# **Consolidated Financial Statements**

PT Bank Mandiri (Persero) Tbk. & Subsidiaries

#### **Statement of Financial Position** As of March 31, 2020 and December 31, 2019

NO	DESCRIPTION		IDUAL	CONSOLIDATED		
NO	DESCRIPTION	31 March 2020	31 December 2019 (Audited)	31 March 2020	31 December 2019 (Audited)	
	ASSETS					
1.	Cash	22,291,974	25,356,393	24,909,493	28,094,26	
2.	Placements with Bank Indonesia	80,725,496	53,981,144	96,702,381	67,339,48	
3. 4.	Placements with other banks Spot and derivative receivables	22,769,390	25,901,121	26,049,993 5,506,488	29,331,37	
4. 5.	Securities	5,176,444	1,611,635	5,500,466	1,631,73	
	a. Fair value through profit/loss	8,804,036	7,806,437	30,310,950	35,728,25	
	b. Fair value through other comprehensive income	109,387,355	111,052,555	112,844,948	114,229,992	
6.	c. Amortized cost Securities sold under repurchase agreements (Repo)	22,638,223 5,335,893	21,948,461 4,001,825	46,318,315 5,468,098	45,674,86 4,001,82	
7.	Securities purchased under resale agreements (Reverse Repo)	133,300	248,143	1,522,413	1,955,36	
8.	Acceptances receivables	11,368,854	10,055,712	11,602,641	10,279,83	
9.	Loans					
	a. Fair value through profit/loss b. Fair value through other comprehensive income					
	c. Amortized cost	786,108,510	792,351,117	881,384,594	885,835,23	
10.	Consumer financing receivables		-	18,009,491	18,565,70	
11. 12.	Sharia financing Investments in shares	- 8,461,065	- 8,461,924	- 814,111	618,92	
13.	Policy holder's investment in unit link contract	-	-	-	010,52	
14.	Allowance for impairment on financial assets -/-					
	a. Securities b. Loans	(51,068) (51,547,903)	(17,147) (27,812,363)	(76,369) (54,293,999)	(50,200 (30,350,993	
	c. Others	(1,933,684)	(1.732.681)	(1,919,077)	(1,618,520	
15.	Intangible assets	6,157,247	6,133,484	7,139,537	7,114,88	
	Accumulated amortisation for intangible assets -/-	(3,603,905)	(3,452,881)	(3,958,550)	(3,793,60)	
16.	Premises and equipment *)	55,440,351	53,536,442	60,068,936	57,657,52	
17.	Accumulated depreciation for premises and equipment -/- Non earning assets	(11,390,519)	(10,825,270)	(13,763,811)	(13,045,33	
	a. Abandoned properties	86,971	86,971	87,204	87,20	
	b. Repossessed assets - net	238,820	238,820	245,652	244,05	
	c. Suspense account d. Inter-office assets	2,738,882	688,954	2,738,882	688,95	
	i. Operational activities conducted in Indonesia	(20,103,693)	(13,576,781)	(20,103,693)	(13,576,78	
	ii. Operational activities conducted outside Indonesia	20,498,379	13,759,446	20,498,379	13,759,44	
18.	Allowance for impairment on non financial assets -/-	(351,492)	(311,991)	(353,839)	(312,22	
19. 20.	Lease Financing Deferred tax assets	8,292,762	3.350.632	3,290,801 8,856,234	3,055,07 3,951,71	
21.	Other assets	43,036,147	45,841,773	50,137,958	51,148,27	
	TOTAL ASSETS	1,130,707,835	1,128,683,875	1,320,038,161	1,318,246,33	
	Including leased assets					
	LIABILITIES AND EQUITY LIABILITIES					
1.	Demand deposits **)	236,992,748	236,397,211	253,232,864	250,414,08	
2.	Savings deposits **)	306,256,896	315,853,233	350,483,310	359,161,49	
3. 4.	Time deposits **)	276,680,012	262,855,097	337,622,845	323,548,96	
4. 5.	Investment fund - revenue sharing Fund from Bank Indonesia					
6.	Fund from other banks **)	15,965,707	12,530,752	16,418,641	13,843,77	
7.	Spot and derivative liabilities	8,894,562	1,029,369	8,894,634	1,199,35	
8. 9.	Securities sold under repurchase agreements (Repo) Acceptances liabilities	4,481,999 11,368,854	3,699,819 10,055,712	4,578,615 11,602,641	3,782,05 10,279,83	
10.	Securities issued	26,568,146	24,737,662	34,562,904	32,679,02	
11.	Fund borrowings	51,992,482	42,739,154	63,978,309	54,293,73	
12.	Margin deposits received	824,715	873,159	824,715	873,1	
13.	Inter office liabilities a. Operational activities conducted in Indonesia					
	b. Operational activities conducted unindonesia			-		
14.	Deferred tax liabilities	-	-	-		
15.	Liability to unit link holders	-	-	18,073,231	24,037,65 35,098,66	
16. 17.	Other liabilities Investment fund - profit sharing	27,529,965	23,451,362	42,323,811	35,098,00	
	TOTAL LIABILITIES	967,556,086	934,222,530	1,142,596,520	1,109,211,81	
	EQUITY					
18.	Share capital 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	
	c. Treasury stock -/-	(775)	-	(775)	, .,,00	
19.	Additional Paid-in Capital	17 463 503	17 476 200	17 202 207	17.3.4	
	a. Agio b. Disagio -/-	17,462,503	17,476,308	17,302,387	17,316,19	
	c. Donated capital					
	d. Funds for paid-up capital	-	-	-		
	e. Others					
20.	Other comprehensive income a. Adjustment arising from translation of financial statement	(159,758)	(167,543)	189,593	13,74	
	b. Gain (Losses) from changes of financial assets on fair value	(155,750)	(107,545)	105,555	13,7-	
	through other comprehensive income	(2,167,178)	1,456,642	(2,170,986)	1,753,41	
	c. Effective cash flow hedges	-	- 29,910,569	(48,012) 30,306,255	(49,68	
	<ul> <li>d. Premises and equipment revaluation increment</li> <li>e. Other comprehensive income from entity associations</li> </ul>	29,910,569	29,910,569	30,300,255	30,306,25	
	f. Remeasurement from actuarial benefit program	776,331	776,331	784,952	774,89	
	1. Remeasurement from actuarial benefit program	434,576	(281,452)	399,005	(362,63	
	g. Income tax related to other comprehensive income		62.084	(22,064)	(22,06	
21	g. Income tax related to other comprehensive income h. Others	62,084	02,004			
	g. Income tax related to other comprehensive income h. Others Difference arising from quasi reorganisation					
	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		-			
22. 23.	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		-	- (106,001)	(106,00	
22. 23.	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	62,084 - -	:			
22. 23.	g. Income tax related to other comprehensive income h. Others Difference arising from quasi reorganisation Difference arising from estructuring value of transaction of entities under common control Other equity Reserve a. General reserve		2,333,333	- (106,001) 2,333,333		
22. 23. 24.	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	62,084 - - 2,333,333 -	:	2,333,333		
21. 22. 23. 24. 25.	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 a. General reserve b. Appropriated reserve Retained Earning a. Previous years *)	62,084 - - 2,333,333 - 94,934,399	- 2,333,333 - 105,778,426	2,333,333 - 104,957,914	(106,00 2,333,33 113,494,55	
22. 23. 24.	g. Income tax related to other comprehensive income h. Others Difference arising from quasi reorganisation Difference arising from estructuring value of transaction of entities under common control Other equity Reserve a. General reserve b. Appropriated reserve Retained Barning a. Previous years *) b. Current year	62,084 - - 2,333,333 - 94,934,399 7,898,998	2,333,333 - 105,778,426 25,449,980	2,333,333 - 104,957,914 7,915,869	2,333,33 113,494,59 27,482,13	
22. 23. 24. 25.	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 a. General reserve b. Appropriated reserve Retained Earning a. Previous years *) b. Current year TOTAL EQUITY ATTRIBUTABLE TO OWNER	62,084 - - 2,333,333 - 94,934,399	- 2,333,333 - 105,778,426	2,333,333 - 104,957,914 7,915,869 <b>173,508,137</b>	2,333,33 113,494,59 <u>27,482,13</u> <b>204,600,85</b>	
22. 23. 24.	g. Income tax related to other comprehensive income h. Others Difference arising from quasi reorganisation Difference arising from estructuring value of transaction of entities under common control Other equity Reserve a. General reserve b. Appropriated reserve Retained Barning a. Previous years *) b. Current year	62,084 - - 2,333,333 - 94,934,399 7,898,998	2,333,333 - 105,778,426 25,449,980	2,333,333 - 104,957,914 7,915,869	2,333,33 113,494,59 27,482,13	

isation on April 30, 2003 ncludes temporary syirkah funds from a Subsidiary. wned by Subsidiary which classified "At Cost", accordance with SFAS 110 "Accounting for Sukuk", which has effective since Including Securities on January 1, 2012.

#### **Calculation of Financial Ratios** As of March 31, 2020 and 2019

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NO	RATIOS	31 March 2020	31 March 2019	NO	RATIOS	31 March 2020	31 March 2019
	PERFORMANCE RATIOS				COMPLIANCE		
1.	Capital Adequacy Ratio (CAR)	17.65%	22.47%	1.	a. Percentage violation		
2.	Non performing earning assets and non performing non earning assets to total				of Legal Lending Limit		
	earning assets and non earning assets	1.55%	1.84%		<ol> <li>Related parties</li> </ol>	0.00%	0.00%
3.	Non performing earning assets to total				ii. Third parties	0.00%	0.00%
	earning assets	1.96%	2.31%		b. Percentage of excess		
4.	Allowance for impairment on financial				of the Legal Lending		
	assets to	5.07%	3.25%		Limit		
5.	Gross NPL	2.40%	2.73%		i. Related parties	0.00%	0.00%
6.	Net NPL	0.47%	0.74%		ii. Third parties	0.00%	0.00%
7.	Return on Asset (ROA)	3.55%	3.42%	2.	Reserve requirement		
8.	Return on Equity (ROE)	21.15%	17.26%		a. Primary reserve		
9.	Net Interest Margin (NIM)	5.26%	5.55%		requirement Rupiah	6.31%	6.73%
10.	Operating Expenses to Operating Income	63.01%	63.01%		b. Reserve requirement		
11.	Loan to Deposit Ratio (LDR)	94.91%	93.82%		Foreign currencies	4.10%	8.10%
12.	Net Stable Funding Ratio (NSFR)			3.	Net Open Position	1.35%	0.93%
	a. NSFR Individual	112.11%	117.30%		- Overall		
	b. NSFR Consolidation	112.98%	116.58%				
13.	Liquidity Coverage Ratio (LCR)						
	a. LCR Individual	167.62%	178.36%				
	b. LCR Consolidation	168.75%	174.38%				
14.	Leverage Ratio (LR)						
	a. LR Individual	11.75%					
	b. LR Consolidation	11.60%					

