

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

DESCRIPTION	(In M BANK CONSOL 30 September 2015 (Audited) 30 September 2015				No. DESCRIPTION	30 8	BANK  30 September 2015 30 September 2014			OATED  September 2014	No. DESCRIPTION		31 December 2014 (Audited)	CONSOL 30 September 2015	
ETS  ments with Bank Indonesia ments with Genk Indonesia and derivative receivebles	17,002,459 91,383,590 28,718,849	18,719,445 83,185,965 24,227,538	19,062,408 96,831,699 31,789,938	20,704,563 93,335,143 27,463,279	OPERATING INCOME AND EXPENSES  A. Interest Income and Sharia, Interest Expenses and Siprentium income and Claim Expenses  1. Interest Income and Sharia Income	aria, and	46,443,063	39,694,839	52,637,202	45,275,388	I. COMMITMENT RECEIVABLES  1. Unused fund borrowings facilities 2. Punish 2. Punish 3. Punish 4. Punish 4. Punish 5. Punish 6.				(71)
and derivative receivables ritites air value through profit/loss valiable for sale eld to maturity ***)	109,491 2,940,176 89,605,116 25,438,789	75,289 2,442,863 66,730,393 24,644,673	109,491 19,098,323 91,409,818 32,563,698	75,289 22,381,653 67,678,009 29,406,588	a. Rupiah b. Foreign currencies c. Interest Expenses and Sharia Expenses a. Rupiah b. Foreign currencies		43,017,293 3,425,770 17,756,479 16,760,688 995,791	36,947,628 2,747,211 <b>14,663,529</b> 14,056,964 606,565	48,989,943 3,647,259 <b>20,185,098</b> 19,182,414 1,002,684	42,355,310 2,920,078 <b>16,969,790</b> 16,358,763 611,027	a. Rupiah     b. Foreign currencies     2. Outstanding purchase position on spot and     3. Others	4,395,000 derivative 481,512		4,395,000 481,512	
pans and receivables ritles sold with agreement to repurchase (Repo) ritles purchased with agreement to resell (Reverse Repo) ptances receivables	3,532,318 222,475 26,746,538	7,088,104 18,528,320 13,114,059	3,532,318 1,849,002 26,746,538	7,088,104 19,786,745 13,114,059	Net Interest Income and Sharia Income (Expenses  Net Interest Income 4. Claim Expense Net Premium Income (Claim Expenses)		28,686,584	25,031,310 - - -	32,452,104 7,342,001 4,900,944 2,441,057	28,305,598 7,068,151 5,084,334 1,983,817	II. COMMITMENT PAYABLES  1. Unused loan facilities granted to custor a. BUMN	ner			
sir value through profit/loss vailable for sale del to maturity bans and receivables	502,779,253	475,266,826	552,660,011	- - 523.101.817	Net Interest and Sharia Income (Expenses), and Net Premium     Other Operating Income and Expenses     Other Operating Income     a. Increase in fair value of financial assets	come (Claim Expenses)	28,686,584 12,901,795	25,031,310	34,893,161 13,403,096	30,289,415 10,902,890	i. Committed - Rupiah - Foreign currencies ii. Uncommitted	7,367,132 567,440	829,871	7,367,132 567,440	8
umer finance receivables a financing truents in shares y holder's investment in Unit Link Contract	4,854,148	4,235,368	7,297,068 - 58,652	523,101,817 6,087,987 - 58,672	i. Securities ii. Loans iiii. Spot and derivative iv. Other financial assets		1,212	2,923 1,026,511	1,209,835	69,742 - 1,026,510 -	- Rupiah - Foreign currencies b. Others i. Committed	8,046,578 448,009 23,034,304	8,560,597 371,870 23,909,362	8,046,578 448,009 23,035,268	8,50 3 23,9
ance for impairment on financial assets -/- ecurities  pans thers	(135,789) (19,422,139) (2,274,967) 2,681,316	(127,801) (15,927,985) (1,850,478) 2,565,198	(286,400) (21,191,957) (2,502,010) 3,430,910	(272,861) (17,706,947) (2,077,815) 3,219,982	b. Decrease in fair value of financial liabilities     c. Gain from sale of financial assets     i. Securitles     ii. Loans     iii. Other financial assets		296,159	160,449	274,294	200,476	ii. Uncommitted  2. Unused loan facilities granted to other a. Committed i. Rupiah	59,440,670 banks 71,833	50,111,245 38,620	59,861,462 71,833	50,9
