

STATEMENT OF FINANCIAL POSITION
PT BANK MANDIRI (PERSERO) Tbk.
As of June 30, 2017 and December 31, 2016

(In Millions of Rupiah)

NO.	DESCRIPTION	INDIVIDUAL		CONSOLIDATED	
		30 June 2017	31 December 2016 (Audited)	30 June 2017	31 December 2016 (Audited)
ASSETS					
1.	Cash	31,411,780	21,223,106	33,494,286	22,906,775
2.	Placements with Bank Indonesia	87,423,746	103,914,079	94,176,877	111,261,518
3.	Placements with other banks	34,836,306	19,800,517	40,274,763	25,286,905
4.	Spot and derivative receivables	448,066	240,870	447,908	240,870
5.	Securities				
	a. Fair value through profit/loss	4,197,715	3,425,406	27,746,814	25,052,381
	b. Available for sale	88,096,697	96,012,792	90,674,533	98,685,007
	c. Held to maturity (***)	8,612,001	15,936,503	21,520,729	27,708,751
	d. Loans and receivables	-	-	-	-
6.	Securities sold under repurchase agreements (Repo)	17,730,069	3,914,691	17,730,069	3,914,691
7.	Securities purchased under resale agreements (Reverse Repo)	-	3,746,090	309,802	5,054,488
8.	Acceptances receivables	14,033,842	14,679,621	14,282,854	14,789,244
9.	Loans				
	a. Fair value through profit/loss	-	-	-	-
	b. Available for sale	-	-	-	-
	c. Held to maturity	-	-	-	-
	d. Loans and receivables	605,622,519	592,669,270	667,517,955	649,322,953
10.	Consumer financing receivables	-	-	13,109,529	11,855,216
11.	Sharia financing	-	-	-	-
12.	Investments in shares	6,583,278	6,583,203	324,809	255,409
13.	Policy holder's investment in Unit Link Contract	-	-	-	-
14.	Allowance for impairment on financial assets -/-				
	a. Securities	(20,643)	(57,584)	(39,394)	(230,380)
	b. Loans	(32,867,213)	(30,762,076)	(34,590,416)	(32,616,760)
	c. Others	(1,746,736)	(2,092,833)	(2,122,735)	(2,430,998)
15.	Intangible assets	3,664,636	3,502,458	4,385,081	4,213,322
	Accumulated amortisation for intangible assets -/-	(2,265,041)	(2,066,144)	(2,481,311)	(2,257,826)
16.	Premises and equipment	42,230,158	42,009,451	45,037,296	44,736,920
	Accumulated depreciation for premises and equipment -/-	(8,128,407)	(7,550,662)	(9,782,182)	(9,073,630)
17.	Non earning assets				
	a. Abandoned properties	108,754	146,581	108,987	146,814
	b. Repossessed assets	19,815	19,815	21,415	21,414
	c. Suspense account	1,353,336	718,439	1,353,336	718,439
	d. Inter office assets				
	i. Operational activities conducted in Indonesia	(21,155,150)	(17,283,437)	(21,155,150)	(17,283,437)
	ii. Operational activities conducted outside Indonesia	21,282,788	17,360,910	21,282,788	17,360,910
18.	Allowance for impairment on non financial assets -/-	(286,259)	(291,491)	(287,198)	(292,430)
19.	Lease Financing	-	-	1,415,919	834,483
20.	Deferred tax assets	4,636,928	5,435,589	5,115,373	5,990,101
21.	Other assets	30,454,290	26,946,346	37,538,038	32,534,859
	TOTAL ASSETS	936,277,275	918,181,510	1,067,410,775	1,038,706,009

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PT BANK MANDIRI (PERSERO) Tbk.
As of June 30, 2017 and December 31, 2016