# Allowances for Impairment

NO	DESCRIPTION	INDIV			IDATED
		31 March 2020	31 March 2019	31 March 2020	31 March 2019
A	OPERATING INCOME AND EXPENSES				
1.	Interest and Sharia Income, Interest and Sharia Expenses, an Interest and Sharia Income	d Premium Income a 19,650,590	nd Claim Expenses 18,350,907	23,709,474	22,016,188
	a. Rupiah	17,472,963	16,276,829	21,465,310	19,871,445
2.	b. Foreign currencies Interest and Sharia Expenses	2,177,627 6,674,459	2,074,078 6,183,129	2,244,164 8,173,104	2,144,743 7,634,662
	a. Rupiah	5,768,384	5,331,788	7,260,171	6,771,768
	b. Foreign currencies Net Interest Income and Sharia Income (Expenses)	906,075 12,976,131	851,341 12,167,778	912,933 15,536,370	862,894 14,381,526
3.	Premium Income		-	3,118,034	2,642,256
4.	Claim Expense Net Premium Income (Claim Expenses)	-	-	2,493,122 624,912	2,203,462 438,794
	Net Interest and Sharia Income (Expenses), and Net				
	Premium Income (Claim Expenses)	12,976,131	12,167,778	16,161,282	14,820,320
B	OTHER OPERATING INCOME AND EXPENSES OTHER OPERATING INCOME	7,260,959	5,508,259	7,975,185	6,322,052
1	a. Increase in fair value of financial assets	7,260,959	5,508,259	7,975,185	6,322,052
	i. Securities ii. Loans	-	29,645	-	162,787
	iii. Spot and derivative	89,872	686,669	89,872	686,669
	iv. Other financial assets b. Decrease in fair value of financial liabilities	-	-	-	-
	c. Gain from sale of financial assets	-	-	-	-
	i. Securities ii. Loans	962,267	218,173	968,413	233,150
	ii. Other financial assets		-		-
	d. Gain from spot and derivative transaction (realised)	1,235,196		1,260,424	
	e. Dividend f. Gain from investment in shares with equity method	718,115	316,467	-	-
	g. Comissions/provisions/fees and administrative	3,063,801	2,691,342	3,625,487	3,068,756
	h. Recovery on allowance for impairment i. Other income	68,257 1,123,451	27,030 1.538.933	- 2.030.989	8,797 2.161.893
2.	OTHER OPERATING EXPENSES	10,283,326	8,850,007	13,744,987	11,689,903
	<ul> <li>a. Decrease in fair value of financial assets</li> <li>i. Securities</li> </ul>	13.423		198.681	
	ii. Loans			-	-
	iii. Spot and derivative iv. Other financial assets	-	-	-	-
	b. Increase in fair value of financial liabilities	1			
	c. Losses from sale of financial assets i. Securities				
	ii. Loans	-	-	-	-
	iii. Other financial assets d. Losses from spot and derivative transaction (realised)		- 75,378		- 53,089
	e Impairment for financial assets	-	/3,3/8	-	55,089
	i. Securities	13,928 2,563,928	3,528	4,527	1,545
	ii. Loans iii. Sharia financing	2,563,928	1,998,835	3,005,893	2,408,429
	iv. Other financial assets		(10.010)	38,634	18,206
	f. Losses related to operational risk g. Losses from investment in shares under equity method	13,745	(10,819)	13,745	(10,819)
	h. Comissions/provisions/fees and administrative	222,940	199,025	222,939	199,025
	<ul> <li>Impairment on non financial assets</li> <li>Salaries and employee benefits</li> </ul>	22,099 3,619,930	33,242 3,017,147	416,529 4,694,373	347,952 3,967,381
	k. Promotion expenses	126,981	140,297	173,751	194,833
	I. Other expenses Other Operating Income (Expenses)	3,686,352 (3,022,367)	3,393,374 (3,341,748)	4,975,915 (5,769,802)	4,510,262 (5,367,851)
_	PROFIT (LOSS) FROM OPERATIONS	9,953,764	8,826,030	10,391,480	9,452,469
с	NON OPERATING INCOME AND EXPENSES				
ι.	Gain (Losses) from sale of premises and equipment		116	174	11,431
2. 3.	Gain (Losses) from foreign currencies translation Other non operating income (expenses)	2,642	(1,898)	25,789	(33,221)
	PROFIT FROM NON OPERATING	2,642	(1,782)	25,963	(21,790)
	PROFIT CURRENT PERIOD BEFORE TAX Income tax expenses	9,956,406	8,824,248	10,417,443	9,430,679
	a. Estimated current tax	(1,637,957)	(1,245,571)		
	b. Deffered tax income (expenses) PROFIT (LOSS) CURRENT PERIOD			(1,911,377)	(1,449,457)
		(419,451) 7.898.998	(502,369)	(431,619)	(520,040)
_	OTHER COMPREHENSIVE INCOME	7,898,998	(502,369) <b>7,076,308</b>		
ι.	OTHER COMPREHENSIVE INCOME Unreclassified to profit (loss)	(419,431) 7,898,998		(431,619)	(520,040)
l.	OTHER COMPREHENSIVE INCOME Unreclassified to profit (loss) a. Premises and equipment revaluation increment b. Remeasurement from actuarial benefit program	(419,431) 7,898,998		(431,619)	(520,040)
ι.	OTHER COMPREHENSIVE INCOME Unreclassified to profit (loss) a. Premises and equipment revaluation increment b. Remeasurement from actuarial benefit program c. Other comprehensive income from entity associations	(413,451) 7,898,998		(431,619) 8,074,447	(520,040) 7,461,182
	OTHER COMPREHENSIVE INCOME Unreclassified to profit (loss) a. Premises and equipment revaluation increment b. Remeasurement from actuarial benefit program c. Other comprehensive income from entity associations d. Others e. Income tax related to other comprehensive income	(415,451) 7,898,998 - - - - 7,763		(431,619) 8,074,447	(520,040) 7,461,182
	OTHER COMPREHENSIVE INCOME Unreclassified to profit (loss) a. Premises and equipment revaluation increment b. Remeasurement from acturalish benefit program c. Other comprehensive income from entity associations d. Others e. Income tax related to other comprehensive income Reclassified to profit (loss)	7,898,998	7,076,308	(431,619) <b>8,074,447</b> 18,606 3,111	(520,040) <b>7,461,182</b> (4,737) 1,184
	OTHER COMPREHENSIVE INCOME Unreclassified to profit (loss) a. Premises and equipment revaluation increment b. Remeasurement from acturalish benefit program c. Other comprehensive income from entity associations d. Others e. Income tax related to other comprehensive income <b>Reclassified to profit</b> (loss) a. Adjustment arising from translation of financial statement b. Gain (Losse) from changes of financial assten available	7,898,998	7,076,308	(431,619) 8,074,447 18,606 3,111 175,848	(520,040) 7,461,182 (4,737) 1,184 (17,368)
	OTHER COMPREHENSIVE INCOME Unreclassified to profit (loss) a. Premises and equipment revaluation increment b. Remeasurement from acturalish benefit program c. Other comprehensive income from entity associations d. Other e. Income tax related to other comprehensive income <b>Reclassified to profit (loss)</b> a. Adjustment arising from translation of financial statement b. Gain (Losses) from changes of financial assets on available for sale	7,898,998	7,076,308	(431,619) 8,074,447 18,606 3,111 175,848 (3,969,155)	(520,040) 7,461,182 (4,737) 1,184 (17,368) 1,857,330
	OTHER COMPREHENSIVE INCOME Unreclassified to profit (loss) a. Premises and equipment revaluation increment b. Berneasurement from acturalish benefit program c. Other comprehensive income from entity associations d. Others e. Income tax related to other comprehensive income <b>Reclassified to profit (loss)</b> a. Adjustmeet arsing from translation of financial statement b. Gain (Losses) from changes of financial assets on available for sale c. Effective cash flow hedges d. Others	7,898,998	7,076,308 - - - - - - - - - - - - - - - - - - -	(431,619) 8,074,447 18,606 3,111 175,848 (3,969,155) 2,643	(520,040) 7,461,182 (4,737) 1,184 (17,368) 1,857,330 (562)
	OTHER COMPREHENSIVE INCOME Unreclassified to profit (loss) a. Premises and equipment revaluation increment b. Remeasurement from acturalish benefit program c. Other comprehensive income from entity associations d. Others e. Income tax related to other comprehensive income <b>Reclassified to profit (loss)</b> 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. Others e. Income tax related to other comprehensive income	7,898,998	7,076,308 - - - - - - - - - - - - - - - - - - -	(431,619) 8,074,447 18,606 3,111 175,848 (3,969,155)	(520,040) 7,461,182 (4,737) 1,184 (17,368) 1,857,330
	OTHER COMPREHENSIVE INCOME Unreclassified to profit (loss) a. Premises and equipment revaluation increment b. Berneasurement from acturalish benefit program c. Other comprehensive income from entity associations d. Others e. Income tax related to other comprehensive income <b>Reclassified to profit (loss)</b> a. Adjustmeet arsing from translation of financial statement b. Gain (Losses) from changes of financial assets on available for sale c. Effective cash flow hedges d. Others	7,898,998	7,076,308 - - - - - - - - - - - - - - - - - - -	(431,619) 8,074,447 18,606 3,111 175,848 (3,969,155) 2,643	(520,040) 7,461,182 (4,737) 1,184 (17,368) 1,857,330 (562)
	OTHER COMPREHENSIVE INCOME Unreclassified to profit (loss) a. Premises and equipment revaluation increment b. Berneasurement from acturaliable benefit program c. Other comprehensive income from entity associations d. Others e. Income tax related to other comprehensive income <b>Reclassified to profit (loss)</b> a. Adjustmeet arsing from translation of financial statement b. Gain (Losses) from changes of financial assets on available for sale c. Effective cash flow hedges d. Others e. Income tax related to other comprehensive income Other comprehensive income current period after	7,898,998	7,076,308 - - - - - - - - - - - - - - - - - - -	(431,619) 8,074,447 18,606 3,111 175,848 (3,969,155) 2,643 758,399	(520,040) 7,461,182 (4,737) 1,184 (17,368) 1,857,330 (562) (370,084)
	OTHER COMPREHENSIVE INCOME Unreclassified to profit (Ioss) a. Premises and equipment revaluation increment b. Remeasurement from actualish benefit program c. Other comprehensive income from entity associations d. Others e. Income tax related to other comprehensive income Reclassified to profit (Ioss) a. Adjustment arising from translation of financial statement b. Gain (Losse) from changes of financial astets on available for sale c. Effective cash flow hedges d. Giffective cash flow hedges d. Comen tax related to other comprehensive income Other comprehensive income current period after Income tax- net: TOTAL OTHER COMPREHENSIVE INCOME CURRENT PERIOD Profit (Ioss) current period artibuttable to :	7,898,998	7,076,308 - - - - - - - - - - - - - - - - - - -	(431,619) 8,074,447 18,606 3,111 175,848 (3,969,155) 2,643 758,399 (3,010,548) 5,063,899	(520,040) 7,461,82 (4,737) 1,184 (17,368) 1,857,330 (552) (370,084) 1,465,763 8,926,945
	OTHER COMPREHENSIVE INCOME Unreclassified to profit (loss) a. Premises and equipment revaluation increment b. Remeasurement from actuariable benefit program c. Other comprehensive income from entity associations d. Others e. Income tax related to other comprehensive income Reclassified to profit (loss) 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. Others e. Income tax related to other comprehensive income Other comprehensive income Other comprehensive income Current period after income tax related TOTAL OTHER COMPREHENSIVE INCOME CURRENT PERIOD	7,898,998	7,076,308 - - - - - - - - - - - - - - - - - - -	(431,619) 8,074,447 18,606 3,111 175,848 (3,969,155) 2,643 5,063,899 5,063,899 7,915,869	(520,040) 7,461,182 (4,737) 1,184 (17,368) 1,857,330 (370,084) 1,465,763 8,926,945 7,233,094
	OTHER COMPREHENSIVE INCOME Unreclassified to profit (loss) a. Premises and equipment revaluation increment b. Remeasurement from acturaliable benefit program c. Other comprehensive income from entity associations d. Others e. Income tax related to other comprehensive income Reclassified to profit (loss) d. Others d. Others c. Effective cash flow hedges C. Effective comprehensive income Other comprehensive income Other comprehensive income Comprehensive income Other comprehensive income Profit (loss) current period atributtable to : PARKIT COMPRAY	7,898,998	7,076,308 - - - - - - - - - - - - - - - - - - -	(431,619) 8,074,447 18,606 3,111 175,848 (3,969,155) 2,643 758,399 (3,010,548) 5,063,899	(520,040) 7,461,82 (4,737) 1,184 (17,368) 1,857,330 (552) (370,084) 1,465,763 8,926,945
	OTHER COMPREHENSIVE INCOME Unreclassified to profit (loss) a. Premises and equipment revaluation increment b. Remeasurement from actuarial benefit program c. Other comprehensive income from entity associations d. Others e. Income tax related to other comprehensive income Reclassified to profit (loss) d. Adjustment arising from translation of financial statement b. Gain (Losse) from changes of hancial statement b. Gain (Losse) from changes of hancial statement b. Gain (Losse) from changes of hancial statement b. Gain (Losse) from changes of the state of the state for sale c. Effective cash flow hedges d. Others e. Income tax related to other comprehensive income to the sale income current pariod after TOTAL ONPREHENSIVE INCOME CURRENT PERIOD PARENT COMPANY NON CONTROLING INTEREST TOTAL PROFIT (LOSS) CURRENT PERIOD	7,898,998	7,076,308 (9,312) 1,750,282 (334,467) 1,406,503 8,482,811 7,076,308	(431,619) 8,074,447 18,606 3,111 175,848 (3,969,153) 2,643 758,399 5,063,899 7,915,809 158,578	(520,040) 7,461,82 (4,737) (4,737) 1,184 (17,368) 1,857,330 (562) (370,084) 1,465,763 8,926,945 7,233,094 2,28,088
	OTHER COMPREHENSIVE INCOME Unreclassified to profit (loss) a. Premises and equipment revaluation increment b. Remeasurement from actualish benefit program c. Other comprehensive income from entity associations d. Others a. Adjustment arising from translation of financial statement b. Gain (Losse) from changes of the ancial assets on available for sale d. Others c. Effective cash flow hedges d. Others c. Income tax related to other comprehensive income Other comprehensive income current period after Income tax related to other comprehensive income Other comprehensive Income current period after Income tax related to other comprehensive income Other Comprehensive Income Current PERIOD FORT (Loss) current period atributtable to : PARENT COMPANY NON CONTROLING INTEREST TOTAL PROFIT (LOSS) CURRENT PERIOD Total other comprehensive income current period atributtable to :	7,898,998	7,076,308 (9,312) 1,750,282 (334,467) 1,406,503 8,482,811 7,076,308 7,076,308	(431,619) 8,074,447 18,606 3,111 175,848 (3,969,155) 2,643 5,063,899 7,915,869 7,915,869 7,915,869	(320,040) 7,461,182 (4,737) 1,184 (17,368) 1,857,330 (370,084) 1,465,763 8,926,945 7,233,094 7,233,094 7,233,094 7,233,094 7,233,094 7,233,094 7,233,094 7,233,094 7,233,094 7,461,182
	OTHER COMPREHENSIVE INCOME Unreclassified to profit (loss) a. Premises and equipment revaluation increment b. Remeasurement from actuarial benefit program c. Other comprehensive income from entity associations d. Others e. Income tax related to other comprehensive income Reclassified to profit (loss) d. Adjustment arising from translation of financial statement b. Gain (Lossey) from changes of financial assets on available for sale c. Effective cash flow hedges d. Others e. Income tax related to other comprehensive income Other comprehensive income current period after income tax.rel TOTAL OTHER COMPREHENSIVE INCOME CURRENT PERIOD TOTAL POPTI (LOSS) CURRENT PERIOD TOTAL POPTI (LOSS) CURRENT PERIOD TOTAL POPTI (LOSS) CURRENT PERIOD Read of the comprehensive income current period artibutable to: PRENT COMPREHENSIVE INCOME CURRENT PERIOD Read of the comprehensive income current period artibutable to: PRENT COMPANY	7,898,998	7,076,308 (9,312) 1,750,282 (334,467) 1,406,503 8,482,811 7,076,308	(431,619) 8,074,447 18,606 18,606 3,111 175,848 (3,969,155) 2,643 5,063,899 7,915,869 158,578 8,074,447 (2,975,321)	(520,040) 7,461,82 (4,737) (4,737) 1,184 (17,368) 1,857,330 (552) (370,084) 1,465,783 8,926,945 7,233,094 228,088 7,461,182
	OTHER COMPREHENSIVE INCOME Unreclassified to profit (loss) a. Premises and equipment revaluation increment b. Remeasurement from actualish benefit program c. Other comprehensive income from entity associations d. Others a. Adjustment arising from translation of financial statement b. Gain (Losse) from changes of the ancial assets on available for sale d. Others c. Effective cash flow hedges d. Others c. Income tax related to other comprehensive income Other comprehensive income current period after Income tax related to other comprehensive income Other comprehensive Income current period after Income tax related to other comprehensive income Other Comprehensive Income Current PERIOD FORT (Loss) current period atributtable to : PARENT COMPANY NON CONTROLING INTEREST TOTAL PROFIT (LOSS) CURRENT PERIOD Total other comprehensive income current period atributtable to :	7,898,998	7,076,308 (9,312) 1,750,282 (334,467) 1,406,503 8,482,811 7,076,308 7,076,308	(431,619) 8,074,447 18,606 3,111 175,848 (3,969,155) 2,643 5,063,899 7,915,869 7,915,869 7,915,869	(320,040) 7,461,182 (4,737) 1,184 (17,368) 1,857,330 (370,084) 1,465,763 8,926,945 7,233,094 7,233,094 7,233,094 7,233,094 7,233,094 7,233,094 7,233,094 7,233,094 7,233,094 7,461,182
	OTHER COMPREHENSIVE INCOME Unreclassified to profit (loss) a. Premises and equipment revaluation increment b. Remeasurement from actuarial benefit program c. Other comprehensive income from entity associations d. Others e. Income tax related to other comprehensive income Reclassified to profit (loss) a. Adjustment arising from translation of financial statement b. Gain (Losse) from changes of the state of	7,898,998	7,076,308	(431,619) 8,074,447 18,606 3,111 175,848 (3,969,155) 2,663,899 7,58,378 8,074,447 (2,975,321) (3,52,22)	(520,040) 7,461,182 (4,737) (4,737) 1,184 (17,368) 1,857,330 (562) (370,084) 1,465,763 8,926,945 7,233,094 7,233,094 1,442,442
	OTHER COMPREHENSIVE INCOME Unreclassified to profit (loss) a. Premises and equipment revaluation increment b. Remeasurement from actualish benefit program c. Other comprehensive income from entity associations d. Others e. Income tax related to other comprehensive income Reclassified to profit (loss) d. Adjustment arising from translation of financial statement b. Gain (Losse) from changes of thancial assets on available for sale c. Effective cash flow hedges d. Others e. Income tax related to other comprehensive income Other comprehensive income Other comprehensive income current period after Income tax - neth Profit (loss) current period atributable to : PARENT COMPANY NON CONTROLLING INTEREST TOTAL OFFIT (LOSS) CURRENT PERIOD Total other comprehensive income current period atributable to : PARENT COMPANY NON CONTROLLING INTEREST TOTAL OTHER COMPREHENSIVE INCOME CURRENT PERIOD Total OTHER OTHER OTHERST	7,898,998	7,076,308 (9,312) 1,750,282 (334,467) 1,406,503 8,482,811 7,076,308 1,406,503 1,406,503	(431,619) 8,074,447 18,606 3,111 175,848 (3,969,155) 2,643 5,063,899 7,915,869 7,915,869 7,915,869 7,915,8678 8,075,447 (2,975,321) (3,227) (3,010,548)	(320,040) 7,461,182 (4,737) (4,737) 1,184 (17,368) 1,857,330 (562) (370,084) 1,465,763 8,926,945 7,233,094 7,233,094 7,233,094 1,442,442 1,442,442 1,442,442
	OTHER COMPREHENSIVE INCOME Unreclassified to profit (loss) a. Premises and equipment revaluation increment b. Remeasurement from actuarial benefit program c. Other comprehensive income from entity associations d. Others e. Income tax related to other comprehensive income Reclassified to profit (loss) d. 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. Others e. Income tax related to other comprehensive income Other comprehensive income current period after income tax.rel TOTAL OTHER COMPREHENSIVE INCOME CURRENT PERIOD TOTAL POFIT (LOSS) CURRENT PERIOD TOTAL POFIT (LOSS) CURRENT PERIOD TOTAL POFIT (LOSS) CURRENT PERIOD TOTAL COMPREHENSIVE INCOME CURRENT PERIOD TOTAL ONTROLLING INTEREST TOTAL ONTROLLING INTEREST TOTAL ONTROLLING INTEREST TOTAL ONTROL CURRENT PERIOD TOTAL COMPREHENSIVE INCOME CURRENT PERIOD TOTAL ONTROLLING INTEREST TOTAL ONTROLLING INTEREST TOTAL ONTROL CURRENT PERIOD TOTAL ONTER COMPREHENSIVE INCOME CURRENT PERIOD	7,898,998	7,076,308	(431,619) 8,074,447 18,606 18,606 18,606 3,111 175,848 (3,969,155) 2,643 5,063,899 5,063,899 7,915,869 158,578 8,074,447 (2,975,321) (3,5227) (3,010,548) 4,940,548	(520,040) 7,461,82 (4,737) (4,737) (4,737) (370,88) 1,857,330 (562) 7,233,094 2,280,088 7,461,182 1,442,442 2,3,321 1,445,763 8,675,536
1.	OTHER COMPREHENSIVE INCOME Unreclassified to profit (loss) a. Premises and equipment revaluation increment b. Remeasurement from actualish benefit program c. Other comprehensive income from entity associations d. Others a. Adjustment arising from translation of financial statement b. Gain (Losse) from changes of financial astates to available for the set of the	7,898,998	7,076,308 (9,312) 1,750,282 (334,467) 1,406,503 8,482,811 7,076,308 1,406,503 1,406,503	(431,619) 8,074,447 18,606 3,111 175,848 (3,969,155) 2,643 5,063,899 7,915,869 7,915,869 7,915,869 7,915,8678 8,075,447 (2,975,321) (3,227) (3,010,548)	(320,040) 7,461,182 (4,737) (4,737) 1,184 (17,368) 1,857,330 (562) (370,084) 1,465,763 8,926,945 7,233,094 7,233,094 7,233,094 1,442,442 1,442,442 1,442,442
	OTHER COMPREHENSIVE INCOME Unreclassified to profit (loss) a. Premises and equipment revaluation increment b. Remeasurement from actualish benefit program c. Other comprehensive income from entity associations d. Others e. Income tax related to other comprehensive income Reclassified to profit (loss) d. Adjustment arising from translation of financial statement b. Gain (Losse) from changes of thancial assets on available for sale c. Effective cash flow hedges d. Others e. Income tax related to other comprehensive income Other comprehensive income Other comprehensive income current period after Income tax - net! Profit Loss) current period atributable to : PARENT COMPANY NON CONTROLLING INTEREST TOTAL OMPRET TOTAL OMPRET TOTAL OMPRET TOTAL OMPREHENSIVE INCOME CURRENT PERIOD Total comprehensive income current period artibutable to : PARENT COMPANY NON CONTROLLING INTEREST TOTAL OMPREHENSIVE INCOME CURRENT PERIOD Total comprehensive income current period artibutable to : PARENT COMPANY NON CONTROLLING INTEREST TOTAL OMPREHENSIVE INCOME CURRENT PERIOD Total comprehensive income current period artibutable to: PARENT COMPANY NON CONTROLLING INTEREST TOTAL OMPREHENSIVE INCOME CURRENT PERIOD Total COMPREHENSIVE INCOME CURRENT PERIOD Total COMPORTIES TOTAL OMPREHENSIVE INCOME CURRENT PERIOD TOTAL OMPREHENSIVE INCOME	7,898,998	7,076,308	(431,619) 8,074,447 18,606 3,111 175,848 (3,969,155) 2,643 5,063,899 (3,010,548) 5,063,899 7,915,869 158,578 8,074,447 (2,975,321) (3,2010,548) 4,940,548	(520,040) 7,461,182 (4,737) (4,737) 1,184 (17,368) 1,857,330 (562) (370,084) 1,465,763 8,926,945 7,233,094 2,28,088 7,461,182 2,3,321 1,442,442 2,3,321 1,445,763 8,675,536

