CONSOLIDATED FINANCIAL STATEMENTS

PT Bank Mandiri (Persero) Tbk. & Subsidiaries



STATEMENTS OF CALCULATION OF CAPITAL ADEQUACY RATIO COMMERCIAL BANK *) As of March 31, 2017 and 2016

	of March 31, 2017 and December 31, 2016	INDIV	IDUAL	CONSOLIE	In Millions of Rupial
0.	DESCRIPTION	31 March 2017	31 December 2016	31 March 2017	31 December 2016
			(Audited)		(Audited)
	ASSETS	10.770.020	21 222 100	21 212 576	22.006.775
	Cash Placements with Bank Indonesia	19,779,038 104,170,340	21,223,106 103,914,079	21,212,576 114,202,730	22,906,775 111,261,518
3.	Placements with other banks	17,785,541	19,800,517	22,229,659	25,286,905
4. 5.	Spot and derivative receivables Securities	500,176	240,870	500,310	240,870
	a. Fair value through profit/loss	4,109,337	3,425,406	26,447,528	25,052,381
	b. Available for sale c. Held to maturity ***)	107,974,582 7,647,866	96,012,792 15,936,503	110,326,191 20,531,456	98,685,007 27,708,751
	d. Loans and receivables		-		
6. 7.	Securities sold under repurchase agreements (Repo) Securities purchased under resale agreements (Reverse Repo)	3,547,478 2,137,996	3,914,691 3,746.090	3,547,478 2,308,892	3,914,691 5,054,488
8.	Acceptances receivables	12,720,486	14,679,621	12,761,433	14,789,244
9.	Loans				
	a. Fair value through profit/loss b. Available for sale		- 1		
	c. Held to maturity d. Loans and receivables	- 585,052,475	- 592,669,270	643,285,166	649.322.953
0.	Consumer financing receivables	363,032,473	392,009,270	11,819,927	11,855,216
1. 2.	Sharia financing Investments in shares	6.583.274	4 502 202	281,000	255 400
2. 3.	Policy holder's investment in Unit Link Contract	0,583,274	6,583,203	281,000	255,409
4.	Allowance for impairment on financial assets -/-	440 4040	(=====)	(40.004)	(000 000)
	a. Securities b. Loans	(48,636) (32,619,558)	(57,584) (30,762,076)	(62,221) (34,418,502)	(230,380) (32,616,760)
	c. Others	(1,654,609)	(2,092,833)	(1,997,340)	(2,430,998)
5.	Intangible assets Accumulated amortisation for intangible assets -/-	3,549,001 (2,167,732)	3,502,458 (2,066,144)	4,261,596 (2,371,550)	4,213,322 (2,257,826)
6.	Premises and equipment	42,067,684	42,009,451	44,838,576	44,736,920
7.	Accumulated depreciation for premises and equipment -/- Non earning assets	(7,847,917)	(7,550,662)	(9,436,903)	(9,073,630)
/.	a. Abandoned properties	146,581	146,581	146,814	146,814
	b. Repossessed assets	19,815	19,815	21,414	21,414
	c. Suspense account d. Inter office assets	1,832,783	718,439	1,832,783	718,439
	i. Operational activities conducted in Indonesia	(23,459,493)	(17,283,437)	(23,459,493)	(17,283,437)
0	ii. Operational activities conducted outside Indonesia	23,585,289	17,360,910	23,585,289	17,360,910
8. 9.	Allowance for impairment on non financial assets -/- Lease Financing	(302,832)	(291,491)	(303,771) 1,106,094	(292,430) 834,483
0.	Deferred tax assets	5,002,880	5,435,589	5,513,738	5,990,101
1.	Other assets	30,259,607	26,946,346	35,596,143	32,534,859
	TOTAL ASSETS	910,371,452	918,181,510	1,034,307,013	1,038,706,009
	LIABILITIES AND EQUITY				
1.	Demand deposits **)	170,827,818	180,559,528	178,124,423	187,052,25
2.	Savings deposits **)	258,784,666	273,772,515	287,519,007	302,327,61
	Time deposits **) Investment fund - revenue sharing	224,411,327	233,617,801	265,471,304	273,120,83
5.	Fund from Bank Indonesia				
б.	Fund from other banks **)	33,798,067	9,552,251	33,892,933	9,668,28
7. 8.	Spot and derivative liabilities Securities sold under repurchase agreements (Repo)	278,471 3,021,613	503,650 3,353,042	278,471 3,021,613	503,66 3,353,04
9.	Acceptances liabilities	12,720,486	14,679,621	12,761,433	14,789,24
0.	Securities issued Fund borrowings	4,976,459 30,056,938	4,975,923 32,050,986	8,953,612 34,731,237	8,953,959 36,105,018
	Margin deposits received	1,381,250	1,517,665	1,381,250	1,517,66
3.	Inter office liabilities				
	a. Operational activities conducted in Indonesia b. Operational activities conducted outside Indonesia				
	Deferred tax liabilities		-		
	Liability to Unit Link Holders Other liabilities	26,880,262	19,529,778	20,397,689 35,949,560	19,602,950 28,341,75
7.	Investment fund - profit sharing	-	-		
	TOTAL LIABILITIES EQUITY	767,137,357	774,112,760	882,482,532	885,336,28
	Share capital				
	a. Authorised capital b. Unpaid-in capital-/-	16,000,000 (4,333,333)	16,000,000 (4,333,333)	16,000,000 (4,333,333)	16,000,00 (4,333,333
	c. Treasury stock -/-	(4,000,000)	(.,,555,555)	(.,555,555)	(4,555,55.
Э.	Additional Paid-in Capital a. Agio	17,476,308	17,476,308	17,316,192	17,316,19
	b. Disagio -/-	17,470,308	17,470,308	17,310,192	17,316,19
	c. Donated capital				
	d. Funds for paid-up capital e. Others				
).	Other comprehensive income				
	a. Adjustment arising from translation of financial statement b. Gain (Losses) from changes of financial assets on available for sale	7,002 259,237	45,441 (497,624)	157,641 (127,982)	202,36 (924,07
	c. Effective cash flow hedges	239,237	(457,024)	(727,902)	(924,074
	d. Premises and equipment revaluation increment	24,796,520	24,796,520	25,140,523	25,140,52
	e. Other comprehensive income from entity associations f. Remeasurement from actuarial benefit program	90,326	90,326	13,356	17,65
	g. Income tax related to other comprehensive income	(49,471)	(288,663)	424,632	196,56
	h. Others Difference arising from quasi reorganisation				
	Difference arising from restructuring value of transaction				
	of entities under common control Other equity		-	(106,001)	(92,75
	Other equity Reserve			(106,001)	(92,75)
	a. General reserve	2,333,333	2,333,333	2,333,333	2,333,33
5.	b. Appropriated reserve ****) Retained Earning		-		
	a. Previous years *)	82,233,488	75,375,254	88,384,506	80,790,89
	b. Current year TOTAL EQUITY ATTRIBUTABLE TO OWNER	4,420,685 143,234,095	13,071,188 144,068,750	4,078,983 149,281,850	13,806,56 150,453,93
ė	Non controlling interest		144,068,750	2,542,631	2,915,78
5.				151.824.481	153,369,72
	TOTAL EQUITY	143,234,095 910,371,452			
		910,371,452	918,181,510	1,034,307,013	1,038,706,009

