## **CONSOLIDATED FINANCIAL STATEMENTS**

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



STATEMENTS OF CALCULATION OF CAPITAL ADEQUACY RATIO COMMERCIAL BANK

4,913

17,476,308 2,333,333 92,956,347 6,077,811

(431,097) (194,197)

(236,900)

186,558

7,272,070

- 642,302 (14,306,413) (10,187,738)

181,365

(238,732)

186,558

8,084,784

9,814

(238,989)

195,429

6,763,086

160,454

(388,755) (148,827)

(239,928)

484,686 (9,590,950) (5,294,448) (117,741) (1,455,590) (2,698,171)

195,429

7,456,781

(In Millions of Rupiah)

Common Equity Tier 1 (CET 1)

Common Equity Tier 1 (CET 1)

1.1 Paid-in Capital (Iner 1)

1.2 Disclosed Reserves

1.2.1 Additional Factor

1.2.1.1 Excess differences arising from translation of financial statement

1.2.1.1.1 Excess differences arising from translation of financial statement

1.2.1.2 Potential gain of the increase in the fair value of financial sasets available for sale

1.2.1.3 Surplus of fixed assets available for sale

1.2.1.3 Surplus of fixed assets available for sale

1.2.1.3 Other disclosed reserves

1.2.1.2 General reserves

1.2.1.2 General reserves

1.2.1.2 Founds for pald-in capital

1.2.1.2 Founds for pald-in capital

1.2.1.2 Deduction Factor

1.2.2.1 Other comprehensive income

1.2.2.1 Negative differences arising from translation of financial statement

1.2.2.2. Other comprehensive income

1.2.2.1.1 Negative differences available for sale

1.2.2.2.1 Despidence of the discrease of the fair value of financial assets available for sale

1.2.2.2.1 Despidence of the discrease of the fair value of financial assets in translation of financial salese available for sale

1.2.2.2.1 Despidence of the fair value of financial assets in translation of financial salese available for sale

1.2.2.2.2 Current value for sale financial assets available for sale

1.2.2.3 Current value for sale financial assets available for sale

1.2.2.4 Negative difference in adjustment amounts from fair value of financial salese in trading book

1.2.2.5 Negative difference in adjustment amounts from fair value of financial sasets in trading book

1.2.2.5 Required allowance for non earning assets

1.2.2.7 Others

1.3 Non controlling interest

1.4 Deduction Factor of CET 1

1.4 Deduction factor of CET 1

1.4 Order despidence of CET 1

1.4 Order de

2. Additional Tree Lynner and Continued With All Trequestion
2. Apis/Disagio
2. Apis/Disagio
2. Descender of funds in instrumen AT 1 and/or Tier 2 to other bank
2.3.2 Cross-ownership in another entity acquired by the transition due to law, grants, or grants will

1. Supplementa Capital (Tier 2)
1. Capital Instrument in the form of Stock or others which comply with Tier 2 Requirements
2. Agio/Disagio
3. General provision on earning assets (max. 1.25% credit risk - weighted assets)
4. Deduction supplemental capital (Tier 2)

\*\*States Fund

\*\*Tiers Fund

\*\*T

3. General provision on earning assets (max. 1.25% credit risk-weighted A. Deduction supplemental capital (Tiez ) 4.1 Sinking fund 4.2 Placement of funds in instrumen AT 1 and/or Tier 2 to other bank 4.3 Cross-ownership in another entity acquired by the transition due to law, grants, or grants will ALCORE AND SUPPLEMENTAL CAPITAL

STATEMENTS OF COMMITMENTS AND CONTINGENCIES

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

(610,507)

