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

(In Millions of Rupiah)

STATEMENTS OF FINANCIAL POSITION

		INDIV			LIDATED
۷o.	DESCRIPTION	30 June 2019	31 December 2018 (Audited)	30 June 2019	31 December 201 (Audited)
Δ	SSETS		(Addited)		producedy
	Cash	21,502,658	24,443,872	24.649.917	27.348.91
	Placements with Bank Indonesia	51,733,212	58,132,240	65,097,538	70,715,93
	Placements with other banks Spot and derivative receivables	37,953,948 1,573,308	23,140,929 1,696,932	40,135,643 1,639,683	26,538,82 1,835,34
	Securities	1,575,500	1,090,932	1,039,005	1,000,04
	a. Fair value through profit/loss	10,403,003	3,402,874	37,300,576	28,034,25
	b. Available for sale c. Held to maturity ***)	94,211,184 22,175,371	87,305,351 23,685,897	96,997,166 37,404,557	91,116,27 41,605,43
	d. Loans and receivables		23,003,097	-	+1,005,15
	Securities sold under repurchase agreements (Repo)	21,797,992	17,012,421	21,797,992	17,012,42
7. 8.	Securities purchased under resale agreements (Reverse Repo) Acceptances receivables	228,516 7,520,760	1,639,448 13,650,648	4,195,249 7,872,420	2,097,62 13,888,86
	Loans			.,,	,
	a. Fair value through profit/loss b. Available for sale			-	
	c. Held to maturity	1			
	d. Loans and receivables	725,293,118	718,966,846	812,256,423	799,557,18
	Consumer financing receivables Sharia financing			19,911,115	17,198,15
	Investments in shares	8,104,090	7,557,911	354,974	452,09
3.	Policy holder's investment in Unit Link Contract	-		-	
4.	Allowance for impairment on financial assets -/- a. Securities	(38,915)	(52,936)	(65,667)	(85,77-
	b. Loans	(28,986,012)	(29,420,088)	(31,725,501)	(32,176,67)
	c. Others	(1,857,183)	(2,093,424)	(1,816,106)	(1,996,96
5.	Intangible assets	5,238,936	5,090,586 (2,912,598)	6,150,151	5,963,70 (3,198,98
6.	Accumulated amortisation for intangible assets -/- Premises and equipment	(3,168,309) 47,354,814	46,767,089	(3,479,329) 51,179,208	50,075,62
	Accumulated depreciation for premises and equipment -/-	(10,287,701)	(9,745,803)	(12,346,173)	(11,632,93
7.	Non earning assets a. Abandoned properties	88,411	91,061	88,644	91,29
	b. Repossessed assets	238,820	300,723	248,084	305,08
	c. Suspense account	3,761,547	1,953,655	3,761,547	1,953,65
	d. Inter office assets	(12 (22 00 4)	(12,400,000)	(12 (22 004)	(12 400 00
	 Operational activities conducted in Indonesia Operational activities conducted outside Indonesia 	(12,623,994) 12,790,909	(13,480,808) 13,646,624	(12,623,994) 12,790,909	(13,480,80 13,646,62
8.	Allowance for impairment on non financial assets -/-	(330,224)	(394,013)	(331,824)	(395,61
	Lease Financing	-	-	2,942,344	3,328,38
	Deferred tax assets Other assets	3,354,734 40,318,029	4,576,026 42,116,343	3,810,830 47,431,450	4,997,62 47,456,51
эπ	AL ASSETS	1,058,351,022	1,037,077,806	1.235.627.826	1,202,252,09
	LIABILITIES AND EQUITY LIABILITIES				
	Demand deposits **)	189,439,975	191,411,724	200,137,154	200,505,99
2. 3.	Savings deposits **) Time deposits **)	303,196,261 246,154,180	300,788,146 247,286,664	342,609,673 300,412,121	338,600,72 301,807,20
	Investment fund - revenue sharing	-			501,007,20
	Fund from Bank Indonesia				
6. 7.	Fund from other banks **) Spot and derivative liabilities	21,413,001 1,195,646	15,368,695 1,057,775	23,858,094 1,323,710	16,927,42 1,147,59
	Securities sold under repurchase agreements (Repo)	20,541,862	16,120,197	20,625,549	16,611,52
9.	Acceptances liabilities	7,520,760	13,650,648	7,872,420	13,888,86
	Securities issued Fund borrowings	24,888,235 39,716,279	14,370,650 39,275,535	30,317,903 54,581,305	19,521,74 51,840,72
	Margin deposits received	989,664	1,281,023	989,664	1,281,02
3.	Inter office liabilities				
	 a. Operational activities conducted in Indonesia b. Operational activities conducted outside Indonesia 				
4.	Deferred tax liabilities				
5.	Liability to Unit Link Holders			23,622,460	22,357,80
	Other liabilities	26,325,363	23,355,624	39,589,206	32,801,00
	Investment fund - profit sharing TOTAL LIABILITIES	881,381,226	863,966,681	1,045,939,259	1,017,291,78
2	EQUITY Share capital				
э.	a. Authorised capital	16,000,000	16,000,000	16,000,000	16,000,00
	b. Unpaid-in capital -/-	(4,333,333)	(4,333,333)	(4,333,333)	(4,333,33
0	c. Treasury stock -/- Additional Paid-in Capital			-	
9.	a. Agio	17,476,308	17,476,308	17,316,192	17,316,19
	b. Disagio -/-		-	-	
	c. Donated capital				
	d. Funds for paid-up capital e. Others	1.1			
D.	d. Funds for paid-up capital e. Others Other comprehensive income	:	-		
D.	d. Funds for pald-up capital e. Others Other comprehensive income a. Adjustment arising from translation of financial statement	- - (149,001) 540.068	(98,046)	48,099	112,80
D.	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	- - (149,001) 549,968 -	- (98,046) (2,174,526) -	834,060	(2,007,01
