***)	79,620,401 7,185,521	107,816,670 6,278,495	82,947,113 24,727,056	110,594,590 19,554,151	b. Foreign currencies	924,995	1,312,638	940,686	1,321,80
	d. Loans and receivables		-	-	-	Net Interest Income and Sharia Income (Expenses)  3. Premium Income	22,478,251	22,167,759	26,564,724 5,256,989	25,686,82 5,150,85
6. 7.	Securities sold under repurchase agreements (Repo) Securities purchased under resale agreements (Reverse Repo)	28,153,396	4,187,398 2,329,116	28,153,396 648,848	4,187,398 2,629,315	4. Claim Expense	-	-	3,719,424	3,860,19
8.	Acceptances receivables	12,654,068	12,463,241	12,783,761	12,544,494	Net Premium Income (Claim Expenses)  Net Interest and Sharia Income (Expenses)			1,537,565	1,290,66
	Loans a. Fair value through profit/loss					and Net Premium Income (Claim Expenses)	22,478,251	22,167,759	28,102,289	26,977,49
	b. Available for sale c. Held to maturity	-			-	B. Other Operating Income and Expenses  1. Other Operating Income	11,963,493	10,489,079	13,224,607	11,297,62
	d. Loans and receivables	671,171,582	644,257,408	743,396,608	712,037,865	a. Increase in fair value of financial assets				
	Consumer financing receivables	-	-	15,885,798	15,145,219	i. Securities ii. Loans	65,879	4,011		96,23
12.	Sharia financing Investments in shares	7,540,643	7,542,913	355,182	346,236	iii. Spot and derivative	1,403,344	1,224,214	1,403,344	1,224,21
	Policy holder's investment in Unit Link Contract Allowance for impairment on financial assets -/-	-	-	-	-	<ul><li>iv. Other financial assets</li><li>b. Decrease in fair value of financial liabilities</li></ul>			-	
	a. Securities	(39,203)	(42,609)	(57,342)	(67,521)	c. Gain from sale of financial assets				
	b. Loans c. Others	(30,132,332)	(31,754,535) (1,698,570)	(32,406,260)	(34,115,971) (1,683,874)	i. Securities	724,774	599,953	729,332	621,76
	Intangible assets	(1,757,406) 4,425,116	4,325,327	(1,713,722) 5,257,659	5,102,247	ii. Loans iii. Other financial assets				
	Accumulated amortisation for intangible assets -/-	(2,664,223)	(2,458,868)	(2,929,416)	(2,700,780)	d. Gain from spot and derivative transaction (realised)	93,631	96,698	131,447	117,17
	Premises and equipment Accumulated depreciation for premises and equipment -/-	44,486,660 (9,210,701)	44,067,921 (8,667,610)	47,552,739 (11,029,842)	46,991,375 (10,372,622)	Dividend     Gain from investment in shares with equity method	676,981	817,030		
	Non earning assets	108,749	108.749	100 001	100 740	g. Comissions/provisions/fees and administrative	5,440,642	5,456,504	6,149,743	5,927,55
	a. Abandoned properties b. Repossessed assets	108,749 300,780	108,749 300,780	108,981 302,380	108,749 301,719	h. Recovery on allowance for impairment i. Other income	51,099 3,507,143	378,145 1,912,524	111,477 4,699,264	389,44
	c. Suspense account d. Inter office assets	2,947,627	1,227,623	2,947,627	1,227,623	2. Other Operating Expenses	19,854,379	20,808,211	25,596,594	2,921,24 25,793,06
	i. Operational activities conducted in Indonesia	(16,196,487)	(21,216,377)	(16,196,487)	(21,216,377)	a. Decrease in fair value of financial assets				
	ii. Operational activities conducted outside Indonesia	16,419,488	21,273,936	16,419,488	21,273,936	i. Securities ii. Loans			208,334	
	Allowance for impairment on non financial assets -/- Lease Financing	(331,759)	(320,234)	(332,698) 3,256,338	(321,173) 2,364,629	iii. Spot and derivative	-	-		
20.	Deferred tax assets	5,428,633	4,969,726	5,840,623	5,564,319	iv. Other financial assets b. Increase in fair value of financial liabilities				
21.	Other assets	36,854,571	38,289,056	43,634,990	45,249,136	c. Losses from sale of financial assets				
TOTA	AL ASSETS	1,003,464,780	978,377,431	1,155,547,664	1,124,700,847	i. Securities ii. Loans		1		
	IABILITIES AND EQUITY					iii. Other financial assets				
L	IABILITIES Demand deposits **)	176,100,990	195,247,977	186,728,203	203,390,145	d. Losses from spot and derivative transaction (realised)     e. Impairment for financial assets	-			
2.	Savings deposits **)	298,023,380	303,668,823	332,086,021	336,912,644	i. Securities				4,57
	Time deposits **) Investment fund - revenue sharing	235,478,700	230,860,731	284,212,670	275,503,802	ii. Loans	6,555,742	8,189,235	7,584,342	9,576,11
5.	Fund from Bank Indonesia					iii. Sharia financing iv. Other financial assets			24.455	4.90
6.	Fund from other banks **) Spot and derivative liabilities	16,432,689 3,183,494	7,974,778 258.722	17,498,276 3,183,609	8,794,796 278.262	f. Losses related to operational risk	22,369	40,313	22,369	40,31
	Securities sold under repurchase agreements (Repo)	3,183,494 26,974,782	3,592,883	26,974,782	3,592,883	g. Losses from investment in shares under equity method h. Comissions/provisions/fees and administrative	288,049	302,554	325,303	317,12
	Acceptances liabilities Securities issued	12,654,068 10,839,571	12,463,241 10.803.875	12,783,761 16,504,987	12,544,494 16,776,200	i. Impairment on non financial assets	13,635	19,844	371,539	93,43
	Fund borrowings	37,333,697	27,337,015	47,709,614	35,895,180	<ul> <li>j. Salaries and employee benefits</li> <li>k. Promotion expenses</li> </ul>	5,652,580 294,952	5,306,095 333,248	7,475,830 358,937	6,759,48 395,77