1. Cash   1. American   1. A	DESCRIPTION  OME AND EXPENSES  arial income, interest and Sharia Expenses, and Premium Inc Sharia Income	INDIV 31 March 2018	/IDUAL 31 March 2017	CONSOL 31 March 2018	
A SETS	naria Income, Interest and Sharia Expenses, and Premium Inc				31 March 201
1. Cash	naria Income, Interest and Sharia Expenses, and Premium Inc				
2. Risponents with Early Indoorses   10,422,000   10,422,000   10,422,000   10,422,000   10,422,000   10,420,000   10,40		ome and Claim Ex	penses		
4. Sport and derivative receivables		15,991,146	16,815,123	19,174,484	19,443
5. Securities	mencies	14,462,949 1,528,197	15,210,160 1,604,963	17,573,637 1,600,847	17,76 1,68
D. Arealbethe for sale	Sharia Expenses	4,766,661	5,670,310	5,950,532	6,626
December   Comment   Com	rrencies	4,355,477 411,184	4,979,673 690,637	5,532,186 418,346	5,93 69
. Securities purchase agreements (Repon)	ncome and Sharia Income (Expenses)	11,224,485	11,144,813	13,223,952 2,690,730	12,81 2,51
Acceptances receivables		:	:	1,986,896	1,90
A committed through profit/los	n Income (Claim Expenses) and Sharia Income (Expenses)	•	-	703,834	61
b. Available for cale	remium Income (Claim Expenses)	11,224,485	11,144,813	13,927,786	13,42
Lange and receivables  Chosmane francing revealables  Chosmane francing revealables  Chosmane francing revealables  The fr	g Income and Expenses	5,926,676	5,561,708	6,224,836	5,72
Sharlamaning   Shar	fair value of financial assets			OJEZNJOSO	
Investments in shares	des	25,174	5,872	-	:
Allowance for impairment on financial assets a. Securities	nd derivative	584,116	601,562	584,116	6
a. Securifies b. Loans (20,380,077) (13,745,383) (13,721,411) (3,157,721) (1,586,787) (1,771,848) (1,683,874) (1,6	financial assets n fair value of financial liabilities		-	-	
Location of premise and equipment (1,78,6878) (1,78,6878) (1,78,1848) (1,683,874) (1,683,874) (1,683,874) (1,683,874) (1,683,874) (1,683,874) (1,683,874) (1,683,874) (1,683,874) (1,784,8	sale of financial assets				
Intargible assets	ies	591,745	175,821	603,999	1
Premises and equipment	financial assets	-	-	-	
Accumulated depreciation for premises and equipment -/- Non carning assets a. Abandoned properties 108,749 108,749 108,749 108,749 108,749 108,740 108,882 108,740 108,740 108,740 108,882 108,740 108	spot and derivative transaction (realised)	45,028 676,981	41,211 688.932	61,225	
A Abandoned properties  B Repossessed assests  3 00,789   30,789   300,789   300,380   301,719   100,749	investment in shares with equity method	-	-	-	
D. Repossessed assets   300,780   300,780   302,780   302,780   20,27623   20,000	s/provisions/fees and administrative on allowance for impairment	2,641,758 149,724	2,737,344 442,529	3,042,876 149,724	3,0 4
d. Inter office assets	me	1,212,150	868,437	1,782,896	1,3
1. Operational activities conducted in indonesia   (2),359,359,361   (2),16,377   (2),356,359   (2),175,390   (2),173,396   (2	ting Expenses n fair value of financial assets	9,700,951	11,332,215	12,441,237	13,73
ii. Lose Lease Financing Deferred tax assets Sop95770 Lease Financing Lease Financ		-	-	28,299	
Deferred tax sasets   5,095,870   3,289,056   43,030,880   45,249,135   5,544,215   5,54	and derivative			-	
Common	financial assets	-	-	-	
In   Losses   Losse	fair value of financial liabilities n sale of financial assets	-	-	-	
MAILTIES AND EQUITY		-	-	-	
Demand deposits ***    177,199,552   195,247,977   186,245,996   203,390,145   e. Impalme Line propriets ***    276,884,870   303,668,823   310,935,653   36,912,644   i. See Propriet Line propriets from charge propriets from charge propriets from the charge propriets from the charge propriets from Bank Indonesia   195,227,39   7,974,78   20,706,282   8,794,796   7,974,778	financial assets			1	
Savings deposits **)   276,884,870   30,668,823   31,935,653   33,691,2644   i. Sec   1 mile deposits **)   222,579,103   230,866,731   272,106,382   272,106,382   272,750,3802   ii. Los   1 mile deposits **   222,579,103   230,866,731   272,106,382   272,750,3802   iii. Sha   272,1076,382   272,750,3802   iii. Sha   272,1076,382   272,706,382   372,706,382   372,706,382   372,706,382   372,706,382   372,706,382   372,806   372,80	n spot and derivative transaction (realised)	-	-	-	
Investment fund - revenues haring	t for financial assets ties	12,937	_	13,790	
Fund from the hank ***)	6 and the s	3,268,635	5,199,979	3,732,212	5,63
Spot and derivative liabilities	financing financial assets	24,285		13,906	12
Securities sold under repurchase agreements (Repo)   3,911,901   3,592,883   3,911,901   1,2544,494   11,145.676,200   12,544,494   11,145.676,200   12,544,494   1,145.676,200   16,776,200   17,776,	ted to operational risk n investment in shares under equity method	16,324	4,753	16,324	
Securities issued   10,821,627   10,803,875   16,810,975   16,776,200   1,53alness   1,53alnes	s/provisions/fees and administrative	135,554	148,917	153,929	1
Fund borrowings	t on non financial assets d employee benefits	2,270 2,783,008	12,101 2,635,025	207,639 3,678,506	3,4
Inter office labilities		136,603	173,055	170,954	1
PROFIT (LOS NON OPERAL)   PROFIT (LOS NON OPERAL)		3,321,335 (3,774,275)	3,158,385 (5,770,507)	4,425,678 (6,216,401)	4,0 (8,00
Deferred tax liabilities	FROM OPERATIONS	7,450,210	5,374,306	7,711,385	5,42
. Other fiabilities 34,319,254 25,132,130 45,801,568 36,336,110 36,316,101 36,316,310 36,316,101 36,316,101 36,316,310 36,316,101 36,316,101 36,316,310 36,316,101 36,316,310 36,316,101 36,316,310 36,316,101 36,316,310 36,316,101 36,316,310 36,316,101 36,316,310 36,316,101 36,316,310 36,316,101 36,316,310 36,316,101 36,316,310 36,316,101 36,316,310 36,316,101 36,316,101 36,316,310 36,316,101 36	G INCOME AND EXPENSES from sale of premises and equipment	74	269	2,513	
Tornac Linkellines	from sale of premises and equipment from foreign currencies translation	74	209	2,515	