or the Period Ended March 31, 2017 and 2016	INDIV	IDUAL	CONSOL	Millions of Rup
DESCRIPTION	31 March 2017	31 March 2016	31 March 2017	31 March 2016
		(Audited)		(Audited)
PERATING INCOME AND EXPENSES				
Interest and Sharia Income, Interest and Sharia Expenses, and Premium Income a Interest and Sharia Income	and Claim Expenses 16,815,123	16,050,105	19,443,040	18,307,7
a. Rupiah	15,210,160	14,695,279	17,761,995	16,883,9
b. Foreign currencies	1,604,963	1,354,826	1,681,045	1,423,7
. Interest and Sharia Expenses	5,670,310	5,150,635	6,626,842	5,976,4
a. Rupiah	4,979,673 690,637	4,731,387 419,248	5,931,376 695.466	5,553,8
b. Foreign currencies Net Interest Income and Sharia Income (Expenses)	690,637 11,144,813	10,899,470	695,466 12,816,198	422,0 12,331,2
Premium Income	-	10,033,470	2,518,767	2,346,
. Claim Expense			1,905,200	1,640,
Net Premium Income (Claim Expenses)	-		613,567	705,
Net Interest and Sharia Income (Expenses), and Net Premium Income (Claim Expense). Other Operating Income and Expenses	ses) 11,144,813	10,899,470	13,429,765	13,037,
Other Operating Income	5,561,708	4,431,536	5,727,834	4,276,
a. Increase in fair value of financial assets i. Securities	5,872	1,341	71,760	57,
ii. Loans	3,072	1,541	71,700	37,
iii. Spot and derivative	601,562	367,618	601,562	367,
iv. Other financial assets	-	-		
b. Decrease in fair value of financial liabilities	-			
c. Gain from sale of financial assets				
i. Securities ii. Loans	175,821	132,717	190,056	145,
iii. Other financial assets				
d. Gain from spot and derivative transaction (realised)	41.211	41.651	51,656	49.
e. Dividend	688,932	701,545	-	
f. Gain from investment in shares with equity method				
g. Comissions/provisions/fees and administrative	2,737,344	2,366,845	3,005,853	2,538,
h. Recovery on allowance for impairment i. Other income	442,529 868,437	73,920 745,899	467,862 1,339,085	73, 1,043,
Other Operating Expenses	11,332,215	10,255,993	13,737,016	12,242,
a. Decrease in fair value of financial assets	1,,552,215	,	12,757,010	12/2-12/
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		11,444		11,
ii. Loans	5.199.979	4,020,738	5.638.564	4,312,
iii. Sharia financing	-,,,,,,,	-	-	1,512,
iv. Other financial assets		215,396	122,425	330,
f. Losses related to operational risk	4,753	11,684	4,753	11,0
g. Losses from investment in shares under equity method				
h. Comissions/provisions/fees and administrative i. Impairment on non financial assets	148,917 12,101	183,791 123	152,762 103,484	183,
j. Salaries and employee benefits	2,635,025	2,610,150	3,429,455	4,: 3,318,0
k. Promotion expenses	173,055	228.535	199,235	258,
I. Other expenses	3,158,385	2,974,132	4,086,338	3,811,
Other Operating Income (Expenses)	(5,770,507)	(5,824,457)	(8,009,182)	(7,966,0
PROFIT (LOSS) FROM OPERATIONS NON OPERATING INCOME AND EXPENSES	5,374,306	5,075,013	5,420,583	5,071,
Gain (Losses) from sale of premises and equipment	269		268	
Gain (Losses) from foreign currencies translation		-	(0.4.000)	
Other non operating income (expenses)	(1,353)	(620)	(24,055)	(4,
PROFIT FROM NON OPERATING	(1,084)	(620)	(23,787)	(4,8
PROFIT CURRENT PERIOD BEFORE TAX Income tax expenses	5,373,222	5,074,393	5,396,796	5,066,
a. Estimated current tax	(796,721)	(594,984)	(937,248)	(733,8
b. Deffered tax income (expenses)	(155,816)	(294,251)	(182,053)	(305,
PROFIT CURRENT PERIOD	4,420,685	4,185,158	4,277,495	4,027,
OTHER COMPREHENSIVE INCOME				
Unreclassified to profit (loss) Premises and equipment revaluation increment				
b. Remeasurement from actuarial benefit program		(11,775)	(4,163)	(10,
c. Other comprehensive income from entity associations				1
d. Others	-			
e. Income tax related to other comprehensive income		2,355	1,041	2,
2. Reclassified to profit (loss)	(20.420)	(10.724)	(44.41.4)	(2.4)
a. Adjustment arising from translation of financial statement b. Gain (Losses) from changes of financial assets on available for sale	(38,439) 1,235,256	(10,734) 1,445,131	(44,414) 1,292,221	(34,i 1,521,
c. Effective cash flow hedges	1,233,230	1,745,151	1,292,221	1,321,
d. Others				
e. Income tax related to other comprehensive income	(239,203)	(226,155)	(251,771)	(229,
Other comprehensive income current period often income tour not	057.614	1 100 033	002.014	1 2/0
Other comprehensive income current period after income tax - net	957,614	1,198,822	992,914	1,248,4
TOTAL OTHER COMPREHENSIVE INCOME CURRENT PERIOD	5,378,299	5,383,980	5,270,409	5,275,6
Income current period atributtable to :				
Parent Company	4,420,685	4,185,158	4,078,983	3,816,
Non controlling interest	-	.,	198,512	210,
TOTAL INCOME CURRENT PERIOD	4,420,685	4,185,158	4,277,495	4,027,2
Total other comprehensive income current period atributtable to :				
Parent Company	957,614	1,198,822	975,133	1,227,
Non controlling interest	937,014	.,	17,781	21,
	957,614	1,198,822	992,914	1,248,
TOTAL OTHER COMPREHENSIVE INCOME CURRENT PERIOD	337,014			
TOTAL OTHER COMPREHENSIVE INCOME CURRENT PERIOD	337,014			
TOTAL OTHER COMPREHENSIVE INCOME CURRENT PERIOD Total comprehensive income current period atributtable to:		5,383.980	5,054,116	5,044,
TOTAL OTHER COMPREHENSIVE INCOME CURRENT PERIOD Total comprehensive income current period atributtable to: Parent Company Non controlling interest	5,378,299	5,383,980	5,054,116 216,293	231,
TOTAL OTHER COMPREHENSIVE INCOME CURRENT PERIOD Total comprehensive income current period atributtable to : Parent Company		5,383,980 - 5,383,980		5,044, 231, 5,275, 6