12.	Margin deposits received	1,179,322	1,416,164	1,179,322	1,416,164	I. Other expenses	7,027,052	6,616,922	9,225,485	8,601,33
	Inter office liabilities  a. Operational activities conducted in Indonesia					Other Operating Income (Expenses)	(7,890,886)	(10,319,132)	(12,371,987)	(14,495,432
	b. Operational activities conducted outside Indonesia Deferred tax liabilities		1		1	PROFIT (LOSS) FROM OPERATIONS NON OPERATING INCOME AND EXPENSES	14,587,365	11,848,627	15,730,302	12,482,05
15.	Liability to Unit Link Holders			20,175,620	23,254,035	Gain (Losses) from sale of premises and equipment	77	1,198	6,194	1,19
	Other liabilities Investment fund - profit sharing	25,674,745	25,132,130	36,468,657	36,336,110	Gain (Losses) from foreign currencies translation     Other non operating income (expenses)	(4,320)	2,544	(38,177)	(48,53)
	TOTAL LIABILITIES	843,875,438	818,756,339	985,505,522	954,694,715	PROFIT (LOSS) FROM NON OPERATING	(4,243)	3,742	(31,983)	(47,334
	EQUITY Share capital					PROFIT (LOSS) CURRENT PERIOD BEFORE TAX Income tax expenses	14,583,122	11,852,369	15,698,319	12,434,72
	a. Authorised capital	16,000,000	16,000,000	16,000,000	16,000,000	a. Estimated current tax	(2,357,157)	(1,705,091)	(2,721,918)	(1,949,06
	b. Unpaid-in capital -/- c. Treasury stock -/-	(4,333,333)	(4,333,333)	(4,333,333)	(4,333,333)	b. Deffered tax income (expenses) PROFIT (LOSS) CURRENT PERIOD	(241,421) 11,984,544	(549,709) <b>9,597,569</b>	(397,371) <b>12,579,030</b>	(628,433 9,857,22
	Additional Paid-in Capital	17 474 202	17.476.206	17216102	17216102					
	a. Agio b. Disagio -/-	17,476,308	17,476,308	17,316,192	17,316,192	OTHER COMPREHENSIVE INCOME  1. Unreclassified to profit (loss)				
	c. Donated capital d. Funds for paid-up capital					a. Premises and equipment revaluation increment		-		
	e. Others					b. Remeasurement from actuarial benefit program     C. Other comprehensive income from entity associations			3,144	(6,15
	Other comprehensive income  a. Adjustment arising from translation of financial statement	(40.422)	1 701	171,822	169,523	d. Others				
	b. Gain (Losses) from changes of financial assets on available for sale	(40,432) (2,165,081)	1,791 1,220,938	(2,130,787)	1,402,359	Income tax related to other comprehensive income     Reclassified to profit (loss)			(786)	1,53
	c. Effective cash flow hedges	25,322,628	25,322,628	37 25,666,631	(10,643) 25,666,631	a. Adjustment arising from translation of financial statement	(42,223)	(28,674)	2,649	(33,354
	d. Premises and equipment revaluation increment e. Other comprehensive income from entity associations	25,322,028	25,322,028	25,000,031	25,000,031	b. Gain (Losses) from changes of financial assets on available for sale	(3,386,542)	1,312,624	(3,600,292)	1,381,30
	f. Remeasurement from actuarial benefit program g. Income tax related to other comprehensive income	(614,751) 669,779	(614,751)	(616,214) 617,745	(619,004) (124,403)	c. Effective cash flow hedges d. Others			10,880	
	h. Others		(30,026)		(124,403)	e. Income tax related to other comprehensive income	700,328 (2.728.437)	(248,953) <b>1.034.997</b>	743,107 (2.835.292)	(265,49)
	Difference arising from quasi reorganisation Difference arising from restructuring value of transaction		-	-		Other comprehensive income current period after income tax - net TOTAL OTHER COMPREHENSIVE INCOME (LOSS) CURRENT PERIOD	9,256,107	10,632,566	9,743,738	1,077,83 10,935,05
	of entities under common control					Profit (loss) current period atributtable to:				
	Other equity		-	(106,001)	(106,001)	PARENT COMPANY NON CONTROLLING INTEREST	11,984,544	9,597,569	12,178,075 400.955	9,463,00
	Reserve a. General reserve	2,333,333	2,333,333	2,333,333	2,333,333	TOTAL PROFIT (LOSS) CURRENT PERIOD	11,984,544	9,597,569	12,579,030	9,857,22
25	b. Appropriated reserve Retained Earning	-				Total other comprehensive income current period atributtable to: PARENT COMPANY	(2,728,437)	1,034,997	(2,775,229)	1,054,63
	a. Previous years *)	92,956,347	82,233,488	99,736,332	88,384,506	NON CONTROLLING INTEREST			(60,063)	23,19
	b. Current year TOTAL EQUITY ATTRIBUTABLE TO OWNER	11,984,544 159,589,342	20,010,716 159,621,092	12,178,075 166.833.832	20,639,683	TOTAL OTHER COMPREHENSIVE INCOME CURRENT PERIOD  Total comprehensive profit (loss) current period atributtable to:	(2,728,437)	1,034,997	(2,835,292)	1,077,83
	Non controlling interest			3,208,310	3,287,289	PARENT COMPANY	9,256,107	10,632,566	9,402,846	10,517,64
TOTA	TOTAL EQUITY AL LIABILITIES AND EQUITY	159,589,342 1,003,464,780	159,621,092 978 377 431	170,042,142 1,155,547,664	170,006,132	NON CONTROLLING INTEREST			340,892	417,41
						TOTAL COMPREHENSIVE PROFIT (LOSS) CURRENT PERIOD	9,256,107	10,632,566	9,743,738	10,935,05
	Accumulated losses of Rp162,874,901 million has been eliminated agai April 30, 2003.	nscadditional paid-ii	i capitai/agio thro	ugn quasi-reorga	mation of	TRANSFER PROFIT (LOSS) TO HEAD OFFICE				
	Consolidated balance includes temporary syirkah funds from a Subsidia					DIVIDEND				
	ncluding Securities owned by Subsidiary which classified "At Cost", accordingly 1, 2012.	ordance with SFAS 1	10 "Accounting for	Sukuk", which wa	is effective since					
,	, .,					EARNING PER SHARE*)			260.96	202.7