#### Statements of Commitments and Contigencies As of March 31, 2020 and December 31, 2019

		INDIV	IDUAL	CONSO	LIDATED
NO	DESCRIPTION	31 March 2020	31 December 2019 (Audited)	31 March 2020	31 December 2019 (Audited)
i.	COMMITMENT RECEIVABLES				
1.	Unused fund borrowings facilities				
	a. Rupiah				
	b. Foreign currencies				
2.	Outstanding purchase position on spot and derivative	178,525,174	131,845,995	181,223,893	135,077,561
3.	Others				
п	COMMITMENT PAYABLES				
1.	Unused loan facilities granted to customer				
	a. BUMN				
	i. Committed				
	- Rupiah	5,151,420	2,693,240	5,151,420	2,693,240
	<ul> <li>Foreign currencies</li> </ul>	1,046,395	890,794	1,046,395	890,794
	ii. Uncommitted				
	- Rupiah	24,752,651	26,071,268	24,752,651	26,071,268
	<ul> <li>Foreign currencies</li> </ul>	6,801,459	6,118,941	6,801,459	6,118,941
	b. Others				
	i. Committed	38,330,701	33,400,256	38,080,701	33,315,256
	ii. Uncommitted	111,261,857	112,157,390	110,576,336	111,397,580
2.	Unused loan facilities granted to other banks				
	a. Committed				
	i. Rupiah	8,000	100	8,000	100
	ii. Foreign currencies	2,472,832	2,261,412	2,472,832	2,261,412
	b. Uncommitted				
	i. Rupiah	2,016,418	2,012,842	2,016,418	2,012,842
	ii. Foreign currencies				
3.	Outstanding irrevocable letters of credit				
	a Foreign L/C	13 441 384	13 934 752	13 452 933	13 945 567



Statements of Calculation of Capital Adequacy Ratio Commercial Bank For the period ended March 31, 2020 and 2019

