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

STATEMENTS OF FINANCIAL POSITION As of December 31, 2018 and 2017

	INDIV	IDUAL	(In Millions of Rupiah CONSOLIDATED			
DESCRIPTION	31 December 2018		31 December 2018			
	(Audited)	(Audited)	(Audited)	(Audited)		
ASSETS						
 Cash Placements with Bank Indonesia 	24,443,872 58,132,240	22,005,487 91,099,129	27,348,914 70,715,934	24,268,5 104,624,6		
3. Placements with other banks	23,140,929	28,476,346	26,538,823	32,547,3		
 Spot and derivative receivables 	1,696,932	795,797	1,835,344	818,9		
 Securities Fair value through profit/loss 	3,402,874	3,094,896	28,034,255	28,095,4		
b. Available for sale	87,305,351	107,816,670	91,116,274	110,594,5		
c. Held to maturity ***)	23,685,897	6,278,495	41,605,433	19,554,1		
d. Loans and receivables		-	-			
 Securities sold under repurchase agreements (Repo) Securities purchased under resale agreements (Reverse Repo) 	17,012,421 1,639,448	4,187,398 2,329,116	17,012,421 2,097,629	4,187,3 2,629,3		
 Becuntes parchased ander resare agreements (neverse nepo) Acceptances receivables 	13,650,648	12,463,241	13,888,862	12,544,4		
9. Loans						
a. Fair value through profit/loss b. Available for sale						
c. Held to maturity						
d. Loans and receivables	718,966,846	644,257,408	799,557,188	712,037,8		
0. Consumer financing receivables			17,198,156	15,145,2		
 Sharia financing Investments in shares 	- 7,557,911	7.542.913	452.093	346,2		
 Policy holder's investment in Unit Link Contract 	- 116,756,7	7,342,913	432,095	540,2		
 Allowance for impairment on financial assets -/- 						
a. Securities	(52,936)	(42,609)	(85,774)	(67,52		
b. Loans c. Others	(29,420,088) (2,093,424)	(31,754,535) (1,698,570)	(32,176,670) (1,996,968)	(34,115,97 (1,683,87		
5. Intangible assets	5,090,586	4,325,327	5,963,706	5,102,2		
Accumulated amortisation for intangible assets -/-	(2,912,598)	(2,458,868)	(3,198,980)	(2,700,78		
6. Premises and equipment	46,767,089	44,067,921	50,075,628	46,991,3		
Accumulated depreciation for premises and equipment -/- 7. Non earning assets	(9,745,803)	(8,667,610)	(11,632,932)	(10,372,62		
a. Abandoned properties	91,061	108,749	91,294	108,7		
b. Repossessed assets	300,723	300,780	305,083	301,7		
c. Suspense account	1,953,655	1,227,623	1,953,655	1,227,6		
 d. Inter office assets i. Operational activities conducted in Indonesia 	(13,480,808)	(21,216,377)	(13,480,808)	(21,216,32		
ii. Operational activities conducted outside Indonesia	13,646,624	21,273,936	13,646,624	21,273,9		
 Allowance for impairment on non financial assets -/- 	(394,013)	(320,234)	(395,612)	(321,17		
9. Lease Financing 0. Deferred tax assets	-	4.969.726	3,328,389	2,364,6		
 Deterred tax assets Other assets 	4,576,026 42,116,343	37,915,276	4,997,622 47,456,511	5,564,3 44,850,2		
DTAL ASSETS	1,037,077,806		1.202.252.094			
	1,037,077,806	978,377,431	1,202,232,094	1,124,700,8		
LIABILITIES AND EQUITY LIABILITIES						
1. Demand deposits **)	191,411,724	195,247,977	200,505,998	203,390,1		
 Savings deposits **) Time deposits **) 	300,788,146 247,286,664	303,668,823 230,860,731	338,600,773 301,807,201	336,912,6 275,503,8		
 Investment fund - revenue sharing 				275,505,0		
5. Fund from Bank Indonesia						
 Fund from other banks **) Spot and derivative liabilities 	15,368,695 1,057,775	7,974,778 627,444	16,927,425 1,147,597	8,794,7 646,9		
 Sporting derivative nubines Securities sold under repurchase agreements (Repo) 	16,120,197	3,592,883	16,611,528	3,592,8		
9. Acceptances liabilities	13,650,648	12,463,241	13,888,862	12,544,4		
0. Securities issued	14,370,650	10,803,875	19,521,744	16,776,2		
1. Fund borrowings	14,370,650 39,275,535	27,337,015	19,521,744 51,840,772	16,776,2 35,895,1		
1. Fund borrowings 2. Margin deposits received	14,370,650		19,521,744	16,776,2 35,895,1		
 Fund borrowings Margin deposits received Inter office liabilities Operational activities conducted in Indonesia 	14,370,650 39,275,535	27,337,015	19,521,744 51,840,772	16,776,2 35,895,1		
 Fund borrowings Margin deposits received Inter office liabilities Operational activities conducted in Indonesia Operational activities conducted outside Indonesia 	14,370,650 39,275,535	27,337,015	19,521,744 51,840,772	16,776,2 35,895,1		
 Fund borrowings Margin deposits received Inter office liabilities Operational activities conducted in Indonesia Operational activities conducted outside Indonesia Deferred Tax Hiabilities 	14,370,650 39,275,535	27,337,015	19,521,744 51,840,772 1,281,023 - -	16,776,2 35,895,1 1,416,1		
1. Fund borrowings Margin deposits received 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	14,370,650 39,275,535 1,281,023 - - -	27,337,015 1,416,164 - - -	19,521,744 51,840,772 1,281,023 - - - 22,357,802	16,776,2 35,895,1 1,416,1 23,254,0		
1. Fund borrowings 2. Margin deposits received 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 5. Other liabilities 7. Investment fund - profit sharing	14,370,650 39,275,535 1,281,023 - - - 23,355,624	27,337,015 1,416,164 - - 24,763,408	19,521,744 51,840,772 1,281,023 - - 22,357,802 32,801,064	16,776,2 35,895,1 1,416,1 23,254,0 35,967,3		
1. Fund borrowings 2. Margin deposits received 3. Inter office liabilities a. Operational activities conducted in Indonesia b. Operational activities conducted outside Indonesia b. Operational activities 5. Liability to Unit Link Holders 5. Other liabilities 7. Investment fund - profit sharing TOTAL LIABILITIES EQUITY	14,370,650 39,275,535 1,281,023 - - -	27,337,015 1,416,164 - - -	19,521,744 51,840,772 1,281,023 - - - 22,357,802	16,776,2 35,895,1 1,416,1 23,254,0 35,967,3		
	14,370,650 39,275,535 1,281,023 - - - 23,355,624	27,337,015 1,416,164 - - 24,763,408	19,521,744 51,840,772 1,281,023 - - 22,357,802 32,801,064	16,776,2 35,895,1 1,416,1 23,254,0 35,967,3 954,694,7		
	14,370,650 39,275,535 1,281,023 - - 23,355,624 863,966,681	27,337,015 1,416,164 - - 24,763,408 818,756,339	19,521,744 51,840,772 1,281,023 - - 22,357,802 32,801,064 1,017,291,789	16,776,2 35,895,1 1,416,1 23,254,0 35,967,3 954,694,7 16,000,0		
	14,370,650 39,275,535 1,281,023 - - 23,355,624 863,966,681 16,000,000	27,337,015 1,416,164 	19,521,744 51,840,772 1,281,023 - 22,357,802 32,801,064 - 1,017,291,789	16,776,2 35,895,1 1,416,1 23,254,0 35,967,3 954,694,7 16,000,0		
	14,370,550 39,275,535 1,281,023 23,355,624 863,966,681 16,000,000 (4,333,333)	27,337,015 1,416,164 - - - - - - - - - - - - - - - - - - -	19,521,744 51,840,772 1,281,023 22,357,802 32,801,064 1,017,291,789 16,000,000 (4,333,333)	16,776,2 35,895,1 1,416,1 23,254,0 35,967,3 954,694,7 16,000,0 (4,333,33		
	14,370,650 39,275,535 1,281,023 - - 23,355,624 863,966,681 16,000,000	27,337,015 1,416,164 	19,521,744 51,840,772 1,281,023 - 22,357,802 32,801,064 - 1,017,291,789	16,776,2 35,895,1 1,416,1 23,254,0 35,967,3 954,694,7 16,000,0 (4,333,33		
	14,370,550 39,275,535 1,281,023 23,355,624 863,966,681 16,000,000 (4,333,333)	27,337,015 1,416,164 - - - - - - - - - - - - - - - - - - -	19,521,744 51,840,772 1,281,023 22,357,802 32,801,064 1,017,291,789 16,000,000 (4,333,333)	16,776,2 35,895,1 1,416,1 23,254,0 35,967,3 954,694,7 16,000,0 (4,333,33		
	14,370,550 39,275,535 1,281,023 23,355,624 863,966,681 16,000,000 (4,333,333)	27,337,015 1,416,164 - - - - - - - - - - - - - - - - - - -	19,521,744 51,840,772 1,281,023 22,357,802 32,801,064 1,017,291,789 16,000,000 (4,333,333)	16,776,2 35,895,1 1,416,1 23,254,0 35,967,3 954,694,7 16,000,0 (4,333,33		
	14,370,550 39,275,535 1,281,023 23,355,624 863,966,681 16,000,000 (4,333,333)	27,337,015 1,416,164 - - - - - - - - - - - - - - - - - - -	19,521,744 51,840,772 1,281,023 22,357,802 32,801,064 1,017,291,789 16,000,000 (4,333,333)	16,776,2 35,895,1 1,416,1 23,254,0 35,967,3 954,694,7 16,000,0 (4,333,33		