Solution	erating income (expenses) S) FROM NON OPERATING	(412) (338)	(1,353) (1,084)	(29,702) (27,189)	(2 (23
a. Authorised capital 16,000,000	S) CURRENT PERIOD BEFORE TAX	7,449,872	5,373,222	7,684,196	5,39
b. Unpad-in capital-/ C. Trassury stock-/ PROFIT (IOS  A diditional Paid-in Capital a. Agio b. Dieffere PROFIT (IOS  17,476,308 17,476,308 17,316,192 17,3		(1,206,371)	(796,721)	(1.376.292)	(93
Additional Paid-in Capital	ax income (expenses)	(165,690)	(155,816)	(232,296)	(18
a. Agio 17,476,308 17,476,308 17,316,192 17,	CURRENT PERIOD	6,077,811	4,420,685	6,075,608	4,27
C. Donated capital  d. Funds for paid-up capital e. Others  Other comprehensive income a. Adjustment arising from translation of financial statement 340 1.791 176,791 169,523 6. Glaud (15,361) 1,6361 (10,564) 1,6361 (10,564) 1,6361 (10,564) 1,791 1,792,793 1,793,793,793 1,793,793 1,793,793 1,793,793 1,793,793 1,793,793 1,793,793,793 1,793,793 1,793,793 1,793,793 1,793,793 1,793,793 1,793,793,793 1,793,793 1,793,793 1,793,793,793 1,793,793,793 1,793,793,793 1,793,793,793 1,793,793,793 1,793,793,793 1,793,793,793 1,793,793,793 1,793,793,793 1,793,793,793 1,793,793,793 1,793,793,793,793 1,793,793,793 1,793,793,793 1,793,793,793 1,793,793,793 1,793,793,793 1,793,793,793 1,793,793,793 1,793,793,793 1,793,793,793 1,793,793,793 1,793,793,793 1,793,793,793 1,793,793,793 1,793,793,793 1,793,793,793 1,793,793,793 1,793,793,793 1,793,793,793,793 1,793,793,793 1,793,793,793 1,793,793,793 1,793,793,793 1,793,793,793 1,793,793,793 1,793,793,793 1,793,793,793 1,793,793,793 1,793,793,793 1,793,793,793 1,793,793,793 1,793,793,793 1,793,793,793 1,793,793,793 1,793,793,793 1,793,793,793 1,793,793,793,793 1,793,793,793 1,793,793,793 1,793,793,793 1,793,793,793 1,793,793,793 1,793,793,793 1,793,793,793 1,793,793,793 1,793,793,793 1,793,793,793 1,793,793,793 1,793,793,793 1,793,793,793 1,793,793,793 1,793,793,793 1,793,793,793 1,793,793,793 1,793,793,793,793 1,793,793,793 1,793,793,793 1,793,793,793 1,793,793,793 1,793,793,793 1,793,793,793 1,793,793,793 1,793,793,793 1,793,793,793 1,793,793,793 1,793,793,793 1,793,793,793 1,793,793,793 1,793,793,793 1,793,793,793 1,793,793,793 1,793,793,793 1,793,793,793,793 1,793,793,793 1,793,793,793 1,793,793,793 1,793,793,793 1,793,793,793 1,793,793,793 1,793,793,793 1,793,793,793 1,793,793	EHENSIVE INCOME				
d. Funds for paid-up capital e	to profit (loss)				
. Other comprehensive income	ent from actuarial benefit program			(148)	
a. Adjustment arising from translation of financial statement 340 1,791 176,791 169,523 e. l. colores to b. Gain (Losse) from changes of financial assets on available for sale (223,722) 1,220,383 (64,021) 1,402,359 (15,361) (10,43) e. l. colores to b. Gain (Losse) from changes of financial assets on available for sale (233,722) 1,220,383 (64,021) 1,402,359 (15,361) (10,43) e. l. colores to c. Effective cash flow hedges (15,361) (10,43) (15,361) (15,	ehensive income from entity associations		-		
C. Effective cash flow hedges d. Premises and equipment revaluation increment 25,322,628 25,626,328	lated to other comprehensive income			37	
Content   Cont	profit (loss) rising from translation of financial statement	(1.451)	(38,439)	8,028	(4
f. Remeasurement from actuarial benefit program         (614,751)         (619,330)         (619,004)         c. Effective Cr.           g. Income tax related to other comprehensive income         261,906         (30,026)         176,444         (124,403)         d. Others           Difference arising from quasi reorganisation         -         -         -         -         Other comprehensive         -         -         Other comprehensive         -         PARRINTCOM         PARRINTCOM         -         PARRINTCOM         -         -         Application         -         -         Application         -         -         Application         -	from changes of financial assets on available for sale	(1,444,912)	1,235,256	(1,475,185)	1,2
g, income tax related to other comprehensive income 201,900 (30,026) 176,444 (124,403) e. Income tax ho, Others on the Comprehensive income tax of the Compreh	flow hedges		-	(7,459)	
Difference arising from quasi reorganisation Other comport TOTAL OTHEL OF the comport TOTAL OTHEL OTHER O	lated to other comprehensive income	291,934	(239,203)	300,052	(25
Profit (loss) or of entities under common control   -   -	ensive income current period after income tax - net COMPREHENSIVE INCOME (LOSS) CURRENT PERIOD	(1,154,429) 4,923,382	957,614 5,378,299	(1,174,675) 4,900,933	99 5,27
Other equity (106,001) PARENT COM	rent period atributtable to:	4,923,302			3,27
	NY INTEREST	6,077,811	4,420,685	5,859,881 215,727	4,0
a. General reserve 2,333,333 2,333,333 2,333,333 <b>TOTAL PROF</b> i	LOSS) CURRENT PERIOD	6,077,811	4,420,685	6,075,608	4,27
	prehensive income current period atributtable to:	(1,154,429)	957,614	(1,163,309)	93
a. Previous years *) 92,956,347 82,233,488 99,736,332 88,384,506 NON CONTRO	ING INTEREST			(11,366)	
	COMPREHENSIVE INCOME CURRENT PERIOD ensive profit (loss) current period atributtable to:	(1,154,429)	957,614	(1,174,675)	99
Non controlling interest 3,071,803 3,287,289 PARENT COMI	NY	4,923,382	5,378,299	4,696,572	5,05
	ING INTEREST EHENSIVE PROFIT (LOSS) CURRENT PERIOD	4,923,382	5,378,299	204,361 <b>4,900,933</b>	21 <b>5,27</b>
Accumulated losses of Ro 162 874 901 million has been eliminated against additional paid-in capital/agio through quasi-reorganisation on		4,723,302	3,376,299	4,900,933	3,27
April 30, 2003.	IT (LOSS) TO HEAD OFFICE		-		
Consolidated balance includes temporary syirkah funds from a Subsidiary.  Including Securities owned by Subsidiary which classified "At Cost", accordance with SFAS 110 "Accounting for Sukuk", which was effective since					