31 Marc	h 2020	31 Ma	rch 2019
42,899,423	160,713,207	167,248,001	181,181,16
42,899,423	160,713,207	167,248,001	181,181,16
11,665,892	11,665,892	11,666,667	11,666,66
50,438,945	162,644,144	169,371,068	177,814,20
52,708,921	164,916,467	170,618,681	178,273,37
30,079,688	32,406,964	26,697,547	26,639,40
-	339,007	1,629	204,09
169,119	1,761,702	656,297	
29,910,569	30,306,255	26,039,621	26,435,30
122,629,233	132,509,503	143,921,134	151,633,97
17,462,503	17,302,387	17,476,308	17,316,1
2,333,333	2,333,333	2,333,333	2,333,3
94,934,399	104,957,914	117,035,185	124,751,3
7,898,998	7.915.869	7,076,308	7,233,0
		.,	
(2,269,976)	(2,272,323)	(1,247,613)	(459,16
(1,913,977)	(1,913,977)	(967,367)	(177,74
(150 750)	(150 750)	(100.007)	(100.00
(159,758)	(159,758)	(108,987)	(108,98
(1,754,219)	(1,754,219)	(858,380)	(68,76
(355,999)	(358,346)	(280,246)	(281,41
-	-		
-	-		
-	-		
(355,999)	(358,346)	(280,246)	(281,41
(333,999)	(550,540)	(200,240)	(201,41
	1,245,627		1,089,88
19,205,414)		(13,789,734)	(9,389,59
	(14,842,456)		
(8,292,762)	(8,814,777)	(3,739,192)	(4,136,05
	(117,741)		(117,7-
(2,553,342)	(2,746,422)	(2,116,315)	(2,269,1
(8,359,310)	(3,163,516)	(7,909,227)	(2,841,6)
-	-		
-	-	(25,000)	(25,0)
-	-		
-	-		
		-	
-			
	10,904,889		10,049,9
9,615,427 517,542	792,542	8,766,505 609,430	959,4
517,542	/92,342	609,430	959,4
9,097,885	10,112,347	8,157,075	9,090,4
	1.1		
	1.1		
	1.1		
-			
152,514,850	171,618,096	176,014,506	191,231,0
019		March 2020	31 March 2019
nsolidation	Indivic	dual Consolidation Ir	
isolidation	КР	KPMM RATIO	

RISK WEIGHTED ASSETS					KPMM RATIO					
Credit Risk - Weighted Assets	727,830,829	808,987,757	652,565,963	727,238,960	CET 1 Ratio (%)	16.54%	16.56%	21.35%	20.58%	
Market Risk - Weighted Assets	7,615,853	8,143,067	8,430,135	8,844,261	Tier 1 Ratio (%)	16.54%	16.56%	21.35%	20.58%	
Operational Risk - Weighted Assets	128,716,464	153,324,435	122,471,146	144,295,174	Tier 2 Ratio (%)	1.11%	1.12%	1.12%	1.14%	
Total Risk Weighted Assets	864,163,146	970,455,259	783,467,244	880,378,395	Capital Adequecy Ratio (%)	17.65%	17.68%	22.47%	21.72%	
Car Based On Risk Profile (%)	9.75%	9.74%	9.64%	9.64%	CET 1 FOR BUFFER (%)	7.90%	7.94%	12.83%	12.08%	
CAPITAL ALLOCATION FOR CAR	BASED ON R	ISK PROFILE			PERCENTAGE OF BUFFER MANDATORY FILLED BY BANK(%					
From CET 1 (%)	8.64%	8.62%	8.52%	8.50%	Capital conservation buffer (%)	2.500%	2.500%	2.500%	2.500%	
From AT 1 (%)	0.00%	0.00%	0.00%	0.00%	Countercyclical Buffer (%)	0.000%	0.000%	0.000%	0.000%	
From Tier 2 (%)	1.11%	1.12%	1.12%	1.14%	Capital Surcharge for Systemic	2.500%	2.500%	2.500%	2.500%	

#### **Statements of Cash Flow** For the period ended Ma arch 31, 2020 and 2019

	CONSOLIDATED			
DESCRIPTION	31 March 2020			
CASH FLOWS FROM OPERATING ACTIVITIES				
Receipts from interest income	20,430,127	19,312,247		
Receipts from sharia income	1,853,429	1,746,941		
Receipts from fees, commissions and premium - net	4,127,619	3,473,524		
Payments of interest expense	(7,317,680)	(6,924,680)		
Payments of sharia expenses	(698,838)	(736,810)		
Receipts from the sale of Government Bonds - Fair value through profit or loss	93,453,801	34,599,554		
Acquisition of Government Bonds - Fair value through profit or loss	(91,291,338)	(36,852,442)		
Foreign exchange gain/(losses) - net	3,793,300	(1,558,568)		
Trading income - net Other operating income - others	265,941 1,068,871	145,874 974,381		
Other operating income - others Other operating expenses - others	(2,476,478)	(1,297,082)		
Salaries and employee benefits	(6,443,874)	(5,907,956)		
General and administrative expenses	(2,993,474)	(3,184,210)		
Non operating income/(expense) - net	25,789	(33,221)		
Payment of corporate income tax	(1,435,946)	(966,060)		
Cash Flow From Operating Activities Before Changes in Operating Assets and Liabilities	12,361,249	2,791,492		
Decrease/(increase) in Operating Assets:				
Placements with Bank Indonesia and other banks	67,170	287,984		
Marketable securities - Fair value through profit or loss	3,337,886	(5,215,640)		
Other receivables - trade transactions	4,918,922	(830,799)		
Loans	8,182,318	29,872,552		
Sharia financing Securities purchased under resale agreements	(1,917,563) 432,950	(1,888,251)		
Consumer financing receivable	432,950	(275,564) (1,996,291)		
Net investment in lease financing	(241,684)	(20,806)		
Prepaid taxes	(128.463)	(178,712)		
Prepaid expense	(724,305)	(614,552)		
Other assets	(5,986,866)	(4,132,456)		
Proceeds from collection of financial assets already written - off	995,362	1,240,668		
Increase/(decrease) in Operating liabilities and Temporary Syirkah Funds:				
Conventional Banking				
Demand deposits	3,576,551	(16,009,889)		
Saving deposits	(13,410,026)	(7,357,180)		
Time deposits	21,712,663	22,342,707		
Interbank call money Obligation due immediately	10,158	(3,037,310)		
Ubligation due immediately Liability to unit - linked policyholders	491,705 (5,964,428)	(465,269) 717,522		
Other taxes payable	(5,964,428) (103,491)	(140,153)		
Other liabilities	6,713,356	8,812,623		
Sharia Banking - Temporary Syirkah Funds	0,713,330	0,012,023		
Demand deposits - restricted investment and demand deposit - mudharabah musytarakah - musyarakah	(376,714)	3,765		
Saving deposits - restricted investment and mudharabah saving deposit - unrestricted investment	217,756	52,507		
	(			

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(In Millions of Rupiah

			31 March 202	10			31 March	2019	
		Calculate Allowance for							
NO	DESCRIPTION	Allowance for Impairment		Possible Losses on Earning Assets				for Possible Losses on Earning Assets	
1	Placements with other banks	58,707	6,083	227,107	58,707	52,342		291,668	52,342
2	Spot and derivative receivables		-	43,022		-		10,804	
3	Securities	21,743	29,325	251,035	2,827	36,954	18,863	247,853	16
4	Securities sold with agreement to								
	repurchase (Repo)		-	14,173		-		15,450	
5	Securities purchased with								
	agreement to resell (Reverse Repo)		-			-		901	
6	Acceptances receivables	222,667	32,322	112,885	4,015	172,721	63,331	102,900	25,660
7	Loans	40,704,166	10,843,737	7,173,878	17,526,960	20,576,848	7,444,440	6,321,245	16,598,204
8	Investments in shares	68,992	30	30	87,036	156,755		30	638,421
9	Temporary invesment	32	-		5,290	2,711	-	388	111
10	Other receivable	1,437,685	107,166	247,558	1,314,360	1,499,241	109,706	254,797	1,184,213
11	Commitments and contingencies	1,703,166	794,986	1,238,078	136,757	129,393	16,640	1,056,151	44,513