COMPONENT		31 /	March 201	7	31	31 March 2016 (Audited)						
COMPONENT	S OF CAPIT	AL			INDIVIDU		SOLIDATE				ONSOLID	
Core Capital (Tier 1) 1. Common Equity Tier 1 (CET 1)					130,000,7		0,102,894 0.102,894		552,322 552,322		98,642,1 98,642,1	
1.1 Paid-in Capital (net of Treas	ury Stock)				11,666,6	67 1	1,666,667	7	132,322		90,042,1	-
1.2 Disclosed Reserves 1.2.1 Additional Factor					131,279,6 131,667.4		7,542,491					-
1.2.1.1 Other comprehensiv	e income				25,203,6		5,818,232					
1.2.1.1.1 Excess differences a		9,8		160,454								
of financial stateme 1.2.1.1.2 Potential gain of the	e increase in	the fair			9,0	144	100,434	'				-
value of financial as	sets availab	le for sale			397,2		517,255					-
1.2.1.1.3 Surplus of fixed ass 1.2.1.2 Other disclosed rese	rves	on			24,796,5 106,463,8	14 11	5,140,523 2,113,014					
1.2.1.2.1 Agio					17,476,3		7,316,192					-
1.2.1.2.2 General reserves 1.2.1.2.3 Previous year profit					2,333,3 82,233,4	33 88 8	2,333,333 8,384,506	5				
1.2.1.2.4 Current year profit					4,420,6		4,078,983					-
1.2.1.2.5 Funds for paid-in ca 1.2.1.2.6 Others	ipitai											
1.2.2 Deduction Factor					(387,8		(388,755					-
1.2.2.1 Other comprehensive 1.2.2.1.1 Negative difference	e income es arising fro	m			(148,8	27)	(148,827)				-
translation of finance	cial statemen	nt			(2,8	12)	(2,812	2)				-
1.2.2.1.2 Potential losses from the fair value of final			sale		(146,0	15)	(146,015	i)				
1.2.2.2. Other disclosed rese	rves				(238,9	89)	(239,928					-
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 and allowance for it	in allowand	e for possibl	e losses									
1.2.2.2.5 Negative difference	mpairment o in adjusme	on earning a nt amounts	ssets from fair					1				-
value of financial as	sets in tradi	na book			(220.0	-	(220.020	,				-
1.2.2.2.6 Required allowance 1.2.2.2.7 Others	or non ear	ning assets			(238,9	- (60	(239,928	9				
1.3 Non controlling interest						-	484,686					-
1.4 Deduction Factor of CET 1 1.4.1 Deffered tax calculation					(12,945,4		9,590,950 5,294,448					
1.4.2 Goodwill						-	(117,741)				
1.4.3 Other intangible assets					(1,381,2		1,455,590))				
1.4.4 Investments in share 1.4.5 Shortfall of capital on insu	rance subsic	liaries			(6,536,3	- (.	2,698,171					
1.4.6 Securitisation exposure					(25,0	.00)	(25,000)				
1.4.7 Other deduction of CET 1 1.4.7.1 Placement of funds in i	nstrumen A	T 1 and/or										
Tier 2 to other bank						-						
1.4.7.2 Cross-ownership in and the transition due t			áll									
2. Additional Tier 1 (AT 1)			/111									
2.1 Instrument which comply with	h AT 1 requi	rements				-						-
2.2 Agio/Disagio 2.3 Deduction factor of AT 1												
2.3.1 Placement of funds in inst												
and/or Tier 2 to oth 2.3.2 Cross-ownership in anothe	er bank er entity aco	uired by the				-		•				-
transition due to la	aw, grants, o	r grants will										
Supplemental Capital (Tier 2) 1. Capital Instrument in the form of	Stock or oth	ors			6,958,5	15	7,652,210	16,0	040,708	-	16,678,5	524
which comply with Tier 2 Requ	irements				195,4	29	195,429	,				
2. Agio/Disagio	te.					-						-
 General provison on earning asset (max. 1.25% credit risk - weight 	ed assets)				6,763,0	186	7,456,781					
 Deduction supplemental capital 	(Tier 2)					-						-
4.1 Sinking Fund 4.2 Placement of funds in instrum	en AT 1 and	/or Tier 2 to	other bank									
4.3 Cross-ownership in another e	ntity acquire	ed .										
by the transition due to law DTAL CORE AND SUPPLEMENTAL CAL	, grants, or g	grants will			136,959,3	08 14	7,755,104	106.5	93.030		15.320.6	536
STATE CONTENTION OF THE CHIEF THE CAL					130,333,5	177	,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,					
	31 Mar	ch 2017	31 March (Audit	(2016 (ed)				317	March 2017		31 March (Audit	n 2016 ited)
ISK WEIGHTED ASSETS	PROPRIOUAL	CONSCLIDATED	INDIVIDUAL	CONSOLIDATED				MOVIE	HUML CONSOL	JEATED	MENNEUAL O	CONSCLIDATED
SK WEIGHTED ASSETS EDIT RISK - WEIGHTED ASSETS	541,046.845	596,542,479	483,617,562	534,642.852	KPMM Ratio CET 1 Rati	io (%)		20.0	4% 19.	43%	15.70%	15.33%
MARKET RISK - WEIGHTED ASSETS	2,968,393	3,130,005	1,051,098	1,363,552	Tier 1 Rati			20.0		43%	15.70%	15.33%
OPERATIONAL RISK - WEIGHTED ASSETS		121,563,432	92,008,869		Tier 2 Rati	io (%)		1.00	7% 1.6	.06%	2.78%	2.59%
TOTAL RISK WEIGHTED ASSETS		721,235,916			KPMM Ra	tio (%)		21.1		49%	18.48%	17.92%
R BASED ON RISK PROFILE (%) PITAL ALLOCATION FOR CAR	9.52%	9.53%	9.00%	9.00%	CET 1 FOR BU		MANDATO	11.59 RY	F76 10.5	.96%	1.25%	1.25%
ASED ON RISK PROFILE					FILLED BY BA							
From CET 1 (%)	8.45%	8.47%	6.22%	6.41%	Capital co	nservation b		1.2		.25%	0.625%	0.625%
From AT 1 (%) From Tier 2 (%)	0.00%	0.00%	0.00% 2.78%	0.00% 2.59%		yclical Buffer		0.00		.00%	0.00%	0.00%
						ırcharge for S				.25%	0.625%	0.625%
apital Adequacy Ratio as at per Marc	h 2017 has	been calcul	nted based o	on POJK No	.34/POJK.03	/2016 date	d Septen	nber 22, 20	16 regar	ding l	Minimum	n Capita
dequacy Requirement for commerci o.15/12/PBI/2013 dated December 12	ai Bank, Cai 2. 2013 rega	oital Adequa	icy Ratio as um Canital 4	at March 3	31, 2016 has	for comme	culated b ercial Ran	ased on Ba k.	nk Indo	nesia	Regulati	ion (PBI
, .z/r byzo13 dated December 12	., zo i z regal	ang wiinin	capital A	equacy n	quirettent	.o. comine	cun ball	***				
TATEMENTS OF COMM	NITMEN	ITS AN	D CON	TINGE	NCIES							
of March 31, 2017 and Decer	nber 31, 2	016			NDIVIDUAL						ns of Rupi	idh)
o. DESC	CRIPTION			31 March 201		December 20	16	CON 31 March 20	ISOLIDA 117			
						(Audited)					(Audited	0
 COMMITMENT RECEIVABLES Unused fund borrowings facilities 	ne .											
Onused fund borrowings facilitie a. Rupiah												
b. Foreign currencies		desta est										
Outstanding purchase position of Others	on spot and	derivative		1,113,1	101	517,10	8	1,113,10	4		517,	,108
I. COMMITMENT PAYABLES												
1. Unused loan facilities granted to	customer											
a. BUMN i. Committed												
- Rupiah				5,358,1		4,957,43		5,358,19	3		4,957,	,430
 Foreign currencies 				5,511,1		1,017,11		5,511,15	9		1,017	,119
ii. Uncommitted - Rupiah				23.284.8	386	22,483.00	5	23.284.88	6		22.483.	.005
- Foreign currencies				2,468,2		3,184,07		2,468,20			3,184,	
b. Others												
i. Committed ii. Uncommitted				21,927,2		20,887,03		21,927,28			20,887, 67,856,	
											0. 10.00	,,,,,
Unused loan facilities granted to	other bank	5		,,								
Unused loan facilities granted to a. Committed i. Rupiah	other bank	3		38,2		35,68		38,24	,		35	,685