	14,370,550 39,275,535 1,281,023 23,355,624 863,966,681 16,000,000 (4,333,333)	27,337,015 1,416,164 - - - - - - - - - - - - - - - - - - -	19,521,744 51,840,772 1,281,023 22,357,802 32,801,064 1,017,291,789 16,000,000 (4,333,333)	16,776,2 35,895,1 1,416,1 23,254,0 35,967,3 954,694,7 16,000,0 (4,333,3) 17,316,1		
	14,370,650 39,275,535 1,281,023 23,355,624 863,966,681 16,000,000 (4,333,33) 17,476,308	27,337,015 1,416,164 	19,521,744 51,840,772 1,281,023 - 22,357,802 32,801,064 1,017,291,789 16,000,000 (4,333,333) 17,316,192 - 11,2,865 (2,007,10)	16,776,2 35,985,1 1,416,1 23,254,0 35,967,3 954,694,7 16,000,0 (4,333,3; 17,316,1 17,316,1		
	14,370,653 39,275,535 39,275,535 39,274,535 1,281,023 23,355,624 863,966,481 16,000,000 (4,333,333) 17,476,308 (98,046) (2,174,526)	27,337,015 1,416,164 24,763,408 810,756,339 16,000,000 (4,333,333) 17,476,308 117,476,308 1,791 1,243,906	19,521,744 51,840,772 1,281,023 - 22,357,802 1,017,291,789 16,000,000 (4,333,333) 17,316,192 112,865 (2,007,019) (28,160)	16,776,2 35,895,1,4,16,1 23,254,0 35,967,3 954,694,7 16,000,0 (4,333,3) 17,316,1 16,95,5 1,509,4 (10,6		
	14,370,650 39,275,535 39,275,535 31,281,023 23,355,624 863,966,681 16,000,000 (4,333,333) 17,476,308	27,337,015 1,416,164 24,763,408 818,756,339 16,000,000 (4,333,333) 17,476,308	19,521,744 51,840,772 1,281,023 - 22,357,802 32,801,064 1,017,291,789 16,000,000 (4,333,333) 17,316,192 - 11,2,865 (2,007,10)	16,776,2 35,895,1 1,416,1 23,254,0 35,967,3 954,694,7 16,000,0 (4,333,32 17,316,1 16,95,5 1,509,4 (10,6		
	14,370,653 39,275,535 39,275,535 31,281,023 23,355,624 863,966,481 16,000,000 (4,333,333) 17,476,308 (98,046) (2,174,526) 26,039,621	27,337,015 1,416,164 24,763,408 810,756,339 16,000,000 (4,333,333) 17,476,308 11,7476,308 1,791 1,243,306 25,322,628	19,521,744 51,840,772 1,281,023 2,2,357,802 3,2,801,064 1,017,291,789 16,000,000 (4,333,333) 17,316,192 112,865 (2,007,019) (28,160) 26,435,307	16,776,2 35,995,1 1,416,1 23,254,0 35,967,3 954,694,7 16,000,0 (4,333,3; 17,316,1 169,5 1,509,4 (10,6- 25,666,6 (619,00)		
	14,370,650 39,275,535 39,275,535 39,275,355 31,281,023 23,355,624 863,966,481 16,000,000 (4,333,333) 17,476,308 (98,046) (2,174,526) 26,039,621 373,652 481,829	27,337,015 1,416,164 	19,521,744 51,840,772 1,281,023 - 22,357,802 32,801,064 - 1,017,291,789 16,000,000 (4,333,333) - 17,316,192 - 112,865 (2,007,019) (28,160) 26,435,307 - 397,987 - 397,987	16,776,2 35,895,1 1,416,1 23,254,0 35,967,3 954 ,694,7 16,000,0 (4,333,32 17,316,1 169,5 1,509,4 (1064 25,666,6 (6)9,00 (1244(4))		
	14,370,650 39,275,535 39,275,535 1,281,023 23,355,624 863,966,611 16,000,000 (4,333,333) 17,476,308 (9,646) (2,174,526) 26,039,621 372,652	27,337,015 1,416,164 24,763,408 818,756,339 16,000,000 (4,333,333) 17,476,308 17,476,308 1,243,306 25,322,628 (614,751)	19,521,744 51,840,772 1,281,023 	16,776,2 35,895,1 1,416,1 23,254,0 35,967,3 954 ,694,7 16,000,0 (4,333,32 17,316,1 169,5 1,509,4 (1064 25,666,6 (6)9,00 (1244(4))		
	14,370,650 39,275,535 39,275,535 39,275,355 31,281,023 23,355,624 863,966,481 16,000,000 (4,333,333) 17,476,308 (98,046) (2,174,526) 26,039,621 373,652 481,829	27,337,015 1,416,164 	19,521,744 51,840,772 1,281,023 - 22,357,802 32,801,064 - 1,017,291,789 16,000,000 (4,333,333) - 17,316,192 - 112,865 (2,007,019) (28,160) 26,435,307 - 397,987 - 397,987	16,776,2 35,985,1 1,416,1 23,254,0 35,967,3 954,694,7 16,000,0 (4,333,3) 17,316,1 169,5 1,509,4 (10,6,6) 25,666,6 (6)9,00 (124,4)		
	14,370,650 39,275,535 39,275,535 39,275,355 31,281,023 23,355,624 863,966,481 16,000,000 (4,333,333) 17,476,308 (98,046) (2,174,526) 26,039,621 373,652 481,829	27,337,015 1,416,164 	19,521,744 51,840,772 1,281,023 - 22,357,802 32,801,064 - 1,017,291,789 16,000,000 (4,333,333) - 17,316,192 - 112,865 (2,007,019) (28,160) 26,435,307 - 397,987 - 397,987	16,776,2 35,985,1 1,416,1 23,254,0 35,967,3 954,694,7 16,000,0 (4,333,3) 17,316,1 169,5 1,509,4 (10,6,6) 25,666,6 (6)9,00 (124,4)		
	14,370,650 39,275,535 39,275,535 39,275,355 31,281,023 23,355,624 863,966,481 16,000,000 (4,333,333) 17,476,308 (98,046) (2,174,526) 26,039,621 373,652 481,829	27,337,015 1,416,164 	19,521,744 51,840,772 1,281,023 - 22,357,802 32,801,064 - 1,017,291,789 16,000,000 (4,333,333) - 17,316,192 - 112,865 (2,007,019) (28,160) 26,435,307 - 397,987 - 397,987	16,776,2 35,995,1 1,416,1 23,254,0 35,967,3 954,694,7 16,000,0 (4,333,3) 17,316,1 169,5 1,509,4 (106,6 25,666,6 (619,00 (124,44,(107,11))		
	14,370,650 39,275,535 39,275,535 31,281,023 23,355,624 863,966,481 16,000,000 (4,333,333) 17,476,308 (98,046) (2,174,526) 26,039,621 373,652 481,362 481,462481,462 481,462 481,462	27,337,015 1,416,164 	19,521,744 51,840,772 1,281,023 - 22,357,802 32,801,064 - 1,017,291,789 16,000,000 (4,333,333) - 17,316,192 - 112,865 (2,007,019) (28,160) 26,435,307 - 397,987 - 437,109 (107,116)	16,776,2 35,985,1 1,416,1 23,254,0 35,967,3 954,694,7 16,000,0 (4,333,3) 17,316,1 169,5 1,509,4 (106,6 (619,00) (124,44,(107,1))		
	14,370,650 39,275,535 39,275,535 39,275,355 31,281,023 23,355,624 863,966,481 16,000,000 (4,333,333) 17,476,308 (98,046) (2,174,526) 26,039,621 373,652 481,829	27,337,015 1,416,164 	19,521,744 51,840,772 1,281,023 2,2,357,802 32,801,064 1,017,291,789 16,000,000 (4,333,333) 17,316,192 112,865 (2,007,019) (28,160) 26,435,307 (397,987 437,109) (107,116)	16,776,2 35,985,1 1,416,1 23,254,0 35,967,3 954,694,7 16,000,0 (4,333,3) 17,316,1 169,5 1,509,4 (106,6 (619,00) (124,44,(107,1))		
	14,370,650 39,275,535 39,275,535 31,281,023 23,355,624 863,966,481 16,000,000 (4,333,333) 17,476,308 (98,046) (2,174,526) 26,039,621 373,652 481,362 481,462481,462 481,462 481,462	27,337,015 1,416,164 	19,521,744 51,840,772 1,281,023 - 22,357,802 32,801,064 - 1,017,291,789 16,000,000 (4,333,333) - 17,316,192 - 112,865 (2,007,019) (28,160) 26,435,307 - 397,987 - 437,109 (107,116)	16,776,2 35,985,1 1,416,1 23,254,0 35,967,3 954,694,7 16,000,0 (4,333,3) 17,316,1 169,5 1,509,4 (106,6 (619,00) (124,44,(107,1))		
	14,370,650 39,275,535 39,275,535 31,281,023 23,355,624 863,966,481 16,000,000 (4,333,333) 17,476,308 (98,046) (2,174,526) 26,039,621 373,652 481,362 481,462481,462 481,462 481,462	27,337,015 1,416,164 	19,521,744 51,840,772 1,281,023 - 22,357,802 32,801,064 - 1,017,291,789 16,000,000 (4,333,333) - 17,316,192 - 112,865 (2,007,019) (28,160) 26,435,307 - 397,987 - 437,109 (107,116)	16,776,2 35,895,1 1,416,1 23,254,0 35,967,3 954,694,7 16,000,0 (4,333,33 17,316,1 169,5 1,500,4 (106,60 (124,44 (107,11) (106,60 2,333,3		
	14,370,650 39,275,535 1,281,023 23,355,624 863,966,681 16,000,000 (4,333,333 17,476,308 (2,174,526) 26,039,621 373,652 481,899 (2,2,966,347 - - - - - - - - - - - - - - - - - - -	27,337,015 1,416,164 24,763,408 818,756,339 16,000,000 (4,333,333) 17,476,308 25,322,028 (614,751) (30,026) (22,968) (22,968) (22,933,333 82,233,488 20,010,716	19,521,744 51,840,772 1,281,023 22,357,802 32,801,064 1,017,291,749 16,000,000 (4,333,333) 17,316,192 112,865 (2,007,019) (28,160) (28,160) (26,160,01) 26,435,313 (106,001) 2,333,333 2,333,333 2,333,333	16,776,2 35,895,1 1,416,1 23,254,0 35,967,3 954,694,7 16,000,0 (4,333,33 17,316,1 169,5 1,509,4 (106,60 (124,44 (107,11) (106,60 (2,333,3 88,384,5 20,639,6		
	14,370,650 39,275,535 39,275,535 39,275,835 1,281,023 23,355,624 863,966,481 16,000,000 (4,333,333) 17,476,308 (98,046) (2,174,526) 26,039,621 373,652 373,652 373,652 373,652 48,039 (22,968) 2,333,333 92,956,347	27,337,015 1,416,164 	19,521,744 51,840,772 1,281,023 - 22,357,800 (4,333,333) - 17,316,192 - 112,865 (2,007,019) (28,160) 26,435,307 - 397,987 437,109 (106,001) 2,333,333 - (106,001) 2,333,333	16,776,2 35,895,1 1,416,1 23,254,0 35,967,3 954,694,7 16,000,0 (4,333,32 17,316,1 169,5 1,509,4 (106,4 25,666,6 (619,00 (124,44 (107,11) (106,00 2,333,3 88,384,5		