D.	d. Funds for paid-up capital e. Others Other comprehensive income a. Adjustment arising from translation of financial statement b. Gain (cusse) from changes of financial assets on available for sale c. Effective cash flow hedges d. Premises and equipment revaluation increment	- (149,001) 549,968 - 26,039,621		- 48,099 834,060 (37,014) 26,435,307	(2,007,01 (28,16
D.	d. Funds for paid-up capital e. Others Other comprehensive income a. Adjustment arising from translation of financial statement b. Gain (Losses) from changes of financial assets on available for sale c. Effective cash flow hedges d. Premises and equipment revaluation increment e. Other comprehensive income from entity associations	549,968 - 26,039,621 -	(2,174,526) - 26,039,621	834,060 (37,014)	(2,007,01 (28,16 26,435,30
D.	d. Funds for paid-up capital e. Others Other comprehensive income a. Adjustment arising from translation of financial statement b. Gain (Losse) from changes of financial assets on available for sale c. Effective cash flow hedges d. Premises and equipment revaluation increment e. Other comprehensive income from entity associations f. Berneasurement from actural benefit program	549,968 - 26,039,621 - 373,652	(2,174,526) - 26,039,621 - 373,652	834,060 (37,014) 26,435,307 - 393,314	(2,007,01 (28,16) 26,435,30 397,98
	d. Funds for paid-up capital e. Others Other comprehensive income a. Adjustment arising from translation of financial statement b. Gain (Losses) from changes of financial assets on available for sale c. Effective cash flow hedges d. Premises and equipment revaluation increment e. Other comprehensive income from entity associations f. Remeasurement from actural benefit program g. Income tax related to other comprehensive income h. Others	549,968 - 26,039,621 -	(2,174,526) - 26,039,621	834,060 (37,014) 26,435,307	(2,007,01 (28,16) 26,435,30 397,98 437,10
1.	d. Funds for paid-up capital e. Others Other comprehensive income a. Adjustment arising from translation of financial statement b. Gain (Losses) from changes of financial assets on available for sale c. Effective cash flow hedges d. Premises and equipment revaluation increment e. Other comprehensive income from entity associations f. Remeasurement from actuarial benefit program g. Income tax related to other comprehensive income h. Others Difference arising from quasi reorganisation	549,968 - 26,039,621 - 373,652 (26,352)	(2,174,526) - 26,039,621 - 373,652 481,899	834,060 (37,014) 26,435,307 - 393,314 (113,431)	(2,007,01 (28,16) 26,435,30 397,98 437,10
1.	d. Funds for paid-up capital e. Others Other comprehensive income a. Adjustment arising from translation of financial statement b. Gain (Losses) from changes of financial assets on available for sale c. Effective cash flow hedges d. Premises and equipment revaluation increment e. Other comprehensive income from entity associations f. Remeasurement from actural benefit program g. Income tax related to other comprehensive income h. Others Difference arising from restructuring value of transaction	549,968 - 26,039,621 - 373,652 (26,352)	(2,174,526) - 26,039,621 - 373,652 481,899	834,060 (37,014) 26,435,307 - 393,314 (113,431)	(2,007,01 (28,16) 26,435,30 397,98 437,10
1.	d. Funds for paid-up capital e. Others Other comprehensive income a. Adjustment arising from translation of financial statement b. Gain (Losses) from changes of financial assets on available for sale c. Effective cash flow hedges d. Premises and equipment revaluation increment e. Other comprehensive income from entity associations f. Remeasurement from actuarial benefit program g. Income tax related to other comprehensive income h. Others Difference arising from quasi reorganisation Difference arising from restructuring value of transaction of entities under common contol	549,968 26,039,621 373,652 (26,352) (22,968)	(2,174,526) - 26,039,621 - 373,652 481,899	834,060 (37,014) 26,435,307 - 393,314 (113,431) (107,116) -	(2,007,01 (28,16 26,435,30 397,98 437,10 (107,11
1. 2. 3.	d. Funds for paid-up capital e. Others Other comprehensive income a. Adjustment arising from translation of financial statement b. Gain (Losses) from changes of financial assets on available for sale c. Effective cash flow hedges d. Premises and equipment revaluation increment e. Other comprehensive income from entity associations f. Remeasurement from actuarial benefit program g. Income tax related to other comprehensive income h. Others Difference arising from quasi reorganisation Difference arising from restructuring value of transaction of entities under common control Other equity Reserve	549,968 26,039,621 373,652 (26,352) (22,968)	(2,174,526) 26,039,621 373,652 481,899 (22,968)	834,060 (37,014) 26,435,307 - 393,314 (113,431) (107,116) - (20,949)	(2,007,01 (28,16 26,435,3(397,9(437,10 (107,11
