

Bank Mandiri's Role in National Banking

In the midst of the instability of the national economy and tough competition in the banking industry, Bank Mandiri as one of the banks in Indonesia which has a good reputation and reliable always set up various measures to cope with any economic changes that occur. Such steps as a form of anticipation for ensuring the Bank continue to grow in a healthy and sustainable. Bank Mandiri continues to maintain asset quality with NPL workshop, proactively handle debtors included in the watchlist category, as well as the restructuring of credit for borrowers in difficulty.

Bank Mandiri is also selective in lending while maintaining suitable growth target business plan, quality of potential borrowers and conditions of the business sector as well as control costs through budget prioritization according to business needs.

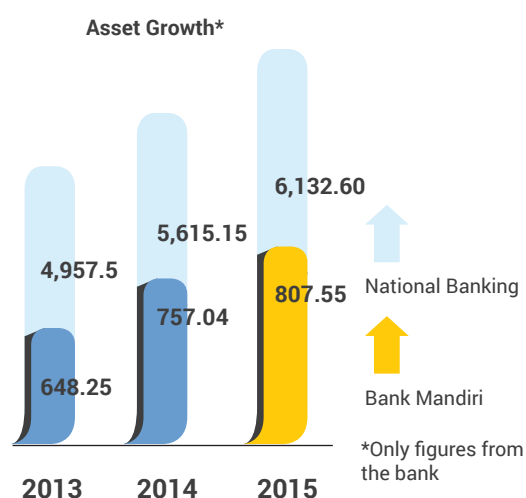
In the national banking industry, Bank Mandiri made various improvements to participate in developing the national banking industry. Bank Mandiri's performance growth against the national banking industry is summarized below:

Bank Mandiri

In 2015 the Bank's assets reached IDR 807.55 trillion, an increase of 6.7% compared to 2014 amounting to IDR 757.04 trillion. The increase was primarily influenced by the total loans disbursed

National Banking

National banking assets grew by 9.3% from IDR 5,615.15 trillion recorded in 2014 to IDR 6,132.60 trillion in 2015.

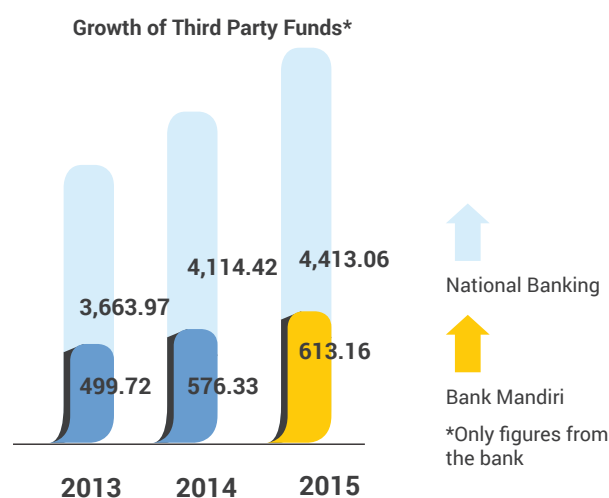


Bank Mandiri

Customer deposits (Third Party Funds) in 2015 reached IDR 613.16 trillion, or increased 6.4% compared to the year 2014's IDR 576.33 trillion.

National Banking

Third Party Funds with national banks increased 7.3% from IDR 4,114.42 trillion in 2014 to IDR 4,413.06 trillion in 2015.

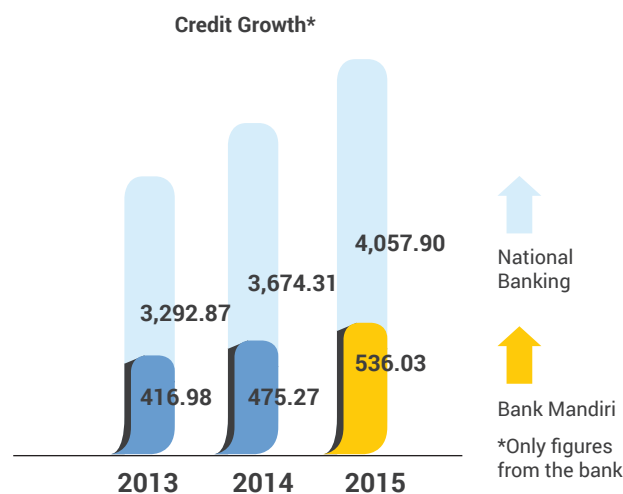


Bank Mandiri

In 2015, total loan disbursement by Bank Mandiri added up to IDR 536.03 trillion, an increase of 12.8% compared to 2014's IDR 475.27 trillion. The increase was due to credit disbursement in retail segment, particularly at the micro and business banking.