\*) Earning per share for the period ended as of June 30, 2017 was recalculated using the number of weighted - average of shares outstanding after stock split which became effective on September 13, 2017, as if the stock split had occurred since the beginning of the year presented.

							_ IN	DIVIDUAL					
о.	DESCRIPTION			30 June 20	18						30 June 2017		
		Current	Special Mention	Sub Standard	Doubtful	Loss	Total	Current	Special Mention	Sub Standard	Doubtful	Loss	Total
	RELATED PARTIES												
1.	Placements with other banks a. Rupiah	90,022					90,022	22					22
	b. Foreign currencies	1,127,902					1,127,902	1,340,169					1,340,169
2.	Spot and derivative receivables												
	a. Rupiah							8,056					8,056
3.	b. Foreign currencies Securities							-					
	a. Rupiah	250,842					250,842	353,450					353,450
	b. Foreign currencies					-		-					
4.	Securities sold with agreement to repurchase (Repo)												
	a. Rupiah												
	b. Foreign currencies					-		-					
5.	Securities purchased with agreement to resell (Reverse Repo)												
	a. Rupiah												
	b. Foreign currencies											-	
6. 7.	Acceptances receivables Loans	2,823,769					2,823,769	4,941,590					4,941,590
/.	a. Micro, small and medium loans (UMKM)	18,819					18,819	19,702					19,702
	i. Rupiah	18,819					18,819	19,702					19,702
	ii. Foreign currencies b. Non UMKM	20,492,758	2,556		1		20,495,321	23,596,710	4,375			83	23,601,168
	i. Rupiah	11,365,931	2,556			7	11,368,494	14,228,058	4,375			83	14,232,516
	ii. Foreign currencies	9,126,827				-	9,126,827	9,368,652					9,368,652
	c. Restructured loans i. Rupiah							-					
	ii. Foreign currencies		1										1
	d. Property loans	24,438				-	24,438	10,464	89				10,553
8. 9.	Investments in shares Temporary investment	6,255,368		1,219,127		25,191	7,499,686	5,781,666	1	774,227		25,191	6,581,084
10.	Other Receivable	83,192					83,192	358,322					358,322
11.	Commitments and contingencies												
	a. Rupiah b. Foreign currencies	2,725,460 10,244,336	320				2,725,780 10,244,336	2,202,090 4,911,803	226				2,202,316 4,911,803
12.	Repossessed assets	10,244,330					-	4,911,003					4,511,003
II.	THIRD PARTIES												
1.	Placements with other banks a. Rupiah	17,121,168					17,121,168	21,397,110					21,397,110
	b. Foreign currencies	47,436,326				54,643	47,490,969	49,934,239				49,843	49,984,082
2.	Spot and derivative receivables a. Rupiah	1,273,192						439,760					
	kupian     Foreign currencies	1,2/3,192 27,549					1,273,192 27,549	439,760					439,760 250
3.	Securities												
	a. Rupiah	57,822,244 34,708,748				-	57,822,244	65,678,210 34,874,753					65,678,210
4.	b. Foreign currencies Securities sold with agreement to	34,708,748				-	34,708,748	34,874,753					34,874,753
	repurchase (Repo)												
	a. Rupiah	26,411,644				-	26,411,644	17,730,069					17,730,069
5.	b. Foreign currencies Securities purchased with	1,741,752				-	1,741,752	-					
	agreement to resell (Reverse Repo)							-					
	a. Rupiah b. Foreign currencies							-				-	
6.	Acceptances receivables	9,811,545	15,120	3,634			9,830,299	9,082,360	9,892				9,092,252
7.	Loans												
	<ul> <li>a. Micro, small and medium loans (UMKM)</li> <li>i. Rupiah</li> </ul>	<b>69,915,309</b> 69,507,128	<b>4,851,388</b> 4,796,161	584,175	946,399	1,436,513	77,733,784 77,270,376	<b>68,610,474</b> 68,145,981	6,130,427	<b>936,717</b> 881,824	911,068	1,462,841	78,051,527 77,517,242
	ii. Foreign currencies	408,181	55,227	584,175	946,399	1,436,513	463,408	464,493	6,115,528 14,899	54,893	911,068	1,462,841	534,285
	b. Non UMKM	528,234,210	26,641,972	4,619,961	2,659,875	10,767,640	572,923,658	464,238,422	20,046,507	8,990,192	1,612,646	9,062,355	503,950,122
	i. Rupiah ii. Foreign currencies	424,857,709 103,376,501	22,892,644 3,749,328	4,549,396 70,565	2,575,509 84,366	9,795,188 972,452	464,670,446 108,253,212	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
	c. Restructured loans	20,785,376	16,151,416	4,266,953	2,145,257	7,277,648	50,626,650	22,615,466	11,021,793	7,534,504	1,106,929	6,489,148	48,767,840
	i. Rupiah	12,275,865	12,743,837	4,196,637	2,060,891	6,486,703	37,763,933	13,780,148	8,728,000	6,786,283	941,098	6,360,379	36,595,908
	ii. Foreign currencies d. Property loans	8,509,511	3,407,579	70,316	84,366	790,945	12,862,717 51,723,645	8,835,318	2,293,793	748,221	165,831	128,769	12,171,932 45,027,813
8.	Investments in shares	47,184,153	3,351,961	194,770	393,711	<b>599,050</b> 1,955	1,955	40,060,697	3,857,315	171,747	318,184	<b>619,870</b> 1,955	45,027,813 1,955
9.	Temporary investment	38,779				223	39,002					239	239
	Other Receivable Commitments and contingencies	21,492,538	142,382	226	130	1,143,284	22,778,560	16,608,468	108,272	97,210		1,071,829	17,885,779
11.	a. Rupiah	166,914,287	1,560,685	63,067	15,194	236,595	168,789,828	151,009,879	1,286,612	52,947	64,960	10,331	152,424,729
	b. Foreign currencies	65,193,531	441,035	1,567	1,344	3,081	65,640,558	64,268,806	364,289	11,809	1,369	546	64,646,819
12.	Repossessed assets OTHER INFORMATIONS	280,965		-		19,815	300,780				-	19,815	19,815
1.	Value of bank's assets pledge as collateral:												
	a. To Bank Indonesia												
2	b. To others Total allowance for impairment on financial						-						
	assets to earning assets						31,928,941						34,634,592