NO.	DESCRIPTION	INDIVIDUAL		CONSOLIDATED	
		30 June 2017	31 December 2016 (Audited)	30 June 2017	31 December 2016 (Audited)
LIABILITIES AND EQUITY					
LIABILITIES					
1.	Demand deposits **)	175,439,554	180,559,528	184,017,976	187,052,253
2.	Savings deposits **)	277,233,016	273,772,515	306,207,339	302,327,614
3.	Time deposits **)	228,925,018	233,617,801	270,636,001	273,120,837
4.	Investment fund - revenue sharing	-	-	-	-
5.	Fund from Bank Indonesia	-	-	-	-
6.	Fund from other banks **)	11,538,805	9,552,251	11,988,155	9,668,280
7.	Spot and derivative liabilities	396,600	503,650	396,600	503,667
8.	Securities sold under repurchase agreements (Repo)	16,254,575	3,353,042	16,254,575	3,353,042
9.	Acceptances liabilities	14,033,842	14,679,621	14,282,854	14,789,244
10.	Securities issued	10,770,442	4,975,923	15,040,880	8,953,959
11.	Fund borrowings	30,720,102	32,050,986	36,105,330	36,105,018
12.	Margin deposits received	1,340,092	1,517,665	1,340,092	1,517,665
13.	Inter office liabilities				
	a. Operational activities conducted in Indonesia	-	-	-	-
	b. Operational activities conducted outside Indonesia	-	-	-	-
14.	Deferred tax liabilities	-	-	7,977	-
15.	Liability to Unit Link Holders	-	-	21,524,994	19,602,950
16.	Other liabilities	21,136,867	19,529,778	32,163,707	28,341,757
17.	Investment fund - profit sharing	-	-	-	-
	TOTAL LIABILITIES	787,788,913	774,112,760	909,966,480	885,336,286
EQUITY					
18.	Share capital				
	a. Authorised capital	16,000,000	16,000,000	16,000,000	16,000,000
	b. Unpaid-in capital/-	(4,333,333)	(4,333,333)	(4,333,333)	(4,333,333)
	c. Treasury stock -/-	-	-	-	-
19.	Additional Paid-in Capital				
	a. Agio	17,476,308	17,476,308	17,316,192	17,316,192
	b. Disagio -/-	-	-	-	-
	c. Donated capital	-	-	-	-
	d. Funds for paid-up capital	-	-	-	-
	e. Others	-	-	-	-
20.	Other comprehensive income				
	a. Adjustment arising from translation of financial statement	16,767	45,441	168,485	202,363
	b. Gain (Losses) from changes of financial assets on available for sale	317,111	(497,624)	355,425	(924,074)
	c. Effective cash flow hedges	-	-	-	-
	d. Premises and equipment revaluation increment	24,796,520	24,796,520	25,140,523	25,140,523
	e. Other comprehensive income from entity associations	-	-	-	-
	f. Remeasurement from actuarial benefit program	90,326	90,326	62,970	17,658
	g. Income tax related to other comprehensive income	(39,727)	(288,663)	(39,727)	196,567
	h. Others	-	-	-	-
21.	Difference arising from quasi reorganisation	-	-	-	-
22.	Difference arising from restructuring value of transaction of entities under common control	-	-	-	-
23.	Other equity	-	-	(106,001)	(92,751)
24.	Reserve				
	a. General reserve	2,333,333	2,333,333	2,333,333	2,333,333
	b. Appropriated reserve ****)	-	-	-	-
25.	Retained Earning				
	a. Previous years *)	82,233,488	75,375,254	88,384,506	80,790,895
	b. Current year	9,597,569	13,071,188	9,463,004	13,806,565
	TOTAL EQUITY ATTRIBUTABLE TO OWNER	148,488,362	144,068,750	154,745,377	150,453,938
26.	Non controlling interest	-	-	2,698,918	2,915,785
	TOTAL EQUITY	148,488,362	144,068,750	157,444,295	153,369,723
	TOTAL LIABILITIES AND EQUITY	936,277,275	918,181,510	1,067,410,775	1,038,706,009

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

**) Consolidated balance includes temporary syirkah funds from a Subsidiary.

***) Including Securities owned by Subsidiary which classified "At Cost", accordance with SFAS 110 "Accounting for Sukuk", which was effective since 1 January 2012.

****) As of 30 September 2016, Appropriated reserve of Rp9.299.631 million has been reclassified to Retained Earning.

STATEMENTS OF INCOME AND OTHER COMPREHENSIVE

PT BANK MANDIRI (PERSERO) Tbk.

For the Years Ended June 30, 2017 and 2016

(In Millions of Rupiah)