1) Earning per share for the period ended March 31, 2017, recalculated using the weighted - average number of outstanding shares after stock split effective since September 13, 2017.

28,562 409,179

STATEMENTS OF CASH FLOW

ease of investment in Subsidi ease in marketable securities ease/(Decrease) in fund borro

333,343

3,222,325 686,322

2.	Spot and derivative receivables											
	a. Rupiah	1,024					1,024	28,562		-		
	b. Foreign currencies											
3.	Securities											
	a. Rupiah	369,515					369,515	409,179				
	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.	Acceptances receivables	1,543,159					1,543,159	4,780,239				
7.	Loans											
	a. Micro, small and medium loans (UMKM)	8,282					8,282	12,134				
	i. Rupiah	8,282					8,282	12,134				
	ii. Foreign currencies	-						-		-		
	b. Non UMKM	23,182,585	2,493			7	23,185,085	23,917,089	4,962			
	i. Rupiah	14,187,022	2,493			7	14,189,522	14,314,499	4,962	-		
	ii. Foreign currencies	8,995,563					8,995,563	9,602,590		-		
	c. Restructured loans	-						-				
	i. Rupiah	-						-		-		
	ii. Foreign currencies	-								-		
	d. Property loans	21,412					21,412	11,342	93			
8.	Investments in shares	6,257,645		1,219,127		25,191	7,501,963	5,781,665		774,227		25,191
9.	Temporary investment	-						-				
10.	Other Receivable	170,960					170,960	200,133				
11.												
	a. Rupiah	2,924,688	72				2,924,760	2,324,738	267	-		
	b. Foreign currencies	9,235,228					9,235,228	4,265,130		-		
12.	Repossessed assets		-		-					-	-	
11	THIRD PARTIES											