			30 June 20	18			30 June	2017		No.	TRANSACTION		INDIN	/IDUAL		
No	DESCRIPTION	Allowance for	Impairment	Required Allow: Losses of Ear	ince for Possible	Allowance for	rImpairment	Required Allowa Losses of Ea	nce for Possible	140.	. IRANSACTION	NOTIONAL AMOUNT	Ту	pe	Derivative Rece	ivables & Paya
		Individual	Collective		Specific	Individual	Collective	General	Specific		Exchange Rate Related	16,733,858	Trading 14,416,555	Hedging 2,317,303	Receivables	Payables 24,18
1 Placem	nents with other banks	54,643		262.636	54,643	49,843		347.865	49,843		Forward	15,117,396	3,001,353	12,116,043	21,539 34,580	1,197,68
	nd derivative receivables	34,043		10,699	34,043			4,462		3.	Option					
3. Securit		14,541	24,662	293,364	77	10,438	10,205	231,618			a. Written				70.024	105.03
4. Securit	ties sold with agreement to repurchase (Repo)			11,002				-		4.	b. Purchased Future	5,859,132		5,859,132	78,924	105,83
5. Securit	ties purchased with agreement to resell										Swap	123,453,489	107,508,607	15,944,882	731,722	1,446,53
(Rev	rerse Repo)										Others					
6. Accept	tances receivables	139,466	43,724	126,353	1,301	181,111	47,830	140,240	495		Interest Rate Related					
7. Loans		21,747,627	8,384,705	6,186,611	16,362,714	24,559,586	8,307,627	5,564,654	14,585,155		Option					
8. Investr	ments in shares	125,951		30	210,015	60,381		3,552	143,820		a. Written	-				
9. Tempo	rary invesment	2,822		388	223	239			239		b. Purchased					
10. Other F	Receivable	1,286,159	104,641	215,757	1,150,502	1,318,067	89,265	169,668	1,091,824		Future	34.165.474		34.165.474	100,434	34.79
11. Commi	itments and contingencies	265,947	56,089	1,023,789	87,008	188,234	25,247	921,665	73,012		Others	34,103,474		34,103,474	100,434	34,/3
											Others	10,095,709		10,095,709	333,542	374,46
											TOTAL	205,425,058	124,926,515	80,498,543	1,300,741	3.183.49

b. NSFR Consolidation

STATEMENTS OF ASSETS' QUALITY AND OTHER INFORMATION

ian)	As c	of June 30, 2018				(in ivillio	ns of Rupian)
	No.	TRANSACTION		INDIV	/IDUAL		
ssible ets	NO.	TRANSACTION	NOTIONAL AMOUNT	Ту	pe	Derivative Rece	ivables & Payables
	A.	Exchange Rate Related		Trading	Hedging	Receivables	Payables
fic	1.	Spot	16,733,858	14,416,555	2,317,303	21,539	24,183
.843	2.	Forward	15,117,396	3,001,353	12,116,043	34,580	1,197,684
	3.	Option					
		a. Written					
-		b. Purchased	5,859,132		5,859,132	78,924	105,833
-	4.	Future			-		
	5.	Swap	123,453,489	107,508,607	15,944,882	731,722	1,446,530
	6.	Others					
495	В.	Interest Rate Related					
	1.	Forward		-	-	-	-
,155	2.	Option					
,820		a. Written			-		-
239		b. Purchased			-		-
.824	3.				-		
,	4	Cwan	24 165 474		24 165 474	100 424	24 706

5,775,410 1,572,788

TT. Commun	ients and contingencies	203,547 30	1,023,71	39 07,000	100,234	23,247	921,003	73,012	5. Others C. Others	10.095,709	- 10.095,709	333,542	374,468
									TOTAL		124,926,515 80,498,543		
	ATION OF FINANCIAL RATIO	os											
As of June 3	0, 2018 and 2017												(ln %)
No.	RATIOS		30 Ji	ine 2018	30 Jun	e 2017	No.		RATIOS		30 June 2018	30 Jun	ie 2017
PERF	ORMANCE RATIOS						сом	PLIANCE					
1. Capita	al Adequacy Ratio (CAR)			20.64%	21.	55%	1. a. Per	centage v	iolation of the Legal Ler	nding Limit			
2. Non p	erforming earning assets and non						i.	Related p	arties		0.00%		0.00%
	orming non earning assets						ii.	Third part	ies		0.00%		0.00%
to total earning assets and non earning assets			2.08%		39%	b. Pei	centage o	of excess of the Legal Le	nding Limit				
Non performing earning assets to total earning assets			2.60%	2.9	99%	i. Related parties			_	0.00%		0.00%	
	ance for impairment on financial as	sets to					ii. Third parties			0.00%		0.00%	
	ing assets			3.54%		14%							
5. Gross				3.13%		79%	Reserve requirement     a. Primary reserve requirement Rupiah		6,69%		6.50%		
6. Net N				0.89%		28%							
	n on Asset (ROA)			3.04%		61%			irement Foreign currer	icies	8.57%		8.91%
	n on Equity (ROE)			16.58%		43%	3. Net C	pen Posit	ion - Overall		1.27%		1.77%
9. Net In	terest Margin (NIM)			5.51%	5.6	65%							
10. Opera	iting Expenses to Operating Income			67.09%	73.	17%							
11. Loan t	to Deposit Ratio (LDR)			94.17%	88.6	61%							
12. Net St	able Funding Ratio (NSFR)												
a Nº	SER Individual			115.83%									