s of March 31, 2017 and 2016									
No.	DESCRIPTION			31 March 2017					
		Current	Special Mention	Sub Standard	Doubtfu				

No.	DESCRIPTION	_	_	31 March 201	7	_	_	_	31 M	arch 2016 (Audi	ted)		
		Current	Special Mention			Loss	Total	Current	Special Mention		Doubtful	Loss	Total
RELATI	ED PARTIES					_	_	_		_		_	
1. Pla	cements with other banks												
	Rupiah	22					22	22					22
	Foreign currencies ot and derivative receivables	1,495,696					1,495,696	1,227,641					1,227,641
	Rupiah	28.562					28,562						
b.	Foreign currencies	20,502					20,502						
	curities												
	Rupiah Foreign currencies	409,179					409,179	377,150					377,150
	roreign currencies curities sold with agreement												
	repurchase (Repo)												
	Rupiah												
	Foreign currencies							-					
	curities purchased with preement to resell												
	everse Repo)												
	Rupiah												
	Foreign currencies												
6. Acc	eptances receivables	4,780,239					4,780,239	3,134,884					3,134,884
	Micro, small and medium loans (UMKM)	12.134					12,134	1.756					1.756
u.	i. Rupiah	12,134					12,134	1,756					1,756
	ii. Foreign currencies												
b.	Non UMKM	23,917,089	4,962				23,922,051	13,763,097	1,075	-			13,764,172
	i. Rupiah ii. Foreign currencies	14,314,499 9,602,590	4,962				14,319,461 9,602,590	4,290,598 9,472,499	1,075				4,291,673
	Restructured loans	9,602,390					9,602,590	9,472,499					9,472,499
	i. Rupiah												
	ii. Foreign currencies												
	Property loans	11,342	93	774 227		25.151	11,435	9,016	361	642.227		25.101	9,377
	estments in shares nporary investment	5,781,665		774,227		25,191	6,581,083	5,024,629		642,227		25,191	5,692,047
	nporary investment ser Receivable	200.133					200,133	268.918					268,918
	nmitments and contingencies												
a.	Rupiah	2,324,738	267	-			2,325,005	3,087,178	142				3,087,320
	Foreign currencies	4,265,130					4,265,130	4,773,529					4,773,529
	possessed assets												
	ements with other banks												
a.	Rupiah	12,489,074					12,489,074	14,313,034					14,313,034
b.	Foreign currencies	60,255,523				46,647	60,302,170	44,360,879				49,291	44,410,170
2. Spot	and derivative receivables Rupiah	467.180					467.180	570.241					570,241
b.	Foreign currencies	4,434					4,434	1,577					1,577
3. Secu	rities	.,,					-,,,,,	1,577					1,577
	Rupiah	81,325,630					81,325,630	77,552,947					77,552,947
	Foreign currencies	37,992,944				4,032	37,996,976	30,271,811					30,271,811
	rities sold with agreement purchase (Repo)												
	Rupiah	3,547,478					3,547,478	2,962,859					2,962,859
	Foreign currencies												
	rities purchased with agreement to resell												
(Revi	erse Repo) . Rupiah	2,137,996					2,137,996	15,895,349					15,895,349
a. b	Foreign currencies	2,137,990					2,137,990	13,093,349					13,093,349
6. Acce	ptances receivables	7,931,020	4,632			4,595	7,940,247	8,351,337	13,408	40,276			8,405,021
7. Loan	S												
a	. Micro, small and medium loans (UMKM) i. Rupiah	69,402,208 68,946,925	5,567,981 5,552,585	730,381 652,290	917,115 917,115	1,579,141 1,579,141	78,196,826 77,648,056	64,503,011 64,194,132	6,089,619 6,089,619	572,638 572,638	856,659 856,659	2,614,138 2,614,138	74,636,065 74,327,186
	ii. Foreign currencies	455.283	15.396	78.091	917,113	1,379,141	548,770	308.879	0,009,019	3/2,030	030,039	2,014,130	308.879
b	. Non UMKM	445,334,896	17,673,288	7,665,131	1,753,155	10,494,994	482,921,464	394,389,247	20,179,787	2,597,401	1,246,726	6,994,815	425,407,976
	i. Rupiah	371,565,326	15,224,182	6,752,387	1,753,155	8,632,786	403,927,836	325,057,299	16,656,275	2,535,686	1,225,289	5,863,870	351,338,419
	ii. Foreign currencies Restructured loans	73,769,570 21,334,394	2,449,106 9,990,280	912,744 7,332,150	1,567,603	1,862,208 7,052,274	78,993,628 47,276,701	69,331,948 13,484,516	3,523,512 9,742,736	61,715 951,357	21,437 684,979	1,130,945 3,389,440	74,069,557 28,253,028
٠.	i. Rupiah	15,567,501	7,720,509	6.363.029	1,567,603	6,142,737	37,361,379	8.388.313	6,787,908	889,711	663,542	3,008,943	19,738,417
	ii. Foreign currencies	5,766,893	2,269,771	969,121		909,537	9,915,322	5,096,203	2,954,828	61,646	21,437	380,497	8,514,611
d	. Property loans	39,274,223	3,268,177	272,149	164,093	593,907	43,572,549	35,654,940	3,356,273	88,852	72,138	416,823	39,589,026
8. Inv	estments in shares					1,955	1,955	1,955		-			1,955
9. Ten	nporary investment ner Receivable	16,525,765	151,110		125	236 1,071,690	236 17,748,690	13,083,703	618,384	2,711		174 1,116,900	174 14,821,698
11. Cor	nmitments and contingencies	10,323,703	131,110		123	1,071,090	17,740,090		010,304	2,711			14,021,098
a.	Rupiah	150,071,713	956,748	70,094	27,861	9,748	151,136,164	124,490,043	671,917	67,171	9,050	27,852	125,266,033
b.	Foreign currencies	64,101,656	319,670	1,710		2,793	64,425,829	55,581,621	460,232	18,059		6,696	56,066,608
ız. Kep	possessed assets					19,815	19,815					19,815	19,815
OTHE	RINFORMATIONS												
1. Value	e of bank's assets pledge as collateral :												
	To Bank Indonesia												
b	. To others												
z. rotal	allowance for impairment on financial sto earning assets						34,322,803						24,061,727
3. Total	required allowance for possible losses						54,522,003						24,001,727
0	n earning assets						23,210,329						19,141,785
4. Perc	entage of UMKM loans to total loans						13.37%						14.539
5. Perco	entage of UMK loans to total loans						6.33% 54.38%						6.619 26.799
7 Perce	entage of UMKM debtors to total debtors entage of UMK debtors to total debtors						54.38% 51.86%						26.79% 25.43%
8. Oth	ers						31.00%						25.457
a.	Chanelling of loans						333,343						385,342
b.	Mudharabah Muqayyadah financing												
c.	Write off on earning assets						3,222,325						2,316,245
d.	Recovery of write off on earning assets Write off on earning assets with elimination						686,322						570,591
6.	of right to collect												