1. 2. 3.	d. Funds for paid-up capital e. Others Other comprehensive income a. Adjustment antising from translation of financial statement b. Gain (Losses) from changes of financial assets on available for sale c. Effective cash flow hedges d. Premises and equipment revaluation increment e. Other comprehensive income from entity associations f. Remeasurement from actural banefit program g. Income tax related to other comprehensive income h. Others Difference arising from restructuring value of transaction of entities under common control Other equity Reserve a. General reserve	549,968 26,039,621 373,652 (26,352) (22,968)	(2,174,526) - 26,039,621 - 373,652 481,899	834,060 (37,014) 26,435,307 - 393,314 (113,431) (107,116) -	(2,007,01 (28,16 26,435,3(397,9(437,10 (107,11
1. 2. 3.	d. Funds for paid-up capital e. Others Other comprehensive income a. Adjustment arising from translation of financial statement b. Gain (Losses) from changes of financial assets on available for sale c. Effective cash flow hedges d. Premises and equipment revaluation increment e. Other comprehensive income from entity associations f. Remeasurement from actuarial benefit program g. Income tax related to other comprehensive income h. Others Difference arising from restructuring value of transaction of entities under common control Other equity Reserve a. General reserve	549,968 26,039,621 373,652 (26,352) (22,968)	(2,174,526) 26,039,621 373,652 481,899 (22,968)	834,060 (37,014) 26,435,307 - 393,314 (113,431) (107,116) - (20,949)	(2,007,01 (28,16 26,435,3(397,9(437,10 (107,11
1. 2. 3.	d. Funds for paid-up capital e. Others Other comprehensive income a. Adjustment antising from translation of financial statement b. Gain (Losses) from changes of financial assets on available for sale c. Effective cash flow hedges d. Premises and equipment revaluation increment e. Other comprehensive income from entity associations f. Remeasurement from actural banefit program g. Income tax related to other comprehensive income h. Others Difference arising from restructuring value of transaction of entities under common control Other equity Reserve a. General reserve b. Appropriated reserve Bratiande Eaming	549,968 26,039,621 373,652 (26,352) (22,968)	(2,174,526) 26,039,621 373,652 481,899 (22,968) - 2,333,333	834,060 (37,014) 26,435,307 - 393,314 (113,431) (107,116) - (20,949)	(2,007,01) (28,16) 26,435,30 397,96 437,10 (107,11) (106,00) 2,333,33
1. 2. 3.	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 revolutation increment e. Other comprehensive income from entity associations f. Remeasurement from acturatial benefit program g. Income tax related to other comprehensive income h. Others Difference arising from restructuring value of transaction of entities under common control Other equity Reserve a. General reserve b. Appropriated reserve Betained Earning a. Previous years ") b. Current year	549,968 26,039,621 373,652 (26,352) (22,968) 85,052 2,333,333 105,778,426 12,865,090	(2,174,526) 26,039,621 	834,060 (37,014) 26,335,307 - 393,314 (113,431) (107,116) (20,949) 2,333,333 - 113,494,594 13,530,617	(2,007,01) (28,16 26,435,33 397,98 437,10 (107,11) (106,00 2,333,33 99,736,33 25,015,02
1. 2. 3. 4.	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 can flow hedges d. Premises and equipment revaluation increment e. Other comprehensive income from entity associations f. Remeasurement from actuarial benefit program g. Income tax related to other comprehensive income flow not compare arising from restructuring value of transaction of entities under common control Other equity Reserve a. General reserve Restance Laming terms b. Appropriate reserve Retained Earning A. Previous years b. Current year	549,968 26,039,621 373,652 (26,352) (22,968 85,052 2,333,333	(2,174,526) 26,039,621 - 373,652 481,899 (22,968) - - 2,333,333 - 92,956,347	834,060 (37,014) 26,435,307 - 393,314 (113,431) (107,116) (107,116) (20,949) 2,333,333 - 113,494,594 13,530,617 145,773,673	(2,007,01) (28,16 26,435,33 397,96 437,10 (107,11) (106,00 2,333,33 99,736,33 25,015,02 181,202,51
1. 2. 3. 4. 5.	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 revolutation increment e. Other comprehensive income from entity associations f. Remeasurement from acturatial benefit program g. Income tax related to other comprehensive income h. Others Difference arising from restructuring value of transaction of entities under common control Other equity Reserve a. General reserve b. Appropriated reserve Betained Earning a. Previous years ") b. Current year	549,968 26,039,621 373,652 (26,352) (22,968) 85,052 2,333,333 105,778,426 12,665,990 176,969,796	(2,174,526) 26,039,621 	834,060 (37,014) 26,335,307 - 393,314 (113,431) (107,116) (20,949) 2,333,333 - 113,494,594 13,530,617	112,86 (2,007,01 (28,16 (26,435,30 397,98 437,10 (107,11 (107,11 (106,00 2,333,33 99,736,33 25,015,02 181,202,51 3,757,78