*)	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 sylrkah 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

							INC	DIVIDUAL					
	DESCRIPTION		31 December 2018 (Audited) 31 December 2										
		Current	Special Mention	Sub Standard	Doubtful	Loss	Total	Current	Special Mention	Sub Standard	Doubtful	Loss	Total
	RELATED PARTIES												
	Placements with other banks a. Rupiah	90.022					90.022	22					2
	 a. Ruplan b. Foreign currencies 	876,069					876,069	991,618					2 991,61
	Spot and derivative receivables	,											
	a. Rupiah		-			-	-	4,805				-	4,80
	b. Foreign currencies Securities					-	-					-	
•	a. Rupiah	384,945					384,945	310,996					310,99
	b. Foreign currencies						-					-	0.10,22
	Securities sold with agreement to												
	repurchase (Repo)												
	a. Rupiah b. Foreign currencies												
	Securities purchased with agreement to resell												
	(Reverse Repo)												
	a. Rupiah b. Foreign currencies					-	-				-		
	Acceptances receivables	3,105,538					3,105,538	3,580,305					3,580,30
	Loans												
	a. Micro, small and medium loans (UMKM)	3,328		-		-	3,328	11,431			-	-	11,43
	i. Rupiah ii. Foreign currencies	3,328					3,328	11,431					11,43
	b. Non UMKM	26,424,949	3,491	75		7	- 26,428,522	16,637,724	3,309			7	16,641,04
	i. Rupiah	18,018,224	3,491	75 75		7	18,021,797	8,003,406	3,309			7	8,006,72
	ii. Foreign currencies c. Restructured loans	8,406,725				-	8,406,725	8,634,318	-				8,634,31
	 Restructured loans Rupiah 												
	ii. Foreign currencies						1					1	
	d. Property loans	26,834				-	26,834	13,731	81		-	-	13,81
	Investments in shares	6,272,709		1,219,127		25,191	7,517,027	6,600,545		876,227	-	25,191	7,501,96
r.).	Temporary investment Other Receivable	212,433					212,433	631,708					631,70
,. I.	Commitments and contingencies	212,455					212,433	031,708					031,70
	a, Rupiah	3,329,797	303				3,330,100	2,725,284	72			-	2,725,35
	b. Foreign currencies	11,796,111					11,796,111	9,125,442		-		-	9,125,44
	Repossessed assets THIRD PARTIES					-	-					-	
	Placements with other banks												
	a. Rupiah	4,018,077					4,018,077	21,089,658				-	21,089,65
	b. Foreign currencies	20,978,949				53,812	21,032,761	53,766,498			-	53,144	53,819,64
	Spot and derivative receivables a. Rupiah	1,680,140					1,680,140	414,106					414,10
	b. Foreign currencies	16,792					16,792	6.053					6,05
ι.	Securities												
	a. Rupiah	91,654,221	-			-	91,654,221	79,435,325				-	79,435,32
	 b. Foreign currencies Securities sold with agreement to 	22,354,956				-	22,354,956	37,440,792			-	-	37,440,79
*.	repurchase (Repo)												
	a. Rupiah						-	3,076,882				-	3,076,88
	b. Foreign currencies	17,012,421				-	17,012,421	1,110,516			-	-	1,110,51
	Securities purchased with agreement to resell (Reverse Repo)												
	a. Rupiah	1,639,448					1,639,448	2,329,116					2,329,11
	b. Foreign currencies											-	
i.	Acceptances receivables	10,500,468	44,642				10,545,110	8,863,298	18,378	1,260	-	-	8,882,93
7.	Loans a. Micro, small and medium loans (UMKM)	76,984,513	4,799,487	474,982	515,145	1,180,745	83,954,872	72,455,484	4,264,574	919,897	772,320	1,899,314	80,311,58
	i. Rupiah	76,400,677	4,184,119	474,982	515,145	1,180,745	82,755,668	71,927,216	4,229,005	919,897	772,320	1,899,314	79,747,75
	ii. Foreign currencies	583,836	615,368		· · ·		1,199,204	528,268	35,569		· · ·		563,83
	b. Non UMKM i. Rupiah	566,462,608 448,779,964	24,244,836 20,805,522	3,241,498	1,407,197 1,407,197	13,223,985 12,368,145	608,580,124 486,602,251	507,723,763 416,122,450	20,927,356 17,309,163	5,058,200	2,890,480 2,887,766	10,625,665	547,293,34 450,699,71
	i. Rupian ii. Foreign currencies	448,779,964	3,439,314	3,241,423 75	1,407,197	855.840	486,602,251	91,601,313	3.618.193	5,058,200	2,887,766	9,322,133 1.303.532	450,699,71 96,593,63
	c. Restructured loans	20,569,598	17,670,732	2,677,439	904,094	9,439,720	51,261,583	22,970,007	14,709,860	4,549,992	1,651,657	8,254,920	52,136,43
	i. Rupiah	12,246,050	14,238,034	2,677,439	904,094	8,644,854	38,710,471	14,594,261	11,458,010	4,491,893	1,651,657	7,325,634	39,521,45
	ii. Foreign currencies d. Property loans	8,323,548 53,690,034	3,432,698 3,114,809	133.571	273,215	794,866 924.602	12,551,112 58,136,231	8,375,746 43,497,579	3,251,850 3,245,132	58,099 245,108	- 272.745	929,286 614,422	12,614,98 47,874,98
в.	a. Property loans Investments in shares		3,114,009	135,571	2/3,213	924,602 1,955	1,955		3,243,132	243,108	2/2,/45	1,955	1,95
Э.	Temporary investment	38,779				149	38,928	38,779				216	38,99
).	Other Receivable	25,081,571	146,994			1,144,948	26,373,513	23,875,118	254,882	2,322		1,088,502	25,220,82
	Commitments and contingencies a. Rupiah	183,092,070	1,767,112	24.621	5,525	35,350	184,924,678	164,558,136	1,453,341	72,902	3,685	59,686	166,147,75
	a. Ruplan b. Foreign currencies	72,869,430	248,712	24,021	5,525	35,350	73,118,499	71,715,599	313,566	1,127	1,273		72,031,56
	Repossessed assets			280,965		19,758	300,723	280,965		-	-	19,815	300,78
1	OTHER INFORMATIONS Value of bank's assets pledge as collateral:												
	a. To Bank Indonesia												
	b. To others												
	Total allowance for impairment on financial												
	assets to earning assets Total required allowance for possible						31,566,448						33,495,71
ι.	lotal required allowance for possible losses on earning assets						26,479,709						24,725,10
	Percentage of UMKM loans to total loans						11.68%						12.479
5.	Percentage of UMK loans to total loans						6.04%						6.149
5. 7.	Percentage of UMKM debtors to total debtors						49.27% 47.34%						52.529 50.269
	Percentage of UMK debtors to total debtors Others						47.34%						50.26
	a. Chanelling of loans						275,815						301,49
	b. Mudharabah Muqayyadah financing						-						
	 c. Write off on earning assets d. Recovery of write off on earning assets 						13,230,972						11,586,22
							5,070,394						3,737,599
	e. Write off on earning assets with												

STATEMENTS OF INCOME AND OTHER COMPREHENSIVE For the Period Ended December 31, 2018 and 2017