# Statements of Assets' Quality and Other Information

As of March 31, 2020 and 2019

	DECONDENSION			31 Marc	h 2020		INDIV	DUAL		31 March	n 2019		
NO	DESCRIPTION		Special Mention	Sub Standard			Total		Special Montion				
	RELATED PARTIES		Mention	Standard					Mention	Standard			
1	Placements with other banks												
	a. Rupiah	22		-	-		22	22	-			-	2
2	b. Foreign currencies Spot and derivative receivables	1,020,597		-			1,020,597	889,768		-			889,76
~	a. Rupiah							4,015					4,01
	b. Foreign currencies			-					-	-			
3	Securities a. Rupiah							328.366					328.36
	b. Foreign currencies							520,500					520,50
4	Securities sold with agreement to repurchase (Repo)												
	a. Rupiah b. Foreign currencies			1									
5	Securities purchased with agreement to resell												
	(Reverse Repo) a. Rupiah												
	b. Foreign currencies												
6	Acceptances receivables							2,095,911	-				2,095,9
7	Loans	5,144					5,144	22.494					22.4
	<ul> <li>a. Micro, small and medium loans (UMKM)</li> <li>i. Rupiah</li> </ul>	5,144					5,144	22,494					22,4
	ii. Foreign currencies	-						-	-				
	b. Non UMKM i. Rupiah	12,779,853 2,693,374	11,439 11,439	-	-	-	12,791,292 2,704,813	20,762,178 12,557,799	2,214 2.214			-	20,764,3
	ii. Foreign currencies	10,086,479	11,459				10,086,479	8,204,379	2,214				8,204,3
	c. Restructured loans								-				
	i. Rupiah ii. Foreian currencies			-						-			
	d. Property loans	25,369	66				25,435	25,652					25.6
8	Investments in shares	7,915,610		483,227	25,191		8,424,028	6,527,709		414,227	1,096,900	25,191	8,064,0
9	Temporary investment			-	-	-		-	-	-	•	-	
10 11	Other Receivable Commitments and contingencies			-				238,865		-			238,8
	a. Rupiah	1,731,829	635				1,732,464	2,824,816	63				2,824,8
	b. Foreign currencies	18,998,378					18,998,378	11,777,862	-	-			11,777,8
12	Repossessed assets												
	THIRD PARTIES												
1	Placements with other banks a. Rupiah	36.378.852					36.378.852	748.303					748.3
	b. Foreign currencies	34,319,141				58,707	34,377,848	50,312,681				52,342	
2	Spot and derivative receivables												
	a. Rupiah b. Foreign currencies	4,974,159 202,285	-	-	-		4,974,159 202,285	1,030,846 54,325		-			1,030,8 54,3
3	Securities												
	a. Rupiah	104,529,926	-				104,529,926	100,765,744					100,765,7
4	b. Foreign currencies Securities sold with agreement to repurchase (Repo)	36,299,688					36,299,688	31,467,259	-	-			31,467,2
4	a. Rupiah	255.548					255,548	4.989.457					4,989,4
	b. Foreign currencies	5,080,345					5,080,345	6,038,957					6,038,9
5	Securities purchased with agreement to resell (Reverse Repo)												
	a. Rupiah	133,300					133,300	419,805					419,8
	b. Foreign currencies	-											
6 7	Acceptances receivables	11,288,547	80,307	-			11,368,854	8,194,041	513,208	-	-	-	8,707,2
1	a. Micro, small and medium loans (UMKM)	81,152,511	6,401,202	502,216	653.726	493,518	89,203,173						
	i. Rupiah							76.239.094	5.308.028	411.415	688.433	779.158	83,426,1
		81,019,971	5,704,716	502,216	617,786	488,577	88,333,266	75,637,320	5,308,028 4,710,829	<b>411,415</b> 404,648	688,433 688,433	<b>779,158</b> 779,158	82,220,3
	ii. Foreign currencies	132,540	5,704,716 696,486	502,216	617,786 35,940	4,941	88,333,266 869,907	75,637,320 601,774	4,710,829 597,199	404,648 6,767	688,433	779,158	83,426,1 82,220,3 1,205,7
	b. Non UMKM	132,540 623,450,329	5,704,716	502,216 - <b>1,942,800</b>	617,786 35,940 <b>2,634,524</b>	488,577 4,941 <b>12,524,075</b> 10.808,956	88,333,266 869,907 684,108,901	75,637,320	4,710,829	404,648	688,433 2,479,146	779,158 - 12,161,599	82,220,3 1,205,7 580,317,0
	b. Non UMKM i. Rupiah ii. Foreign currencies	132,540 623,450,329 483,835,757 139,614,572	5,704,716 696,486 <b>43,557,173</b> 31,115,343 12,441,830	502,216	617,786 35,940 <b>2,634,524</b> 2,541,677 92,847	4,941 12,524,075 10,808,956 1,715,119	88,333,266 869,907 684,108,901 530,191,188 153,917,713	75,637,320 601,774 535,100,743 433,702,136 101,398,607	4,710,829 597,199 <b>28,399,047</b> 22,781,912 5,617,135	404,648 6,767 <b>2,176,544</b> 2,169,042 7,502	688,433 <b>2,479,146</b> 2,476,368 2,778	779,158 12,161,599 11,577,676 583,923	82,220,3 1,205,7 580,317,0 472,707,1 107,609,9
	b. Non UMKM i. Rupiah ii. Foreign currencies c. Restructured Ioans	132,540 623,450,329 483,835,757 139,614,572 18,356,803	5,704,716 696,486 <b>43,557,173</b> 31,115,343 12,441,830 <b>29,190,277</b>	502,216 - <b>1,942,800</b> 1,889,455 53,345 <b>1,396,572</b>	617,786 35,940 <b>2,634,524</b> 2,541,677 92,847 <b>1,861,344</b>	4,941 12,524,075 10,808,956 1,715,119 8,073,615	88,333,266 869,907 684,108,901 530,191,188 153,917,713 58,878,611	75,637,320 601,774 535,100,743 433,702,136 101,398,607 17,314,687	4,710,829 597,199 28,399,047 22,781,912 5,617,135 20,483,510	404,648 6,767 <b>2,176,544</b> 2,169,042 7,502 <b>1,856,263</b>	688,433 <b>2,479,146</b> 2,476,368 2,778 <b>1,863,547</b>	779,158 - 12,161,599 11,577,676 583,923 9,162,882	82,220,3 1,205,7 580,317,0 472,707,1 107,609,9 50,680,8
	b. Non UMKM i. Rupiah ii. Foreign currencies c. Restructured loans i. Rupiah	132,540 623,450,329 483,835,757 139,614,572 18,356,803 12,451,021	5,704,716 696,486 <b>43,557,173</b> 31,115,343 12,441,830 <b>29,190,277</b> 20,956,176	502,216 - 1,942,800 1,889,455 53,345 1,396,572 1,343,227	617,786 35,940 <b>2,634,524</b> 2,541,677 92,847 <b>1,861,344</b> 1,791,592	4,941 12,524,075 10,808,956 1,715,119 8,073,615 6,971,291	88,333,266 869,907 684,108,901 530,191,188 153,917,713 58,878,611 43,513,307	75,637,320 601,774 535,100,743 433,702,136 101,398,607 17,314,687 11,443,549	4,710,829 597,199 28,399,047 22,781,912 5,617,135 20,483,510 14,835,193	404,648 6,767 <b>2,176,544</b> 2,169,042 7,502 <b>1,856,263</b> 1,841,994	688,433 <b>2,479,146</b> 2,476,368 2,778	779,158 12,161,599 11,577,676 583,923 9,162,882 8,636,775	82,220,3 1,205,7 580,317,0 472,707,1 107,609,9 50,680,8 38,621,0
	b. Non UMKM i. Rupiah ii. Foreign currencies c. Restructured Ioans i. Rupiah ii. Foreign currencies d. Property Ioans	132,540 623,450,329 483,835,757 139,614,572 18,356,803	5,704,716 696,486 <b>43,557,173</b> 31,115,343 12,441,830 <b>29,190,277</b>	502,216 - <b>1,942,800</b> 1,889,455 53,345 <b>1,396,572</b>	617,786 35,940 <b>2,634,524</b> 2,541,677 92,847 <b>1,861,344</b>	4,941 12,524,075 10,808,956 1,715,119 8,073,615 6,971,291 1,102,324 986,051	88,333,266 869,907 684,108,901 530,191,188 153,917,713 58,878,611 43,513,307 15,365,304 62,893,238	75,637,320 601,774 535,100,743 433,702,136 101,398,607 17,314,687	4,710,829 597,199 28,399,047 22,781,912 5,617,135 20,483,510	404,648 6,767 <b>2,176,544</b> 2,169,042 7,502 <b>1,856,263</b>	688,433 <b>2,479,146</b> 2,476,368 2,778 <b>1,863,547</b>	779,158 12,161,599 11,577,676 583,923 9,162,882 8,636,775 526,107 945,174	82,220,3 1,205,7 580,317,0 472,707,1 107,609,9 50,680,8 38,621,0 12,059,8 57,396,2
8	b. Non UMKM i. Rupiah ii. Foreign currencies c. Restructured loans i. Rupiah ii. Foreign currencies d. Property loans Investments in shares	132,540 623,450,329 483,835,757 139,614,572 18,356,803 12,451,021 5,905,782	5,704,716 696,486 <b>43,557,173</b> 31,115,343 12,441,830 <b>29,190,277</b> 20,956,176 8,234,101	502,216 1,942,800 1,889,455 53,345 1,396,572 1,343,227 53,345 215,425	617,786 35,940 <b>2,634,524</b> 2,541,677 92,847 <b>1,861,344</b> 1,791,592 69,752	4,941 12,524,075 10,808,956 1,715,119 8,073,615 6,971,291 1,102,324 986,051 1,955	88,333,266 869,907 684,108,901 530,191,188 153,917,713 58,878,611 43,513,307 15,365,304 62,893,238 1,955	75,637,320 601,774 535,100,743 433,702,136 101,398,607 17,314,687 11,443,549 5,871,138 52,760,793	4,710,829 597,199 28,399,047 22,781,912 5,617,135 20,483,510 14,835,193 5,648,317	404,648 6,767 <b>2,176,544</b> 2,169,042 7,502 <b>1,856,263</b> 1,841,994 14,269	688,433 2,479,146 2,476,368 2,778 1,863,547 1,863,547	779,158 12,161,599 11,577,676 583,923 9,162,882 8,636,775 526,107 945,174 1,955	82,220,3 1,205,7 580,317,0 472,707,1 107,609,9 50,680,8 38,621,0 12,059,8 57,396,2 1,9
9	b. Non UMKM i. Rupiah ii. Foreign currencies c. Restructured loans i. Rupiah ii. Foreign currencies d. Property Joans Investments in shares Temporary investment	132,540 623,450,329 483,835,757 139,614,572 18,356,803 12,451,021 5,905,782 57,823,747	5,704,716 696,486 <b>43,557,173</b> 31,115,343 12,441,830 <b>29,190,277</b> 20,956,176 8,234,101 <b>3,653,898</b>	502,216 - 1,942,800 1,889,455 53,345 1,396,572 1,343,227 53,345	617,786 35,940 <b>2,634,524</b> 2,541,677 92,847 <b>1,861,344</b> 1,791,592 69,752 <b>214,117</b>	4,941 <b>12,524,075</b> 10,808,956 1,715,119 <b>8,073,615</b> 6,971,291 1,102,324 <b>986,051</b> 1,955 32	88,333,266 869,907 684,108,901 530,191,188 153,917,713 58,878,611 43,513,307 15,365,304 62,893,238 1,955 35,082	75,637,320 601,774 535,100,743 433,702,136 101,398,607 17,314,687 11,443,549 5,871,138 52,760,793 - 38,779	4,710,829 597,199 28,399,047 22,781,912 5,617,135 20,483,510 14,835,193 5,648,317 3,255,632	404,648 6,767 <b>2,176,544</b> 2,169,042 7,502 <b>1,856,263</b> 1,841,994 14,269	688,433 2,479,146 2,476,368 2,778 1,863,547 1,863,547	779,158 <b>12,161,599</b> 11,577,676 583,923 <b>9,162,882</b> 8,636,775 526,107 <b>945,174</b> 1,955 112	82,220,3 1,205,7 580,317,0 472,707,1 107,609,9 50,680,8 38,621,0 12,059,8 57,396,2 1,9 38,8
9 10	b. Non UMKM i. Rupiah ii. Foreign currencies c. Restructured loans i. Rupiah ii. Foreign currencies d. Property loans Investments in shares Temporary investment Other Receivable	132,540 623,450,329 483,835,757 139,614,572 18,356,803 12,451,021 5,905,782	5,704,716 696,486 <b>43,557,173</b> 31,115,343 12,441,830 <b>29,190,277</b> 20,956,176 8,234,101	502,216 1,942,800 1,889,455 53,345 1,396,572 1,343,227 53,345 215,425	617,786 35,940 <b>2,634,524</b> 2,541,677 92,847 <b>1,861,344</b> 1,791,592 69,752	4,941 12,524,075 10,808,956 1,715,119 8,073,615 6,971,291 1,102,324 986,051 1,955	88,333,266 869,907 684,108,901 530,191,188 153,917,713 58,878,611 43,513,307 15,365,304 62,893,238 1,955 35,082	75,637,320 601,774 535,100,743 433,702,136 101,398,607 17,314,687 11,443,549 5,871,138 52,760,793	4,710,829 597,199 28,399,047 22,781,912 5,617,135 20,483,510 14,835,193 5,648,317	404,648 6,767 <b>2,176,544</b> 2,169,042 7,502 <b>1,856,263</b> 1,841,994 14,269	688,433 2,479,146 2,476,368 2,778 1,863,547 1,863,547	779,158 <b>12,161,599</b> 11,577,676 583,923 <b>9,162,882</b> 8,636,775 526,107 <b>945,174</b> 1,955 112	82,220,3 1,205,7 580,317,0
9 10	b. Non UMKM i. Rupiah ii. Foreign currencies c. Restructured loans i. Rupiah ii. Foreign currencies d. Property loans Investments in shares Temporary investment Other Receivable Commitments and contingencies a. Rupiah	132,540 623,450,329 483,835,757 139,614,572 18,356,803 12,451,021 5,905,782 57,823,747 - 24,755,779 195,545,675	5,704,716 696,486 <b>43,557,173</b> 31,115,343 12,441,830 <b>29,190,277</b> 20,956,176 8,234,101 <b>3,653,898</b> 	502,216 1,942,800 1,889,455 53,345 1,396,572 1,343,227 53,345 215,425	617,786 35,940 <b>2,634,524</b> 2,541,677 92,847 <b>1,861,344</b> 1,791,592 69,752 <b>214,117</b>	4,941 <b>12,524,075</b> 10,808,956 1,715,119 <b>8,073,615</b> 6,971,291 1,102,324 <b>986,051</b> 1,955 32 1,281,705	88,333,266 869,907 684,108,901 530,191,188 153,917,713 58,878,611 43,513,307 15,365,304 62,893,238 1,955 35,082 26,450,970 197,925,448	75,637,320 601,774 <b>535,100,743</b> 433,702,136 101,398,607 <b>17,314,687</b> 11,443,549 5 <b>2,760,793</b> <b>52,760,793</b> 	4,710,829 597,199 28,399,047 22,781,912 5,617,135 20,483,510 14,835,193 5,648,317 3,255,632 964,373 2,018,076	404,648 6,767 <b>2,176,544</b> 2,169,042 7,502 <b>1,856,263</b> 1,841,994 14,269	688,433 2,479,146 2,476,368 2,778 1,863,547 1,863,547	779,158 <b>12,161,599</b> 11,577,676 583,923 <b>9,162,882</b> 8,636,775 526,107 <b>945,174</b> 1,955 112 1,135,994 5,803	82,220,3 1,205,7 580,317,0 472,707,1 107,609,9 50,680,8 38,621,0 12,059,8 57,396,7 1,5 38,8 27,341,1 176,225,8