*) Accumulated losses of Rp162,874,901 million has been eliminated against additional paid-in capital/agio through quasi-reorganisation on April 30, 2003.

*** 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 January 1, 2012.

STATEMENTS OF ASSETS' QUALITY AND OTHER INFORMATION

	DESCRIPTION	CRIPTION 30 June 2019					INDIVIDUAL 30 June 2018						
		Current	Special Mention		Doubtful	Loss	Total	Current	Special Mention		Doubtful	Loss	Total
	RELATED PARTIES												
1.	Placements with other banks a. Rupiah	800,022					800,022	90.022					90,022
	b. Foreign currencies	897,345				-	897,345	1,127,902					1,127,90
2.	Spot and derivative receivables a. Rupiah	81					81						
	b. Foreign currencies						-						
3.	Securities a. Rupiah	171,249					171,249	250,842					250,842
	a. Rupian b. Foreign currencies	171,249					171,249	250,842					250,842
4.	Securities sold with agreement to												
	repurchase (Repo) a. Rupiah												
	b. Foreign currencies				-	-	-						
5.	Securities purchased with agreement to resell (Reverse Repo)												
	a. Rupiah												
6.	b. Foreign currencies Acceptances receivables	- 794.165					- 794.165	2.823.769	:			1	2.823.769
	Loans						,	-,,					_,,
	 a. Micro, small and medium loans (UMKM) i. Rupiah 	19,499 19,499			-	-	19,499 19,499	18,819 18,819					18,819 18,819
	i. Rupian ii. Foreign currencies	19,499					19,499	18,819					18,819
	b. Non UMKM i. Rupiah	20,650,277 13,257,911			-		20,653,402 13,261,036	20,492,758 11,365,931	2,556 2,556			7	20,495,321 11,368,494
	i. Rupian ii. Foreign currencies	7,392,366					7,392,366	9,126,827	2,556			-	9,126,827
	c. Restructured loans	-					-	-					
	i. Rupiah ii. Foreign currencies										-	1	
	d. Property loans	25,662					25,662	24,438					24,438
8. 9.	Investments in shares Temporary investment	6,527,710		414,227	1,096,900	25,191	8,064,028	6,255,368		1,219,127		25,191	7,499,686
10.	Other Receivable	1,562,328					1,562,328	83,192				1	83,192
11.	Commitments and contingencies	2,442,000	153				2 442 051	2 725 460	330				3 735 700
	a. Rupiah b. Foreign currencies	2,442,898 12,862,508	153				2,443,051 12,862,508	2,725,460 10,244,336	320			1	2,725,780 10,244,336
12.	Repossessed assets						-						
1.	THIRD PARTIES Placements with other banks		_		_								
	a. Rupiah	320,961					320,961	17,121,168					17,121,168
2.	 b. Foreign currencies Spot and derivative receivables 	48,663,356		-		52,673	48,716,029	47,436,326				54,643	47,490,969
	a. Rupiah	1,539,795			-	-	1,539,795	1,273,192					1,273,192
3.	b. Foreign currencies Securities	33,432					33,432	27,549					27,549
5.	a. Rupiah	87,956,887					87,956,887	57,822,244					57,822,244
4.	 b. Foreign currencies Securities sold with agreement to 	38,661,422					38,661,422	34,708,748					34,708,748
4.	repurchase (Repo)												
	a. Rupiah b. Foreign currencies	16,556,213 5,241,779					16,556,213 5,241,779	26,411,644 1,741,752					26,411,644 1,741,752
5.	Securities purchased with	3,241,779				-	3,241,779	1,741,752					1,741,752
	agreement to resell (Reverse Repo)	228.516											
	a. Rupiah b. Foreign currencies	228,516					228,516					1	
6.	Acceptances receivables	6,672,373	54,222		-	-	6,726,595	9,811,545	15,120	3,634			9,830,299
	Loans a. Micro, small and medium loans (UMKM)	79,528,113	5,679,779	449,751	708,761	665,911	87,032,315	69,915,309	4,851,388	584,175	946,399	1,436,513	77,733,784
	i. Rupiah	79,020,944	5,077,877	449,751	708,761	659,823	85,917,156	69,507,128	4,796,161	584,175	946,399	1,436,513	77,270,376
	ii. Foreign currencies b. Non UMKM	507,169 571,089,398	601,902 29,136,566	2,757,591	1,624,995	6,088 12,979,352	1,115,159 617,587,902	408,181 528,234,210	55,227 26,641,972	4,619,961	2,659,875	10,767,640	463,408 572,923,658
	i. Rupiah	456,977,975	25,783,073	2,674,715	1,123,862	12,468,525	499,028,150	424,857,709	22,892,644	4,549,396	2,575,509	9,795,188	464,670,446
	ii. Foreign currencies c. Restructured loans	114,111,423 19,493,079	3,353,493 21,834,381	82,876 2,331,306	501,133 1,143,427	510,827 8,725,054	118,559,752 53,527,247	103,376,501 20,785,376	3,749,328 16,151,416	70,565 4,266,953	84,366 2,145,257	972,452 7,277,648	108,253,212 50,626,650
	i. Rupiah	13,765,738	18,232,143	2,248,430	643,847	8,267,651	43,157,809	12,275,865	12,743,837	4,196,637	2,060,891	6,486,703	37,763,933
	ii. Foreign currencies d. Property loans	5,727,341 54,856,262	3,602,238 3,697,022	82,876 272,375	499,580 212,987	457,403 955,277	10,369,438 59,993,923	8,509,511 47,184,153	3,407,579 3,351,961	70,316 194,770	84,366 393,711	790,945 599,050	12,862,717 51,723,645
8.	Investments in shares			2/2,3/3	212,907	1,955	1,955		3,331,901			1,955	1,955
9.	Temporary investment	38,033				74	38,107	38,779	-	-	-	223	39,002
10. 11.	Other Receivable Commitments and contingencies	22,721,108	169,222			1,127,406	24,017,736	21,492,538	142,382	226	130	1,143,284	22,778,560
	a. Rupiah	173,461,044	1,287,626	20,433	23,732	6,513	174,799,348	166,914,287	1,560,685	63,067	15,194	236,595	168,789,828
12.	 b. Foreign currencies Repossessed assets*) 	75,119,722	392,794	- 238,820	1,272		75,513,788 238,820	65,193,531 280,965	441,035	1,567	1,344	3,081	65,640,558 280,965
	OTHER INFORMATIONS			230,020			230,020	200,903					200,90.
1.	Value of bank's assets pledge as collateral: a. To Bank Indonesia												
	b. To others												
2.	Total allowance for impairment on financial												
3.	assets to earning assets Total required allowance for possible						30,882,110						31,928,941
	losses on earning assets Percentage of UMKM loans to total loans						26,551,783						24,886,315
4. 5.	Percentage of UMKM loans to total loans Percentage of UMK loans to total loans						12.00% 6.81%						11.58%
6.	Percentage of UMKM debtors to total debtors						49.12%						50.41%
7.	Percentage of UMK debtors to total debtors						47.29%						48.34%
8.	Others a. Chanelling of loans						272,308						279,342
	b. Mudharabah Mugayyadah financing						-						
	c. Write off on earning assets d. Recovery of write off on earning assets						5,243,403 1,918,552						8,162,169 1,975,585
							1,910,952						1,973,585
	 e. Write off on earning assets with elimination of right to collect 												