gible assets mulated amortisation for intangible assets -/- ises and equipment mulated depreciation for premises and equipment -/- aarning assets	2,681,316 (1,652,018) 14,356,614 (6,194,142)	2,565,198 (1,472,270) 13,716,579 (5,514,581)	3,430,910 (1,785,601) 16,222,616 (7,415,311)	3,219,982 (1,575,399) 15,487,052 (6,558,196)	d. Gain from spot and derivative transaction (realised e. Dividend     f. Gain from investment in shares with equity method g. Comissions/provisions/fees and administrative		161,839 752,534 7,009,260	141,970 561,119 5,939,985	184,597 605 7,597,656	161,703 - - 6,627,524	ii. Foreign currencies b. Uncommitted i. Rupiah	2,000	10,000	2,000	
bandoned properties epossessed assets uspense account ter office assets	150,039 19,815 704,522	150,039 19,815 480,606	150,272 33,537 704,522	150,272 33,537 480,606	h. Recovery on allowance for impairment     i. Other income  2. Other Operating Expenses     a. Decrease in fair value of financial assets		2,712 3,468,244 <b>23,941,217</b>	9,031 2,289,763 <b>17,700,330</b>	51,843 4,084,266 <b>29,411,981</b>	10,582 2,806,353 <b>22,220,921</b>	ii. Foreign currencies 3. Outstanding irrevocable letters of credi a. Foreign L/C b. Local L/C	10,176,511 3,754,262	12,255,309 2,852,728	10,187,179 3,767,009	2,8
Operational activities conducted in Indonesia Operational activities conducted outside Indonesia anoe for impairment on non financial assets -/- e Financing	(16,971,114) 17,093,241 (255,160)	(12,382,956) 12,484,994 (249,240)	(16,971,114) 17,093,241 (268,222) 672,546	(12,382,956) 12,484,994 (262,302) 783,737	i. Securities     ii. Loans     iii. Spot and derivative     iv. Other financial assets     b. Increase in fair value of financial liabilities		-	-	194,679 - - -	-	4. Outstanding sales position on spot and     5. Others  III. CONTINGENT RECEIVABLES	derivative 1,741,061	174,640	1,741,061	
red tax assets r assets AL ASSETS ILITIES AND EQUITY	3,637,243 25,178,652 <b>810,249,315</b>	3,803,325 23,085,124 <b>757,039,212</b>	3,986,089 30,877,218 <b>905,759,300</b>	4,189,120 28,764,941 <b>855,039,673</b>	c. Losses from sale of financial assets i. Securities ii. Loans iii. Other financial assets		-	-	-	-	Guarantees received     a. Rupiah     b. Foreign currencies     Unrecognized interest income	687,032 20,957,866	453,429 18,305,893	689,375 20,960,993	18,
ILITIES and deposits **) togs deposits **) deposits **)	162,666,893 223,986,175 207,595,059	123,042,656 229,454,611 223,828,534	168,386,966 247,520,794 238,687,635	128,067,091 252,444,999 255,870,003	d. Losses from spot and derivative transaction (realist     e. Impairment for financial assets     i. Securities     ii. Loans	1)	7,436,048	- 2,836,117	5,549 8,136,703	3,408,803	a. Interest loan b. Others interest 3. Others	7,806,424 51,949 32,729	7,615,239 51,949 32,729	7,812,357 1,373,795 32,729	
tment fund - revenue sharing from Bank Indonesia from other banks **) and derivative liabilities	39,223,352 1,372,717	17,690,236 160,038	39,640,052 1,372,717	17,772,200 160,038	iii. Sharia financing iv. Other financial assets f. Losses related to operational risk g. Losses from investment in shares under equity me h. Comissions/foresions/fees and administrative	od	149,072 (2,051) 580,934	133,562 7,576 519,825	341,660 (2,051) 580,934	301,450 7,576 - 519,825	IV. CONTINGENT PAYABLES  1. Guarantees issued a. Rupiah		28,458,307		