9 10 11	b. Non UMKM i. Rupiah ii. Foreign currencies c. Restructured loans i. Rupiah ii. Foreign currencies d. Property Joans Investments in shares Temporary investment Other Receivable Commitments and contingencies a. Rupiah b. Foreign currencies	132,540 623,450,329 483,835,757 139,614,572 18,356,803 12,451,021 5,905,782 57,823,747 2 24,755,779	5,704,716 696,486 43,557,173 31,115,343 12,441,830 29,190,277 20,956,176 8,234,101 3,653,898	502,216 1,942,800 1,889,455 53,345 1,396,572 1,343,227 53,345 215,425 35,050 	617,786 35,940 <b>2,634,524</b> 2,541,677 <b>9,2847</b> <b>1,861,344</b> 1,791,592 69,752 <b>214,117</b>	4,941 <b>12,524,075</b> 10,808,956 1,715,119 <b>8,073,615</b> 6,971,291 1,102,324 <b>986,051</b> 1,955 32 1,281,705	88,333,266 869,907 684,108,901 530,191,188 153,917,713 58,878,611 43,513,307 15,365,304 62,893,238 1,955 35,082 26,450,970 197,925,448 98,882,641	75,637,320 601,774 535,100,743 433,702,136 101,398,607 17,314,687 11,443,549 5,871,138 52,760,793 - 38,779 25,240,813	4,710,829 597,199 28,399,047 22,781,912 5,617,135 20,483,510 14,835,193 5,648,317 3,255,632 - 964,373	404,648 6,767 <b>2,176,544</b> 2,169,042 7,502 <b>1,856,263</b> 1,841,994 14,269 <b>208,686</b>	688,433 2,479,146 2,476,368 2,778 1,863,547 1,863,547 225,915	779,158 <b>12,161,599</b> 11,577,676 583,923 <b>9,162,882</b> 8,636,775 526,107 <b>945,174</b> 1,955 112 1,135,994 5,803	82,220, 1,205, 580,317, 472,707, 107,609, 50,680, 38,621, 12,059, 57,396, 1, 38, 27,341, 176,225, 69,195,
9 10 11 12	b. Non UMKM i. Rupiah ii. Foreign currencies c. Restructured loans c. Restructured loans ii. Foreign currencies d. Property loans Invextments in shares Temporary investment Other Receivable on Other Receivable on Gammitments and contingencies a. Rupiah b. Foreign currencies Repossessed assets ")	132,540 623,450,329 483,835,757 139,614,572 18,356,803 12,451,021 5,905,782 57,823,747 - 24,755,779 195,545,675	5,704,716 696,486 <b>43,557,173</b> 31,115,343 12,441,830 <b>29,190,277</b> 20,956,176 8,234,101 <b>3,653,898</b> 	502,216 1,942,800 1,889,455 53,345 1,396,572 1,343,227 53,345 215,425 - 35,050	617,786 35,940 <b>2,634,524</b> 2,541,677 <b>9,2847</b> <b>1,861,344</b> 1,791,592 69,752 <b>214,117</b>	4,941 <b>12,524,075</b> 10,808,956 1,715,119 <b>8,073,615</b> 6,971,291 1,102,324 <b>986,051</b> 1,955 32 1,281,705	88,333,266 869,907 684,108,901 530,191,188 153,917,713 58,878,611 43,513,307 15,365,304 62,893,238 1,955 35,082 26,450,970 197,925,448	75,637,320 601,774 <b>535,100,743</b> 433,702,136 101,398,607 <b>17,314,687</b> 11,443,549 5 <b>2,760,793</b> <b>52,760,793</b> 	4,710,829 597,199 28,399,047 22,781,912 5,617,135 20,483,510 14,835,193 5,648,317 3,255,632 964,373 2,018,076	404,648 6,767 <b>2,176,544</b> 2,169,042 7,502 <b>1,856,263</b> <b>1,841,994</b> 14,269 <b>208,686</b>	688,433 2,479,146 2,476,368 2,778 1,863,547 1,863,547 225,915	779,158 <b>12,161,599</b> 11,577,676 583,923 <b>9,162,882</b> 8,636,775 526,107 <b>945,174</b> 1,955 112 1,135,994 5,803	82,220,3 1,205,7 580,317,0 472,707,1 107,609,9 50,680,8 38,621,0 12,059,8 57,396,7 38,8 27,341,1 176,225,8 69,195,0
9 10 11 12	b. Non UMKM i. Rupiah ii. Foreign currencies c. Restructured loans i. Rupiah ii. Foreign currencies d. Property loans Investments in shares Temporary investment Other Receivable Commitments and contingencies a. Rupiah b. Foreign currencies Repossessed assets *) OTHER INFORMATIONS	132,540 623,450,329 483,835,757 139,614,572 18,356,803 12,451,021 5,905,782 57,823,747 - 24,755,779 195,545,675	5,704,716 696,486 <b>43,557,173</b> 31,115,343 12,441,830 <b>29,190,277</b> 20,956,176 8,234,101 <b>3,653,898</b> 	502,216 1,942,800 1,899,455 53,345 1,396,572 1,343,227 53,345 215,425 35,050 8,585	617,786 35,940 <b>2,634,524</b> 2,541,677 <b>9,2847</b> <b>1,861,344</b> 1,791,592 69,752 <b>214,117</b>	4,941 <b>12,524,075</b> 10,808,956 1,715,119 <b>8,073,615</b> 6,971,291 1,102,324 <b>986,051</b> 1,955 32 1,281,705	88,333,266 869,907 684,108,901 530,191,188 153,917,713 58,878,611 43,513,307 15,365,304 62,893,238 1,955 35,082 26,450,970 197,925,448 98,882,641	75,637,320 601,774 <b>535,100,743</b> 433,702,136 101,398,607 <b>17,314,687</b> 11,443,549 5 <b>2,760,793</b> <b>52,760,793</b> 	4,710,829 597,199 28,399,047 22,781,912 5,617,135 20,483,510 14,835,193 5,648,317 3,255,632 964,373 2,018,076	404,648 6,767 <b>2,176,544</b> 2,169,042 7,502 <b>1,856,263</b> 1,841,994 14,269 <b>208,686</b>	688,433 2,479,146 2,476,368 2,778 1,863,547 1,863,547 225,915	779,158 <b>12,161,599</b> 11,577,676 583,923 <b>9,162,882</b> 8,636,775 526,107 <b>945,174</b> 1,955 112 1,135,994 5,803	82,220,3 1,205,7 580,317,0 472,707,1 107,609,9 50,680,8 38,621,0 12,059,8 57,396,7 38,8 27,341,1 176,225,8 69,195,0
9 10 11 12	b. Non UMKM i. Rupiah ii. Foreign currencies c. Restructured loans c. Restructured loans ii. Foreign currencies d. Property loans Invextments in shares Temporary invextment Other Receivable Commitments and contingencies a. Rupiah b. Foreign currencies Repossessed assets ") OTHER INFORMATIONS Value of bank's assets pledea a collateral :	132,540 623,450,329 483,835,757 139,614,572 18,356,803 12,451,021 5,905,782 57,823,747 - 24,755,779 195,545,675	5,704,716 696,486 <b>43,557,173</b> 31,115,343 12,441,830 <b>29,190,277</b> 20,956,176 8,234,101 <b>3,653,898</b> 	502,216 1,942,800 1,899,455 53,345 1,396,572 1,343,227 53,345 215,425 35,050 8,585	617,786 35,940 <b>2,634,524</b> 2,541,677 <b>9,2847</b> <b>1,861,344</b> 1,791,592 69,752 <b>214,117</b>	4,941 <b>12,524,075</b> 10,808,956 1,715,119 <b>8,073,615</b> 6,971,291 1,102,324 <b>986,051</b> 1,955 32 1,281,705	88,333,266 869,907 684,108,901 530,191,188 153,917,713 58,878,611 43,513,307 15,365,304 62,893,238 1,955 35,082 26,450,970 197,925,448 98,882,641	75,637,320 601,774 <b>535,100,743</b> 433,702,136 101,398,607 <b>17,314,687</b> 11,443,549 5 <b>2,760,793</b> <b>52,760,793</b> 	4,710,829 597,199 28,399,047 22,781,912 5,617,135 20,483,510 14,835,193 5,648,317 3,255,632 964,373 2,018,076	404,648 6,767 <b>2,176,544</b> 2,169,042 7,502 <b>1,856,263</b> 1,841,994 14,269 <b>208,686</b>	688,433 2,479,146 2,476,368 2,778 1,863,547 1,863,547 225,915	779,158 <b>12,161,599</b> 11,577,676 583,923 <b>9,162,882</b> 8,636,775 526,107 <b>945,174</b> 1,955 112 1,135,994 5,803	82,220, 1,205, 580,317, 472,707, 107,609, 50,680, 38,621, 12,059, 57,396, 1, 38, 27,341, 176,225, 69,195,
9 10 11 12 11 12	b. Non UMKM i. Rupiah ii. Foreign currencies c. Restructured loans c. Restructured loans i. Rupiah ii. Foreign currencies d. Property loans Invextments in shares Temporary invextment Other Receivable Commitments and contingencies a. Rupiah b. Foreign currencies Repossessed assets ") OTHER INFORMATIONS Value of bank's assets pledge as collateral : a. To Bank Indonesia b. To others	132,540 623,450,329 483,835,757 139,614,572 18,356,803 124,51,021 5,905,782 77,823,747 24,755,779 195,545,675 97,321,238	5,704,716 696,48 43,557,173 31,115,343 12,441,830 29,190,277 20,956,176 8,234,101 3,653,898 2,333,225 1,561,403	502,216 1,942,800 1,899,455 53,345 1,396,572 1,343,227 53,345 215,425 35,050 8,585	617,786 35,940 <b>2,634,524</b> 2,541,677 <b>9,2847</b> <b>1,861,344</b> 1,791,592 69,752 <b>214,117</b>	4,941 <b>12,524,075</b> 10,808,956 1,715,119 <b>8,073,615</b> 6,971,291 1,102,324 <b>986,051</b> 1,955 32 1,281,705	88,333,266 869,907 684,108,901 530,191,188 153,917,713 536,58,278,611 43,513,307 15,365,304 62,893,238 1,955 35,082 26,450,970 197,925,448 98,882,641 238,820	75,637,320 601,774 <b>535,100,743</b> 433,702,136 101,398,607 <b>17,314,687</b> 11,443,549 5 <b>2,760,793</b> <b>52,760,793</b> 	4,710,829 597,199 28,399,047 22,781,912 5,617,135 20,483,510 14,835,193 5,648,317 3,255,632 964,373 2,018,076	404,648 6,767 <b>2,176,544</b> 2,169,042 7,502 <b>1,856,263</b> 1,841,994 14,269 <b>208,686</b>	688,433 2,479,146 2,476,368 2,778 1,863,547 1,863,547 225,915	779,158 <b>12,161,599</b> 11,577,676 583,923 <b>9,162,882</b> 8,636,775 526,107 <b>945,174</b> 1,955 112 1,135,994 5,803	82,220, 1,205, 580,317, 472,707, 107,609, 50,680, 38,621, 12,059, 57,396, 1,3 38,4 27,341, 176,225,4 69,195,4 238,4
9 10 11 12 11 12	b. Non UMKM i. Rupiah ii. Foreign currencies c. <b>Restructured loans</b> . Rupiah ii. Foreign currencies ii. Foreign currencies d. <b>Property loans</b> Investments in shares Temporary investment Other Receivable Commitments and contingencies a. Rupiah b. Foreign currencies Repossessed assets *) <b>OTHER INFORMATIONS</b> Value of bank's assets pledge as collateral : a. To Bank Indonesia b. To others Total allowance for impairment on financial assets	132,540 623,450,329 483,835,757 139,614,572 12,451,021 5,005,782 57,823,75779 195,545,675 97,321,238 -	5,704,716 696,48 43,557,173 31,115,343 12,441,830 29,190,277 20,956,176 8,234,101 3,653,898 2,333,225 1,561,403	502,216 1,942,800 1,889,455 53,345 1,396,572 1,343,227 53,345 215,425 35,050 	617,786 35,940 <b>2,634,524</b> 2,541,677 <b>9,2847</b> <b>1,861,344</b> 1,791,592 69,752 <b>214,117</b>	4,941 <b>12,524,075</b> 10,808,956 1,715,119 <b>8,073,615</b> 6,971,291 1,102,324 <b>986,051</b> 1,955 32 1,281,705	88,333,266 869,907 684,108,901 530,191,188 153,917,713 558,878,61 43,513,307 15,365,304 62,893,238 1,955 35,062 26,450,970 197,925,448 98,882,641 238,820	75,637,320 601,774 <b>535,100,743</b> 433,702,136 101,398,607 <b>17,314,687</b> 11,443,549 5 <b>2,760,793</b> <b>52,760,793</b> 	4,710,829 597,199 28,399,047 22,781,912 5,617,135 20,483,510 14,835,193 5,648,317 3,255,632 964,373 2,018,076	404,648 6,767 <b>2,176,544</b> 2,169,042 7,502 <b>1,856,263</b> 1,841,994 14,269 <b>208,686</b>	688,433 2,479,146 2,476,368 2,778 1,863,547 1,863,547 225,915	779,158 <b>12,161,599</b> 11,577,676 583,923 <b>9,162,882</b> 8,636,775 526,107 <b>945,174</b> 1,955 112 1,135,994 5,803	82,220, 1,205, 580,317, 472,707, 107,609, 50,680, 38,621, 12,059, 57,396, 1,3 38,2 27,341, 176,225,4 69,195,4 238,4 30,133,5
9 10 11 12	b. Non UMKM i. Rupiah ii. Foreign currencies c. Restructured loans c. Restructured loans i. Rupiah ii. Foreign currencies d. Property loans Invextments in shares Temporary invextment Other Receivable Commitments and contingencies a. Rupiah b. Foreign currencies Repossessed assets ") OTHER INFORMATIONS Value of bank's assets pledge as collateral : a. To Bank Indonesia b. To others Total allowance for impairment on financial assets Total allowance for impairment on financial assets	132,540 623,450,329 483,835,757 139,614,572 12,451,021 5,005,782 57,823,75779 195,545,675 97,321,238 -	5,704,716 696,48 43,557,173 31,115,343 12,441,830 29,190,277 20,956,176 8,234,101 3,653,898 2,333,225 1,561,403	502,216 1,942,800 1,889,455 53,345 1,396,572 1,343,227 53,345 215,425 35,050 	617,786 35,940 <b>2,634,524</b> 2,541,677 <b>9,2847</b> <b>1,861,344</b> 1,791,592 69,752 <b>214,117</b>	4,941 <b>12,524,075</b> 10,808,956 1,715,119 <b>8,073,615</b> 6,971,291 1,102,324 <b>986,051</b> 1,955 32 1,281,705	88,333,266 869,907 684,108,901 530,191,188 153,917,713 536,58,278,611 43,513,307 15,365,304 62,893,238 1,955 35,082 26,450,970 197,925,448 98,882,641 238,820	75,637,320 601,774 <b>535,100,743</b> 433,702,136 101,398,607 <b>17,314,687</b> 11,443,549 5 <b>2,760,793</b> <b>52,760,793</b> 	4,710,829 597,199 28,399,047 22,781,912 5,617,135 20,483,510 14,835,193 5,648,317 3,255,632 964,373 2,018,076	404,648 6,767 <b>2,176,544</b> 2,169,042 7,502 <b>1,856,263</b> 1,841,994 14,269 <b>208,686</b>	688,433 2,479,146 2,476,368 2,778 1,863,547 1,863,547 225,915	779,158 <b>12,161,599</b> 11,577,676 583,923 <b>9,162,882</b> 8,636,775 526,107 <b>945,174</b> 1,955 112 1,135,994 5,803	82,220, 1,205, 580,317, 472,707, 107,609, 50,680, 38,621, 12,059, 57,396, 1, 38, 27,341, 176,225, 69,195, 238, 30,133,; 25,745,5