STATEMENTS OF INCOME AND OTHER COMPREHENSIVE 30, 2019 and 201

	INDI	VIDUAL	CONSOL	IDATED
Io. DESCRIPTION	30 June 2019	30 June 2018	30 June 2019	30 June 2018
OPERATING INCOME AND EXPENSES				
PREATING INCOME AND EXPENSES Interest and Sharia Income, Interest and Sharia Expenses, and Premium	Income and Claim E	xpenses		
1. Interest and Sharia Income	37,101,089	32,356,261	44,487,217	38,735,297
a. Rupiah b. Foreign currencies	32,988,189 4,112,900	29,121,898 3,234,363	40,232,834 4,254,383	35,356,977 3,378,320
2. Interest and Sharia Expenses	12,658,033	9,878,010	15,642,280	12,258,949
a. Rupiah	10,860,356	8,953,015	13,822,265	11,318,263 940,686
 b. Foreign currencies Net Interest Income and Sharia Income (Expenses) 	1,797,677 24,443,056	924,995 22,478,251	1,820,015 28,844,937	26,476,348
3. Premium Income		-	5,278,560	5,256,989
4. Claim Expense Net Premium Income (Claim Expenses)			4,375,505 903,055	3,719,424 1,537,565
Net Interest and Sharia Income (Expenses)			505,055	1,557,505
and Net Premium Income (Claim Expenses) Other Operating Income and Expenses	24,443,056	22,478,251	29,747,992	28,013,913
1. Other Operating Income	10,889,885	11,963,493	12,800,637	13,224,607
 a. Increase in fair value of financial assets i. Securities 	53,409	65,879	310,190	
ii. Loans			-	-
 iii. Spot and derivative iv. Other financial assets 	1,488,632	1,403,344	1,488,632	1,403,344
b. Decrease in fair value of financial liabilities				
c. Gain from sale of financial assets				
i. Securities ii. Loans	494,220	724,774	517,357	729,332
iii. Other financial assets			-	-
 Gain from spot and derivative transaction (realised) e. Dividend 	422,324	93,631 676,981		131,447
 Dividend f. Gain from investment in shares with equity method 	-		1	
g. Comissions/provisions/fees and administrative	5,548,220	5,440,642	6,354,872	6,149,743
h. Recovery on allowance for impairment i. Other income	232,119 2,650,961	51,099 3,507,143	213,283 3,916,303	111,477 4,699,264
2. Other Operating Expenses	19,294,552	19,854,379	24,876,715	25,508,218
 a. Decrease in fair value of financial assets i. Securities 				119,958
ii. Loans				-
iii. Spot and derivative iv. Other financial assets				
b. Increase in fair value of financial liabilities				-
c. Losses from sale of financial assets				
i. Securities ii. Loans	1		1	
iii. Other financial assets			-	-
 d. Losses from spot and derivative transaction (realised) e. Impairment for financial assets 	70,626		21,307	
i. Securities				
ii. Loans	5,105,717	6,555,742	5,998,530	7,584,342
iii. Sharia financing iv. Other financial assets	1		- 33,774	- 24,455
f. Losses related to operational risk	(5,703)	22,369	(5,703)	22,369
g. Losses from investment in shares under equity method	- 310,269	- 288.049	- 310,269	- 325,303
 h. Comissions/provisions/fees and administrative i. Impairment on non financial assets 	28,819	13,635	398,229	371,539
j. Salaries and employee benefits	6,048,606	5,652,580	7,988,467	7,475,830
k. Promotion expenses I. Other expenses	337,915 7,398,303	294,952 7,027,052	427,604 9,704,238	358,937 9,225,485
Other Operating Income (Expenses)	(8,404,667)	(7,890,886)	(12,076,078)	(12,283,611)
PROFIT (LOSS) FROM OPERATIONS NON OPERATING INCOME AND EXPENSES	16,038,389	14,587,365	17,671,914	15,730,302
 Gain (Losses) from sale of premises and equipment 	116	77	11,841	6,194
 Gain (Losses) from foreign currencies translation Other non operating income (expenses) 	- 18	- (4,320)	- (58,756)	(38,177)
PROFIT (LOSS) FROM NON OPERATING	134	(4,243)	(46,915)	(31,983)
PROFIT (LOSS) CURRENT PERIOD BEFORE TAX	16,038,523	14,583,122	17,624,999	15,698,319
Income tax expenses a. Estimated current tax	(2,460,389)	(2,357,157)	(2,914,987)	(2,721,918)
b. Deffered tax income (expenses)	(713,044)	(241,421)	(721,610)	(397,371)
PROFIT (LOSS) CURRENT PERIOD	12,865,090	11,984,544	13,988,402	12,579,030
OTHER COMPREHENSIVE INCOME				
Unreclassified to profit (loss) a. Premises and equipment revaluation increment				
 Remeasurement from actuarial benefit program 			(5,756)	3,144
 Other comprehensive income from entity associations Other 				-
 d. Others e. Income tax related to other comprehensive income 	1		- 1,440	(786)
Reclassified to profit (loss)				
 Adjustment arising from translation of financial statement Gain (Losses) from changes of financial assets on available for sale 	(50,955) 2,724,492	(42,223) (3,386,542)	(65,877) 2,881,829	2,649 (3,600,292)
c. Effective cash flow hedges		-	(13,999)	16,886
d. Others	- (508,249)	- 700,328	- (550.872)	- 743,107
 Income tax related to other comprehensive income Other comprehensive income current period after income tax - net 	(508,249) 2,165,288	700,328 (2,728,437)	2,246,765	743,107 (2,835,292)
TOTAL OTHER COMPREHENSIVE INCOME (LOSS) CURRENT PERIOD	15,030,378	9,256,107	16,235,167	9,743,738
Profit (loss) current period atributtable to: PARENT COMPANY	12,865,090	11,984,544	13,530,617	12,178,075
NON CONTROLLING INTEREST			457,785	400,955
TOTAL PROFIT (LOSS) CURRENT PERIOD Total other comprehensive income current period atributtable to:	12,865,090	11,984,544	13,988,402	12,579,030
PARENT COMPANY	2,165,288	(2,728,437)	2,212,246	(2,775,229)
NON CONTROLLING INTEREST	2 4 6 8 9 9 9		34,519	(60,063)
TOTAL OTHER COMPREHENSIVE INCOME CURRENT PERIOD Total comprehensive profit (loss) current period atributtable to:	2,165,288	(2,728,437)	2,246,765	(2,835,292)
PARENT COMPANY	15,030,378	9,256,107	15,742,863	9,402,846
NON CONTROLLING INTEREST TOTAL COMPREHENSIVE PROFIT (LOSS) CURRENT PERIOD	15,030,378	9,256,107	492,304 16,235,167	340,892 9,743,738
TO THE COMPREHENSIVE PROPIN (LUSS) CORRENT PERIOD	13,030,378	9,230,107	10,235,167	9,743,738
TRANSFER PROFIT (LOSS) TO HEAD OFFICE				-
DIVIDEND				
EARNING PER SHARE			289.95	260.96

(In Millions of Rupiah



(In Millions of Rupiah

(In Millior s of Ru

STATEMENTS OF CALCULATION OF CAPITAL ADEQUACY RATIO COMMERCIAL BANK

(In Millions of Rupiah)