itiles sold with repo agreements to repurchase (Repo) ptances liabilities rities issued borrowings	3,197,103 26,746,538 564 20,543,252	6,112,589 13,114,059 564 25,129,019	3,197,103 26,746,538 1,725,536 23,923,819	6,112,589 13,114,059 1,924,934 27,975,628	Confission provisions easing a diffinition of the confission		18,016 6,955,737 543,311 8,260,150	48,926 6,165,872 561,177 7,427,275	60,489 8,698,277 645,234 10,750,507	43,171 7,772,007 658,251 9,509,838	b. Foreign currencies 2. Others	401,915	44,501,007 377,195		
in deposits received office liabilities perational activities conducted in Indonesia perational activities conducted outside Indonesia rerd tax liabilities	1,607,381	1,849,027	1,607,381	1,849,027	Other Operating Income (Expenses) PROFIT (LOSS) FROM OPERATIONS NON OPERATING INCOME AND EXPENSES		(11,039,422) 17,647,162	(7,568,579) 17,462,731	(16,008,885) 18,884,276	(11,318,031) 18,971,384	STATEMENTS OF CASH For the Periods Ended 30 September	FLOWS 2015 and 2014		(In Million	
ify to Unit Link Holders riabilities thent fund - profit sharing AL LIABILITIES	17,909,754 - 704,848,788	19,326,331 - 659,707,664	14,776,236 25,037,524 792,622,301	17,343,799 27,560,744 - <b>750,195,111</b>	Gain (Losses) from sale of premises and equipment     Gain (Losses) from foreign currencies translation     Other non operating income (expenses)     PROFIT (LOSS) FROM NON OPERATING		15,224 15,312	3,367 - 11,654 <b>15,021</b>	7,032 7,133	3,427 - 16,971 <b>20,398</b>	DESCRIPT	ION		30 September 2015	
ITY e capital uthorised capital	16,000,000	16.000.000	16,000,000	16,000,000	PROFIT (LOSS) CURRENT PERIOD BEFORE TAX Income tax expenses a. Estimated current tax b. Deffered tax income (expenses)		17,662,474 (2,693,725) (519,860)	17,477,752 (2,566,015) (898,474)	18,891,409 (3,152,813) (578,613)	(3,050,661) (902,401)	CASH FLOWS FROM OPERATING ACTIVITIES  Receipts from interest income and sharia inco  Receipts from fees, commissions and premium	me - net		50,366,610 10,012,566	1
npaid-in capital-/- easury stock -/- ional Paid-in Capital gio	(4,333,333)	(4,333,333)	(4,333,333)	(4,333,333) - 17,316,192	PROFIT (LOSS) AFTER INCOME TAX - NET OTHER COMPREHENSIVE INCOME  1. Unreclassified accounts to profit (loss) a. Premises and equipment revaluation increment		14,448,889	4,013,263	15,159,983	15,038,720	Payments of interest expense and sharia exper Receipts from the sale of Government Bonds - Acquisition of Government Bonds - Fair value the	nses Fair value through profit or	loss	(20,216,477) 31,697,647 (32,508,290)	1 (2
isagio /- onated capital unds for paid-up capital thers		-	-	- - - -	b. Gain (losses) from actuarial benefit program     c. Other comprehensive income from entity association     d. Others     e. Income tax related to unreclassified accounts to program		(6,800)		(11,906)	-	Foreign exchange gains/ (losses) - net Other operating income - others Other operating expenses - others			4,607,791 2,231,169 (3,641,387)	) (
r comprehensive income (losses) djustment arising from translation of financial statement ain (Losses) from changes of financial assets on available for sale flective cash flow hedges remises and equipment revaluation increment	152,489 (2,512,301)	98,192 (699,084)	369,290 (2,456,694)	203,625 (600,479)	Reclassified accounts to profit (loss)     a. Adjustment arising from translation of financial state     b. Gain (Losses) from changes of financial assets on     c. Effective cash flow hedges     d. Others	ment	54,297 (1,813,215)	(10,403) 789,860 -	165,665 (1,856,215)	(9,210) 803,570 -	Salaries and employee benefits  General and administrative expenses  Non operating income - net			(8,995,493) (7,993,175) 7,133	(