NO	DESCRIPTION	INDIVIDUAL		CONSOLIDATED	
		30 June 2017	30 June 2016	30 June 2017	30 June 2016
OPERATING INCOME AND EXPENSES					
A. Interest and Sharia Income, Interest and Sharia Expenses, and Premium Income and Claim Expenses					
1.	Interest and Sharia Income	33,666,043	31,832,003	39,124,936	36,367,712
a.	Rupiah	30,428,922	29,193,419	35,732,122	33,620,684
b.	Foreign currencies	3,237,121	2,638,584	3,392,814	2,747,028
2.	Interest and Sharia Expenses	11,498,284	10,491,099	13,438,107	12,124,006
a.	Rupiah	10,185,646	9,570,408	12,116,305	11,196,260
b.	Foreign currencies	1,312,638	920,691	1,321,802	927,746
	Net Interest Income and Sharia Income (Expenses)	22,167,759	21,340,904	25,686,829	24,243,706
3.	Premium Income	-	-	5,150,855	5,042,828
4.	Claim Expense	-	-	3,860,194	3,498,436
	Net Premium Income (Claim Expenses)	-	-	1,290,661	1,544,392
	Net Interest and Sharia Income (Expenses), and Net Premium Income (Claim Expenses)	22,167,759	21,340,904	26,977,490	25,788,098
B. Other Operating Income and Expenses					
1.	Other Operating Income	10,489,079	8,794,529	11,297,629	9,279,181
a.	Increase in fair value of financial assets	-	-	-	-
i.	Securities	4,011	1,507	96,233	80,744
ii.	Loans	-	-	-	-
iii.	Spot and derivative	1,224,214	914,132	1,224,214	914,132
iv.	Other financial assets	-	-	-	-
b.	Decrease in fair value of financial liabilities	-	-	-	-
c.	Gain from sale of financial assets	-	-	-	-
i.	Securities	599,953	306,542	621,763	328,168
ii.	Loans	-	-	-	-
iii.	Other financial assets	-	-	-	-
d.	Gain from spot and derivative transaction (realised)	96,698	86,475	117,175	102,188
e.	Dividend	817,030	701,546	-	14
f.	Gain from investment in shares with equity method	-	-	-	-
g.	Commissions/provisions/fees and administrative	5,456,504	5,142,329	5,927,557	5,500,575
h.	Recovery on allowance for impairment	378,145	88,340	389,446	88,340
i.	Other income	1,912,524	1,553,658	2,921,241	2,265,020
2.	Other Operating Expenses	20,808,211	21,423,625	25,793,061	25,606,202
a.	Decrease in fair value of financial assets	-	-	-	-
i.	Securities	-	-	-	-
ii.	Loans	-	-	-	-
iii.	Spot and derivative	-	-	-	-
iv.	Other financial assets	-	-	-	-
b.	Increase in fair value of financial liabilities	-	-	-	-
c.	Losses from sale of financial assets	-	-	-	-
i.	Securities	-	-	-	-
ii.	Loans	-	-	-	-
iii.	Other financial assets	-	-	-	-
d.	Losses from spot and derivative transaction (realised)	-	-	-	-
e.	Impairment for financial assets	-	-	-	-
i.	Securities	-	79,663	4,577	79,833
ii.	Loans	8,189,235	8,791,101	9,576,116	9,348,806
iii.	Sharia financing	-	-	-	-
iv.	Other financial assets	-	161,854	4,909	386,807
f.	Losses related to operational risk	40,313	19,859	40,313	19,859
g.	Losses from investment in shares under equity method	-	-	-	-
h.	Commissions/provisions/fees and administrative	302,554	353,090	317,126	353,090
i.	Impairment on non financial assets	19,844	116	93,431	141,001
j.	Salaries and employee benefits	5,306,095	5,268,227	6,759,481	6,665,942
k.	Promotion expenses	333,248	412,818	395,778	473,504
l.	Other expenses	6,616,922	6,336,897	8,601,330	8,137,360
	Other Operating Income (Expenses)	(10,319,132)	(12,629,096)	(14,495,432)	(16,327,021)
	PROFIT (LOSS) FROM OPERATIONS	11,848,627	8,711,808	12,482,058	9,461,077
NON OPERATING INCOME AND EXPENSES					
1.	Gain (Losses) from sale of premises and equipment	1,198	(173)	1,198	(134)
2.	Gain (Losses) from foreign currencies translation	-	-	-	-
3.	Other non operating income (expenses)	2,544	5,186	(48,532)	(7,776)
	PROFIT FROM NON OPERATING	3,742	5,013	(47,334)	(7,910)
	PROFIT CURRENT YEAR BEFORE TAX	11,852,369	8,716,821	12,434,724	9,453,167
	Income tax expenses	-	-	-	-
a.	Estimated current tax	(1,705,091)	(1,211,215)	(1,949,067)	(1,475,219)
b.	Deferred tax income (expenses)	(549,709)	(427,857)	(628,437)	(475,802)
	PROFIT CURRENT YEAR	9,597,569	7,077,749	9,857,220	7,502,146
OTHER COMPREHENSIVE INCOME					
1.	Unreclassified to profit (loss)	-	-	-	-
a.	Premises and equipment revaluation increment	-	25,588,987	-	25,933,025
b.	Remeasurement from actuarial benefit program	-	(11,775)	(6,151)	(10,586)
c.	Other comprehensive income from entity associations	-	-	-	-
d.	Others	-	-	-	-
e.	Income tax related to other comprehensive income	-	(790,112)	1,538	(792,176)
2.	Reclassified to profit (loss)	-	-	-	-
a.	Adjustment arising from translation of financial statement	(28,674)	(27,972)	(33,354)	(54,506)
b.	Gain (Losses) from changes of financial assets on available for sale	1,312,624	1,929,821	1,381,300	2,058,669
c.	Effective cash flow hedges	-	-	-	-
d.	Others	-	-	-	-
e.	Income tax related to other comprehensive income	(248,953)	(320,488)	(265,497)	(342,922)
	Other comprehensive income current year after income tax - net	1,034,997	26,368,461	1,077,836	26,791,475
	TOTAL OTHER COMPREHENSIVE INCOME CURRENT YEAR	10,632,566	33,446,210	10,935,056	34,293,621
	Income current year attributable to :	-	-	-	-
	Parent Company	9,597,569	7,077,749	9,463,004	7,080,379
	Non controlling interest	-	-	394,216	421,767
	TOTAL INCOME CURRENT YEAR	9,597,569	7,077,749	9,857,220	7,502,146
	Total other comprehensive income current year attributable to :	-	-	-	-
	Parent Company	1,034,997	26,368,461	1,054,639	26,758,812
	Non controlling interest	-	-	23,197	32,663
	TOTAL OTHER COMPREHENSIVE INCOME CURRENT YEAR	1,034,997	26,368,461	1,077,836	26,791,475
	Total comprehensive income current year attributable to :	-	-	-	-
	Parent Company	10,632,566	33,446,210	10,517,643	33,839,191
	Non controlling interest	-	-	417,413	454,430
	TOTAL COMPREHENSIVE INCOME CURRENT YEAR	10,632,566	33,446,210	10,935,056	34,293,621
	TRANSFER INCOME (LOSSES) TO HEAD OFFICE	-	-	-	-
	DIVIDEND	-	-	-	-
	EARNING PER SHARE	-	-	405.56	303.44

STATEMENTS OF COMMITMENTS AND CONTINGENCIES

PT BANK MANDIRI (PERSERO) Tbk.