279,342 8,162,169 1,975,585

Payments of sharia expenses   (1,307,479)   (1,212,687)		and premium - net	7,065,393	/,196,/14	
Receipts from the sale of Government		Payments of interest expense	(11,099,836)	(12,060,839)	
Receipts from the sale of Government					
Bonds - Fair value through profit or loss (augustion of Georgen change gain - net   943,085   22,126,084			(-)	(-)=,,	
Acquisition of Government Bonds - Fair   Acquisition of Government Bonds - Clay 1, 200, 200, 200, 200, 200, 200, 200, 2			21 902 150	22 021 106	
value through profit or loss         (31,795,788)         (22,126,084)           origin exchange gain - net         943,085         255,511           ther operating income - others         2,452,155         1,140,186           The operating generies - others         (3,057,22)         (2,420,094)           aladries and employee benefits         (9,053,044)         (7,758,887)           incerpland and administrative expenses         (6,595,414)         (6,888,67)           incerpland and profit instrative expenses         (6,595,414)         (6,888,67)           ion operating expenses - net         (38,177)         (48,531)           ion operating expenses - net         (38,177)         (48,531)           Sash Flow From Operating assets:         (2,384,324)         (2,247,474)           Change in Operating assets:         (3,07,500)         (1,16,111)           Change in Operating assets:         (2,20,20)         (2,11,248)           Activated because of the contractions of the contraction of the co			31,092,139	22,031,190	
orosign exchange gain - net  pher operating income - others  2,452,155  1,140,186  1,249,094  2,479,094  2,479,094  2,479,094  2,479,094  2,479,094  2,479,094  2,479,094  2,479,094  2,479,094  2,479,094  2,479,094  2,479,094  2,479,094  2,479,094  2,483,177  2,483,377  2,483,374  2,234,324  2,234,324  2,234,324  2,234,324  2,234,324  2,234,324  2,234,324  2,234,324  2,234,324  2,234,324  2,234,324  2,234,324  2,234,324  2,234,324  2,234,324  2,234,324  2,234,324  2,234,324  2,247,348  2,267,347  2,267,347  2,267,347  2,277,348  2,277,358  2,277,388  2,277,388  2,277,388  2,277,388  2,277,388  2,277,388  2,277			(24 205 200)	(22.424.004)	
ther operating income - others  2,452,155  1,140,186  1,40,2094  1,40,2094  1,775,887)  1,40,2094  1,775,887)  1,40,2094  1,775,887)  1,40,3094  1,775,887)  1,40,3094  1,775,887)  1,40,3094  1,775,887)  1,40,3094  1,40,3					
a) the operating expenses - others         (3,409,572)         (2,429,094)           alainers and employee benefits         (9,06,044)         (7,788,87)           ieneral and administrative expenses         (6,595,414)         (6,288,867)           ieneral and administrative expenses         (3,81,77)         (46,531)           Asyment of corporate income tax         (2,343,924)         (2,542,744)           2, ash Flow From Operating Assets and Liabilities         14,622,042         13,712,069           Changes in Operating Assets and Liabilities         1,270,555         (2,161,911)           Lacements with Bank indonesis and other banks         (80,066)         (2,201,397)           Alberta Selective Secretary of the company of the receivables of the control of the contro					
salaries and employee benefits increase (19,063,044) (7,758,887) increase (19,063,044) (7,758,887) increase (19,063,044) (7,758,887) increase (19,063,044) (8,053,044) (8,053,044) (8,053,044) (8,053,044) (8,053,044) (8,053,044) (8,053,044) (8,053,044) (8,054,		Other operating income - others	2,452,155		
G.598,414    G.288,867    G.598,414    G.288,867    G.598,414    G.288,867    G.598,414    G.598,414    G.598,617    G.5		Other operating expenses - others	(3,409,572)	(2,429,094)	- 2
G.598,414    G.288,867    G.598,414    G.288,867    G.598,414    G.288,867    G.598,414    G.598,414    G.598,617    G.5		Salaries and employee benefits	(9,063,044)	(7,758,887)	
Monoparting expenses - net   (38,177)   (48,531)   (48,531)   (48,531)   (25,374)   (2					
Agriculture					
Cash Flow From Operating Activities Before Changes in Operating Activities Before Changes in Operating Activities Before Changes in Operating Assets and Liabilities         14,622,042         13,712,069           Decrease(filocrease) in operating assets:         (86,066)         (2,161,911)           Liazements with Bank Indonesia and other banks         1,270,555         (2,161,911)           Marketable securities - Fair value through profit or loss         (86,066)         (2,201,397)           Marketable securities - Fair value through profit or loss         (80,066)         (2,217,348)           Joans         (37,66,096)         (21,469,097)           Aharia financing         (1,985,60)         (27,46,986)           Joecurities purchased under resale agreements         (1,990,467)         4,744,686           Consumer financing receivable         (105,506)         (1,531,765)           Jet in Liazement in lease financing         (893,453)         (582,408)           Verpaid daxes         (315,119)         (291,732)           Verpaid daxes         (168,206)         (289,639)           Horal Park States         (2,243,008)         (2,243,008)           Verpaid Cavers         (2,243,008)         (2,736,812)           Vice deposits         (1,258,813)         (3,773,812)           Vice deposits         (1,268,813)         (3					
Changes in Operating Assets and Liabilities         14,622,042         13,712,069           Decrease/filterage bin operating assets:         12,005         12,019,11           Diazements with Bank Indonesia and other banks         1,270,558         (2,161,911)           Airectable Securities - Fair value through profit or loss         (86,066)         (2,201,397)           Other receivables - trade transactions         37,766,096         (2,470,348)           Oans         37,766,096         (2,476,987)         (3,475,580)           Inharia financing         (2,589,442)         (3,695,580)         (3,531,765)           Consumer financing         (89,343)         (32,2408)         (3,278,317)         (291,732)           Weight in State financing         (89,433)         (32,2408)         (2,913,732)         (291,732)         (291,732)         (291,732)         (291,732)         (291,732)         (291,732)         (291,732)         (291,732)         (293,639)         (291,732)         (293,639)         (293,639)         (291,732)         (293,639)         (291,732)         (293,639)         (291,732)         (293,639)         (291,732)         (293,639)         (293,639)         (293,639)         (293,639)         (293,639)         (293,639)         (293,639)         (293,639)         (293,639)         (293,639) <td< th=""><td></td><td></td><td>(2,515,521)</td><td>(2)221)1111</td><td></td></td<>			(2,515,521)	(2)221)1111	
			14 622 042	12 712 060	
Alexaments with Bank Indonesia and other banks   1,270,555   (2,161,911)   (2,101,37			14,022,042	13,712,009	
Marketable securities - Fair value through profit or loss   (86,066)   (2,201,397)				(0.000.000)	
one         2,803,832         (2,417,348)           onans         (37,66,96)         (2,146,969)           sharia financing         (2,589,442)         (3,695,580)           consumer financing receivable         (1,095,506)         (1,547,466)           consumer financing receivable         (1,095,506)         (1,531,765)           tel investment in lease financing         (893,433)         (522,408)           repaid taxes         (185,00)         (289,399)           the resets         (1,545,00)         (2,793,812)           vocceds from collection of financial         2,295,540         (1,787,988)           assets already written - off         2,295,540         1,787,988           conventional Banking         2,295,540         1,787,988           Demand deposit         (17,268,813)         3,879,312)           Saving deposits         (1,53,223)         4,003,602           Time deposits         (1,53,223)         4,003,602           Time deposits         (1,37,114         1,478,919           Saving deposit         1,927,114         1,478,919           Subligation due immediately         245,678         233,482           Jability to unit - linked policyholders         3,078,415         1,922,044           Other					
Carrier   Carr					
haris financing cecurities purchased under resale agreements 1,990,467 2,474,586 consumer financing receivable 1,095,506) 1,131,765 1,199 1,291,732 1,744,586 consumer financing receivable 1,095,506) 1,131,765 1,199 1,291,732 1,782,748 1,199 1,291,732 1,782,788 1,782,789 1,782		Other receivables - trade transactions	2,803,832	(2,417,348)	