9 10 11 12 11 1 1 2 3 4 5	b. Non UMKM i. Rupiah ii. Foreign currencies c. Restructured loans c. Restructured loans ii. Foreign currencies d. Property loans Invextments in shares Temporary invextment Other Receivable Commitments and contingencies a. Rupiah b. Foreign currencies Repossessed assets ") OTHER INFORMATIONS Value of bank's aests pledge as collateral : a. To Bank Indonesia b. To others Total allowance for impairment on financial assets Total allowance for impairment on financial assets Total allowance for impairment on financial assets Total required allowance for possible losses on can Percentage of UMK/N loans to total loans	132,540 623,450,329 483,835,757 139,614,572 12,451,021 5,005,782 57,823,75779 195,545,675 97,321,238 -	5,704,716 696,48 43,557,173 31,115,343 12,441,830 29,190,277 20,956,176 8,234,101 3,653,898 2,333,225 1,561,403	502,216 1,942,800 1,889,455 53,345 1,396,572 1,343,227 53,345 215,425 35,050 	617,786 35,940 <b>2,634,524</b> 2,541,677 <b>9,2847</b> <b>1,861,344</b> 1,791,592 69,752 <b>214,117</b>	4,941 <b>12,524,075</b> 10,808,956 1,715,119 <b>8,073,615</b> 6,971,291 1,102,324 <b>986,051</b> 1,955 32 1,281,705	88,333,266 88,333,266 869,907 684,108,901 530,191,188 153,917,713 58,878,611 43,513,307 153,65,304 43,893,238 1,955 35,062 26,450,970 197,925,448 98,882,641 238,820 	75,637,320 601,774 <b>535,100,743</b> 433,702,136 101,398,607 <b>17,314,687</b> 11,443,549 5 <b>2,760,793</b> <b>52,760,793</b> 	4,710,829 597,199 28,399,047 22,781,912 5,617,135 20,483,510 14,835,193 5,648,317 3,255,632 964,373 2,018,076	404,648 6,767 <b>2,176,544</b> 2,169,042 7,502 <b>1,856,263</b> 1,841,994 14,269 <b>208,686</b>	688,433 2,479,146 2,476,368 2,778 1,863,547 1,863,547 225,915	779,158 <b>12,161,599</b> 11,577,676 583,923 <b>9,162,882</b> 8,636,775 526,107 <b>945,174</b> 1,955 112 1,135,994 5,803	82,220, 1,205, 580,317, 472,707, 107,609, 50,680, 38,621, 12,059, 57,396, 1,1 38,621, 12,059, 57,396, 1,3 38,621, 12,059, 57,396, 23,41, 17,62,25,4 69,195,1 238,4 30,133,5 25,745,6 12,11 6,5 5
9 10 11 12 11 1 1 2 3 4 5 6	b. Non UMKM i. Rupiah ii. Foreign currencies c. <b>Restructured loans</b> . Rupiah ii. Foreign currencies ii. Foreign currencies d. <b>Property loans</b> Investments in shares Temporary investment Other Receivable Commitments and contingencies a. Rupiah b. Foreign currencies Repossessed assets *) <b>OTHER INFORMATIONS</b> Value of bank's assets pledge as collateral : a. To Bank Indonesia b. To others Total allowance for impairment on financial assets Total allowance for possible losses on ean Percentage of UMK loans to total loans Percentage of UMK loans to total loans	132,540 623,450,329 483,835,757 139,614,572 12,451,021 5,005,782 57,823,75779 195,545,675 97,321,238 -	5,704,716 696,48 43,557,173 31,115,343 12,441,830 29,190,277 20,956,176 8,234,101 3,653,898 2,333,225 1,561,403	502,216 1,942,800 1,889,455 53,345 1,396,572 1,343,227 53,345 215,425 35,050 	617,786 35,940 <b>2,634,524</b> 2,541,677 <b>9,2847</b> <b>1,861,344</b> 1,791,592 69,752 <b>214,117</b>	4,941 <b>12,524,075</b> 10,808,956 1,715,119 <b>8,073,615</b> 6,971,291 1,102,324 <b>986,051</b> 1,955 32 1,281,705	88,333,266 869,907 684,108,901 530,191,188 153,917,713 58,878,611 43,513,07 15,365,304 62,833,238 1,955 35,082 26,450,970 197,925,448 98,882,641 238,820	75,637,320 601,774 <b>535,100,743</b> 433,702,136 101,398,607 <b>17,314,687</b> 11,443,549 5 <b>2,760,793</b> <b>52,760,793</b> 	4,710,829 597,199 28,399,047 22,781,912 5,617,135 20,483,510 14,835,193 5,648,317 3,255,632 964,373 2,018,076	404,648 6,767 <b>2,176,544</b> 2,169,042 7,502 <b>1,856,263</b> 1,841,994 14,269 <b>208,686</b>	688,433 2,479,146 2,476,368 2,778 1,863,547 1,863,547 225,915	779,158 <b>12,161,599</b> 11,577,676 583,923 <b>9,162,882</b> 8,636,775 526,107 <b>945,174</b> 1,955 112 1,135,994 5,803	82,220,3 1,205,7 500,317,7 472,707,1 107,609,9 50,680,4 38,621,0 12,059,8 57,396,7 12,059,8 57,396,7 12,059,8 27,341,1 176,225,8 69,195,0 238,8 30,133,9 25,745,0 12,11 6,57 48,83
9 10 11 12 11 1 1 2 3 4 5 6 7	b. Non UMKM i. Rupiah ii. Foreign currencies c. Restructured loans c. Restructured loans i. Rupiah ii. Foreign currencies d. Property loans fremporary investment Other Receivable Commitments and contingencies a. Rupiah b. Foreign currencies Repossessed assets ") OTHE INFORMATIONS Value of bank's assets pledge as collateral : a. To Bank Indonesia b. To others Total allowance for impairment on financial assets Total allowance for impairment on financial assets Total allowance for impairment on financial assets Total required allowance for impairble losses on ean Percentage of UMKM kloans to total loans Percentage of UMKM hoars to total loans Percentage of UMKM hoars to total debtors Percentage of UMKM debtors to total debtors	132,540 623,450,329 483,835,757 139,614,572 12,451,021 5,005,782 57,823,75779 195,545,675 97,321,238 -	5,704,716 696,48 43,557,173 31,115,343 12,441,830 29,190,277 20,956,176 8,234,101 3,653,898 2,333,225 1,561,403	502,216 1,942,800 1,889,455 53,345 1,396,572 1,343,227 53,345 215,425 35,050	617,786 35,940 <b>2,634,524</b> 2,541,677 <b>9,2847</b> <b>1,861,344</b> 1,791,592 69,752 <b>214,117</b>	4,941 <b>12,524,075</b> 10,808,956 1,715,119 <b>8,073,615</b> 6,971,291 1,102,324 <b>986,051</b> 1,955 32 1,281,705	88,333,266 88,333,266 869,907 684,108,901 530,191,188 153,917,713 58,878,611 43,513,307 153,65,304 43,893,238 1,955 35,062 26,450,970 197,925,448 98,882,641 238,820 	75,637,320 601,774 <b>535,100,743</b> 433,702,136 101,398,607 <b>17,314,687</b> 11,443,549 5 <b>2,760,793</b> <b>52,760,793</b> 	4,710,829 597,199 28,399,047 22,781,912 5,617,135 20,483,510 14,835,193 5,648,317 3,255,632 964,373 2,018,076	404,648 6,767 <b>2,176,544</b> 2,169,042 7,502 <b>1,856,263</b> 1,841,994 14,269 <b>208,686</b>	688,433 2,479,146 2,476,368 2,778 1,863,547 1,863,547 225,915	779,158 <b>12,161,599</b> 11,577,676 583,923 <b>9,162,882</b> 8,636,775 526,107 <b>945,174</b> 1,955 112 1,135,994 5,803	82,220,3 1,205,7 580,317,0 472,707,1 107,609,9 50,680,8 38,621,0 12,059,8 57,396,2 1,9 38,8 27,341,1 176,225,8 69,195,0 238,8 30,133,9 25,745,0 12,11 6,57 48,83
9 10 11 12 11 1 1 2 3 4 5 6	b. Non UMKM i. Rupiah ii. Foreign currencies c. Restructured loans c. Restructured loans i. Rupiah ii. Foreign currencies d. Property loans Temporary invextment Other Receivable Commitments and contingencies a. Rupiah b. Foreign currencies Repossessed assets ? OTHER INFORMATIONS Value of bank's assets pledge as collateral : a. To Bank Indonesia b. To others Total allowance for impairment on financial assets Total anglowance for impairble loases on ean Percentage of UMKM cloans to total loans Percentage of UMKM cloans to total loans Percentage of UMKM debtors to total debtors Others Chers Chers Chers Chers Chers Chers Chers Chers Chers Chers Chers Chers Chers Chers Chers Chers Chers Chers Commit Chers Chere	132,540 623,450,329 483,835,757 139,614,572 12,451,021 5,005,782 57,823,75779 195,545,675 97,321,238 -	5,704,716 696,48 43,557,173 31,115,343 12,441,830 29,190,277 20,956,176 8,234,101 3,653,898 2,333,225 1,561,403	502,216 1,942,800 1,889,455 53,345 1,396,572 1,343,227 53,345 215,425 35,050	617,786 35,940 <b>2,634,524</b> 2,541,677 <b>9,2847</b> <b>1,861,344</b> 1,791,592 69,752 <b>214,117</b>	4,941 <b>12,524,075</b> 10,808,956 1,715,119 <b>8,073,615</b> 6,971,291 1,102,324 <b>986,051</b> 1,955 32 1,281,705	88,333,266 869,907 684,108,901 530,191,188 153,917,713 58,878,611 43,513,07 15,365,304 62,833,238 1,955 35,082 26,450,970 197,925,448 98,882,641 238,820	75,637,320 601,774 <b>535,100,743</b> 433,702,136 101,398,607 <b>17,314,687</b> 11,443,549 5 <b>2,760,793</b> <b>52,760,793</b> 	4,710,829 597,199 28,399,047 22,781,912 5,617,135 20,483,510 14,835,193 5,648,317 3,255,632 964,373 2,018,076	404,648 6,767 <b>2,176,544</b> 2,169,042 7,502 <b>1,856,263</b> 1,841,994 14,269 <b>208,686</b>	688,433 2,479,146 2,476,368 2,778 1,863,547 1,863,547 225,915	779,158 <b>12,161,599</b> 11,577,676 583,923 <b>9,162,882</b> 8,636,775 526,107 <b>945,174</b> 1,955 112 1,135,994 5,803	82,220,3 1,205,7 580,317,0 472,707,1 107,609,9 50,680,8 38,621,0 12,059,8 57,396,2 1,9 38,8
9 10 11 12 11 1 1 2 3 4 5 6 7	b. No. UMKM i. Rupiah ii. Foreign currencies c. Restructured loans c. Restructured loans i. Rupiah ii. Foreign currencies ii. Foreign currencies d. Property loans Investments in shares Temporary investment Other Receivable Commitments and contingencies a. Rupiah b. Foreign currencies Repossessed assets *) OTHER INFORMATIONS Value of bank's assets pledge as collateral : a. To Bank Indonesia b. To others Total allowance for impairment on financial assets Total allowance for possible loasse on ean Percentage of UMK loans to total loans Percentage of UMK loans to total loans Percentage of UMK debtors to total debtors Others Others A. Chanelling of Ioans b. Mudharabah Mucagyadah financing	132,540 623,450,329 483,835,757 139,614,572 12,451,021 5,005,782 57,823,75779 195,545,675 97,321,238 -	5,704,716 696,48 43,557,173 31,115,343 12,441,830 29,190,277 20,956,176 8,234,101 3,653,898 2,333,225 1,561,403	502,216 1,942,800 1,889,455 53,345 1,396,572 1,343,227 53,345 215,425 35,050	617,786 35,940 <b>2,634,524</b> 2,541,677 <b>9,2847</b> <b>1,861,344</b> 1,791,592 69,752 <b>214,117</b>	4,941 <b>12,524,075</b> 10,808,956 1,715,119 <b>8,073,615</b> 6,971,291 1,102,324 <b>986,051</b> 1,955 32 1,281,705	88,333,266 869,907 684,108,901 530,191,188 153,917,718 58,878,611 43,513,307 15,365,304 62,893,238 26,450,970 197,925,448 98,822,641 238,820 	75,637,320 601,774 <b>535,100,743</b> 433,702,136 101,398,607 <b>17,314,687</b> 11,443,549 5 <b>2,760,793</b> <b>52,760,793</b> 	4,710,829 597,199 28,399,047 22,781,912 5,617,135 20,483,510 14,835,193 5,648,317 3,255,632 964,373 2,018,076	404,648 6,767 <b>2,176,544</b> 2,169,042 7,502 <b>1,856,263</b> 1,841,994 14,269 <b>208,686</b>	688,433 2,479,146 2,476,368 2,778 1,863,547 1,863,547 225,915	779,158 <b>12,161,599</b> 11,577,676 583,923 <b>9,162,882</b> 8,636,775 526,107 <b>945,174</b> 1,955 112 1,135,994 5,803	82,220,3 1,205,7 850,317,609,9 50,660,6 50,660,6 38,6210,120,509,9 38,821,059,8 57,396,2 11,2059,8 57,396,2 11,2059,8 57,396,2 12,11 65,7 48,83 46,9; 277,4
9 10 11 12 11 1 2 3 4 5 6 7	b. Non UMKM i. Rupiah ii. Foreign currencies c. Restructured loans c. Restructured loans i. Rupiah ii. Foreign currencies d. Property loans Temporary invextment Other Receivable Commitments and contingencies a. Rupiah b. Foreign currencies Repossessed assets ? OTHER INFORMATIONS Value of bank's assets pledge as collateral : a. To Bank Indonesia b. To others Total allowance for impairment on financial assets Total anglowance for impairble loases on ean Percentage of UMKM cloans to total loans Percentage of UMKM cloans to total loans Percentage of UMKM debtors to total debtors Others Chere	132,540 623,450,329 483,835,757 139,614,572 12,451,021 5,005,782 57,823,75779 195,545,675 97,321,238 -	5,704,716 696,48 43,557,173 31,115,343 12,441,830 29,190,277 20,956,176 8,234,101 3,653,898 2,333,225 1,561,403	502,216 1,942,800 1,889,455 53,345 1,396,572 1,343,227 53,345 215,425 35,050 	617,786 35,940 <b>2,634,524</b> 2,541,677 <b>9,2847</b> <b>1,861,344</b> 1,791,592 69,752 <b>214,117</b>	4,941 <b>12,524,075</b> 10,808,956 1,715,119 <b>8,073,615</b> 6,971,291 1,102,324 <b>986,051</b> 1,955 32 1,281,705	88,333,266 869,907 684,108,901 530,191,188 558,787,611 45,513,077,715,355,304 62,893,238 1,955 264,50,970 197,925,448 98,882,641 238,820	75,637,320 601,774 <b>535,100,743</b> 433,702,136 101,398,607 <b>17,314,687</b> 11,443,549 5 <b>2,760,793</b> <b>52,760,793</b> 	4,710,829 597,199 28,399,047 22,781,912 5,617,135 20,483,510 14,835,193 5,648,317 3,255,632 964,373 2,018,076	404,648 6,767 <b>2,176,544</b> 2,169,042 7,502 <b>1,856,263</b> 1,841,994 14,269 <b>208,686</b>	688,433 2,479,146 2,476,368 2,778 1,863,547 1,863,547 225,915	779,158 <b>12,161,599</b> 11,577,676 583,923 <b>9,162,882</b> 8,636,775 526,107 <b>945,174</b> 1,955 112 1,135,994 5,803	82,220,3 1,205,7 580,317,0 472,707,1 107,609,5 50,680,8 38,621,0 12,059,8 57,396,5 1,5,386,8 27,341,1 176,225,8 69,195,0 238,8 30,133,5 25,745,0 12,11 6,55 48,83 46,91