As of 30 June 2017 and 31 December 2016

(In Millions of Rupiah)

NO.	DESCRIPTION	INDIVIDUAL		CONSOLIDATED	
		30 June 2017	31 December 2016 (Audited)	30 June 2017	31 December 2016 (Audited)
I.	COMMITMENT RECEIVABLES				
	1. Unused fund borrowings facilities				
	a. Rupiah	-	-	-	-
	b. Foreign currencies	-	-	-	-
	2. Outstanding purchase position on spot and derivative	520,544	517,108	520,544	517,108
	3. Others	-	-	-	-
II.	COMMITMENT PAYABLES				
	1. Unused loan facilities granted to customer				
	a. BUMN				
	i. Committed				
	- Rupiah	4,647,166	4,957,430	4,647,166	4,957,430
	- Foreign currencies	5,440,598	1,017,119	5,440,598	1,017,119
	ii. Uncommitted				
	- Rupiah	20,685,340	22,483,005	20,685,340	22,483,005
	- Foreign currencies	2,468,579	3,184,070	2,468,579	3,184,070
	b. Others				
	i. Committed	21,139,744	20,887,034	21,139,744	20,887,137
	ii. Uncommitted	76,667,585	66,946,874	77,006,723	67,856,900
	2. Unused loan facilities granted to other banks				
	a. Committed				
	i. Rupiah	44,770	35,685	44,770	35,685
	ii. Foreign currencies	-	-	-	-
	b. Uncommitted				
	i. Rupiah	350,000	-	350,000	-
	ii. Foreign currencies	-	-	-	-
	3. Outstanding irrevocable letters of credit				
	a. Foreign L/C	9,906,982	8,944,724	9,925,637	8,952,789
	b. Local L/C	3,314,315	3,143,078	3,325,987	3,143,877
	4. Outstanding sales position on spot and derivative	1,548,249	880,595	1,548,249	880,595
	5. Others	-	-	19,180	-
III.	CONTINGENT RECEIVABLES				
	1. Guarantees received				
	a. Rupiah	1,578,654	1,766,173	1,578,654	1,766,173
	b. Foreign currencies	13,234,147	15,780,336	13,427,310	15,975,471
	2. Unrecognized interest income				
	a. Interest loan	6,830,121	6,397,668	6,841,655	6,411,985
	b. Others interest	51,949	51,949	338,188	381,171
	3. Others	32,729	32,729	32,729	32,729
IV.	CONTINGENT PAYABLES				
	1. Guarantees issued				
	a. Rupiah	41,506,178	43,881,089	41,547,722	43,939,477
	b. Foreign currencies	38,014,410	42,882,472	38,695,505	43,491,367
	2. Others	515,882	492,556	515,882	907,215

MANAGEMENT OF THE BANK	SHAREHOLDER
Board of Commissioners - President Commissioner : Wimboh Santoso - Deputy President Commissioner : Imam Apriyanto Putro - Independent Commissioner : Goei Siauw Hong - Independent Commissioner : Bangun Sarwito Kusmulyono - Independent Commissioner : Makmur Keliat*) - Commissioner : Askolani - Commissioner : Ardan Adiperdana	Republic of Indonesia : 60.00% Non Ultimate Shareholder through Capital Market (≥ 5%) : Nil Non Ultimate Shareholder through non Capital Market (≥ 5%) : Nil
Board of Directors - President Director : Kartika Wirjoatmodjo - Vice President Director : Sulaiman Arif Arianto - Director : Ogi Prastomiyono - Director : Royke Tumilaar - Director : Hery Gunardi - Director : Tardi - Director : Ahmad Siddik Badruddin **) - Director : Kartini Sally - Director : Rico Usthavia Frans	Jakarta, 20 July 2017 S. E & O Board of Directors PT Bank Mandiri (Persero) Tbk. Kartika Wirjoatmodjo President Director Royke Tumilaar Director

*) Appointed at the Annual General Meeting on 14 March 2017 and will become effective after approval by the Otoritas Jasa Keuangan on Fit and Proper Test and meet the prevailing regulations.

**) Director of compliance

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 June 30, 2017 and 2016 and for the six-months period then ended, prepared by the Bank's management in accordance with Indonesian Financial Accounting Standards (unaudited). The consolidated financial statements of the Bank and its subsidiaries as of December 31, 2016 and for the year then ended, which have been audited by Purwanto, Sungkoro & Surja ("PSS") (a member firm of Ernst & Young Global Limited) with Danil Setiadi Handaja, CPA as partner in charge, independent auditors, with an unmodified audit opinion, as stated in their report dated Januari 30, 2017.
- 2) The above published financial statements are presented to comply with Financial Services Authority Regulation No. 32/POJK.03/2016 dated August 8, 2016 regarding Amendment of Financial Services Authority Regulation No. 6/POJK.03/2015 dated March 31, 2015 regarding Transparency and Published Financial Statements of the Bank and Circular Letter of Financial Services Authority No. 43/SEOJK.03/2016 dated September 28, 2016 regarding Transparency and Published Financial Statements of Commercial Banks and also in accordance with Rule No. X.K.2, Attachment to Decision of Chairman of Bapepam and LK No. Kep-346/BL/2011 dated July 5, 2011 regarding Submission of Periodic Financial Statements for Issuers or Public Companies. Financial information and statement of cash flows included in the published financial statements have been prepared in accordance with Bapepam and LK Regulation No.VIII.G7, Attachment to Decision of Chairman of Bapepam and LK No. Kep-347/BL/2012 dated June 25, 2012.
- 3) Related Parties in the Assets' Quality and Other Information Report are presented in accordance with Bank Indonesia Regulation No. 8/13/PBI/2006 dated October 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 30 June 2017, 30 June 2016 and 31 December 2016 were Rp13,327.50; Rp13,212.50 and Rp13,472.50 respectively.