	d. Recovery of write off on earning assets e. Write off on earning assets with elimination of right to collect								686,322							570,591
	OWANCES FOR IMPAIRMENT March 31, 2017 and 2016							(In Million	s of Rupiah)		ATEMENTS OF SP of March 31, 2017	OT AND D	ERIVAT	IVE TRA		ONS ons of Rupi
			31 Marc	h 2017			31 March 2	016 (Audite	d)				IND	VIDUAL		
No	DESCRIPTION	Allowance for	Impairment	Required Allow Losses of Ea	ance for Possible rning Assets	Allowance fo	r Impairment	Required Allow Losses of Ea	ance for Possible	No.		NOTIONAL AMOUNT		ype	Derivative Rece	
		Individual	Collective	General	Specific	Individual	Collective	General	Specific		Exchange Rate Related		Trading	Hedging	Receivables	Payable
											Spot	6,262,569	5,416,893	845,676	6,447	6,383
1. Pla	acements with other banks	46,647		177,389	46,647	49,291	26,031	184,681	49,291		Forward Option	15,855,948	4,005,009	11,850,939	72,196	41,138
2. Sp	ot and derivative receivables	-		4,936				5,631			a. Written	101.893		101,893	1,198	1,192
3. Se	curities	39,816	8,820	234,178	4,032	48,467	10,099	200,839			b. Purchased	536,925		536,925	8,056	9,177
4. Sec	curities sold with agreement									4.	Future		-	-	-	
to	repurchase (Repo)									5.	Swap	70,777,716	64,247,082	6,530,634	340,648	24,037
	curities purchased with										Others	-	-	-	-	
	reement to resell (Reverse Repo)										Interest Rate Related					
											Forward		-	-	-	
	ceptances receivables	113,082	40,988	127,113	4,827	198,869	34,436	114,862	6,712		Option a. Written					
7. Lo		24,801,977	7,817,581	5,386,663	15,830,909	13,644,914	8,270,574	4,726,571	12,449,675		b. Purchased					
8. Inv	vestments in shares	52,203		3,552	143,280	44,119		73	121,525		Future		-	-	-	
9. Ter	mporary invesment	236			236	174			174		Swap	14.481.822		14,481,822	44,009	15.896
10. Ot	her Receivable	1,305,882	95,571	167,259	1,079,308	1,688,870	45,883	133,526	1,148,225		Others	-			,	,,,,,,,
11. Co	mmitments and contingencies	155,803	30,581	937,323	53,860	269,350	16,870	842,733	56,663	C.	Others	14,594,682		14,594,682	27,622	180,648
											TOTAL	122,611,555	73,668,984	48,942,571	500,176	278,471

CALCULATION As of March 31, 2	ON OF FINANCIAL RATIOS 2017 and 2016					(In %
		INDI	VIDUAL		INDIVIDU	JAL
No.	RATIOS	31 March 2017	31 March 2016 (Audited)	No. RATIOS	31 March 2017	31 March 2016 (Audited)
PERFORM/	ANCE RATIOS			COMPLIANCE		
1. Capital A	Adequacy Ratio (CAR)	21.11%	18.48%	1. a. Percentage violation of Legal Lending Limit		
	forming earning assets and non performing ning assets to total earning assets and			i. Related parties	0.00%	0.00%
	ning assets	2.43%	1.85%	ii. Third parties	0.00%	0.00%
	forming earning assets to total earning assets	3.05%	2.28%	b. Percentage of excess of the Legal		
4. Allowand	ce for impairment on financial assets to			Lending Limit		
earning a	assets	4.17%	3.28%	i. Related parties	0.00%	0.00%
5. Gross NP	L	3.95%	2.89%	'		
6. Net NPL		1.16%	0.85%	ii. Third parties	0.00%	0.00%
7. Return o	n Asset (ROA)	2.38%	2.58%	2. Reserve requirement		
8. Return o	n Equity (ROE)	13.40%	17.84%	a. Primary reserve requirement Rupiah	6.50%	6.50%
9. Net Inter	rest Margin (NIM)	5.69%	6.28%	b. Reserve requirement Foreign currencies	8.23%	8.10%
10. Operatin	ng Expenses to Operating Income	75.98%	75.22%	' The state of the		
11. Loan to [Deposit Ratio (LDR)	89.22%	86.72%	3. Net Open Position - Overall	1.86%	4.70%