STATEMENTS OF ASSETS' QUALITY AND OTHER INFORMATION
As of March 31, 2018 and 2017

5	<ul> <li>Foreign currencies</li> <li>Securities purchased with agreement to resell (Reverse Repo)</li> </ul>						•			•	-		
	a. Rupiah	-						-				-	
	b. Foreign currencies     Acceptances receivables	1,543,159					1,543,159	4,780,239				-	4,780,239
7		1,545,159					1,343,139	4,700,239					4,760,23
,	<ul> <li>a. Micro, small and medium loans (UMKM)</li> <li>i. Ruplah</li> </ul>	<b>8,282</b> 8,282	:	:	:	1	8,282 8,282	<b>12,134</b> 12,134	:	:	:	:	12,134 12,134
	ii. Foreign currencies			-				-				-	
	b. Non UMKM	23,182,585	2,493	-		7	23,185,085	23,917,089	4,962				23,922,05
	i. Rupiah ii. Foreign currencies	14,187,022 8,995,563	2,493			7	14,189,522 8,995,563	14,314,499 9,602,590	4,962			-	14,319,46° 9,602,596
	c. Restructured loans	8,995,503					8,995,563	9,002,590					9,602,590
	i. Rupiah												
	ii. Foreign currencies											-	
	d. Property loans	21,412					21,412	11,342	93				11,435
8	. Investments in shares	6,257,645		1,219,127		25,191	7,501,963	5,781,665		774,227		25,191	6,581,083
	. Temporary investment			-				-				-	
	. Other Receivable	170,960					170,960	200,133				-	200,133
11	. Commitments and contingencies	2,924,688	72				2,924,760	2,324,738	267				2,325,009
	Rupiah     Foreign currencies	9,235,228	/2				9,235,228	4,265,130	267				4,265,130
17	. Repossessed assets	5,233,220					5,233,220	4,203,130					4,203,13
	THIRD PARTIES												_
1	. Placements with other banks												
	a. Rupiah	11,731,318		-			11,731,318	12,489,074	-			-	12,489,074
	b. Foreign currencies	54,734,735	-			55,460	54,790,195	60,255,523		-		46,647	60,302,170
2	. Spot and derivative receivables												
	a. Rupiah	437,586		-		-	437,586	467,180				-	467,180
	b. Foreign currencies     Securities	5,690		-			5,690	4,434				-	4,43
3	a. Rupiah	84,085,924					84,085,924	81,325,630					81,325,630
	b. Foreign currencies	35,398,506					35,398,506	37,992,944				4,032	37,996,970
4	. Securities sold with agreement to						,,						,,
	repurchase (Repo)												
	a. Rupiah	3,174,421		-			3,174,421	3,547,478				-	3,547,478
	b. Foreign currencies	1,386,757		-			1,386,757	-				-	
5	. Securities purchased with												
	agreement to resell (Reverse Repo)	3 310 355					3 310 355	2 127 006					2 127 00
	Rupiah     Foreign currencies	3,219,355					3,219,355	2,137,996					2,137,996
6	. Acceptances receivables	9,451,636	11,314	484			9,463,434	7,931,020	4,632			4,595	7,940,247
	Loans	-,,					-,,	.,,	,,			.,	.,
	a. Micro, small and medium loans (UMKM)	67,637,992	4,582,232	734,245	946,725	1,402,397	75,303,591	69,402,208	5,567,981	730,381	917,115	1,579,141	78,196,820
	i. Rupiah	67,256,686	4,534,248	734,245	946,725	1,402,397	74,874,301	68,946,925	5,552,585	652,290	917,115	1,579,141	77,648,056
	ii. Foreign currencies	381,306	47,984				429,290	455,283	15,396	78,091			548,770
	b. Non UMKM	473,733,591	24,838,877	<b>4,335,096</b> 4,266,344	3,667,531	9,560,646	516,135,741 424,860,772	<b>445,334,896</b> 371,565,326	<b>17,673,288</b> 15,224,182	7,665,131	<b>1,753,155</b> 1,753,155	10,494,994 8,632,786	482,921,464 403,927,836
	i. Rupiah ii, Foreign currencies	387,186,532 86,547,059	21,117,174 3,721,703	4,266,344	3,667,531	8,623,191 937,455	91,274,969	73,769,570	2,449,106	6,752,387 912,744	1,/53,155	1,862,208	78,993,628
	c. Restructured loans	20,501,901	15,535,099	4,172,811	2,677,597	6,726,730	49,614,138	21,334,394	9,990,280	7,332,150	1,567,603	7,052,274	47,276,70
	i. Rupiah	12,379,679	12,033,966	4,104,599	2,677,597	5,966,832	37,162,673	15,567,501	7,720,509	6,363,029	1,567,603	6,142,737	37,361,379
	ii. Foreign currencies	8,122,222	3,501,133	68,212		759,898	12,451,465	5,766,893	2,269,771	969,121		909,537	9,915,322
	d. Property loans	45,123,920	3,445,880	205,319	357,241	574,743	49,707,103	39,274,223	3,268,177	272,149	164,093	593,907	43,572,549
	3. Investments in shares	-	-	-		1,955	1,955	-			-	1,955	1,95
	9. Temporary investment	38,779	70.474	4.000	1 1	186	38,965	16 505 765	454 440	-	100	236	230
	Other Receivable     Commitments and contingencies	22,730,372	73,174	1,002		1,104,100	23,908,648	16,525,765	151,110	-	125	1,071,690	17,748,690
	a. Rupiah	165,154,240	1,322,915	37,988	73,305	20,580	166,609,028	150,071,713	956,748	70,094	27,861	9,748	151,136,164
	b. Foreign currencies	71,798,263	316,711	1,069	4,917	20,500	72,120,960	64,101,656	319,670	1,710	27,001	2,793	64,425,829
12	. Repossessed assets	280,965	-			19,815	300,780	-		.,	-	19,815	19,81
111.	OTHER INFORMATIONS												
1	. Value of bank's assets pledge as collateral:												
	a. To Bank Indonesia						-						
	b. To others												
2	<ul> <li>Total allowance for impairment on financial assets to earning assets</li> </ul>						31,335,983						34,322,803
3							31,333,983						34,322,80
	losses on earning assets						23,418,367						23,210,329
4	. Percentage of UMKM loans to total loans						12.25%						13.37%