ther comprehensive income from entity associations ain (Losses) from actuarial benefit program come tax related to other comprehensive income there	(6,800) 493,595 (22,967)	139,817 (22,967)	(11,906) 499,303 (107,115)	137,095 (107,964)	Content ax related to reclassified accounts to profit     Other comprehensive income current period after     TOTAL OTHER COMPREHENSIVE INCOME CURRI     Income atributtable to:	loss) ncome tax - net NT PERIOD	353,776 (1,411,942) 13,036,947	(157,972) 621,485 14,634,748	363,057 (1,339,399) 13,820,584	(160,714) 633,646 15,672,366	Payment of corporate income tax  Cash Flow From Operating Activities Before Cl  Decrease/(increase) in operating assets:		s and Liabilities	(4,168,193) 21,399,901	1
ence arising from quasi reorganisation ence arising from restructuring value of transaction of entities under non control r equity		-	-	-	Parent Company Non controlling interest TOTAL INCOME CURRENT PERIOD Total other comprehensive income atributtable to		14,448,889	14,013,263 - 14,013,263	14,582,523 577,460 <b>15,159,983</b>	14,453,515 585,205 <b>15,038,720</b>	Placements with Bank Indonesia and other ban Marketable securities - Fair value through profit Other receivables - trade transactions			(701,125) 7,832,505 (765,662)	(
rve eneral reserve  propriated reserve  ned Earning	2,333,333 7,022,115	2,333,333 4,399,179	2,333,333 7,022,115	2,333,333 4,399,179	Parent Company Non controlling interest TOTAL OTHER COMPREHENSIVE INCOME CUF Total comprehensive income atributtable to:	RENT PERIOD	(1,411,942) (1,411,942)	621,485 - 621,485	(1,339,399) (1,339,399)	633,646 633,646	Loans Securities purchased under resale agreements Consumer financing receivable Net investment in lease financing			(34,925,330) 17,937,743 (1,349,336) 104,002	)
revious years ') urrent year  LE COUITY ATTRIBUTABLE TO OWNER controlling interest	54,349,199 14,448,889 105,400,527	42,511,775 19,428,328 97,331,548	59,719,329 14,582,523 110,933,037 2,203,962	47,438,360 19,871,873 <b>102,657,881</b> 2,186,681	Parent Company Non controlling interest TOTAL COMPREHENSIVE INCOME CURRENT F TRANSFER INCOME (LOSSES) TO HEAD OFFICE	RIOD	13,036,947	14,634,748 - 14,634,748	13,243,124 577,460 13,820,584	15,087,161 585,205 <b>15,672,366</b>	Prepaid taxes Prepaid expense Other assets			(292,153) (850,988) 341,813	)
AL EQUITY  AL LIABILITIES AND EQUITY  Julated losses of Rp162,874,901 million has been eliminated against additional pair didated balance includes temporary syrkan funds from a Subsidiary.  g Securities owned by Subsidiary which classified "At Cost", accordance with SF/	d-in capital/agio through qu			104,844,562 855,039,673	DIVIDEND EARNING PER SHARE		-		624.97	619.44	Proceeds from collection of financial assets alre Increase/(decrease) in operating liabilities al Conventional Banking		ds:	1,879,849	,
MENTS OF ASSETS' QUALITY AND OTHER INFORM petember 2015 and 2014		aruk , willeri was elle		·	(In Millions of Rupiah)	STATEMENTS OF as at 30 September 2015 a	CALCULA and 2014	TION OF FIN	IANCIAL RA	TIOS (In %)	Demand deposits Saving deposits Time deposits			41,448,084 (5,588,361) 5,605,148	(
DESCRIPTION Current Special Mention	30 September 2015  Sub Doubtful		BANK Total	Current Specia	30 September 2014  sub Doubtful Loss Total	lo.	RATIOS		30 Septembe	2015 30 September 2014	Inter-bank call money Obligation due immediately Liability to unit - linked policyholders Other tayso poughlo			(360,750) 308,963 (2,567,563)	) .