incurates purchased under resale agreements (1,980,467 4,744,686 1,000,500 (1,331,765),500 (1,		Loans	(37,768,096)	(21,469,097)	
A		Sharia financing	(2,589,442)	(3,695,580)	
Consumer financing receivable   (1,095,506)   (1,531,765)			1,980,467	4,744,686	
Vest investment in lease financing   (893,453)   (582,408)   (582,408)   (582,408)   (791,72)   (					
Trepaid taxes   (315,119)   (291,732)					
repaid expense  (168,206) (289,539)  Increase/fecrease (104,208) (2,373,6,812)  rocceeds from collection of financial assets already written - off  2,295,540  1,787,988  1,788,209,312  1,787,988  1,788,209,312  1,789,312					
Ther assets         (2,943,908)         (2,736,812)           Proceeds from collection of financial assets already written - off         2,95,540         1,787,988           Concrease/Idecrease) in operating liabilities and temporary sylich funds:         2,295,540         1,787,988           Conventional Banking         (17,268,813)         (3,879,312)           Demand deposits         (5,63,223)         4,003,602           Time deposits         14,317,114         (1,239,445)           Lime brank call money         1,927,114         1,478,919           Dibligation due immediately         245,678         238,482           Jability to unti- linked policyholders         3,078,415         1,222,044           Other tabellites         2,400,496         5,928,189           Sharia Banking - Temporary Syirkah Funds         2,400,496         5,928,189           Sharia Banking - Temporary Syirkah Funds         2,000,496         5,928,189           Sharia Sanking - Temporary Syirkah Funds         2,000,500         3,936           Sulpid - Temporary Syir					
1,787,988   1,788,988   1,78					
assets already written - off corrected/decrease) in operating liabilities and temporary sylich funds:  Conventional Banking  Demand deposits (17,268,813)  Demand deposits (5,163,223) (4,005,602)  Time deposits (15,163,223) (4,005,602)  Time deposits (14,317,114 (1,239,445)  Time deposits (14,317,114 (1,239,445)  Time deposits (14,317,114 (1,239,445)  Demand deposit - (1,239,445) (1,249,415)  Displation due immediately (1,259,415)  Displation displa			(2,943,908)	(2,736,812)	
Increase/(decrease) in operating liabilities and temporary syrikah funds:    1,268,813   (3,879,312)     2,879,312     3,879,312     3,879,312     3,879,312     3,879,312     3,879,312     3,879,312     3,879,312     3,879,312     3,879,312     4,879,312     5,879,312     5,879,312     6,879,312     6,879,312     7,879,312     7,879,312     7,99,278     7,99,278     7,99,278     7,99,278     7,99,278     8,979,312					
and temporary sylickah funds:         Incomparison of the properties o			2,295,540	1,787,988	
Demand deposits					
Saving deposits         (5,163,223)         4,003,602           Time deposits         14,317,114         (1,394,45)           Inter-bank call money         1,927,114         1,478,919           bibligation due immediately         245,678         233,482           Jability to unt - linked policyholders         (3,078,415)         1,922,044           Juber Laxes payable         2,666         451,226           Uhre Itabilities         2,400,496         5,928,189           Jarria Banking - Temporary Syirkah Funds         2,000,496         5,928,189           Jarria Banking - Temporary Syirkah Funds         11,791         209,836           Javing deposit - restricted investment and mudharabah saving deposit - restricted investment and mudharabah saving deposit - restricted investment and mudharabah saving deposit - restricted investment summer         199,799         (120,915)           Javing deposit - restricted investment and mudharabah saving deposit - restricted investment summer         193,792         (20,972)           Het cath used in operating activities         27,392,711         (7,919,278)           JEL LOWS R ROM INNESTHIG ACTIVITIES         22,992           Ject cath used in operating activities of the state o		Conventional Banking			
Time deposits   14,317,114   (1,239,445)		Demand deposits	(17,268,813)	(3,879,312)	
Time deposits   14,317,114   (1,239,445)		Saving deposits	(5,163,223)	4,003,602	
Inter-bank call money         1,927,114         1,478,919           bibligation due immediately         245,678         238,482           Lability to unit - linked policyholders         (3,078,415)         1,922,044           Wher Laxse payable         2,666         451,226           Stheir Banklinites         2,400,496         5,928,189           Jeharia Bankling - Temporary Sylrkah Funds         1         2,000,496           Jeharia Bankling - Temporary Sylrkah Funds         2,000,496         5,928,189           Jeharia Bankling - Temporary Sylrkah Funds         209,836         209,836           deposit - mushrabah musyarakah - musyarakah         (11,791)         209,836           swing deposit - unstricted investment and mudharabah         199,799         (120,915)           swing deposit - unstricted investment         192,392         220,922           sudcharabah time deposit - unstricted investment         1,923,921         220,922           sudcharabah time deposit - unstricted investment and mudharabah         2,732,721         1,791,9278           st Lovis S Robult Must Stripf Acquitities         2,782,721         1,791,9278           st Lovis S Robult Must Stripf Acquitities         6,600,702         1,768           increase/Decrease in Government Bonds - other than at fair value through profit or loss         6,600,702 <td></td> <td>Time deposits</td> <td>14,317,114</td> <td>(1,239,445)</td> <td></td>		Time deposits	14,317,114	(1,239,445)	
Dibligation due immediately         245,678         238,482           Jability to unt - linked policyholders         (3078,415)         1,222,044           Other taxes payable         2,866         451,226           Sharia Banking - Temporary Syirkah Funds         2,400,496         5,28,189           Dharia Banking - Temporary Syirkah Funds         2,200,429         2,528,189           Dharia Banking - Temporary Syirkah Funds         (11,791)         209,836           Swing deposit - trestricted investment and mudharabah         199,799         (120,915)           Swing deposit - unrestricted investment         1,923,824         220,972           let cash used in operating activities         (27,392,711)         (7,919,278)           St FLOWS FROMINYESTING ACTIVITIES         200,722           Decrease/increase) in marketable securities - other than at fair value through profit or loss         540,488         (560,702)           Increase)/Decrease in Government Bonds - other than at fair value through profit or loss         4,552,354         2,487,765           rocceeds from sale of fixed axests         7,663         7,768           rocceds from sale of fixed axests         (55,339)         (311,971)					
Lability to unit - linked policyholders         (3,078,415)         1,922,044           Hibert arzes payable         2,866         451,296           Stel 296         5,928,189         3,846           Jehrari Bankling - Temporary Syirkah Funds         2,400,496         5,928,189           Jehrari Bankling - Temporary Syirkah Funds         3,928,189         1,791         209,836           Jehrari Bankling - Temporary Syirkah Funds         (11,791)         209,836         3,928,281         1,929,292         1,929,324         209,935         1,929,324         1,929,15         1,923,824         220,972         1,923,824         220,972         1,923,824         220,972         1,923,824         220,972         1,923,824         220,972         1,923,824         220,972         1,923,824         220,972         1,923,824         220,972         1,923,824         220,972         1,923,824         220,972         1,923,824         220,972         1,923,824         2,932,711         1,799,278         3,932,711         1,799,278         3,932,711         1,799,278         3,932,711         1,799,278         3,932,711         1,799,278         3,932,711         1,799,278         3,768         3,768         3,768         3,768         3,768         3,768         3,768         3,768         3,768         3,77					