280,378

5,397,429 965,300

	WANCES FOR IMPAIRMENT rch 31, 2018 and 2017		31 March 2	2018			31 Marc		s of Rupiah)	As of Mare	MENTS OF SP ch 31, 2018	JI AND D		VE IKAI		ONS ns of Rupia
No	DESCRIPTION	Allowance for I			ance for Possible ming Assets	Allowance fo		Required Allow	ance for Possible rning Assets		TRANSACTION	NOTIONAL AMOUNT	Туј		Derivative Recei	
		Individual	Collective	General	Specific	Individual	Collective	General	Specific	A. Exchai	nge Rate Related	9,017,741	7rading 8,965,224	Hedging 52,517	Receivables 6,904	Payables 6,94
1. Placer	ments with other banks	55,459		258,317	55,459	46,647		177,389	46,647	2. Forwar	rd	25,788,304	6,037,388	19,750,916		113,46
2. Spot a	and derivative receivables			4,365				4,936		<ol><li>Option</li></ol>						
3. Securi	ities	44,743	16,265	287,101		39,816	8,820	234,178	4,032	a. Writt b. Purc		16,489 3,249,081	-	16,489 3,249,081	24 46,436	39,31
4. Securi	ities sold with agreement to repurchase (Repo)	-	-	7,590		-				4. Future		3,249,081		3,249,081	40,430	39,31
5. Securi	ities purchased with agreement to resell									5. Swap		127,179,323	118,774,519	8,404,804	119,842	684,61
(Re	verse Repo)	-						-	-	6. Others		-	-	-		
6. Accep	tances receivables	112,767	44,070	109,948	638	113,082	40,988	127,113	4,827	B. Interes	st Rate Related					
7. Loans		20,994,112	8,543,985	5,645,625	15,501,760	24,801,977	7,817,581	5,386,663	15,830,909	Forwar     Option		-	-	-	1	
8. Invest	ments in shares	100,701	-	53	210,015	52,203		3,552	143,280	a. Writt		-	-	-		
9. Temp	orary invesment	2,785		388	186	236		-	236	b. Purc	hased	-	-	-	-	
0. Other	Receivable	1,328,385	92,711	229,013	1,107,909	1,305,882	95,571	167,259	1,079,308	3. Future			-			
1. Comn	nitments and contingencies	160,228	43,788	989,130	76,390	155,803	30,581	937,323	53,860	4. Swap 5. Others		26,926,171		26,926,171	94,567	41,39
										C. Others		21,304,517		21.304.517	82,240	63.61