Mention   Mention	-		22 1,752,855	22 1,660,321	22 1,660,321	PERFORMANCE RATIOS 1. Capital Adequacy Ratio 2. Non performing earning	assets and non p		17.81		Other taxes payable Other liabilities Sharia Banking - Temporary Syirkah Funds Demand deposit - restricted investment and	demand denocity	hah musutarali-L	(415,423) 110,007 (1,404)	
and derivative receivables piah 1 - eign currencies - : titles titles titles 274,410 - :		: :	1 - 274,410	260,028	260,028	to total earning assets a 3. Non performing earning 4. Allowance for impairmer 5. Gross NPL	and non earning a assets to total ea	ssets rning assets	1.53 1.91 s 2.95 2.41	% 1.44% % 2.68% % 1.68%	Saving deposit - restricted investment and Saving deposit - restricted investment and much Mudharabah time deposit - unrestricted inve Net cash provided by operating activities	arabah saving deposit - unres		(1,404) 303,116 (1,326,629) 48,126,407	) ;
eign currencies 19,493 illus sold with agreement to repurchase (Repo) plah eign currencies eign currencies illes purchased with agreement to resell (Reverse Repo) plah eign currencies eign currencies eign currencies eign currencies eign currencies eign eign eign eign eign eign eign eign			19,493	8,759	-	6. Net NPL 7. Return on Asset (ROA) 8. Return on Equity (ROE) 9. Net Interest Margin (NIN			0.74 3.00 22.49 5.63 70.26	% 3.53% % 25.15% % 5.87%	CASH FLOWS FROM INVESTING ACTIVITIES Increase in marketable securities - Available for	sale and Held to maturity		(13,735,545)	) (2
pian			3,497,285 1,792 1,792	2,265,170	2,265,170	Operating Expenses to 0     Loan to Deposit Ratio (L     COMPLIANCE	.DR)		70.26 84.27		Increase in Government Bonds - Available for s Proceeds from sale of fixed assets Acquisition of fixed assets Acquisition of intangible assets	ard melu (0 maturity		(15,465,430) 3,806 (748,771) (210,928)	) (
Rupiah         1,792           -foreign currencies         1,282,639           n UMKM         12,482,639         849           Rupiah         2,887,221         849           -oreign currencies         9,595,418         849           structured loans         -         -			1,792 12,483,488 2,888,070 9,595,418	10,792,285 8 3,514,562 8 7,277,723	331 10,793,116 331 3,515,393 31 7,277,723	a. Percentage violation     i. Related parties     ii. Third parties     b. Percentage of excess			0.00	% 0.00%	Acquisition of intangible assets  Net cash used in investing activities  CASH FLOWS FROM FINANCING ACTIVITIE	S		(210,928) (30,156,868)	
Ruplah   -   -	591,227	25,191	10,282 4,852,047	14,861 3,644,451	14,861 - 414,227 111,469 4,170,147	i. Related parties     ii. Third parties     Reserve requirement     a. Primary reserve requirement	irement Rupiah		0.00 0.00 8.00	% 0.00% % 8.10%	(Increase)/decrease of investment in Subsidiari (Decrease)/increase in marketable securities is: Decrease in fund borrowings	es		(560,159) (205,035) (7,688,302)	
Receivable - Trade Transaction internets and contingencies plah (eign currencies eign currencies eign currencies e.zero.)         1,057,394 414 414 eign currencies 6,207,209 - e.zero.	•	: :	9,406 1,057,808 6,207,209	611,240 6 6,184,609		b. Reserve requirement 3. Net Open Position - Ove  STATEMENTS OF	Foreign currenci		8.10 0.47	% 8.10% % 1.07%	Increase/(Decrease) of Subordinated Loans Increase in securities sold under repurchase ag Payments of dividends	reements		4,316 (2,915,486) (4,967,968)	) (2
D PARTIES ments with other banks plah		53,840	11,211,095 55,688,476	20,734,066 40,187,109	20,734,066 49,587 40,236,696	As at 30 September 2015		,E	(In Mil	ions of Rupiah)	Net cash provided by financing activities NET INCREASE IN CASH AND CASH EQUIV	ALENTS		(16,332,634) 1,636,905	1:
and derivative receivables plah 106,755 - plah 106,755 - plah 2,735 - plah 2,735 - plah 84,896,535 - p		87,000	106,755 2,735 84,983,535 32,706,643	113,387 10,532 80,783,541 16,888,746	113,387 10,532 86,912 80,870,453 16,888,746	No. TRANSACTION  A. Exchange Rate Related	Notional Amoun	t Trading	Hedging Receivable	eceivables & Payables Payables	EFFECT OF EXCHANGE RATE CHANGES OF CASH AND CASH EQUIVALENTS AT BEGING CASH AND CASH EQUIVALENTS AT END OF	NING OF YEAR	IVALENT	3,157,836 138,804,383 143,599,124	12