National Banking

National bank lending increased by 9.84% from IDR 3,674.31 trillion posted in 2014 to IDR 4,057.90 trillion in 2015.

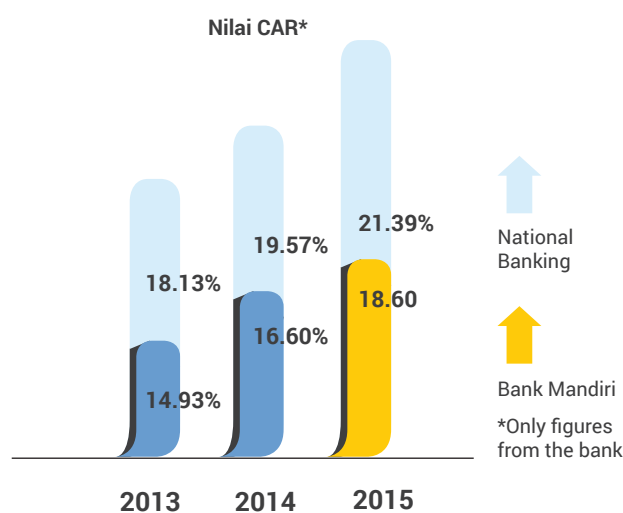


Bank Mandiri

Bank Mandiri's CAR in 2015 stood at 18.60%, an increase of 16.60% from 2014.

National Banking

The CAR of national banks grew from 19.57% in 2014 to 21.39% in 2015.

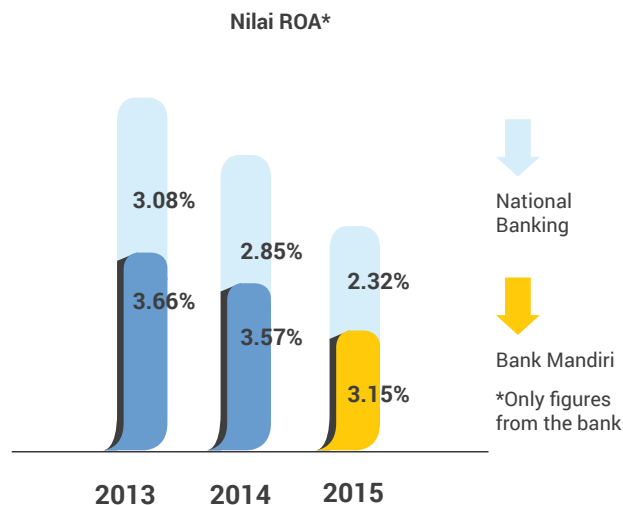


Bank Mandiri

The ratio of Bank Mandiri's ROA declined from 3.57% in 2014 to 3.15% in 2015.

National Banking

The ratio of Bank Mandiri's ROA declined from 2.85% in 2014 to 2.32% in 2015.

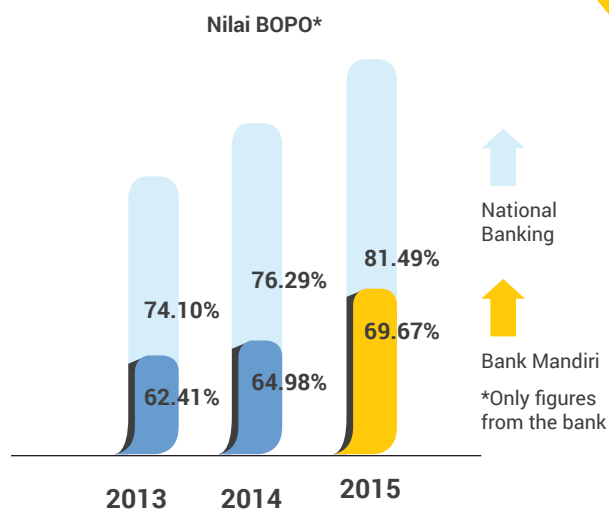


Bank Mandiri

BOPO ratio in Bank Mandiri as of 2015 amounted to 69.67%, increasing from 2014's 64.98%.

National Banking

The ratio of BOPO with national banks increased from 76.29% in 2014 to 81.49% in 2015.



Bank Mandiri

The ratio of loans disbursed to the customer funds (LDR) of Bank Mandiri in 2015 reached 87.05% or increased from 82.02% booked in 2014.

National Banking

The ratio of loans disbursed to the customer funds (LDR) of Bank Mandiri in 2015 reached 92.11% or increased from 89.42% booked in 2014.