assets are presented net after the impairment of assets.

PT Bank Mandiri (Persero) Tbk. is a financial service provider and supervised by Indonesia Financial Authority

	b. Local L/C	5,045,050	3,399,394	3,003,403	5,019,780
4.	Outstanding sales position on spot and derivative	187,753,843	133,102,796	190,490,063	136,334,362
5.	Others				
	CONTINGENT RECEIVABLES				
1.	Guarantees received				
	a. Rupiah	1,566,837	1,624,130	1,566,837	1,624,130
	b. Foreign currencies	24,348,517	19,872,872	24,579,711	20,069,656
2.	Unrecognized interest income				
	a. Interest loan	8,237,767	7,758,860	8,349,907	7,844,899
	b. Others interest	52,678	52,277	52,678	52,277
3.	Others	32,729	32,729	32,729	32,729
IV	CONTINGENT PAYABLES				
1.	Guarantees issued				
	a. Rupiah	50,482,915	57,494,241	51,517,433	58,622,853
	b. Foreign currencies	58,129,261	51,172,661	58,700,069	51,638,631
2.	Others	1,320,373	1,206,502	1,320,373	1,206,502

# **Statements of Spot and Derivative Transactions**

As of March 31, 2020 (In Millions of Rupiah) (In Millions of Rupiah)

					IDUAL		
NO	TRANSACTION	Notional Amount			Derivative Receivables & Payables		
			Trading	Hedging	Receivables	Payables	
Α.	Exchange Rate R	elated					
1	Spot	4,470,134	4,468,143	1,991	40,524	8,04	
2	Forward	27,905,164	27,905,164	-	983,394	923,92	
3	Option						
	a. Written	3,603,958	1,483,658	2,120,300	21,057	18,03	
	b. Purchased	10,487,153	6,165,003	4,322,150	213,064	759,45	
4	Future	-	-		-		
5	Swap	106,190,261	103,622,222	2,568,039	1,989,730	5,305,51	
6	Others		-				
в.	Interest Rate Rel	ated					
1	Forward	-					
2	Option						
	a. Written	-		-	-		
	b. Purchased	-			-		
3	Future	-					
4	Swap	71,156,761	64,803,727	6,353,034	904,765	916,23	
5	Others						
c.	Others	11,887,027	11,887,027		1,023,910	963,34	
	TOTAL	235,700,458	220,334,944	15,365,514	5,176,444	8,894,56	

### **Management of The Bank**

President Commissioner/ Independent Commissioner	: Muhamad Chatib Basri**)
Deputy President Commissioner Independent Commissioner	: Andrinof A. Chaniago*)
Independent Commissioner	: Boedi Armanto*)
Independent Commissioner	: Mohamad Nasir*)
Independent Commissioner	: Loeke Larasati Agoestina*)
Commissioner	: Ardan Adiperdana
Commissioner	: Rionald Silaban
Commissioner	: Nawal Nely*)
Commissioner	: Arif Budimanta*)
Commissioner	: Faried Utomo*)
Board of Director	
President Director	: Royke Tumilaar
Deputy President Director	: Hery Gunardi*)
Director of Risk Management	: Ahmad Siddik Badruddin
Director of Information Technology	: Rico Usthavia Frans
Director of Treasury, International Banking and Special Asset Management	: Darmawan Junaidi
Director of Corporate Banking	: Alexandra Askandar
Director of Compliance and Human Capital	: Agus Dwi Handaya
Director of Operation	: Panji Irawan
Director of Institutional Relationship	: Donsuwan Simatupang
Director of Commercial Banking	: Riduan
Director of confinercial banking	: Silvano Winston Rumantir***
Director of Finance and Strategy	. Silvano winston namanti

\*\*\*) Has been effective since May 29, 202

# Shareholder

- Ultimate Shareholder
- 60.00% Non Ultimate Shareholder through Capital Market (≥ 5%)

Non Ultimate Shareholder through non Capital Market (≥ 5%)	Nil

Net Cash Provided by Operating Activities	33,601,639	21,809,926
CASH FLOWS FROM INVESTING ACTIVITIES		
(Increase)/decrease in marketable securities - other than at fair value through profit or loss	(2,311,753)	1,073,974
Increase in Government Bonds - other than at fair value through profit or loss	(58,940)	(7,048,116)
Proceeds from sale of fixed assets	5,971	11,830
Acquisitions of fixed assets	(509,965)	(605,596)
Acquisitions of intangible assets	(24,650)	(68,241)
Net cash used in investing activities	(2,899,337)	(6,636,149)
CASH FLOWS FROM FINANCING ACTIVITIES		
Increase of investment in Subsidiaries	(839,525)	(192,570)
Increase of marketable securities issued	49,925	999,835
Increase from fund borrowings	2,884,906	2,998,398
Decrease from subordinated loans and bonds	(7,474)	(7,724)
Increase/(decrease) in securities sold under repurchase agreements	403,109	(5,510,632)
Payments of dividends	(16,489,280)	
Stock buyback	(14,580)	
Payments of lease liabilities	(93,975)	
Net cash used in Financing Activities	(14,106,894)	(1,712,693)
Net Increase in Cash and Cash Equivalents	16,595,408	13,461,084
Effect of Exchange Rate Changes on Cash and Cash Equivalent	6,463,160	1,805,957
Cash and Cash Equivalents at Beginning of Period	123,792,750	124,677,686
Cash and Cash Equivalents at End of Year	146,851,318	139,944,727
Cash and cash equivalent at end of period consist of :		
Cash	24,909,493	21,658,303
Current accounts with Bank Indonesia	37,790,980	59,842,721
Current accounts with other banks	17,082,366	16,500,743
Short-term investments with maturity period of three months or less since the date of acquisition	67,068,479	41,942,960
Testel such and each environments	146 051 310	130 044 737

#### ΝΟΤΕΣ

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 March 31, 2020 and 2019, prepared by the Bank's management in accordance with Indonesian Financial Accounting Standards. The consolidated financial statements of PT Bank Mandiri in accordance with indonesian Financial Accounting Standards. The Consolidated mancial statements of F1 bank manufil (Persero) Tikk (the "Bank") and its subsidiaries as of December 31, 2019 prepared by the Bank's management in accordance with Indonesian Financial Accounting Standards, which have been audited by Purwantono, Sungkoro & Surja ("PSS") (a member firm of Ernst & 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 23, 2020 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 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, Financial Services Authority Regulation No.34/POJK.03/2016 dated September 2, 2016 regarding Amendment of Financial Services Authority Regulation No. 11/POJK.03/ 2016 dated January 29, 2016 regarding Minimum Capital Requirement of Commercial Banks, 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 Circular Letter of Financial Services Authority No. S-2/PB.11/2020 dated January 20, 2020 regarding Changes to Published Financial Statements 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 5, 2006 regarding Amendment of Bank Indonesia Regulation No. 7/3/ PBI/2005 dated January 20, 2005 regarding The Legal Lending Limit for Commercial Banks.

4. Exchange rate of 1 US Dollar as at March 31, 2020; March 31, 2019 and December 31, 2019 were Rp16,310.00; Rp14,240.00 and Rp13,882.50, respectively.

# AWARDS

Nil

- 1. Bank Indonesia Awards The Best Supporting Conventional Bank for the
- Rupiah and Foreign Currency Monetary Control
- 2. Investor Awards 2019 Award for Best Bank in BUKU IV Category
- 3. Bisnis Indonesia Financial Awards 2019 Most Efficient Bank in Bank Buku IV Category

**Royke Tumilaar** 

President Director

- 4. Annual Report Awards 1st Place for Listed Financial SOEs
- 5. Indonesia Green Company Award & SRI KEHATI Appreciation
- Best of The Best Appreciation SRI KEHATI 2019
- 6. Corporate Governance Perception Index Awards onesia Most Trusted Companies

Jakarta, June 9, 2020 S. E & O Board of Directors

PT Bank Mandiri (Persero) Tbk.

Silvano Rumantir Director of Finance and Strategy

www.bankmandiri.co.id