STATEMENTS OF CASH FLOW

DESCRIPTION	CONSOL	IDATED
ASH FLOWS FROM OPERATING ACTIVITIES	31 March 2017	31 March 2017 (Audited)
Receipts from interest income	16,956,560	16,182,697
Receipts from Interest Income Receipts from sharia income	1,497,420	1,292,279
Receipts from fees, commissions and premium - net	3,609,278	3,236,470
Payments of interest expense	(5,726,471)	(5,152,866)
Payments of sharia expenses	(612,689)	(586,040)
Receipts from the sale of Government Bonds - Fair		
value through profit or loss	9,825,252	9,992,201
Acquisition of Government Bonds - Fair		
value through profit or loss	(10,209,389) (357,013)	(9,494,332)
Foreign exchange losses - net	(357,013)	(1,763,205)
Other operating income - others	(1.426.730)	481,493
Other operating expenses - others Salaries and employee benefits	(4,312,886)	(1,381,504) (4,482,408)
General and administrative expenses	(2,921,755)	(2,888,568)
Non operating expenses - net	(24,055)	(4,841)
Payment of corporate income tax	(953,417)	(1,164,593)
Cash Flow From Operating Activities Before Changes		
in Operating Assets and Liabilities	5,904,190	4,266,783
Decrease/(increase) in operating assets:		
Placements with Bank Indonesia and other banks	(3,770,737)	453,944
Marketable securities - Fair value through profit or loss	(1,244,816)	(1,953,797)
Other receivables - trade transactions	(1,690,524)	(89,295)
Loans Sharia financing	2,712,905 (362,718)	19,407,241 104,393
Sharia financing Securities purchased under resale agreements	2.745.596	(15,662,358)
Consumer financing receivable	(106,368)	(1,271,503)
Net investment in lease financing	(272,237)	(1,271,503)
Prepaid taxes	(104,377)	(42,154)
Prepaid expense	(407,238)	(329,525)
Other assets	(1,747,794)	(1,843,952)
Proceeds from collection of financial assets already written - off	785,295	570,632
Increase/(decrease) in operating liabilities		
and temporary syirkah funds:		
Conventional Banking		
Demand deposits	(11,411,550)	(14,959,379)
Saving deposits	(12,607,876)	(22,367,829)
Time deposits Inter-bank call money	10,697,091 5,683,445	30,602,365
	134.990	(2,511,293)
Obligation due immediately Liability to unit - linked policyholders	794,739	207,264 1,329,206
Other taxes payable	273,741	161.817
Other liabilities	2,593,589	2,729,981
Sharia Banking - Temporary Syirkah Funds	,	
Demand deposit - restricted investment and demand		
deposit - mudharabah musytarakah	8,571	1,007
Saving deposit - restricted investment and mudharabah		
saving deposit - unrestricted investment	96,899	(637,492)
Mudharabah time deposit - unrestricted investment	365,273	1,925,827
Net cash (used in)/provided by operating activities	(929,911)	72,124
CASH FLOWS FROM INVESTING ACTIVITIES		
Increase in marketable securities - other than at fair value		
through profit or loss	(1,290,779)	(85,462)
	(1,290,779)	(03,402)
(Increase)/decrease in Government Bonds - other than at fair	(1.935.768)	6 142 550
(Increase)/decrease in Government Bonds - other than at fair value through profit or loss	(1,935,768)	6,142,550
(Increase)/decrease in Government Bonds - other than at fair	3,589	2,084
(Increase)/decrease in Government Bonds - other than at fair value through profit or loss Proceeds from sale of fixed assets Acquisition of fixed assets (Acquisition)/selling of intanqible assets	3,589 (107,344)	2,084 (61,472)
(Increase)/decrease in Government Bonds - other than at fair value through profit or loss Proceeds from sale of fixed assets	3,589	2,084 (61,472)
(Increase)/decrease in Government Bonds - other than at fair value through profit or los Proceeds from sale of fixed assets Acquisition of fixed assets (Acquisition)/selling of intangible assets Net cash (used in)/provided by used investing activities	3,589 (107,344) (48,275)	2,084
(Increase)/decrease in Government Bonds - other than at fair value through profit or loss Proceeds from sale of fixed assets Acquisition of fleed assets (Acquisition)/selling of intangible assets Net cash (used in/)provided by used investing activities CASH FLOWS FROM FINANCING ACTIVITIES	3,589 (107,344) (48,275) (3,378,577)	2,084 (61,472) 4,526 6,002,226
(Increase)/decrease in Government Bonds - other than at fair value through profit or loss Proceeds from sale of fixed assets Acquisition of fixed assets (Acquisition)/selling of intangille assets Net cash (used in)/provided by used investing activities CASH FLOWS FROM FINANCING ACTIVITIES Increase of investment in Subsidiaries	3,589 (107,344) (48,275) (3,378,577)	2,084 (61,472) 4,526 6,002,226 (691,128)
(Increase)/decrease in Government Bonds - other than at fair value through profit or loss Proceeds from sale of fixed assets Acquisition of fixed assets (Acquisition)/selling of intangible assets (Acquisition)/selling of intangible assets Net cash (used in/)provided by used investing activities CASH FLOWS FROM FINANCING ACTIVITIES Increase of investment in Subsidiaries Increase/(decrease) in marketable securities issued	3,589 (107,344) (48,275) (3,378,577) (610,507) 77	2,084 (61,472) 4,526 6,002,226 (691,128) (1,764)
(Increase)/decrease in Government Bonds - other than at fair value through profit or loss Proceeds from sale of fixed assets Acquisition of fixed assets (Acquisition of fixed assets (Acquisition)/selling of intangible assets Net cash (used in/provided by used investing activities CASH FLOWS FROM FINANCING ACTIVITIES Increase of investment in Subsidiaries Increase of investment	3,589 (107,344) (48,275) (3,378,577) (610,507) 77 (1,044,894)	2,084 (61,472) 4,526 6,002,226 (691,128) (1,764) 1,250,762
(Increase)/decrease in Government Bonds - other than at fair value through profit or loss Proceeds from sale of fixed assets Acquisition of fixed assets (Acquisition of fixed assets (Acquisition)/selling of intangible assets Met cash (used in/provided by used investing activities CASH FLOWS FROM FINANCING ACTIVITIES Increase of investment in Subsidiaries Increase/decrease) in marketable securities issued Increase/increase in fund borrowings Decrease of Subordinated Lons Decrease of Subordinated Lons	3,589 (107,344) (48,275) (3,378,577) (610,507) 77 (1,044,894) (20,003)	2,084 (61,472) 4,526 6,002,226 (691,128) (1,764) 1,250,762 (25,560)
(Increase)/decrease in Government Bonds - other than at fair value through profit or loss Proceeds from sale of fixed assets Acquisition of freed assets (Acquisition of freed assets (Acquisition)/selling of intangible assets Net cash (used in/)provided by used investing activities CASH ELOWS FROM FINANCING ACTIVITES Increase of investment in Subsidiaries Increase of investment in Subsidiaries Increase in fund borrowings Decrease in Securities sold under repurchase agreements	3,589 (107,344) (48,275) (3,378,577) (610,507) 77 (1,044,894) (20,003) (331,429)	2,084 (61,472) 4,526 6,002,226 (691,128) (1,764) 1,250,762 (25,560) (2,301,060)
(Increase)/decrease in Government Bonds - other than at fair value through profit or loss Proceeds from sale of fixed assets Acquisition of fixed assets (Acquisition) felling of intangible assets (Acquisition) felling of intangible assets (Acquisition) felling of intangible assets (Acquisition) felling for the fixed assets (Acquisition) felling for the fixed by used investing activities CASH FLOWS FROM FINANCING ACTIVITIES Increase of investment in Subsidiaries Increase/idecrease) in marketable securities issued Increase in fund borrowings Decrease of Subordinated Loan Decrease in securities sold under repurchase agreements Decrease in securities of the financing activities	3,589 (107,344) (48,275) (3,378,577) (610,507) 77 (1,044,894) (20,003)	2,084 (61,472) 4,526 6,002,226 (691,128) (1,764) 1,250,762 (25,560)
(Increase)/decrease in Government Bonds - other than at fair value through profit or loss Proceeds from sale of fixed assets Acquisition of freed assets (Acquisition of freed assets (Acquisition)/selling of intangible assets Net cash (used in)/provided by used investing activities CASH FLOWS FROM FINANCING ACTIVITIES Increase of investment in Subsidiaries Increase of investment in Subsidiaries Increase in fund borrowings Decrease of Subordinated Loans Decrease of Subordinated Loans Decrease in Survities sold under repurchase agreements Net cash provided by used in financing activities Net Cash provided by used in financing activities NET OCERGES/INCREASE IN CASH AND CASH	3,589 (107,344) (48,275) (3,378,577) (610,507) 77 (1,044,894) (20,003) (331,429) (2,006,756)	(691,128) (67,722) (691,128) (1,764) 1,250,762 (25,560) (2,301,060) (1,768,750)
(Increase)/decrease in Government Bonds - other than at fair value through profit or loss Proceeds from sale of fixed assets Acquisition of fleed assets (Acquisition of fleed assets (Acquisition) selling of intangible assets Met cash fused in/provided by used investing activities GASH FLOWS FROM FINANCING ACTIVITIES Increase of investment in Subsidiaries Increase/decrease) in marketable securities issued Increase/investment in Subsidiaries Increase/investment in Subsidiaries Increase/investment in Subsidiaries Increase/investment in Subsidiaries Increase/investment in Fundament Increase/investment Increase/investmen	3,589 (107,344) (48,275) (3,378,577) (610,507) 77 (1,044,894) (20,003) (331,429)	2,084 (61,472) 4,526 6,002,226 (691,128) (1,764) 1,250,762 (25,560) (2,301,060)