COMPONENTS OF CAPITAL INDIVIDUAL Core Capital (Tier 1) Common Equity Tier 1 (ECT 1) 1.1 Paid-in Capital (net of Treasury Stock) 1.2 Diclosed Reserves 1.2.1 A difficult for the comprehensive income 1.2.1.1 Cofficient of the increase in the fair value of financial assets available for sale 1.2.1.2.3 Surplus of fixed assets revaluation 1.2.1.2.4 Agio 1.2.1.2 Agio 1.2.1.2 Agio 1.2.1.2 Agio 1.2.1.2 General reserves 1.2.1.2.5 Funds for paid-in-capital 1.2.1.2 Deduction factor 1.2.1.2 Other comprehensive income 1.2.1.2 Deduction Factor 1.2.1.2 Deduction Factor 1.2.2.3 Deduction Factor 1.2.2.4 Deduction Factor 1.2.2.5 Funds for paid-in-capital 1.2.1.2 Deduction Factor 1.2.2.5 Inder comprehensive income 1.2.2.5 Provides comprehensive income 1.2.2.5 Inder comprehensive income 1.2.2.5 Deduction Factor 1.2.2.5 Deduction Factor 1.2.2.5 Inder comprehensive income 1.2.2.5 Inder comprehensiv 162,994,733 177,443,771 162,994,733 177,443,771 11,666,667 11,666,667 164,666,195 173,634,978 165,666,570 174,479,712 27,213,413 27,804,977 145,263,494 145,263,494 11,666,667 148,187,043 150,097,548 25,347,016 157,432,562 157,432,562 11,666,667 155,588,031 157,465,067 25,901,135 220 196,098 24,388 234,504 1,173,572 26,435.307 1,173,572 25,322,628 124,750,532 17,476,308 2,333,333 92,956,347 11,984,544 146,674,735 17,316,192 2,333,333 113,494,593 13,530,617 138,453,157 31,563,932 17,476,308 2,333,333 105,778,426 12,865,090 17,316,192 2,333,333 99,736,332 12,178,075 1.2.1.2.5 Funds for paid-in capital 1.2.1.2.6 Others 1.2.2.0 Other comprehensive income 1.2.2.1 Deduction Factor 1.2.2.1 Other comprehensive income 1.2.2.1.1 Negative differences anising from translation of financial statement 1.2.2.2.2 Other disclored senses validable for sale 1.2.2.2.1 Design of the comprehensive income 1.2.2.2.1 Design of the comprehensive income 1.2.2.2.1 Design of the comprehensive income of the fair 1.2.2.2.1 Design of the comprehensive income of the comprehensive incomprehensive incomprehensive inco (1,000,375) (724,448) (844,734) (567,635) (1,910,505) (1,659,610) (1,877,036) (1,624,309) (149,221) (149,221) (64,820) (64,820) (575,227) (275,927) (418,414) (277,099) (1,594,790) (250,895) (1,559,489) (252,727) (275,927) -(277,099) (250,895) -(252,727) **1,139,215** (8,997,089) (3,765,006) (117,741) (2,239,556) (2,874,786) -677,558 (10,499,694) (5,657,179) (117,741) (1,895,897) (2,803,877) (13,338,129) (3,354,734) (14,590,216) (5,428,633) (2,070,627) (7,912,768) (1,760,893) (7,375,690) (25,000) (25,000) Supplemental Critical (Tre 2) Supplemental Active 2) Capital Instrument in the form of Stock or others which comply with Ter 2 Requirements 2. AgiODIsagio S. General provison on earning assets (max. 1.25% credit risk-weighted assets) 4. Deduction supplemental capital (Tre 2) 4.1 Sinking Fund 2. Reacement 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 OTAL COBE AND SUPPLEMENTAL CAPITAL 8,895,294 7,997,873 8,845,189 583,089 914,338 194,180 194,180 8,312,205 9,274,950 7,803,693 8,651,009 CET 1 Ratio Tier 1 Ratio Tier 2 Ratio CREDIT RISK - WEIGHTED ASSETS MARKET RISK - WEIGHTED ASSETS OPERATIONAL RISK - WEIGHTED AS 19.92% 19.34% 19.92% 19.34% 1.09% 1.11% 19.56% 18.95% 19.56% 18.95% 1.08% 1.06% 664,976,380 741,996,014 624,295,447 692,080,715 30,017,780 30,285,814 3,169,309 3,983,013 123,291,988 145,116,015 115,067,839 134,848,982 TOTAL RISK WEIGHTED ASSETS 818,286,148 917,397,843 912,71 SED ON RISK PROFILE (%) 9.64% 9.64% 9.55% 9.55% 8.55% 8.53% 0.00% 0.00% 1.09% 1.11% 8.47% 0.00% 1.08% 8.49% Capital G 0.00% Counterc 1.06% Capital S 2.500% 2.500% 1.875% 1.875% 0.00% 0.00% 0.00% 0.00% 2.500% 2.500% 1.875% 1.875% From CET 1 (%) From AT 1 (%) From Tier 2 (%)

STATEMENTS OF COMMITMENTS AND CONTINGENCIES

		INDIV	DUAL	CONSOLIDA	TED
o.	DESCRIPTION	30 June 2019	31 December 2018 (Audited)	30 June 2019	31 December 2018 (Audited)
. COMMITMENT REC					
 Unused fund bo 	rrowings facilities				
a. Rupiah					
b. Foreign currer					
	chase position on spot and derivatives	181,743,164	259,282,019	186,060,322	263,995,46
3. Others					
I. COMMITMENT PAY					
	lities granted to customer				
a. BUMN					
i. Committed					
- Rupiah		4,046,629	5,999,496	4,046,629	5,999,49
- Foreign c		553,327	922,717	553,327	922,71
ii. Uncommit	ted				
- Rupiah		15,788,599	22,799,315	15,788,599	22,799,31
- Foreign c	urrencies	4,450,163	1,653,700	4,450,163	1,653,70
b. Others					
i. Committee		32,920,464	30,206,066	32,770,464	30,006,06
ii. Uncommit		99,796,795	97,814,008	100,045,060	97,754,82
	lities granted to other banks				
a. Committed					
i. Rupiah		1,350		1,350	
ii. Foreign cu	rencies				
b. Uncommitted					
i. Rupiah		1,515,450	21,306	1,515,450	21,30
ii. Foreign cu					
	ocable letters of credit				
a. Foreign L/C		10,727,540	12,249,632	10,781,015	12,317,99
b. Local L/C		7,025,325	7,420,963	7,037,755	7,427,93
	s position on spot and derivative	185,974,351	264,650,475	190,495,041	269,328,17
5. Others					
II. CONTINGENT REC					
1. Guarantees rece	ved		1 303 030		
a. Rupiah	des.	1,141,700	1,302,078	1,143,870	1,304,24
b. Foreign currer		14,448,209	13,507,291	14,649,215	13,711,89
2. Unrecognized in	terest income			0 51 5 110	0.440.00
a. Interest loan		8,484,449	8,415,341	8,516,110	8,442,29
b. Others interes		53,040	52,161	283,576	368,71
3. Others V. CONTINGENT PAY		32,729	32,729	32,729	32,72
1. Guarantees issue	ia	46.533.453	52 652 102	47 300 537	£3.350.63
a. Rupiah b. Foreign currer	alas	46,531,457	52,652,103	47,399,537	53,350,53
	lcies	42,261,596	41,430,082	42,650,418	41,895,23
2. Others		953,520	816,766	953,520	816,76