		INDI	VIDUAL	CONSOLIDATED			
No.	DESCRIPTION	31 December 2018	31 December 2017	31 December 2018	31 December 2017		
0.01	ERATING INCOME AND EXPENSES	(Audited)	(Audited)	(Audited)	(Audited)		
	EXATING INCOME AND EXPENSES terest and Sharia Income, Interest and Sharia Expenses, and Premium I	ncome and Claim F	vnancac				
	Interest and Sharia Income	67,692,623	65,775,687	80,992,570	77,284,648		
	a. Rupiah b. Foreign currencies	60,552,538 7,140,085	60,041,443 5,734,244	73,569,203 7,423,367	71,254,275 6,030,373		
2.	Interest and Sharia Expenses	21,398,232	21,108,415	26,369,938	25,296,287		
	a. Rupiah	18,966,877 2,431,355	19,366,114 1,742,301	23,899,930	23,534,779		
	 b. Foreign currencies Net Interest Income and Sharia Income (Expenses) 	46,294,391	44,667,272	2,470,008 54,622,632	1,761,508 51,988,361		
	Premium Income	-		10,342,487	10,325,187		
	Claim Expense Net Premium Income (Claim Expenses)	1	:	7,635,354 2,707,133	7,860,112 2,465,075		
	Net Interest and Sharia Income (Expenses)						
. Ot	and Net Premium Income (Claim Expenses) ther Operating Income and Expenses	46,294,391	44,667,272	57,329,765	54,453,436		
	Other Operating Income	25,618,369	21,275,668	28,821,621	24,251,155		
	 a. Increase in fair value of financial assets i. Securities 	31,187	5,117		291,631		
	ii. Loans			-			
	iii. Spot and derivative iv. Other financial assets	3,074,311	2,663,045	3,074,311	2,657,664		
	b. Decrease in fair value of financial liabilities	-	-				
	 Gain from sale of financial assets Securities 	962,444	1,019,259	971,442	1,061,134		
	ii. Loans				-		
	iii. Other financial assets d. Gain from spot and derivative transaction (realised)	- 188,285	- 227,796	265,740	277,913		
	e. Dividend	841,805	817,030		-		
	f. Gain from investment in shares with equity method g. Comissions/provisions/fees and administrative	- 11,817,112	- 11,467,419	1,067 13,229,305	- 12,523,185		
	h. Recovery on allowance for impairment	249,320	446,235	249,320	523,994		
2-	L Other Income Other Operating Expenses	8,453,905 40,635,884	4,629,767 40,847,110	11,030,436 52,245,589	6,915,634 51,534,840		
	a. Decrease in fair value of financial assets	40,033,884	40,047,110		51,554,640		
	i. Securities ii. Loans			55,581			
	iii. Spot and derivative						
	 Other financial assets Increase in fair value of financial liabilities 	-	-	-			
	 c. Losses from sale of financial assets 	-	-				
	i. Securities ii. Loans	-					
	ii. Uther financial assets						
	 Losses from spot and derivative transaction (realised) 	-					
	e. Impairment for financial assets i. Securities	1,493		9,461	9,938		
	ii. Loans	11,159,949	13,025,139	14,124,758	16,104,428		
	iii. Sharia financing iv. Other financial assets	- 342,687		- 260,755	- 2,090		
	f. Losses related to operational risk	5,276	33,311	5,276	33,311		
	 Losses from investment in shares under equity method Comissions/provisions/fees and administrative 	- 666,453	- 627,445	- 740,151	- 672,708		
	 Impairment on non financial assets 	75,722	200,693	34,570	326,063		
	j. Salaries and employee benefits k. Promotion expenses	11,798,611 880,066	11,080,903 916,927	15,614,575 1,055,053	14,207,901 1,092,363		
	I. Other expenses	15,705,627	14,962,692	20,345,409	19,086,038		
	her Operating Income (Expenses) OFIT (LOSS) FROM OPERATIONS	(15,017,515) 31,276,876	(19,571,442) 25,095,830	(23,423,968) 33,905,797	(27,283,685) 27,169,751		
NO	IN OPERATING INCOME AND EXPENSES						
	Gain (Losses) from sale of premises and equipment Gain (Losses) from foreign currencies translation	77	1,191	21,889	44,777		
3.	Other non operating income (expenses)	43,129	1,044	15,683	(57,665)		
	PROFIT (LOSS) FROM NON OPERATING PROFIT (LOSS) CURRENT PERIOD BEFORE TAX	43,206 31,320,082	2,235 25,098,065	37,572 33,943,369	(12,888) 27,156,863		
	Income tax expenses	31,320,002	23,090,003	33,243,309	27,130,003		
	a. Estimated current tax "	(6,335,622)	(4,903,592)	(7,232,055)	(5,593,293)		
	b. Deffered tax income (expenses) OFIT (LOSS) CURRENT PERIOD	(905,622) 24,078,838	(183,757) 20,010,716	(859,377) 25,851,937	(120,528) 21,443,042		
	THER COMPREHENSIVE INCOME areclassified to profit (loss)						
a.	Premises and equipment revaluation increment	716,993	526,108	768,681 1,023,174	526,108		
c.	Remeasurement from actuarial benefit program Other comprehensive income from entity associations	988,405	(705,077)	1,023,174	(641,569)		
d.	Others			-	-		
	Income tax related to other comprehensive income classified to profit (loss)	(197,681)	141,015	(206,373)	125,139		
a.	Adjustment arising from translation of financial statement	(99,837)	(43,650)	(55,547)	(32,750)		
	Gain (Losses) from changes of financial assets on available for sale Effective cash flow hedges	(3,418,431)	2,259,305	(3,585,763) (27,695)	2,364,089 (16,826)		
d.	Others		-				
	Income tax related to other comprehensive income her comprehensive income current period after income tax - net	709,603 (1,300,948)	(423,121) 1,754,580	766,774 (1,316,749)	(446,198) 1,877,993		
то	TAL OTHER COMPREHENSIVE INCOME (LOSS) CURRENT PERIOD	22,777,890	21,765,296	24,535,188	23,321,035		
	ofit (loss) current period atributtable to: RENT COMPANY	24,078,838	20,010,716	25,015,021	20,639,683		
NC	ON CONTROLLING INTEREST			836,916	803,359		
TO Tot	VTAL PROFIT (LOSS) CURRENT PERIOD tal other comprehensive income current period atributtable to:	24,078,838	20,010,716	25,851,937	21,443,042		
PA	RENT COMPANY	(1,300,948)	1,754,580	(1,243,490)	1,851,426		
	DN CONTROLLING INTEREST ITAL OTHER COMPREHENSIVE INCOME CURRENT PERIOD	- (1,300,948)	1,754,580	(73,259) (1,316,749)	26,567 1,877,993		
То	tal comprehensive profit (loss) current period atributtable to:						
	RENT COMPANY IN CONTROLLING INTEREST	22,777,890	21,765,296	23,771,531 763,657	22,491,109 829,926		
	ITAL COMPREHENSIVE PROFIT (LOSS) CURRENT PERIOD	22,777,890	21,765,296	24,535,188	23,321,035		