12. Net Stable Funding Ratio (NSFR) a. NSFR Individual b. NSFR Consolidatio

an,	As c	r March 31, 2018				(III MIIII)	iis oi kupiaii)	
	No.	TRANSACTION		INDIV	IDUAL			
sible ts	NO. TRANSACTION		NOTIONAL AMOUNT	Ту		Derivative Receivables & Payables		
	A.	Exchange Rate Related			Hedging	Receivables	Payables	
ic	1.	Spot	9,017,741	8,965,224	52,517	6,904	6,940	
547	2.	Forward	25,788,304	6,037,388	19,750,916	94,287	113,462	
	3.	Option						
032		a. Written	16,489	-	16,489	24	16	
J32		b. Purchased	3,249,081	-	3,249,081	46,436	39,311	
-	4.	Future	-	-	-	-	-	
	5.	Swap	127,179,323	118,774,519	8,404,804	119,842	684,612	
-	6.	Others	-	-	-	-	-	
27	В.	Interest Rate Related						
14.7	1.	Forward	-	-	-	-	-	

	TION OF FINANCIAL RATIOS 31, 2018 and 2017					(In %
No.	RATIOS	31 March 2018	31 March 2017	No. RATIOS	31 March 2018	31 March 2017
PERFO	PRMANCE RATIOS			COMPLIANCE		
1. Capita	Adequacy Ratio (CAR)	20.94%	21.11%	1. a. Percentage violation of the Legal Lending Limit		
2. Non p	erforming earning assets and non			i. Related parties	0.00%	0.00%
perfo	rming non earning assets			ii. Third parties	0.00%	0.00%
to to	tal earning assets and non earning assets	2.12%	2.43%	b. Percentage of excess of the Legal Lending Limit		
3. Non p	erforming earning assets to total earning assets	2.70%	3.05%	i. Related parties	0.00%	0.00%
4. Allowa	nce for impairment on financial assets to			· ·		
earni	ng assets	3.67%	4.17%	ii. Third parties	0.00%	0.00%
5. Gross	NPL	3.35%	3.95%	2. Reserve requirement		
6. Net NF	PL .	1.05%	1.16%	a. Primary reserve requirement Rupiah	6.56%	6.50%
7. Return	on Asset (ROA)	3.17%	2.38%	b. Reserve requirement Foreign currencies	8.10%	8.23%
8. Return	on Equity (ROE)	16.73%	13.40%	3. Net Open Position - Overall	3.21%	1.86%
9. Net Int	erest Margin (NIM)	5.61%	5.69%			
10. Opera	ting Expenses to Operating Income	66.01%	75.98%			
11. Loan t	o Deposit Ratio (LDR)	90.67%	89.22%			
12 N-+ C+	II F II D II (NCER)					

ASH FLOWS FROM OPERATING ACTIVITIES	31 March 2018	31 March 2017
Receipts from interest income	17,186,713	16,956,560
Receipts from sharia income	1,665,142	1,497,420
Receipts from fees, commissions		
and premium - net	3,736,554	3,609,278
Payments of interest expense	(5,386,227)	(5,726,471)
Payments of sharia expenses	(655,133)	(612,689)
Receipts from the sale of Government		
Bonds - Fair value through profit or loss	20,428,672	9,825,252
Acquisition of Government Bonds - Fair		
value through profit or loss	(20,723,848)	(10,209,389)
Foreign exchange losses - net	(977,502)	(357,013)
Other operating income - others	689,247	560,085
Other operating expenses - others	(1,566,114)	(1,426,730)
Salaries and employee benefits	(5,134,602)	(4,312,886)
General and administrative expenses	(3,146,309)	(2,921,755)
Non operating expenses - net	(29,703)	(24,055)
Payment of corporate income tax	(922,443)	(953,417)
Cash Flow From Operating Activities Before		
Changes in Operating Assets and Liabilities	5,164,447	5,904,190
Decrease/(increase) in operating assets:		
Placements with Bank Indonesia and other banks	(537,023)	(3,770,737)
Marketable securities - Fair value through profit or loss	(379,448)	(1,244,816)
Other receivables - trade transactions	1,679,376	(1,690,524)
Loans	23,080,040	2,712,905
Sharia financing	(1,068,217)	(362,718)
Securities purchased under resale agreements	(1,431,302)	2,745,596
Consumer financing receivable	(1,026,699)	(106,368)
Net investment in lease financing	(531,441)	(272,237)
Prepaid taxes	(92,849)	(104,377)
Prepaid expense	(462,827)	(407,238)
Other assets	(1,787,383)	(1,747,794)
Proceeds from collection of financial		
assets already written - off	1,119,008	785,295
Increase/(decrease) in operating liabilities		
and temporary syirkah funds: Conventional Banking		
Demand deposits	(17,753,446)	(11,411,550)
Saving deposits	(26,475,474)	(12,607,876)
Time deposits	4.012.023	10,697,091
Inter-bank call money	1,351,284	5,683,445
Obligation due immediately	(255,705)	134,990
Liability to unit - linked policyholders	(1,731,672)	794,739
Other taxes pavable	(83.804)	273,741
Other liabilities	2,009,355	2,593,589
Sharia Banking - Temporary Syirkah Funds	2,009,333	2,393,309
Demand deposit - restricted investment and musvarakah		
demand deposit - restricted investment and musyarakan	(97,601)	8,571
Saving deposit - restricted investment and mudharabah	(97,001)	0,371
saving deposit - restricted investment and mudnaraban saving deposit - unrestricted investment	625,922	96,899
Mudharabah time deposit - unrestricted investment	3,730,118	365,273
Net cash used in operating activities	(10,943,318)	(929,911)
ASH FLOWS FROM INVESTING ACTIVITIES	(10,543,310)	(929,911)
Increase in marketable securities - other than at		
fair value through profit or loss	(2.461,071)	(1,290,779)
Increase in Government Bonds - other than	(2,101,071)	(.,200)170)