relign currencies 32,706,643 itilities sold with agreement to repurchase (Repo) plah 3,532,318 - leging currencies itilise purchased with agreement to resell resp Branol its purchased with agreement to resell resp Branol its purchased with agreement to resell response or selections and the selection of the sele			3,532,318	2,851,477	2,851,477	1. Spot 2. Forward 3. Option a. Written	6,035,89 13,624,27		656,486 8, ,624,279 24,	40 7,576 94 602,515	Cash and cash equivalent at end of year co Cash Current accounts with Bank Indonesia			19,062,408 54,400,550	15
rse Repo) pigh 222,475 eign currencies 23,111,987 tances receivables 23,111,987 to, small and medium loans (UMKM) 63,372,256 5,892,645	8,113 543,038 808,30	2,097,368 300 2,097,368 300 2,097,368	222,475 - 23,249,253 72,713,607	1,463,810 7,651,497 453,9 61,864,962 5,292,4	406 267.413 445.637 1.958.688 69.829.106	b. Purchased 4. Future 5. Swap 6. Others	28,232,17	4 27,551,411	680,763 73,	723,366	Current accounts with other banks Placements with Bank Indonesia and of Certificate of Bank Indonesia	her banks		17,014,476 52,983,598 138,092	5
Nupiah         63,058,863         5,887,557           oreign currencies         313,393         5,088           n UMKM         390,743,554         18,183,903           Rupiah         327,560,866         15,045,962           Foreign currencies         63,182,688         3,092,941           structured loans         12,972,999         8,801,703	543,038 808,30 2,479,556 2,325,94 1,020,932 2,319,45 1,458,624 6,45 1,713,565 1,838,05	947 3,892,406 490 3,026,905 457 865,501	348,974,155 2	61,553,074 5,281,8 311,888 10,5 351,599,850 14,667,3 290,748,579 12,482,0 60,851,271 2,185,3 5,144,437 3,262,2	593 322,481 1869 1,057,121 317,154 3,578,230 371,219,724 1015 316,717 317,154 2,712,626 306,577,091	B. Interest Rate Related 1. Forward 2. Option a. Written					Total cash and cash equivalents Supplemental Cash Flows Information Activities not affecting cash flows:			143,599,124	
structured loans         12,972,899         8,801,703           Rupiah         4,971,182         6,339,703           Foreign currencies         8,001,717         2,481,996           operty loans         34,590,864         3,485,564           ments in shares         1,955         3,790,794           orayr investment         1,955         3,790,794	1,713,565 1,838,05 466,875 1,838,05 1,246,690 123,947 113,03	050 854,019 - 260,194	14,469,833	5,144,437 3,262,2 2,064,693 1,561,2 3,079,744 1,701,0 24,619,931 3,642,6 1,955	253   25,398   17,650   877,927   <b>4,546,921</b>	b. Purchased 3. Future 4. Swap 5. Others	42,913,32	2 - 42	,913,322 2,8	98 39,260	Unrealised losses from decrease in fair value and Government Bonds - net of deffere Acquisition of fixed assets - payable		ketable securities	(2,064,506) (290,169)	
Receivable - Trade Transaction         12,177,935         723,244           hitments and contingencies piah         116,178,800         593,325           eign currencies         72,102,550         572,458           ssessed assets         5         5	51,815 3,854 19,68 3,082 12,20			11,237,127 619,4 98,560,794 550,1 60,411,447 332,3	. 992,457 <b>12,849,017</b> 115 393 1.625 79,949 <b>99,192,876</b>	C. Others TOTAL	90,805,67	 4 32,930,824 57	- ,874,850 109,4	 91 1,372,717	*) For comparative purposes, certain as 30 September 2014 have been recla flows for the periods ended 30 Septe	ssified to conform wit	nent of Cash Fl th the presenta	lows for the pation of State	perio emen
RE INFORMATIONS of bank's assets pledge as collateral : Bank Indonesia						ALLOWANCES FO As at 30 September 2015		MENT	3	September 2015		30 Sen	tember 2014	(In Million	ns of