2,866         451,206           4,1206         5,28,189           sharia Banking - Temporary Syirkah Funds         2,400,496         5,928,189           sharia Banking - Temporary Syirkah Funds         2,400,496         5,928,189           sharia Banking - Temporary Syirkah Funds         (11,791)         209,836           swap deposit - truestricted investment and mudharabah         199,799         (120,915)           swap deposit - unrestricted investment         1,923,824         220,972           set cash used in operating activities         (27,392,711)         (7,919,278)           st LOWS FROM INVESTING ACTIVITIES         5         5           becrease/increase) in marketable securities - other than at fair value through profit or loss         540,948         (560,702)           increase)/Decrease in Government Bonds - other than at fair value through profit or loss         4,552,354         2,487,765           rocceeds from sale of fixed assets         7,663         7,768           rocceds from sale of fixed assets         (55,533)         (311,971)					
With a liabilities         2,400,496         5,928,189           Bahrist Banking - Temporary Syirkah Funds         2,400,496         5,928,189           Demand deposit - restricted investment and demand deposit - understandsh musytarakah - musyarakah saving deposit - unrestricted investment         11,791         209,836           saving deposit - unrestricted investment         1,923,824         220,972           saving deposit - unrestricted investment         1,923,824         220,972           set cash used in operating activities         (7,919,278)           st FLOWS FROM INVESTING ACTIVITIES         5           Decrease/funcrease) in marketable securities - other than at fair value through profit or loss         540,948         (560,702)           increase)/Decrease in Government Bonds - other than at fair value through profit or loss         (4,552,354)         2,487,765           roceeds from sale of fixed assets         7,863         7,768           kould stort of fixed assets         (53,533)         311,1971					5
sharia Banking - Temporary Syirkah Funds           penand deposit - restricted investment and demand deposit - mudharabah musyarakah akwing deposit - restricted investment and mudharabah sawing deposit - stricted investment and mudharabah saving deposit - unrestricted investment 1,923,824 220,972 let cash used in operating activities (27,392,711) (7,919,278) SELECURS FROM INVESTING ACTIVITIES         (27,392,711) (7,919,278)					
Demand deposit - restricted investment and demand deposit - medicarbab mustrakanah - musparakah deposit - medicarbab mustrakanah - musparakah saving deposit - restricted investment and mucharabah saving deposit - unrestricted investment 1997.99 (120,915) and positive - mustrakanah time deposit - unrestricted investment 1,923,824 220,972 lett carb used in operating activities (27,392,711) (7,919,278) sett carb used in operating activities (27,392,711) (7,919,278) sett carb used in operating activities - other than at fair value through profit or loss (560,702) fair value through profit or loss (4,552,354) (2,487,765 art fair value through profit or loss (7,768 7,768 7,768 7,768 (2,11971) (2,1197			2,400,496	5,928,189	
deposit - mudharabah musyarakah   (11,791)   209,836					
awing deposit - restricted investment and muchanabah sawing deposit - unrestricted investment 199,799 (120,915) awing deposit - unrestricted investment 1,923,824 220,972 (such as has the deposit - unrestricted investment 1,923,824 220,972 (such as has the deposit - unrestricted investment 2,739,711) (7,919,278) secrease/fincrease) in operating activities (27,392,711) (7,919,278) secrease/fincrease) in marketable securities - other than at fair value through profit or loss (4,552,354) (560,702) (ncrease)/Decrease in Government Bonds - other than at fair value through profit or loss (4,552,354) (2,487,765 are fair value through profit or loss (5,539,303) (311,971) (supplied of fixed assets (57,393) (311,971)					
saving deposit - unrestricted investment         199,799         (120,915)           undusharabat time deposit - unrestricted investment         1,92,3824         220,972           etc cash used in operating activities         (27,392,711)         (7,919,278)           81 FLOWS FROMINESTING ACTIVITIES         540,948         (560,702)           becrease/increase) in marketable securities - other than at fair value through profit or loss         540,948         (560,702)           increase)/Decrease in Government Bonds - other than at fair value through profit or loss         (4,552,354)         2,487,765           rocceeds from sale of fixed assets         7,663         7,768           rocceeds from sale of fixed assets         (55,393)         (311,971)			(11,791)	209,836	
Audharabah time deposit - unrestricted investment         1,923,824         220,972           etc cash used in operating activities         (7,992,711)         (7,992,78)           SH FLOWS FROM INVESTING ACTIVITIES         200,972         (7,992,78)           Decrease/(increase) in marketable securities - other than at fair value through profit or loss         540,948         (560,702)           Increase)/Decrease in Government Bonds - other than at fair value through profit or loss         (4,552,354)         2,487,765           rocceeds from sale of fixed assets         7,863         7,768           rocceeds from sale of fixed assets         (57,393)         3(11,971)					
set cash used in operating activities         (7,992,711)         (7,919,278)           SE FLOWS RROMINESTING ACTIVITIES         (560,702)           Decrease/increase) in marketable securities - other than at fair value through profit or loss         540,948         (560,702)           Increase)/Decrease in Government Bonds - other than at fair value through profit or loss         (4,552,354)         2,487,765           rocceeds from sale of fixed assets         7,663         7,768           rocceeds from sale of fixed assets         (57,5393)         (311,971)			199,799	(120,915)	
SH FLOWS FROM INVESTING ACTIVITIES		Mudharabah time deposit - unrestricted investment	1,923,824	220,972	
SH FLOWS FROM INVESTING ACTIVITIES		Net cash used in operating activities	(27,392,711)	(7,919,278)	
Decrease/Increase) in marketable securities - other than at fair value through profit or los increase)/Decrease in Government Bonds - other than at fair value through profit or los increase)/Decrease in Government Bonds - other than at fair value through profit or loss increases in Government Bonds - other than at fair value through profit or loss in Government Bonds - other than at fair value through profit or loss in Government Bonds - 7,768 increases in Gove		CASH FLOWS FROM INVESTING ACTIVITIES			
fair value through profit or loss         540,948         (560,702)           increase)/Decrease in Government Bonds - other than at fair value through profit or loss         (4,552,354)         2,487,765           roceeds from sale of fixed assets         7,863         7,768           rocyulation of fixed assets         (57,393)         311,1971					
Increase)/Decrease in Government Bonds - other than at fair value through profit or loss (4,552,354) 2,487,765 rocceds from sale of fixed assets 7,863 7,768 kxquisition of fixed assets (575,393) (311,971)			540.948	(560,702)	
at fair value through profit or loss (4,552,354) 2,487,765 Proceeds from sale of fixed assets 7,863 7,768 kcquisition of fixed assets (575,393) (311,971)			210,510	(230)102)	
Proceeds from sale of fixed assets 7,863 7,768 Acquisition of fixed assets (575,393) (311,971)			(4.552.354)	2 497 765	
Acquisition of fixed assets (575,393) (311,971)					
Acquisition of intangible assets (155,412) (171,760)					
			(4,734,348)	1,451,100	
SHELOWS FROM FINANCING ACTIVITIES		CASH FLOWS FROM FINANCING ACTIVITIES			
		Increase of investment in Subsidiaries	(491,158)	(693,733)	
		(Decrease)/Increase marketable securities issued	(276,687)	6.086,199	
ncrease of investment in Subsidiaries (491,158) (693,733)		Increase in found horrowings	0.966.797	363 130	
		(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 intangible assets Net cash (used in)/provided by investing activities		(4,552,354) 7,863 (575,393) (155,412)	(4,552,354) 2,487,765 7,863 7,768 (575,393) (311,971) (155,412) (171,760)
SHIPLOWS FROM FINANCING ACTIVITIES	١		(491,158)	(693,733)	
		(Decrease)/Increase marketable securities issued	(276,687)	6,086,199	
ncrease of investment in Subsidiaries (491,158) (693,733)		Increase in found horrowings			