STATEMENTS OF ASSETS' QUALITY AND OTHER INFORMATION

As of 30 June 2017 and 2016

(In Millions of Rupiah)

No.	DESCRIPTION	INDIVIDUAL											
		30 June 2017					30 June 2016						
		Current	Special Mention	Sub Standard	Doubtful	Loss	Total	Current	Special Mention	Sub Standard	Doubtful	Loss	Total
II. THIRD PARTIES													
1.	Placements with other banks												
	a. Rupiah	21,397,110	-	-	-	-	21,397,110	25,840,519	-	-	-	-	25,840,519
	b. Foreign currencies	49,934,239	-	-	-	49,843	49,984,082	44,024,264	-	-	-	48,092	44,072,356
2.	Spot and derivative receivables												
	a. Rupiah	439,760	-	-	-	-	439,760	289,147	-	-	-	-	289,147
	b. Foreign currencies	250	-	-	-	-	250	263	-	-	-	-	263
3.	Securities												
	a. Rupiah	65,678,210	-	-	-	-	65,678,210	75,737,223	-	-	-	-	75,737,223
	b. Foreign currencies	34,874,753	-	-	-	-	34,874,753	29,532,281	-	-	-	-	29,532,281
4.	Securities sold with agreement to repurchase (Repo)												
	a. Rupiah	17,730,069	-	-	-	-	17,730,069	9,735,182	-	-	-	-	9,735,182
	b. Foreign currencies	-	-	-	-	-	-	-	-	-	-	-	-
5.	Securities purchased with agreement to resell (Reverse Repo)												
	a. Rupiah	-	-	-	-	-	-	-	-	-	-	-	-
	b. Foreign currencies	-	-	-	-	-	-	-	-	-	-	-	-
6.	Acceptances receivables	9,082,360	9,892	-	-	-	9,092,252	9,602,325	35,388	-	3,705	-	9,641,418
7.	Loans												
	a. Micro, small and medium loans (UMKM)	68,610,474	6,130,427	936,717	911,068	1,462,841	78,051,527	66,322,341	6,381,440	745,502	982,084	2,751,168	77,182,535
	i. Rupiah	68,145,981	6,115,528	881,824	911,068	1,462,841	77,517,242	65,943,698	6,381,440	723,701	982,084	2,751,168	76,782,091
	ii. Foreign currencies	464,493	14,899	54,893	-	-	534,285	378,643	-	21,801	-	-	400,444
	b. Non UMKM	464,238,422	20,046,507	8,990,192	1,612,646	9,062,355	503,950,122	418,854,711	18,822,771	4,439,497	4,513,466	7,012,220	453,642,665
	i. Rupiah	387,287,201	17,495,857	8,281,719	1,446,815	8,571,637	423,083,229	346,904,407	16,743,460	3,779,575	3,623,890	5,864,882	376,916,214
	ii. Foreign currencies	76,951,221	2,550,650	708,473	165,831	490,718	80,866,893	71,950,304	2,079,311	659,922	889,576	1,147,338	76,726,451
	c. Restructured loans	22,615,466	11,021,793	7,534,504	1,106,929	6,489,148	48,767,840	13,936,316	11,259,539	3,554,144	1,756,409	3,620,277	34,126,685
	i. Rupiah	13,780,148	8,728,000	6,786,283	941,098	6,360,379	36,595,908	8,734,471	9,235,341	3,146,570	1,003,846	3,219,630	25,339,858
	ii. Foreign currencies	8,835,318	2,293,793	748,221	165,831	128,769	12,171,932	5,201,845	2,024,198	407,574	752,563	400,647	8,786,827
	d. Property loans	40,060,697	3,857,315	171,747	318,184	619,870	45,027,813	38,181,353	3,232,276	110,232	135,896	513,314	42,173,071
8.	Investments in shares	-	-	-	-	1,955	1,955	1,955	-	-	-	-	1,955
9.	Temporary investment	-	-	-	-	239	239	-	-	-	-	139	139
10.	Other Receivable	16,608,468	108,272	97,210	-	1,071,829	17,885,779	12,756,200	102,550	2,244	319,555	1,120,347	14,300,896
11.	Commitments and contingencies												
	a. Rupiah	151,012,738	1,283,753	52,947	64,960	10,331	152,424,729	127,195,721	784,132	1,756	21,621	16,767	128,019,997
	b. Foreign currencies	64,268,806	364,289	11,809	1,369	546	64,646,819	57,692,653	371,580	20,439	513	2,074	58,087,259
12.	Reposessed assets	-	-	-	-	19,815	19,815	-	-	-	-	19,815	19,815

STATEMENTS OF ASSETS' QUALITY AND OTHER INFORMATION

As of 30 June 2017 and 2016

(In Millions of Rupiah)

No.	DESCRIPTION	INDIVIDUAL											
		30 June 2017					30 June 2016						
		Current	Special Mention	Sub Standard	Doubtful	Loss	Total	Current	Special Mention	Sub Standard	Doubtful	Loss	Total
III.	OTHER INFORMATIONS												
1.	Value of bank's assets pledge as collateral :												
a.	To Bank Indonesia												
b.	To others												
2.	Total allowance for impairment on financial assets to earning assets						34,634,592						26,651,141
3.	Total required allowance for possible losses on earning assets						22,333,435						21,741,335
4.	Percentage of UMKM loans to total loans						12.89%						14.11%
5.	Percentage of UMK loans to total loans						6.17%						6.50%
6.	Percentage of UMKM debtors to total debtors						54.13%						54.74%
7.	Percentage of UMK debtors to total debtors						51.74%						52.14%
8.	Others												
a.	Chanelling of loans						305,928						383,619
b.	Mudharabah Muqayyadah financing						-						-
c.	Write off on earning assets						5,775,410						4,307,365
d.	Recovery of write off on earning assets						1,572,788						1,216,584
e.	Write off on earning assets with elimination of right to collect						-						-