allowance for impairment on financial assets ning assets equired allowance for possible losses on earning assets ntage of UMKK loans to total loans ntage of UMKK loans to total loans ratage of UMKK debtors to total debtors			21,832,895 16,260,820 14.46% 6.01%		17,269,649 13,442,423 15,45% 6.79%		RIPTION	Individ	vance for Impairmen	Rec Possible ive Gene	ral Spesific Individual		Genera		nce for rning Spe
ntage of UMK debtors to total debtors s anelling of loans dharabah Muqayyadah financing te off on earning assets			50.56% 47.64% 9,253,468 - 4,420,661		49.56% 46.37% 9,788,352 2,130,08	Placements with other ban     Spot and derivative receiva     Securities     Securities sold with agreer     Securities nurchased with agreer	ables ment to repurchase	(Repo)	-	-	86,650 53,840 38,5 1,010 - 34,304 87,000 123,0 - 2,225 -		-	20,972 1,062 49,832	
courty of write of a season and a season and a season and a season of the arming assets with elimination of right to collect  WENTS OF CALCULATION OF CAPITAL ADEQUIPMENT OF THE ADEQUIP	UACY RATIO C	OMMERCIA	4,420,661 1,951,481 - AL BANK*)		2,130,008 1,882,705 (In Millions of Rupiah)	Securities purchased with agr     Acceptances receivables     Loans     Investments in shares     Temporary invesment		11,8	61,475 7,5 61,040 146	60,664 4,6	66,092 7,675 75,6 66,002 9,211,906 8,753,7 582 113,875 39,9 - 146 1	783 6,581,253 999		99,166 42,571 50	-
COMPONENTS OF CAPITA	ıL				ser 2015         30 September 2014           CONSOLIDATED         BANK         CONSOLIDATED	Other Receivable - Trade 1     Commitments and conting		2	13,227 06,526	19,040	21,874 1,207,639 1,499,7 71,218 57,899 191,6 MANAGEMENT OF	716 28,797 603 38,400 F THE BANK	78	12,371 32,977	
Capital (Tier 1) re Capital (Common Equity Tier 1)   Paid-in Capital   Disclosed Reserves   1.2.1 Agio/Disagio   1.2.2 Donated capital   1.2.3 General reserves				88,699,278 88,699,278 11,666,667 86,497,004 17,476,308	11,666,667	Ultimate Shareholder Republic of Indonesia: 60 Non Ultimate Shareholde Non Ultimate Shareholde	er through Capit	al Market (≥ 5%) apital Market (> 5%	- Pres - Dep - Inde	pendent Commissio	*) : - issioner : Imam Apriyanto Putro ner : Abdul Aziz	Board of Director - President Director - Vice President I - Director	tor : Bi	udi Gunadi Sa ulaiman Arif A entot A. Senta	Ariant ausa
1.2.2 Ceneral reserves 1.2.4 Previous years profit/(loss) 1.2.5 Current year profit/(loss) 1.2.6 Differences arising from translation of financial statement 1.2.7 Funds for paid-up capital				2,333,333 54,349,199 14,448,889 152,489	2,333,333	Jamus Shareholde	ough non C	ar vet (2 3%	- Inde - Con - Inde	missioner pendent Commissio missioner pendent Commissio pendent Commissio	: Suwhono ner : Goei Siauw Hong	- Director - Director - Director - Director - Director	: Pi : Ri : H	lgi Prastomiyo ahala N. Man: oyke Tumilaai lery Gunardi ardi **)	sury
1.2.8 Warrant issued     1.2.9 Stock option issued for stock-based compensation program     1.2.10 Other comprehensive income     1.2.11 Surplus of fixed assets revaluation     1.2.12 Difference in allowance for ossible losses and allowance for impairment o	n earning assote			(2,018,706)	(1,957,391)	1) Tonure Mr. Down	as Commis-i-	s in connection				- Director - Director - Director	: Al : Ki : Ki	hmad Siddik E artini Sally artika Wirjoatr	
1.2.12 Difference in allowance for possible losses and allowance for impairment of 2.13 Allowance for impairment on non earning assets which shall be calculated 1.2.14 Difference in adjusment amounts from fair value of financial assets in tradir 3 Non Controlling Interest 4 Deduction 1.4.1 Deffered tax calculated	ng book			(244,508) - (9,464,393) (3,637,243)	(257,570)	***) Has been approved by Otorita ***) Has obtained approval by Oto of Commissioners accredited	as Jasa Keuangan up oritas Jasa Keuangan up oritas Jasa Keuangan to the dismissal of Ch	on Fit & Proper Test. on Fit & Proper Test. on Fit & Proper Test and lief Executive of the Lemb	pomitment as Coordinat his appointment was effe aga Penjamin Simpanar	realister for the Econ cted by the issuance of	omy on August 12, 2015 and has not been appointed Decree of the President of the Republic of Indonesia I	Vumber 124 / M Year 2015	ane Substitute (va	acant). 2015 on Membe	ers of