TR	ANSFER PROFIT (LOSS) TO HEAD OFFICE						
DI	VIDEND						

*) Tax estimation for the year ended 2018, including the prior year current tax expense amounted Rp1,313,347 millior

s of December 31, 2018 and 20									(In Millions of Rupi 31 December 2017 (Audited)					
COMPONENT	IS OF CAPITAL				31 December 2									
					INDIVIDUAL	CONSOLIDATED	INDIVIDU		CONSOLID					
Core Capital (Tier 1) Common Equity Tier 1 (CET 1)					158,442,446	171,457,236 171,457,236	145,616			9 <mark>5,865</mark> 95,865				
1.1 Paid-in Capital (net of Treas	sury Stock)				11,666,667	11,666,667	11,666			56,667				
1.2 Disclosed Reserves					160,898,881	169,146,591	148,241	,937	155,50					
1.2.1 Additional Factor					162,899,659	171,061,615	148,481			46,400				
1.2.1.1 Other comprehensiv	/e income	1			26,054,833	26,660,737	26,428	,012	27,03	72,686				
1.2.1.1.1 Excess differences of financial statem	arising from tran	nslation			15.212	225,430	,	3,939	1	70.560				
1.2.1.1.2 Potential gain of th	ne increase in the	e fair valı	Je		13,212	223,430				,				
of financial assets a 1.2.1.1.3 Surplus of fixed ass					26.039.621	- 26.435.307	1,101 25,322			35,495				
1.2.1.2 Other disclosed rese					136.844.826	144,400,878	25,322 122.053		128,6					
1.2.1.2.1 Agio	il ves				17,476,308	17,316,192	17,476			16,192				
1.2.1.2.2 General reserves					2,333,333	2.333.333	2.333			33.333				
1.2.1.2.3 Previous year profi					92,956,347	99,736,332	82,233			84,506				
1.2.1.2.4 Current year profit					24,078,838	25,015,021	20,010	,716	20,6	39,683				
1.2.1.2.5 Funds for paid-in c	apital							-						
1.2.1.2.6 Others					-			-						
1.2.2 Deduction Factor 1.2.2.1 Other comprehensiv					(2,000,778) (1,731,158)	(1,915,024) (1,644,232)	(239,9) (12,7)			1,752				
1.2.2.1.1 Negative difference		ranslatio	n		(1,731,136)	(1,044,232)	(12,	100)	(1	2,100				
of financial state		ransiacio			(113,258)	(113,258)	(2.	,148)		(2,148)				
1.2.2.1.2 Potential losses fro	m the decrease	in the fai	ir		(,	(110,200)	(,	,		(
value of financia					(1,617,900)	(1,530,974)	(10,	,038)	(1	10,038)				
1.2.2.2. Other disclosed rese	erves				(269,620)	(270,792)	(227,	734)	(22	9,566)				
1.2.2.2.1 Disagio								-						
1.2.2.2.2. Previous year loss								-						
1.2.2.2.3 Current year loss 1.2.2.2.4 Negative difference	a in allouvance fr		la laccas an					-						
allowance for im				a										
1.2.2.2.5 Negative difference	e in adjusment a	mounts	from fair va	lue										
of financial assets														
1.2.2.2.6 Required allowance					(269,620)	(270,792)	(227,	,734)	(22	29,566)				
1.2.2.2.7 Others								-						
1.3 Non controlling interest						1,089,346		-	61	17,375				
1.4 Deduction Factor of CET 1					(14,123,102)	(10,445,368)	(14,292,		(10,59					
1.4.1 Deffered tax calculation					(4,576,026)	(4,968,840)	(4,969,	,726)		53,791				
1.4.2 Goodwill 1.4.3 Other intangible assets					-	(117,741)				17,741 57,293				
1.4.4 Investments in share					(2,177,988) (7,344,088)	(2,333,692) (3,000,095)	(1,866,			29,000				
1.4.5 Shortfall of capital on insu	irance subsidiar	ies			(7,544,088)	(5,000,095)	(7,450,	,999)	(5,12	:9,000,				
1.4.6 Securitisation exposure					(25,000)	(25,000)	(25,	,000)	G	25,000				
1.4.7 Other deduction of CET 1								-						
1.4.7.1 Placement of funds in														
1.4.7.2 Cross-ownership in an		uired by	the transiti	on										
due to law, grants, or g	grants will							-						
Additional Tier 1 (AT 1)														
 2.1 Instrument which comply wit 2.2 Agio/Disagio 	th AT 1 requirem	nents						-						
2.3 Deduction factor of AT 1														
2.3.1 Placement of funds in inst	trumen AT 1 and	l/or Tier 3	2 to other h	ank										
2.3.2 Cross-ownership in anoth														
transition due to law, gra	ants, or grants w	ill												
Supplemental Capital (Tier 2)					9,115,536	10,350,983	7,561	,895	8,34	47,389				
1. Capital Instrument in the form of		which				1 012 015		501						
comply with Tier 2 Requirements					644,063	1,012,812	191	,501	1	91,501				
 Agio/Disagio General provison on earning asse 	tr (may 1 350/ -	codit riel	- woighter	(accetc)	- 8,471,473	- 9,338,171	7,370	- 204	0.1	55,888				
4. Deduction supplemental capital		credit risi	c - weighted	assets)	0,471,475	9,550,171	7,570	1,394	0,1	22,000				
4.1 Sinking Fund	(1101 2)													
4.2 Placement of funds in instrum	nen AT 1 and/or	Tier 2 to	other bank											
4.3 Cross-ownership in another e														
the transition due to law, g	rants, or grants v	will												
TAL CORE AND SUPPLEMENTAL C					167,557,982	181,808,219	153,178	,315	165,54	13,254				
	31 December (Audited)	2018	31 Decem (Aud	iber 2017 ited)			31 Decemi (Audi	ber 2018 ited)	31 Decen (Aud	nber 2013 dited)				
	INDIVIDUAL CO	NSOLIDATED	INDIVIDUAL	CONSOLIDATED			INDIVIDUAL	CONSOLIDATED	NOWOUAL	CONSOLIDA				
WEIGHTED ASSETS					Capital Adequacy F	Ratio (CAR)								
CREDIT RISK - WEIGHTED ASSETS	677,717,804 743	7,053,655	589,631,509	652,471,017	CET 1 Ratio (%)		19.82%	19.29%	20.57%	19.97				
MARKET RISK - WEIGHTED ASSETS			13,367,349		Tier 1 Ratio (%)		19.82%	19.29%	20.57%	19.97				
OPERATIONAL RISK - WEIGHTED ASSETS	115,067,839 134	4,848,982	104,792,639	121,563,432	Tier 2 Ratio (%)		1.14%	1.17%	1.07%	1.06				
TOTAL RISK WEIGHTED ASSETS	799,235,097 888	8,713,476	707,791,497		Capital Adequa		20.96%	20.46%	21.64%	21.03				
BASED ON RISK PROFILE (%)	9.56%	9.57%	9.50%	9.49%	CET 1 FOR BUFFER	(%)	11.40%	10.89%	12.14%	11.54				
ITAL ALLOCATION FOR CAR					PERCENTAGE OF B	UFFER MANDATORY								
ED ON RISK PROFILE					FILLED BY BANK(%)								
From CET 1 (%)	8.42%	8.40%	8.43%	8.43%	Capital Conserv		1.875%	1.875%	1.250%	1.250				
From AT 1 (%)	0.00%	0.00%	0.00%	0.00%	Countercyclical		0.00%	0.00%	0.00%	0.00				
From AT 1 (%) From Tier 2 (%)	0.00% 1.14%	0.00% 1.17%	0.00% 1.07%	0.00% 1.06%		ge for Systemic Bank (%		0.00% 1.875%	0.00% 1.250%	0.00				