(Increase)/decrease in Government Bonds - other than at fair value through profit or loss Proceeds from sale of fixed assets Acquisition of freed assets (Acquisition)/selling of intangible assets Net cash Lused in/provided by used investing activities CASH FLOWS FROM FINANCING ACTIVITIES Increase of investment in Subsidiaries Increase/(accessed) in maketable securities issued Increase/increase in maketable securities issued Increase in fund borrowing Decrease of Subordinated Loan Decrease in Subordinated Decrease in Subordinated	3,589 (107,344) (48,275) (3,378,577) (610,507) 77 (1,044,894) (20,003) (331,429) (2,006,756) (6,315,244)	2,084 (61,472) 4,526 6,002,226 (1,764) 1,250,762 (25,560) (1,768,750) 4,305,600
(Increase)/decrease in Government Bonds - other than at fair value through profit or loss Proceeds from sale of fixed assets Acquisition of fleed assets (Acquisition of fleed assets (Acquisition) selling of intangible assets Met cash fused in/provided by used investing activities GASH FLOWS FROM FINANCING ACTIVITIES Increase of investment in Subsidiaries Increase/decrease) in marketable securities issued Increase/increase) in marketable securities issued Increase in fund borrowings Decrease of Subordinated Loans Decrease in securities sold under repurchase agreements NET (DECREASE)/INCREASE IN CASH AND CASH EQUIVALENTS EFFECT OF EXCHANGE RATE CHANGES ON CASH AND CASH EQUIVALENT EFFECT OF EXCHANGE RATE CHANGES ON CASH AND CASH EQUIVALENT	3,589 (107,344) (48,275) (3,378,577) (610,507) 77 (1,044,894) (20,003) (331,429) (2,006,756) (6,315,244) 238,654	2,084 (61,472) 4,526 6,002,226 (691,128) (1,764) 1,250,762 (25,560) (2,301,60) (1,768,750) 4,305,600
(Increase)/decrease in Government Bonds - other than at fair value through profit or loss Proceeds from sale of fixed assets Acquisition of fixed assets (Acquisition)/selling of intangible assets	3,589 (107,344) (48,275) (3,378,577) (610,507) 77 (1,044,894) (20,003) (331,429) (2,006,756) (6,315,244) 238,654 157,560,107	2,084 (61,472) 4,526 6,002,226 (691,128) (1,764) 1,250,762 (25,560) (2,301,000) (1,768,750) 4,305,600
(Increase)/decrease in Government Bonds - other than at fair value through profit or loss Proceeds from sale of fixed assets Acquisition of fixed assets (Acquisition of fixed assets (Acquisition)/selling of intangible assets (Acquisition) fixed in/provided by used investing activities CASH FLOWS FROM FINANCING ACTIVITIES Increase of investment in Subsidiaries Increase/Iderease) in marketable securities issued Increase in fund borrowings Decrease of Subordinated Loans Decrease in securities sold under repurchase agreements Decrease in securities sold under repurchase NET (DECREASE)/INCREASE IN CASH AND CASH EQUIVALENT EFFECT OF EXCHANGE RATE CHANGES ON CASH AND CASH EQUIVALENT CASH AND CASH EQUIVALENT CASH AND CASH EQUIVALENT A TEGINNING OF PERIOD CASH AND CASH EQUIVALENT A TEGINNING OF PERIOD CASH AND CASH EQUIVALENT A TEGIN PERIOD CASH AND CASH EQUIVALENT A TEND OF PERIOD CASH AND CASH EQUIVA	3,589 (107,344) (48,275) (3,378,577) (610,507) 77 (1,044,894) (20,003) (331,429) (2,006,756) (6,315,244) 238,654	2,084 (61,472) 4,526 6,002,226 (691,128) (1,764) 1,250,762 (25,560) (2,301,60) (1,768,750) 4,305,600
(Increase)/decrease in Government Bonds - other than at fair value through profit or loss Proceeds from sale of fixed assets (Acquisition of fixed assets (Acquisition of fixed assets (Acquisition)/selling of intangible assets (Acquisition)/selling of intangible assets (Acquisition)/selling of intangible assets (Acquisition) fixed assets (Acquisition)/selling of intangible assets (Acquisition)/selling of intangible assets (Acquisition)/selling of intangible assets (Acquisition)/selling of intangible assets (Acquisition)/selling of investigation (Acquisition)/selling of investigation (Acquisition)/selling of intangible assets (Acquisition)/selling of intangible assets (Acquisition)/selling of investigation (Acquisition)/selling of intangible assets (Acquisition)/selling of intangible assets (Acquisition)/selling of investigation (Acquisition)/selling of investigation (Acquisition)/selling of intangible assets (Acquisition)/selling of investigation (Acquisition)/selling of investigation (Acquisition)/selling of intangible assets (Acquisition)/selling of investigation (Acquisition)/selli	3,589 (107,344) (48,275) (3,378,577) (610,507) 77 (1,044,894) (20,003) (331,429) (2,006,756) (6,315,244) 238,654 157,560,107 151,483,517	2,084 (61,472) 4,526 6,002,226 (691,128) (1,764) 1,250,762 (25,560) (2,301,060) (1,768,760) 4,305,600 872,111 125,667,407 130,845,118
(Increase)/decrease in Government Bonds - other than at fair value through profit or loss Proceeds from sale of fixed assets Acquisition of fixed assets (Acquisition of fixed assets (Acquisition of hin)/provided by used investing activities CASH FLOWS FROM FINANCING ACTIVITIES Increase of investment in Subsidiaries Increase/Increase) in marketable securities issued Increase in fund borrowings Decrease in fund borrowings Decrease in securities sold under repurchase agreements NET (DECREASE)/INCREASE IN CASH AND CASH EQUIVALENT EFFECT OF EXCHANGE RATE CHANGES ON CASH AND CASH EQUIVALENT CASH AND CASH EQUIVALENT AT BEGINNING OF PERIOD CASH AND CASH EQUIVALENTS AT FERO OF PERIOD CASH AND CASH EQUIVALENTS AT FERO OF PERIOD CASH AND CASH EQUIVALENTS AT FEND OF PER	3,589 (107,344) (48,275) (3,378,577) (610,507) 77 (1,044,894) (20,003) (331,429) (2,006,756) (6,315,244) 238,654 157,566,107 151,483,517	2,084 (61472) 4,526 6,002,226 (691,128) (1,764) 1,250,762 (25,560) (2,301,600) (1,768,750) 4,305,667,407 130,845,111 125,667,407 130,845,111
(Increase)/decrease in Government Bonds - other than at fair value through profit or loss Proceeds from sale of fixed assets Acquisition of fleed assets (Acquisition of fleed assets (Acquisition of lend assets (Acquisition of lend assets (Acquisition) reflect (Acquisition of lend assets (Acquisiti	3,589 (107,344) (48,275) (3,378,577) (610,507) 77 (1,044,894) (20,003) (331,429) (2,006,756) (6,315,244) 238,654 137,560,107 151,483,517 21,212,576 53,500,799	2,084 (61,472) 4,526 6,002,226 (691,128) (1,764) 1,250,762 (25,560) (2,301,600) (1,768,760) 4,305,600 872,111 125,667,407 130,845,118
(Increase)/decrease in Government Bonds - other than at fair value through profit or loss Proceeds from sale of fixed assets Acquisition of fixed assets (Acquisition of fixed assets (Acquisition)/selling of finangible assets (Acquisition) fixed in/provided by used investing activities CASH FLOWS FROM FINANCING ACTIVITIES Increase of investment in Subsidiaries Increase/Idercease) in marketable securities issued Increase in fund borrowings Decrease of Subordinated Loans Decrease in securities sold under repurchase agreements NET (DECREASE)/INCREASE IN CASH AND CASH EQUIVALENT EFFECT OF EXCHANGE RATE CHANGES ON CASH AND CASH EQUIVALENT CASH AND CASH EQUIVALENT CASH AND CASH EQUIVALENT CASH AND CASH EQUIVALENT SA TEND OF PERIOD CASH AND CASH EQ	3,589 (107,344) (48,275) (3,378,577) (610,507) 77 (1,044,894) (20,003) (331,429) (2,006,756) (6,315,244) 238,654 137,560,107 151,483,517 21,212,576 53,500,799 9,164,284	2,084 (61472) 4,526 6,002,226 (691,128) (1,764) 1,250,762 (25,560) (2,301,600) (1,768,750) 4,305,667,407 130,845,111 18,439,929 46,511,460 10,902,956
(Increase)/decrease in Government Bonds - other than at fair value through profit or loss Proceeds from sale of fixed assets Acquisition of fleed assets (Acquisition of fleed assets	3,589 (107,344) (48,275) (3,378,577) (610,507) 77 (1,044,894) (20,003) (331,429) (2,006,756) (6,315,244) 21,758,054 137,560,107 151,483,517 21,212,576 53,500,799 9,164,284	2,084 (61472) 4,526 6,002,226 (691,128) (1,764) 1,250,762 (25,560) (2,301,660) (1,768,750) 4,305,600 872,111 125,667,407 130,845,118 18,439,929 45,511,460 10,902,956 5,490,526
(Increase)/decrease in Government Bonds - other than at fair value through profit or loss Proceeds from sale of fixed assets Acquisition of fixed assets (Acquisition) fed fixed assets (Acquisition) fed fixed assets (Acquisition) fed mi)rprovided by used investing activities CASH FLOWS FROM FINANCING ACTIVITIES Increase of investment in Subsidiaries Increase/Idecrease) in marketable securities issued Increase/Idecrease) in marketable securities issued Increase in fund borrowings Decrease of Subordinated Loans Decrease in securities sold under repurchase agreements NET (DECREASE)/INCREASE IN CASH AND CASH EQUIVALENT EFFECT OF EXCHANGE RATE CHANGES ON CASH AND CASH EQUIVALENT CASH AND CASH EQUIVALENT CASH AND CASH EQUIVALENT CASH AND CASH EQUIVALENT AT END OF PERIOD CASH AND CASH EQUIVALENT SAT END OF PERIOD CASH AND CASH EQUIV	3,589 (107,344) (48,275) (3,378,577) (610,507) 77 (1,044,894) (20,003) (331,429) (2,006,756) (6,315,244) 238,654 137,560,107 151,483,517 21,212,576 53,500,799 9,164,284	2,084 (61472) 4,526 6,002,226 (691,128) (1,764) 1,250,762 (25,560) (2,301,600) (1,768,750) 4,305,667,407 130,845,111 18,439,929 46,511,460 10,902,956