ALLOWANCES FOR IMPAIRMENT

As of 30 June 2017 and 2016

(in Millions of Rupiah)

No.	DESCRIPTION	30 June 2017				30 June 2016			
		Allowance for Impairment		Required Allowance for Possible Losses on Earning Assets		Allowance for Impairment		Required Allowance for Possible Losses on Earning Assets	
		Individual	Collective	General	Specific	Individual	Collective	General	Specific
1.	Placements with other banks	49,843	-	347,865	49,843	48,092	39,522	239,409	48,092
2.	Spot and derivative receivables	-	-	4,462	-	-	-	4,311	-
3.	Securities	10,438	10,205	231,618	-	59,725	13,150	241,433	-
4.	Securities sold with agreement to repurchase (Repo)	-	-	-	-	-	-	-	-
5.	Securities purchased with agreement to resell (Reverse Repo)	-	-	-	-	-	-	-	-
6.	Acceptances receivables	181,111	47,830	140,240	495	136,808	40,145	131,651	3,622
7.	Loans	24,559,586	8,307,627	5,564,654	14,585,155	15,986,782	8,505,238	5,013,031	14,549,182
8.	Investments in shares	60,381	-	3,552	143,820	44,922	-	72	121,525
9.	Temporary investment	239	-	-	239	139	-	-	139
10.	Other Receivable	1,318,067	89,266	169,668	1,091,824	1,729,312	47,306	130,280	1,258,588
11.	Commitments and contingencies	188,234	25,247	921,665	73,012	250,084	20,848	848,067	44,257

STATEMENTS OF CALCULATION OF CAPITAL ADEQUACY RATIO COMMERCIAL BANK *)

PT Bank Mandiri (Persero) Tbk

As of June 30, 2017 and 2016

(in millions of rupiah)

COMPONENTS OF CAPITAL		30 June 2017		30 June 2016	
		Individual	Consolidated	Individual	Consolidated
I Core Capital (Tier 1)					
1 Common Equity Tier 1 (CET 1)		135,628,308	145,872,402	118,907,475	127,555,998
1.1 Paid-in Capital (net of Treasury Stock)		11,666,667	11,666,667	-	-
1.2 Disclosed Reserves		136,561,817	143,035,396	-	-
1.2.1 Additional Factor		136,943,059	143,417,578	-	-
1.2.1.1 Other comprehensive income		25,302,361	25,920,543	-	-
1.2.1.1.1 Excess differences arising from translation of financial statement		22,775	174,492	-	-
1.2.1.1.2 Potential gain of the increase in the fair value of financial assets available for sale		483,066	605,528	-	-
1.2.1.1.3 Surplus of fixed assets revaluation		24,796,520	25,140,523	-	-
1.2.1.2 Other disclosed reserves		111,640,698	117,497,035	-	-
1.2.1.2.1 Agio		17,476,308	17,316,192	-	-
1.2.1.2.2 General reserves		2,333,333	2,333,333	-	-
1.2.1.2.3 Previous year profit		82,233,488	88,384,506	-	-
1.2.1.2.4 Current year profit		9,597,569	9,463,004	-	-
1.2.1.2.5 Funds for paid-in capital		-	-	-	-
1.2.1.2.6 Others		-	-	-	-
1.2.2 Deduction Factor		(381,242)	(382,182)	-	-
1.2.2.1 Other comprehensive income		(170,188)	(170,189)	-	-
1.2.2.1.1 Negative differences arising from translation of financial statement		(6,008)	(6,008)	-	-
1.2.2.1.2 Potential losses from the decrease in the fair value of financial assets available for sale		(164,180)	(164,181)	-	-
1.2.2.2 Other disclosed reserves		(211,054)	(211,993)	-	-
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 in allowance for possible losses and allowance for impairment on earning assets		-	-	-	-
1.2.2.2.5 Negative difference in adjustment amounts from fair value of financial assets in trading book		-	-	-	-
1.2.2.2.6 Required allowance for non earning assets		(211,054)	(211,993)	-	-
1.2.2.2.7 Others		-	-	-	-
1.3 Non controlling interest		-	498,377	-	-
1.4 Deduction Factor of CET 1		(12,600,176)	(9,328,038)	-	-
1.4.1 Deferred tax calculation		(4,636,928)	(4,896,792)	-	-
1.4.2 Goodwill		-	(117,741)	-	-
1.4.3 Other intangible assets		(1,399,595)	(1,470,790)	-	-
1.4.4 Investments in share		(6,538,653)	(2,817,715)	-	-
1.4.5 Shortfall of capital on insurance subsidiaries		-	-	-	-
1.4.6 Securitisation exposure		(25,000)	(25,000)	-	-
1.4.7 Other deduction of CET 1		-	-	-	-
1.4.7.1 Placement of funds in instrumen AT 1 and/or Tier 2 to other bank		-	-	-	-
1.4.7.2 Cross-ownership in another entity acquired by the transition due to law, grants, or grants will		-	-	-	-
2 Additional Tier 1 (AT 1)		-	-	-	-
2.1 Instrument which comply with AT 1 requirements		-	-	-	-
2.2 Agio/Disagio		-	-	-	-
2.3 Deduction factor of AT 1		-	-	-	-
2.3.1 Placement of funds in instrumen AT 1 and/or Tier 2 to other bank		-	-	-	-
2.3.2 Cross-ownership in another entity acquired by the transition due to law, grants, or grants will		-	-	-	-
II Supplemental Capital (Tier 2)		7,144,315	7,888,791	16,416,909	17,076,661
1 Capital instrument in the form of Stock or others which comply with Tier 2 Requirements		195,458	195,458	-	-
2 Agio/Disagio		-	-	-	-
3 General provision on earning assets (max. 1.25% credit risk - weighted assets)		6,948,857	7,693,333	-	-
4 Deduction supplemental capital (Tier 2)		-	-	-	-
4.1 Sinking Fund		-	-	-	-
4.2 Placement of funds in instrumen AT 1 and/or Tier 2 to other bank		-	-	-	-
4.3 Cross-ownership in another entity acquired by the transition due to law, grants, or grants will		-	-	-	-
TOTAL CORE AND SUPPLEMENTAL CAPITAL		142,772,623	153,761,193	135,324,384	144,632,659
		30 June 2017		30 June 2016	
		Individual	Consolidated	Individual	Consolidated
RISK WEIGHTED ASSETS		KPMM Ratio			
CREDIT RISK - WEIGHTED ASSETS		555,908,578	615,466,679	527,780,240	581,570,079
MARKET RISK - WEIGHTED ASSETS		1,950,437	2,101,368	1,563,735	1,894,617
OPERATIONAL RISK - WEIGHTED ASSETS		104,792,639	121,563,432	92,008,869	107,636,532
TOTAL RISK WEIGHTED ASSETS		662,651,654	739,131,479	621,352,844	691,101,228
CAR BASED ON RISK PROFILE (%)		9.52%	9.53%	9.00%	9.00%
CAPITAL ALLOCATION FOR CAR BASED ON RISK PROFILE		PERCENTAGE OF BUFFER MANDATORY FILLED BY BANK(%)			
From CET 1 (%)		8.44%	8.46%	6.36%	6.53%
From AT 1 (%)		0.00%	0.00%	0.00%	0.00%
From Tier 2 (%)		1.08%	1.07%	2.64%	2.47%
		Individual	Consolidated	Individual	Consolidated
CET 1 Ratio (%)		20.47%	19.74%	19.14%	18.46%
Tier 1 Ratio (%)		20.47%	19.74%	19.14%	18.46%
Tier 2 Ratio (%)		1.08%	1.07%	2.64%	2.47%
KPMM Ratio (%)		21.55%	20.80%	21.78%	20.93%
CET 1 FOR BUFFER (%)		12.03%	11.28%	1.25%	1.25%
Capital conservation buffer (%)		1.25%	1.250%	0.625%	0.625%
Countercyclical Buffer (%)		0%	0%	0%	0%
Capital Surcharge for Systemic Bank (%)		1.25%	1.250%	0.625%	0.625%