STATEMENTS OF COMMITMENTS AND CONTINGENCIES

s of December 31, 2018 and 2017	INDIV	D 1141	CONSOLIDA	(In Millions of Rupia	
No. DESCRIPTION					
NO. DESCRIPTION	31 December 2018 (Audited)	31 December 2017 (Audited)	31 December 2018 (Audited)	31 December 2017 (Audited)	
I. COMMITMENT RECEIVABLES					
1. Unused fund borrowings facilities					
a. Rupiah					
b. Foreign currencies					
2. Outstanding purchase position on spot and derivatives	259,282,019	140,087,661	263,995,469	140,087,66	
3. Others					
II. COMMITMENT PAYABLES					
1. Unused loan facilities granted to customer					
a. BUMN					
i. Committed					
- Rupiah	5,999,496	5,179,279	5,999,496	5,179,27	
- Foreign currencies	922,717	5,493,243	922.717	5,493,24	
ii. Uncommitted		5,155,215		5,155,21	
- Rupiah	22,799,315	23,569,963	22,799,315	23,569,96	
- Foreign currencies	1,653,700	2,504,677	1,653,700	2,504,67	
b. Others	1,000,100	2,001,011	1,000,100	2,00 1,01	
i. Committed	30,206,066	25,234,399	30,006,066	24,934,39	
ii. Uncommitted	97,814,008	81,172,238	97,754,829	81,511,81	
2. Unused loan facilities granted to other banks	\$7,014,000	01,172,230	57,754,025	01,511,01	
a. Committed					
i, Rupiah		5,800		5,80	
ii. Foreign currencies		5,000		3,00	
b. Uncommitted					
i, Rupiah	21,306	5,000	21,306	5,00	
ii. Foreign currencies	21,500	5,000	21,500	5,00	
3. Outstanding irrevocable letters of credit					
a. Foreign L/C	12,249,632	11,599,517	12,317,996	11 664 74	
a. Foreign L/C b. Local L/C				11,664,24	
 Local L/C Outstanding sales position on spot and derivative 	7,420,963 264,650,475	4,079,900 139,428,019	7,427,932 269,328,177	4,158,28 139,428,01	
	204,030,475	139,428,019	209,328,177	139,428,01	
5. Others III. CONTINGENT RECEIVABLES					
1. Guarantees received					
	1 202 070	1 013 077			
a. Rupiah b. Foreign currencies	1,302,078 13,507,291	1,913,077 14,117,380	1,304,248 13,711,890	1,913,07	
2. Unrecognized interest income	13,507,291	14,117,580	13,711,890	14,310,41	
			0.443.303		
a. Interest loan	8,415,341	7,740,154	8,442,293	7,756,51	
b. Others interest	52,161	51,949	368,712	331,62	
3. Others IV. CONTINGENT PAYABLES	32,729	32,729	32,729	32,72	
1. Guarantees issued	F. 453 103	50 550 500	C3 350 533		
a. Rupiah	52,652,103	50,558,280	53,350,537	50,602,34	
b. Foreign currencies	41,430,082	40,627,817	41,895,237	41,364,25	
2. Others	816,766	603,302	816,766	603,30	

STATEMENTS OF CASH FLOW

(In Millions of Rupiah)