three months or less since the date of acquisition	58,166,263	67,605,858
Total cash and cash equivalents	151,010,138	151,483,51
MANAGEMENT OF THE BANK		
Board of Commissioners		
- President Commissioner/Independent Commissioner	: Hartadi Agus S	arwono
- Deputy President Commissioner	:Imam Apriyant	o Putro
- Independent Commissioner	: Goei Siauw Ho	ng
- Independent Commissioner	: Bangun Sarwit	o Kusmu <b>l</b> yono
- Independent Commissioner	: Makmur Keliat	
- Commissioner	: Asko <b>l</b> ani	
- Commissioner	: Ardan Adiperd	ana
- Commissioner	: R. Widyo Pramo	ono *)
Board of Directors		

- Commissioner	: R. Widyo Pramono *)
Board of Directors	
- President Director	: Kartika Wirjoatmodjo
- 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	
Ultimate Shareholders Republic of Indonesia	: 60.00%

Capital Market (≥ 5%) Upon receipt of approval by the the Otoritas Jasa Keuangan of the Fit & Proper Test, the relevant position shall be effective as of January 15, 2018.

Appointed at the Annual General Meeting of Shareholders of Bank Mandiri dated March 21, 2018, the appointment of the Director of Institutional Relationship, Director of Compliance, Director Finance and Director of Relati

Upon receipt of approval by the the Otoritas Jasa Keuangan of the Fit & Proper Test, the relevant position shall be effective as of January 12, 2018.

: Nill

COMMITMENT PAYABLES

1. Unused loan facilities granted to customer

a. BUMN

L. Committed

1. Committed

2. Ruplah

Foreign currencies

ii. Uncommitted

iii. Oncommitted

iii. Oncommitted

iii. Oncommitted

iii. Foreign currencies

b. Others

L. Ruplah

iii. Foreign currencies

J. Costanding increased i **NOTES** 

NOTES

1) The above financial information is extracted from the consolidated financial statements PT Bank Mandiri (Persero) Tbk. and its subsidiaries as of and for the three-month ended March 31, 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 an other matters paragraph, which describe presentation of parent entity financial information. 2) The above published financial statements are presented to comply with Financial

5,179,279 5,493,243

5,800

5,000

11,599,517 4,079,900 139,428,019

1,913,077 14,117,380

30,000

1,704,687 13,538,948

15,560

30,000

1,706,857 13,734,832

5,000

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

1,913,077 14,310,419

Services Authority Regulation No. 32/POJK.03/2016 dated August 8, 2016 regarding Amendment of Financial Services Authority Regulation No. 6/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/ESOJK.03/2016 dated September 28, 2016 regarding Transparency and Published Financial Statements of Commercial Banks and also in accordance with Published Financial statements of commercial balls and also in accordance. 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 cordance 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 Rp500.00 per share to Rp250.00 per share. The issued capital increases from 23,333,3333 shares to 46,666,666,666 shares. The stock split is effective September 13, 2017.

5) Exchange rate of 1 US Dollar as at March 31, 2018, March 31, 2017 and December 31, 2017 were Rp13,767.50, Rp13,325.50 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, April 25, 2018 S. E & O **Board of Directors** 

PT Bank Mandiri (Persero) Tbk.

Kartika Wirjoatmodjo President Director

Sulaiman A. Arianto **Deputy President Director** 