*) Capital Adequacy Ratio as at 30 June 2017 has been calculated based on POJK No.34/POJK.03/2016 dated 22 September 2016 regarding Minimum Capital Adequacy Requirement for commercial Bank,

Capital Adequacy Ratio as at 30 June 2016 has been calculated based on Bank Indonesia Regulation (PBI) No.15/12/PBI/2013 dated 12 December 2013 regarding Minimum Capital Adequacy Requirement for commercial Bank.

STATEMENTS OF SPOT AND DERIVATIVE TRANSACTIONS

As of 30 June 2017

(In Millions of Rupiah)

No.	TRANSACTION	INDIVIDUAL				
		Notional Amount	Type		Derivative Receivables & Payables	
			Trading	Hedging	Receivables	Payables
A.	Exchange Rate Related					
1	Spot	5,632,811	5,386,826	245,985	1,838	4,652
2	Forward	13,462,477	4,408,566	9,053,911	174,294	16,492
3	Option					
	a. Written	-	-	-	-	-
	b. Purchased	399,825	-	399,825	6,518	7,406
4	Future	-	-	-	-	-
5	Swap	59,988,756	49,388,003	10,600,753	200,732	210,922
6	Others	-	-	-	-	-
B.	Interest Rate Related					
1	Forward	-	-	-	-	-
2	Option					
	a. Written	-	-	-	-	-
	b. Purchased	-	-	-	-	-
3	Future	-	-	-	-	-
4	Swap	21,139,389	-	21,139,389	28,041	15,272
5	Others	-	-	-	-	-
C.	Others	18,377,024	-	18,377,024	36,643	141,856
	TOTAL	119,000,282	59,183,395	59,816,887	448,066	396,600

CALCULATION OF FINANCIAL RATIOS

As of 30 June 2017 and 2016

(In %)

No.	RATIOS	INDIVIDUAL	
		30 June 2017	30 June 2016
PERFORMANCE RATIOS			
1.	Capital Adequacy Ratio (CAR)	21.55%	21.78%
2.	Non performing earning assets and non performing non earning assets to total earning assets and non earning assets	2.39%	2.38%
3.	Non performing earning assets to total earning assets	2.99%	2.95%
4.	Allowance for impairment on financial assets to earning assets	4.14%	3.47%
5.	Gross NPL	3.79%	3.74%
6.	Net NPL	1.28%	1.33%
7.	Return on Asset (ROA)	2.61%	2.15%
8.	Return on Equity (ROE)	14.43%	13.33%
9.	Net Interest Margin (NIM)	5.65%	6.06%
10.	Operating Expenses to Operating Income	73.17%	78.56%
11.	Loan to Deposit Ratio (LDR)	88.61%	87.19%
COMPLIANCE			
1.	a. Percentage violation of Legal Lending Limit		
	i. Related parties	0.00%	0.00%
	ii. Third parties	0.00%	0.00%
	b. Percentage of excess of the Legal Lending Limit		
	i. Related parties	0.00%	0.00%
	ii. Third parties	0.00%	0.00%
2.	Reserve requirement		
	a. Primary reserve requirement Rupiah	6.50%	6.50%
	b. Reserve requirement Foreign currencies	8.91%	8.10%
3.	Net Open Position - Overall	1.77%	5.21%