DESCRIPTION	CONSOLIDATED				
DESCRIPTION	31 December 2018	31 December 20			
ASH FLOWS FROM OPERATING ACTIVITIES	(Audited)	(Audited)			
Receipts from interest income Receipts from sharia income	70,439,495 6,583,301	67,671,72 6,247,61			
Receipts from fees, commissions	0,585,501	0,247,01			
and premium - net	15,720,919	14,913,39			
Payments of interest expense	(23,124,701)	(22,969,62			
Payments of sharia expenses	(2,674,047)	(2,520,78)			
Receipts from the sale of Government					
Bonds - Fair value through profit or loss	56,455,307	53,544,38			
Acquisition of Government Bonds - Fair					
value through profit or loss	(56,865,888)	(53,824,39			
Foreign exchange gain/(losses) - net Income from assets in trading classification	6,058,853 547,986	2,390,13			
Other operating income - others	4,307,755	462,54			
Other operating income - others	(4,544,296)	(4,133,604			
Salaries and employee benefits expenses	(15,801,649)	(13,855,84			
General and administrative expenses	(14,771,162)	(13,573,478			
Non operating income/(expenses) - net	15,682	(57,66			
Payment of corporate income tax	(7,200,860)	(5,968,49			
Cash Flow From Operating Activities Before	(.,===,===,	(-,,			
Changes in Operating Assets and Liabilities	35,146,695	30,742,91			
Decrease/(increase) in operating assets:					
Placements with Bank Indonesia and other banks	1,743,348	(624,04)			
Marketable securities - Fair value through profit or loss	1,823,982	(1,932,79)			
Other receivables - trade transactions	(973,579)	(9,515,359			
Loans	(93,514,200)	(69,117,32)			
Sharia financing	(9,187,208)	(7,521,37			
Securities purchased under resale agreements	531,686	2,425,17			
Consumer financing receivable	(2,834,995)	(3,961,78			
Net investment in lease financing	(966,751)	(1,533,59			
Prepaid taxes	1,452,022	(59,78)			
Prepaid expense	(73,952)	(33,15			
Other assets	(3,296,918)	(2,841,12)			
Proceeds from collection of financial					
assets that already written - off	6,845,434	4,565,41			
Increase/(decrease) in operating liabilities					
and temporary syirkah funds: Conventional Banking					
Demand deposits	(3,467,776)	15,766,88			
Saving deposits	(1,402,889)	31,594,35			
Time deposits	21,975,342	(553.88			
Inter-bank call money	7,464,542	(273.29			
Obligation due immediately	1,004,627	1,268,65			
Liability to unit - link policyholders	(896,233)	3,651,08			
Other taxes payable	46,922	110,68			
Other liabilities	(2,053,360)	6,931,89			
Sharia Banking - Temporary Syirkah Funds					
Demand deposit - restricted investment and demand					
deposit - mudharabah musytarakah - musyarakah	156,957	456,36			
Saving deposit - restricted investment and mudharabah					
saving deposit - unrestricted investment	3,078,422	3,101,19			
Mudharabah time deposit - unrestricted investment	5,435,412	2,333,95			
Net cash (used in)/provided by operating activities ASH FLOWS FROM INVESTING ACTIVITIES	(31,962,470)	4,981,05			
Increase in marketable securities - other than at					
fair value through profit or loss	(5,290,469)	(1,111,44			
Increase in Government Bonds - other than	(5)250,105)	(1)11,44			
at fair value through profit or loss	(12,544,614)	(1,540,67			
Proceeds from sale of fixed assets	87,908	51,26			
Acquisition of fixed assets	(2,432,966)	(1,786,43			
Acquisition of intangible assets	(861,048)	(888,92			
Increase in non - controlling interests		10			
Net cash used in investing activities	(21,041,189)	(5,276,21			
ASH FLOWS FROM FINANCING ACTIVITIES	(474.552)	(497,15			
Increase of investment in Subsidiaries Increase in marketable securities issued	(4/4,552) 2.170.723	(497,15)			
Increase in marketable securities issued Increase/(decrease) in fund borrowings	2,170,723 12,105,048	7,827,25			
Increase/(decrease) in fund borrowings Increase/(decrease) of Subordinated Loans and Bonds	12,105,048 484,358	(630,91)			
Increase/(decrease) or Subordinated Loans and Bonds Increase in securities sold under repurchase agreements	484,358	239.84			
Payments of dividends	(9,287,857)	(6,212,95			
Net cash provided by financing activities	(9,287,857) 17,151,038	(6,212,95 702,14			
Net (DECREASE)/INCREASE IN CASH AND CASH EQUIVALENTS EFFECT OF EXCHANGE RATE CHANGES ON	(35,852,621)	406,98			
	1,754,511	808,70			
CASH AND CASH EQUIVALENT	158,775,796	157,560,10			
CASH AND CASH EQUIVALENT CASH AND CASH EQUIVALENTS AT THE BEGINNING OF PERIOD	124,677,686	158,775,79			
CASH AND CASH EQUIVALENT CASH AND CASH EQUIVALENTS AT THE BEGINNING OF PERIOD CASH AND CASH EQUIVALENTS AT THE END OF PERIOD					
CASH AND CASH EQUIVALENT CASH AND CASH EQUIVALENTS AT THE BEGINNING OF PERIOD CASH AND CASH EQUIVALENTS AT THE END OF PERIOD Cash and cash equivalents at the end of period consist of:		24,268,56			
CASH AND CASH EQUIVALENT CASH AND CASH EQUIVALENTS AT THE BEGINNING OF PERIOD CASH AND CASH EQUIVALENTS AT THE END OF PERIOD Cash and cash equivalents at the end of period consist of: Cash	27,348,914				
CASH AND CASH EQUIVALENT CASH AND CASH EQUIVALENTS AT THE BEGINNING OF PERIOD CASH AND CASH EQUIVALENTS AT THE END OF PERIOD Cash and cash equivalents at the end of period consist of: Cash Current accounts with Bank Indonesia	59,852,761				
CASH AND CASH EQUIVALENT CASH AND CASH EQUIVALENT AT THE BEGINNING OF PERIOD CASH AND CASH EQUIVALENTS AT THE ERD OF PERIOD Cash and cash equivalents at the end of period consist of: Cash Current accounts with Bank Indonesia Current accounts with Other banks	59,852,761 14,835,961	12,333,38			
CASH AND CASH EQUIVALENT CASH AND CASH EQUIVALENT AT THE BEGINNING OF PERIOD CASH AND CASH EQUIVALENTS AT THE END OF PERIOD CASH AND CASH EQUIVALENTS AT THE END OF PERIOD Cash and cash equivalents at the end of period consist of: Cash Current accounts with Bank Indonesia Current accounts with Other banks Placement with Bank Indonesia and other banks	59,852,761 14,835,961 21,194,971	12,333,38 71,536,10			
CASH AND CASH EQUIVALENT CASH AND CASH EQUIVALENT AT THE BEGINNING OF PERIOD CASH AND CASH EQUIVALENTS AT THE ERD OF PERIOD CASH AND CASH EQUIVALENTS AT THE END OF PERIOD Cash Current accounts with Bank Indonesia Current accounts with Bank Indonesia	59,852,761 14,835,961	50,188,11 12,333,38 71,536,10 449,62			
CASH AND CASH EQUIVALENT CASH AND CASH EQUIVALENT AT THE BEGINNING OF PERIOD CASH AND CASH EQUIVALENTS AT THE END OF PERIOD CASH AND CASH EQUIVALENTS AT THE END OF PERIOD Cash and cash equivalents at the end of period consist of: Cash Current accounts with Bank Indonesia Current accounts with Other banks Placement with Bank Indonesia and other banks	59,852,761 14,835,961 21,194,971	12,333,38 71,536,10			

NOTES

1) The above financial information is extracted from the consolidated financial statements of PT Bank Mandiri (Persero) Tbk. (the "Bank") and its subsidiaries as of December 31, 2018 and for the year then ended, prepared by the Bank's management in accordance with Indonesian Financial Accounting Standards, which have been audited by KAP Purwantono, Sungkoro&Surja ("PSS") (a member firm of Ernst & Young Global Limited) with Benyanto Suherman, as partner in charge, an independent auditor, in accordance with Standards on Auditing established by the Indonesian Institute of Certified Public Accountants, with an unmodified audit option, as stated in their report dated January 28, 2019 which established by the Indonesian Institute of Certified Public Accountants, with an unmodified audit opinion, as stated in their report dated January 28, 2019 which is not included in this publication. The independent auditor's report also contains an Other Matters paragraph, which describe presentation of parent entity financial information. The financial information as of December 31, 2017 and for the year then ended has been reclassified to conform with the presentation financial information as the December 31, 2018 and for the year then ended in relation to presentation of income from financial assets in trading classification.