TATEMENTS OF CASH FLOW

-	For the Period Ended June 30, 2019 and 2018	(In Millions of Ru		
	DESCRIPTION	CONSOLI	DATED	
- 2,823,769	CASH FLOWS FROM OPERATING ACTIVITIES	30 June 2019	30 June 2018	
18,819 18,819	Receipts from interest income Receipts from sharia income	41,199,869 1,775,426	34,033,602 3,200,409	
- 0,495,321	Receipts from fee, commission and premium - net	7,149,630	7,626,137	
1,368,494 9,126,827	Payments of interest expense Payments of sharia expense	(13,925,508) (1,482,105)	(10,878,021) (1,307,479)	
	Receipts from the sale of Government Bonds - Fair value through profit or loss	55,236,548	31,814,030	
- 24,438 7,499,686	Acquisitions of Government Bonds - Fair value through profit or loss	(56,047,872)	(31,834,274)	
- 83,192	Foreign exchange gain - net Income from assets in trading classification Other operating income - others	979,001 345,052 1,789,628	951,599 213,995 2,452,155	
2,725,780	Other operating expenses - others Salaries and employee benefits expenses	(2,496,457) (10,271,967)	(3,390,266) (9,063,044)	
0,244,336	General and administrative expenses	(6,923,907) (58,756)	(6,595,414) (38,177)	
	Non operating expenses - net Payments of corporate income tax Cash Flow From Operating Activities Before	(2,678,704)	(2,343,924)	
7,121,168 7,490,969	Changes in Operating Assets and Liabilities Decrease/(increase) in operating assets:	14,589,878	14,841,328	
1,273,192 27,549	Placements with Bank Indonesia and other banks Marketable securities - Fair value through profit or loss	(96,092) (10,123,809)	1,270,555 (95,070)	
7,822,244	Other receivables - trade transactions Loans	1,213,596 (14,142,885)	2,803,832 (37,768,096)	
4,708,748	Sharia financings Securities purchased under resale agreements	(4,404,842) (2,097,620)	(2,589,442) 1,980,467	
6,411,644	Consumer financing receivables Net investments in lease financing	(3,074,966) 369,396	(1,095,506) (893,453)	
1,741,752	Prepaid taxes Prepaid expenses	923,271 (574,895)	(315,119) (168,206)	
	Other assets Proceeds from collection of financial	(3,791,525)	(3,144,120)	
- 9,830,299	assets that already written - off Increase/(decrease) in operating liabilities	2,224,320	2,295,540	
7,733,784 7,270,376	and temporary syirkah funds: Conventional Banking	(2554555)	(17.360.512)	
463,408 2,923,658	Demand deposits Saving deposits Time deposits	(2,564,552) 5,058,584 15,869,388	(17,268,813) (5,163,223) 14,317,114	
4,670,446 8,253,212	Time deposits Inter bank call money Obligation due immediately	15,869,388 (7,190,578) 44,751	14,317,114 1,927,114 245,678	
0,626,650 7,763,933	Liability to unit - link policyholders	1,264,658	(3,078,415) 2,866	
2,862,717	Other tax payables Other liabilities Sharia Banking - Temporary Syirkah Funds	(76,626) 10,345,762	2,866 2,400,496	
1,955 39,002 2,778,560	Demand deposits - restricted investment and demand deposit - mudharabah musytarakah - musyarakah	458,153	(11,791)	
8,789,828	Saving deposit - restricted investment and mudharabah saving deposit - unrestricted investment	782,598	199,799	
5,640,558 280,965	Mudharabah time deposits - unrestricted investment Net cash provided by/(used in) operating activities	(3,237,948) 1,768,017	1,923,824 (27,382,641)	
	CASH FLOWS FROM INVESTING ACTIVITIES Decrease in marketable securities - other than at			
:	fair value through profit or loss (Increase) in Government Bonds - other than	856,756	530,878	
1,928,941	at fair value through profit or loss Proceeds from sale of fixed assets	(4,487,435) 15,769	(4,552,354) 7,863	
4,886,315 11.58%	Acquisitions of fixed assets Acquisitions of intangible assets	(1,046,184) (184,295)	(575,393) (155,412)	
6.07% 50.41%				
48.34%	Net cash used in investing activities CASH FLOWS FROM FINANCING ACTIVITIES	(4,845,389)	(4,744,418)	
279,342	Increase of investment in Subsidiaries Receipts/(payments) from marketable securities issued Receipts from fund horzweiner.	(203,560) 10,860,226 3,820,579	(491,158) (276,687) 9,866,787	
8,162,169 1,975,585	Receipts from fund borrowings (Payments)/receipts from Subordinated Loans and Bonds Increase in securities sold under repurchase agreements	3,820,579 (7,724) 4,462,710	9,866,787 2,679 23,381,899	
	Payments of dividends Net cash provided by financing activities	(11,256,759) 7,675,472	(9,287,857) 23,195,663	
	NET INCREASE /(DECREASE) IN CASH AND CASH EQUIVALENTS EFFECT OF EXCHANGE RATE CHANGES ON	4,598,100	(8,931,396)	
NS	CASH AND CASH EQUIVALENT CASH AND CASH EQUIVALENTS AT THE BEGINNING OF PERIOD	(858,606) 124,677,686	4,766,845 158,775,796	
s of Rupiah)	CASH AND CASH EQUIVALENTS AT THE END OF PERIOD Cash and cash equivalents at the end of period consist of:	128,417,180	154,611,245	
ables & Payables	Cash Current accounts with Bank Indonesia	24,649,917 43,728,016	28,008,308 52,888,777	
Payables 2,945	Current accounts with blank indonesia Placement with Bank Indonesia and other banks	18,142,665 41,895,345	20,171,581 53,397,068	
99,841	Certificate of Bank Indonesia	1,237	145,511	
2,792 81,557	Total cash and cash equivalents	128,417,180	154,611,245	
201,378	MANAGEMENT OF THE BANK			
	Board of Commissioners			
	President Commissioner/Independent Commissioner Deputy President Commissioner	: Hartadi Agus Sa : Imam Apriyanto		
-	- Independent Commissioner	: Goei Siauw Hon	g	
- 439,380	 Independent Commissioner Independent Commissioner 	: Bangun Sarwito : Makmur Keliat	Kusmulyono	
367,753	- Commissioner	: Askolani		
1,195,646	- Commissioner - Commissioner	: Ardan Adiperda		
(ln %)		: R. Widyo Pramo	ilo	
2018	Board of Directors - President Director	: Kartika Wirjoatr	nodjo	
	- Deputy President Director	: Sulaiman Arif A		
	 Director of Corporate Banking Director of Business and Network 	: Royke Tumilaar : Hery Gunardi		
0.00%	Director of Business and Network Director of Risk Management	: Ahmad Siddik E	adruddin	
0.00%	Director of Information Technology and Operation Director of Tracture and International Parking	: Rico Usthavia Fi : Darmawan Juna		
0.00%	 Director of Treasury and International Banking Director of Institutional Relationship 	: Darmawan Jun : Alexandra Aska		
0.00%	- Director of Compliance and Human Resources	: Agus Dwi Hand		
	 Director of Finance and Strategy Director of Retail Banking 	: Panji Irawan : Donsuwan Sim	atupang	
6.69% 8.57%	- Director of Commercial Banking	: Riduan		
8.57% 1.27%	SHAREHOLDERS			
	Ultimate Shareholders			
	Republic of Indonesia Non Ultimate Shareholder through	: 60.00%		
	Capital Market (≥ 5%) Non Ultimate Shareholder through non	: Nil		
	Capital Market (≥ 5%)	: Nil		

NOTES

1) The above financial information is extracted from the consolidated financial 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 for the year then ended June 30, 2019 and 2018, 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, 2018 prepared by the Bank's management in accordance with Indonesian Financial Accounting Standards, which have been audited by Purwanton, Sungkora & Surja (PSS') (a member firm of Ernsk Young Global Limited) with Benyanto Suherman, 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 28, 2019 not included in this publication. Such the period then ended June 30, 2018 has been reclassified to conform with the presentation of parent entity financial information. The financial information of network and 20, 2018 has been reclassified to conform with the presentation of information for the year then ended June 30, 2018 has been reclassified to conform with the presentation of information for mome from financial assets in trading classification.