STATEMENTS OF CASH FLOW

	three months or less since the date of acquisition	53,542,579	54,837,885			
	Total cash and cash equivalents	154,611,245	163,968,283			
i						
ı	MANAGEMENT OF THE BANK					
I	Board of Commissioners					
	- President Commissioner/Independent Commissioner	: Hartadi Agus Sa	irwono			
	- Deputy President Commissioner	: Imam Apriyanto Putro				
	- Independent Commissioner	: Goei Siauw Hong				
	- Independent Commissioner	: Bangun Sarwito	Kusmulyono			
	- Independent Commissioner	: Makmur Keliat				
	- Commissioner	: Askolani				
	- Commissioner	: Ardan Adiperda	ana			
	- Commissioner	: R. Widyo Pramono				
ı						
ı	Board of Directors					
	- President Director	: Kartika Wirjoatr	nodjo			
	- Doputy President Director	· Culaiman Arif A	rianto			

4,766,845 158,775,796 154,611,245

- Deputy President Director	: Sulaiman Arif Arianto
- Director of Corporate Banking	: Royke Tumilaar
- Director of Small Business and Network	: Hery Gunardi
- Director of Risk Management	: Ahmad Siddik Badruddin
- Director of Information Technology and Operation	: Rico Usthavia Frans
- Director of Treasury and International Banking	: Darmawan Junaidi
- Director of Institutional Relationship	: Alexandra Askandar*)
- Director of Compliance	: Agus Dwi Handaya*)
- Director of Finance	: Panji Irawan *)
- Director of Retail Banking	: Donsuwan Simatupang*)
SHAREHOLDERS	

SHAREHOLDERS	
Ultimate Shareholders	
Republic of Indonesia	: 60.00%
Non Ultimate Shareholder through	
Capital Market (≥ 5%)	: Nil
Non Ultimate Shareholder through non	
Capital Market (≥ 5%)	: Nil

1,913,077 14,117,380

20,000

NOTES

34,573,500 2,961,695

34,122,075 3,200,409

NOTES

1) The above financial information is extracted from the consolidated financial statements of PT Bank Mandiri (Persero) Tbk. (the "Bank") and its subsidiaries as of and for the six-months ended June 30, 2018 and 2017, prepared by the Bank's management in accordance with Indonesian Financial Accounting Standards. The consolidated financial statements of PT Bank Mandiri (Persero) Tbk. (the "Bank") and its subsidiaries as of December 31, 2017 and for the year then ended, prepared by the Bank's management in accordance with Indonesian Financial Accounting Standards, 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, in accordance with Standards on Auditing established by the Indonesian Institute of Certified Public Accountants, with an unmodified audit opinion, as stated in their report dated January 31, 2018 not included in this publication. Such audit report also contains other matter paragraph, which describes presentation of parent entity's financial information.

5,179,279 5,493,243

5,000

2) 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 Statements of the Work State Office State of State Office Office State Office Office State Office Off 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 ccordance 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.

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

4) Appointed at the Extraordinary General Meeting of Shareholders of PT Bank Mandiri (Persero) Tbk. dated August 21, 2017 approved the stock split of PT Bank Mandiri (Persero) Tbk shares from Rp50.00 per share to Rp250.00 per share. The issued capital increases from 23,333,333,333 shares to 46,666,666,666 shares. The stock split is effective on September 13, 2017.

5) Exchange rate of 1 US Dollar as at June 30, 2018, June 30, 2017 and December 31, 2017 were Rp14.330.00. Rp13.327.50 and Rp13.567.50., respectively

**Achievement of Bank Mandiri in 2018:** Asiamoney Cash Management Customer Satisfaction Awards for the category of Best Indonesian Bank for Asian Clients

www.bankmandiri.co.id

Jakarta, July 19, 2018 S. E & O **Board of Directors** PT Bank Mandiri (Persero) Tbk.

Kartika Wirioatmodio

President Director

Sulaiman A. Arianto **Deputy President Director** 