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



A	LLOW	ANCES	FOR IMPAIRME	INT

STATEMENTS OF SPOT AND DERIVATIVE TRANSACTIONS

As of Dec	cember 31, 2018 and 2017							(In Million	s of Rupiah)	As o	of December 31, 2018 (Audited)			(In Millio	ns of Rupiah)
			31 Decemb	er 2018 (Aud	ited)		31 Decemb	er 2017 (Au	dited)	No	. TRANSACTION		INDI	VIDUAL		
No	DESCRIPTION	Allowance for	Impairment	Required Allow Losses of Ea	ance for Possible	Allowance fo	er Impairment	Required Allow	ance for Possible rning Assets	NO.	. INANSACTION	NOTIONAL AMOUNT	ту	pe	Derivative Rece	tivables & Payables
		Individual	Collective		Specific	Individual	Collective		Specific		Exchange Rate Related		Trading	Hedging	Receivables	Payables
		marviauai	conective	General	opecific	maiviauai	conective	General	opecific	1.	Spot	9,200,518	8,826,040	374,478	36,369	29,920
1. Placen	nents with other banks	53,812		230,871	53,812	53,144		284,232	53,144		Forward	21,051,118	21,051,118	-	197,895	114,015
2. Spot a	nd derivative receivables			16.601				4.233		3.	Option					
3. Securit		33,477	19,459	330.873	48	33,472	9,137				a. Written	575,200	575,200	-	7,752	-
		55,477	19,455		40	55,472	5,157	240,195			b. Purchased	2,432,577	2,432,577	-	61,176	52,033
	ties sold with agreement to repurchase (Repo)		· ·	2,645		-		-			Future	-		-		-
5. Securit	ties purchased with agreement to resell										Swap	94,141,346	88,062,760	6,078,586	828,470	269,058
(Rev	verse Repo)	-		15,520	-	-	-	15,028	-		Others			-		
6. Accept	tances receivables	243,947	50,018	136.060	2.232	191.340	61,908	124,436	1,108		Interest Rate Related					
7. Loans		21 939 719	7.480.369	6.698.754	17.375.783	23.512.659	8.241.876		16,523,046		Forward	-		-		-
	ments in shares	174,895			210,705	72,919	0,211,070		158,580	2.	Option a. Written					
				30				5,552			a. written b. Purchased			-		-
9. Tempo	orary invesment	2,748		388	149	2,815		387	216	-				-		
10. Other	Receivable	1,483,902	84,102	252,940	1,152,298	1,175,608	140,836	245,068	1,101,595		Future Swap	-	50.478.674	5.461.402	170 577	- 144,450
11. Comm	nitments and contingencies	94,606	18.630	1,133,503	48,488	337,847	11,557	1,062,732	83,879		Swap Others	55,940,076	50,478,674	5,461,402	170,572	144,450
	-										Others	12,186,036	12,186,036	-	394.698	448,299
										с.	TOTAL	195,526,871	183.612.405	11 014 466		1.057.775
											TOTAL	195,526,871	185,012,405	11,914,466	1,090,932	1,057,775

CALCULATION OF FINANCIAL RATIOS As of December 31, 2018 and 2017

	31, 2018 and 2017					(In %
No.	RATIOS	31 December 2018 (Audited)	31 December 2017 (Audited)	No. RATIOS	31 December 2018 (Audited)	31 December 2017 (Audited)
PERFORM	ANCE RATIOS			COMPLIANCE		
1. Capital Ad	equacy Ratio (CAR)	20.96%	21.64%	1. a. Percentage violation of the Legal Lending Limit		
2. Non perfor	ming earning assets and non			i. Related parties	0.00%	0.00%
•	ng non earning assets			ii. Third parties	0.00%	0.00%
	arning assets and non earning assets	1.92%	2.16%	b. Percentage of excess of the Legal Lending Limit		
	ming earning assets to total earning assets	2.42%	2.73%	i. Related parties	0.00%	0.00%
	for impairment on financial assets to			ii. Third parties	0.00%	0.00%
earning a	ssets	3.40%	3.76%	2. Reserve requirement	0.0070	0.0070
5. Gross NPL		2.79%	3.45%		6.000/	6 700/
6. Net NPL		0.67%	1.06%	a. Primary reserve requirement Rupiah	6.92%	6.78%
7. Return on	Asset (ROA)	3.17%	2.72%	b. Reserve requirement Foreign currencies	8.10%	8.10%
8. Return on	Equity (ROE)	16.23%	14.53%	3. Net Open Position - Overall	0.67%	1.59%
9. Net Interes	t Margin (NIM)	5.52%	5.63%			
10. Operating	Expenses to Operating Income	66.48%	71.17%			
1. Loan to De	posit Ratio (LDR)	96.74%	88.11%			
2. Net Stable	Funding Ratio (NSFR)					
a. NSFR Ir	ndividual	116.87%				
b. NSFR C	onsolidation	117.11%				

MANAGEMENT OF THE BANK President Commissioner/Independent Commissioner : Hartadi Agus Sarwono Deputy President Comr Independent Commissio Independent Commission Independent Commi Commissione Commissioner Commissioner President Director Deputy President Directo Director of Corporate Bar Director of Small Busines - Director of Risk Managen - Director of Information Te Director of Treasury and I - Director of Institutional R - Director of Compliance

ugh no

Director of Finance - Director of Retail Banking SHAREHOLDERS Ultimate Shareholders

Ultimate snarehouers Republic of Indonesia Non Ultimate Shareholder through Capital Market (≥ 5%) Non Ultimate Shareholder through r Capital Market (≥ 5%)

	dated March 31, 2015 regarding Transparency and Published Financial Statements of the Bank and Circular Letter of Financial Services Authority No. 43/SEDJK.03/2016 dated September 28, 2016 regarding Transparency and Published Financial Statements of Commercial Banks and also in accordance with Rule No. Xk.2, Attachment to Decision of Chairman of Bapepam and LK No. Kep-346/RI/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/BI/2012 dated June 25, 2012.
3	b) Bank Mandiri's Good Corporate Governance Factor rank as at 30 June 2018 is 2 (Good) - Reflecting the Bank's management has done a generally good implementation of Good Corporate Governance (GCC). This is reflected in the adequate compliance with GCG principles. In the event that there is a weakness in applying the GCG principles, in general these weaknesses are less significant and can be solved by normal actions by the Bank's management.
4	I) Related Parties in the Assets' Quality and Other Information Report are presented in accordance with Bank Indonesia Regulation No. X/13/PBI/2006 dated October 5, 2006 regarding. Amendment of Bank Indonesia Regulation No. Z/13/PBI/2006 (dated) dated)

re presented ctober 5, 2006 regarding Amendment of Bank Indonesia Regulation No. 73/78/2004 regarding Amendment of Bank Indonesia Regulation No. 73/78/2005 dated January 20, 2005 regarding The Legal Lending Limit for Commercial Banks. 5) Exchange rate of 1U SDollar as at December 31, 2018 and 2017 were Rp14,380.00 and Rp13,567.50, respectively.

Herewith are Some of The Achievements of Bank Mandiri:

1. Forbes' Global 2000 list of the World's Best Employers

Rank 11 of 500 top companies from 60 countries in the world

2. ASEAN Corporate Governance Scorecard

a. Top 50 ASEAN Public Listed Companies (PLCs) b. Top 3 Indonesia Public Listed Companies (PLCs)

3. Bank Indonesia Award 2018

a. Best Supporting Bank for Forex Financial Market Deepening b. Best Supporting Bank for Rupiah and Forex Monetary Control

www.bankmandiri.co.id

Jakarta, January 29, 2019 S. E & O **Board of Directors** PT Bank Mandiri (Persero) Tbk.



artika Wirjoatmodjo President Director

Panii Irawan **Director of Finance**

ssioner	: Imam Aphyanto Putro	
ner	: Goei Siauw Hong	
ner	: Bangun Sarwito Kusmulyono	
ner	: Makmur Keliat	
	: Askolani	
	: Ardan Adiperdana	
	: R. Widyo Pramono	
	: Kartika Wirjoatmodjo	
or	: Sulaiman Arif Arianto	
nking	: Royke Tumilaar	
s and Network	: Hery Gunardi	
nent	: Ahmad Siddik Badruddin	
echnology and Operation	: Rico Usthavia Frans	
nternational Banking	: Darmawan Junaidi	
telationship	: Alexandra Askandar	
	: Agus Dwi Handaya	
	: Panji Irawan	
9	: Donsuwan Simatupang	

: 60.00% : Nil

: Nil