1.4.2 Goodwill     1.4.3 Other intangible assets     1.4.4 Investments in shares     1.4.5 Shortage of capital on insurance subsidiaries				(3,637,243) (1,029,298) (4,797,852)	(3,828,853) (17,741) (1,121,821) - (2,495,034) (2,495,034)	and Consolidated Financial S Firm KAP Tanudiredia, Wibis	Statement as at and ana & Rekan – a n	for the years ended 31 nember Firm of PwC 0	December 2014 are of Blobal Network with pa	erived from the Cons rtner in charge Drs.H	014 are derived form the Consolidated Financial S olidated Financial Statement of PT Bank Mandiri aryanto Sahari, CPA whose report dated 2 Febru OJK.03/2015 dated 31 March 2015 regarding Tr	(Persero) Tbk and subsi- ary 2015 expressed an I	diaries which we Unqualified Opin	ere audited by I ion.	Publi
1.4.6 Securitisation exposure 1.4.7 Other deduction core capital 1.4.8 Instrument AT1 and Tier 2 to other bank investment dditional Tier 1 Instrument of AT1				-		Letter of Otoritas Jasa Keual Supervisory Agency (Bapepa Financial Information and Sta dated 25 June 2012.	ngan No.11/SEOJK. im-LK) No.X.K.2. Do atement of Cash Flo	03/2015 dated 17 April ecision of Chairman of ows included in the put	2015 regarding Trans Bapepam-LK No.Kep- blished financial stater	parency and Publisher 46/BL/2011 dated 5 lient have been preparency	I Financial Statements of Commercial Banks and luly 2011 regarding Submission of Periodic Final red in accordance with Bapepam-LK regulation	d also in accordance with ncial Statement for Issue No.VIII.G7. Decision of (	h rule of Capital ers or Public Cor	Market and Fir mpanies.	inanc
Agio/Disagio     Deduction: Instrument AT1 and Tier 2 to other bank investment     lemental Capital (Tier 2)     spital Instrument in the form of Stock or others which comply with regulations				14,330,844 1,079,099	14,945,464 6,526,558 8,117,067	<ol> <li>Bank has adjusted Consolida</li> <li>Related Parties in the Assets dated 5 October 2006 regard</li> <li>Since 21 January 2015, the</li> </ol>	s' Quality and Other ding The Legal Lend Financial Statements	Information are preser ding Limit For Commerc s of PT Mandiri Utama	ited in accordance wit	Bank Indonesia Reg	24 (Revised 2013) regarding Actuarial Benefit P rulation No. 7/3/PBI/2005 dated 20 January 2005 solidated Financial Statements of PT Bank Mand	5 which was amended by		-	
jio/disagio supplemental capital eneral provison on earning assets (max, 1,25% credit risk weighted assets) propriated reserves duction supplemental capital (Tier 2)				6,229,630 7,022,115	1,079,099	in PT Mandiri Utama Financi S. Since 23 June 2015, the Fin- in PT Mandiri Capital Indone	e by PT Bank Mand ancial Statements o sia by PT Bank Ma	firi (Persero) Tbk. f PT Mandiri Capital Inc Indiri (Persero) Tbk.	lonesia has been cons	olidated into the Cons	olidated Financial Statements of PT Bank Mandi 550.00; Rp12,185.00 and Rp12,385.00 respective	iri (Persero) Tbk. and Sul ely.	bsidiaries upon a	acquisition of 9	
Sinking Fund     Instrument Tier 2 to other bank investment				- :			THE DEC	T DANK	I DIACE AND		IDONIFGIA	Jakarta, 30 (	October 201 E & O	5	
Core Capital and supplemental capital (I+II)  30 September 2015	30 Septembe	er 2014		103,030,122 30 Se	112,028,049 83,338,576 90,392,829 optember 2015 30 September 2014	best bank			Ist PLACE ANNU		NDONESIA	Board of	Directors	) The	
	Bank (	Consolidated	Description  CAR  CET1 RATIO  Tier 1 Ratio		ptember 2015   30 September 2014   Consolidated   Bank   Consolidated	BEST BANK IN INDONESIA TAHUN 2015	IN SE Excel		IST PLACE ANNI REPORT AWARD Kategori BUMI KEUANGAN LIST	2015 MC I CON	ST TRUSTED  1PANY (IMTC)		Directors	) Tbk.	<u>ب</u>