ALLOWANCES FOR IMPAIRMENT

STATEMENTS OF SPOT AND DERIVATIVE TRANSACTIONS As of June 30, 201 TRAN DESCRIPTION 1. Spot 2. Forward 3. Option a. Written b. Purchased Future Swar 7,123,352 20,787,535 7,116,833 20,787,535 6,519 3,037 152,453 2,945 99,841 Placements with other banks 52,673 Spot and de 15,700 243,976 10,699 293,364 1,271,475 21,218,695 141,275 1,130,200 20,229,770 988,925 17,812 126,182 2,792 81,557 24,662 18,772 20,143 14,541 Securities Securities sold with agreement to repurchase (Rep 18,350 11,002 80,971,093 76,573,835 4,397,258 465,299 201,378 5. Securities purchased with agreement to resell Swap Others (Reverse Repo) B. Interest Rate 1. Forward 2. Option a. Written b. Purchased 3. Future 4. Swap 6. Acceptances receivables 110,972 35,309 74,665 2,711 139,466 43,724 126,353 1,301 1109/2 35,309 74605 2/11 139,460 43/24 16,253 1,304 21,454,795 7,513,117 6712,873 17,034,216 21,7476,227 8,384,705 6,186,611 1,562,714 153,214 30 638,420 125,951 30 210,015 2,623 380 74 2,822 388 2233 1,426,615 75,777 242,834 1,135,866 1,266,159 104,641 215,757 1,155,022 114,122 26,877 1,060,141 50,468 265,947 56,089 1,023,789 87,008 7. Loans 8. Investments in shares 9. Temporary invesments 10. Other Receivables 11. Commitments and contingencies 105.860.020 102.598.649 3.261.371 381.618 439.380 Other 130,064 - 426,907 367,7 177,961 9,784,273 1,573,308 1,195,64 30,064 17,0 62 224 244

CALCULATION OF FINANCIAL RATIOS

Aso	of June 30, 2019 and 2018						(11 %)
N	o. RATIOS	30 June 2019	30 June 2018	No.	RATIOS	30 June 2019	30 June 2018
	PERFORMANCE RATIOS			COMPLIANCE	E		
1	. Capital Adequacy Ratio (CAR)	21.01%	20.64%	1. a. Percentage	violation of the Legal Lending Limit		
2	. Non performing earning assets and non			i. Related p	parties	0.00%	0.00%
	performing non earning assets			ii. Third par	rties	0.00%	0.00%
	to total earning assets and non earning assets	1.81%	2.08%	b. Percentage	of excess of the Legal Lending Limit		
	. Non performing earning assets to total earning assets	2.26%	2.60%	i. Related p	parties	0.00%	0.00%
4	. Allowance for impairment on financial assets to			ii. Third par		0.00%	0.00%
	earning assets	3.19%	3.54%	2. Reserve requir		0.0070	0.0070
	. Gross NPL	2.64%	3.13%		erve requirement Rupiah	6.55%	6.69%
	. Net NPL	0.72%	0.89%				
	. Return on Asset (ROA)	3.08%	3.04%	b. Reserve req	uirement Foreign currencies	8.10%	8.57%
	. Return on Equity (ROE)	15.70%	16.58%	Net Open Posi	ition - Overall	3.97%	1.27%
9	. Net Interest Margin (NIM)	5.49%	5.51%				
10	 Operating Expenses to Operating Income 	66.58%	67.09%				
11	. Loan to Deposit Ratio (LDR)	97.94%	94.17%				
12	. Net Stable Funding Ratio (NSFR)						
	a. NSFR Individual	116.66%	115.83%				
	b. NSFR Consolidation	116.24%	115.74%				
13	. Liquidity Coverage Ratio (LCR)						
	a. LCR Individual	187.41%					
	b. LCR Consolidation	179.15%					

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 Services Authority
No. 43/SEOJK. 03/2016 dated September 28, 2016 regarding Transparency and
Published Financial Statements of Commercial Banks and also in accordance with
Rule No. X.K.2, Attachment to Decision of Chairman of Bapepam and LK
No. Kep-346/BL/2011 dated July 5, 2011 regarding Submission of Periodic
Financial Statements for Issuers or Public Companies, Financial information and
statement of cash flows included in the published financial statements have been
prepared in accordance with Bapepam and LK Regulation No. VIII.G7, Attachment
to Decision of Chairman of Bapepam and LK No. Kep-347/BL/2012 dated
June 25, 2012.
3) 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 E 2006 regarding Amondment of Pank Indensia Regulation

October 5, 2006 regarding Amendment of Bank Indonesia Regulation No. 7/3/PBI/2005 dated January 20, 2005 regarding The Legal Lending Limit for mercial Banks. Com

Exchange rate of 1 US Dollar as at June 30, 2019, June 30, 2018 and December 31, 2018 was Rp14,127.50, Rp14,330.00 and Rp14,380.00, respectively.

Herewith are Some of The Achievements of Bank Mandiri:

1. 8th Awards for Distinction from Asian Private Banker

Best Private Bank 2018 - Indonesia Domestic

- 2. 12th Annual Best Deal & Solution Awards 2018 from Alpha Southeast Asia Best Trade Receivables Solution in Southeast Asia 2018
- 3. Taxpayer Appreciation & Awards 2019 for contributions in tax reve for year 2018 from The Ministry of Finance Large Taxpayer

www.bankmandiri.co.id

Jakarta, July 18, 2019 S. E & O **Board of Directors**

PT Bank Mandiri (Persero) Tbk.



Kartika Wirjoatmodjo President Director

Panji Irawan Director of Finance and Strategy