STATEMENTS OF CASH FLOW
For the Years Ended June 30, 2017 and 2016

(In millions of Rupiah)

DESCRIPTION	CONSOLIDATED	
	30 June 2017	30 June 2016
CASH FLOWS FROM OPERATING ACTIVITIES		
Receipts from interest income	34,573,500	32,693,983
Receipts from sharia income	2,961,695	2,577,899
Receipts from fees, commissions and premium - net	7,196,714	7,026,886
Payments of interest expense	(12,060,839)	(10,930,349)
Payments of sharia expenses	(1,212,687)	(1,141,547)
Receipts from the sale of Government Bonds - Fair value through profit or loss	22,031,196	25,423,177
Acquisition of Government Bonds - Fair value through profit or loss	(22,126,084)	(24,908,207)
Foreign exchange gain - net	258,511	111,997
Other operating income - others	1,140,186	885,754
Other operating expenses - others	(2,429,094)	(2,507,806)
Salaries and employee benefits	(7,758,887)	(7,960,953)
General and administrative expenses	(6,288,867)	(6,095,830)
Non operating expenses - net	(48,531)	(7,910)
Payment of corporate income tax	(2,524,744)	(2,394,047)
Cash Flow From Operating Activities Before Changes in Operating Assets and Liabilities	13,712,069	12,773,047
Decrease/(increase) in operating assets:		
Placements with Bank Indonesia and other banks	(2,161,911)	723,997
Marketable securities - Fair value through profit or loss	(2,201,397)	(2,288,018)
Other receivables - trade transactions	(2,417,348)	399,068
Loans	(21,469,097)	(15,970,486)
Sharia financing	(3,695,580)	(2,149,040)
Securities purchased under resale agreements	4,744,686	69,652
Consumer financing receivable	(1,531,765)	(2,279,198)
Net investment in lease financing	(582,408)	(31,795)
Prepaid taxes	(291,732)	1,107,924
Prepaid expense	(289,639)	(424,900)
Other assets	(2,736,812)	(3,001,610)
Proceeds from collection of financial assets already written - off	1,787,988	1,397,362
Increase/(decrease) in operating liabilities and temporary syirkah funds:		
Conventional Banking		
Demand deposits	(3,879,312)	(6,308,988)
Saving deposits	4,003,602	2,297,661
Time deposits	(1,239,445)	23,101,660
Inter-bank call money	1,478,919	(1,262,414)
Obligation due immediately	238,482	476,119
Liability to unit - linked policyholders	1,922,044	2,263,769
Other taxes payable	451,296	(317,390)
Other liabilities	5,928,189	10,212,929
Sharia Banking - Temporary Syirkah Funds		
Demand deposit - restricted investment and demand deposit - mudharabah musytarakah	209,836	438
Saving deposit - restricted investment and mudharabah saving deposit - unrestricted investment	(120,915)	(685,954)
Mudharabah time deposit - unrestricted investment	220,972	814,457
Net cash (used in)/provided by operating activities	(7,919,278)	20,918,290
CASH FLOWS FROM INVESTING ACTIVITIES		
Increase in marketable securities - other than at fair value through profit or loss	(560,702)	(3,392,767)
Decrease in Government Bonds - other than at fair value through profit or loss	2,487,765	6,323,784
Proceeds from sale of fixed assets	7,768	1,947
Acquisition of fixed assets	(311,971)	(1,169,850)
(Acquisition)/selling of intangible assets	(171,760)	1,595
Net cash provided by used investing activities	1,451,100	1,764,709
CASH FLOWS FROM FINANCING ACTIVITIES		
Increase of investment in Subsidiaries	(693,733)	(655,718)
Increase in marketable securities issued	6,086,199	954,738
Increase in fund borrowings	263,130	1,532,012
Decrease of Subordinated Loans	(19,974)	(25,327)
Increase in securities sold under repurchase agreements	12,901,533	3,929,493
Payments of dividend	(6,212,954)	(6,100,490)
Net cash used in/(provided by) financing activities	12,324,201	(365,292)
NET INCREASE IN CASH AND CASH EQUIVALENTS	5,856,023	22,317,707
EFFECT OF EXCHANGE RATE CHANGES ON CASH AND CASH EQUIVALENT	552,153	(556,367)
CASH AND CASH EQUIVALENTS AT BEGINNING OF PERIOD	157,560,107	125,667,407
CASH AND CASH EQUIVALENTS AT END OF PERIOD	163,968,283	147,428,747
Cash and cash equivalent at end of period consist of :		
Cash	33,494,286	23,550,297
Current accounts with Bank Indonesia	53,489,150	47,338,360
Current accounts with other banks	22,146,962	12,435,010
Placements with Bank Indonesia and other banks	54,163,247	64,001,679
Certificate of Bank Indonesia	674,638	103,401
Total cash and cash equivalents	163,968,283	147,428,747