Total cash and cash equivalents	151,465,517 130,645,1
MANAGEMENT OF THE BANK Board of Commissioners	
President Commissioner Deputy President Commissioner Independent Commissioner Independent Commissioner Independent Commissioner Independent Commissioner Commissioner Commissioner	: Wimboh Santoso : Imam Apriyanto Putro : Makmur Keliat *) : Destry Damayanti *) : Goei Siauw Hong : Bangun Sarwito Kusmulyono : Askolani : Ardan Adiperdana
Board of Directors - President Director - Vice President Director - Director - Director	: Kartika Wirjoatmodjo : Sulaiman Arif Arianto : Ogi Prastomiyono : Pahala N. Mansury

- Commissioner	. Ardan Adiperdana
Board of Directors	
- President Director	: Kartika Wirjoatmodjo
 Vice President Director 	: Sulaiman Arif Arianto
- Director	: Ogi Prastomiyono
- Director	: Pahala N. Mansury
- Director	: Royke Tumilaar
- Director	: Hery Gunardi
- Director	: Kartini Sally
- Director	: Ahmad Siddik Badruddin **)
- Director	: Tardi
- Director	: Rico Usthavia Frans
SHAREHOLDERS	
Republic of Indonesia Non Ultimate Shareholder through	: 60.00%

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

Capital Market (≥ 5%)

: Nil

- In the above financial information is extracted from the consolidated financial statements of PT Bank Mandiri (Persero) Tbk. (the "Bank") and its subsidiaries as of March 31, 2017 and for the three-month period then ended, prepared by the Bank's management in accordance with Indonesian Financial Accounting Standards. The consolidated financial statements of the Bank and its subsidiaries as of March 31, 2016 and for the three-month period then ended, which have been audited by Purwantono, 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 May 12, 2016. 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 Purwantono, 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 January 30, 2017.
- dated January 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.
- A. Exchange rate of 1 US Dollar as at March 31, 2017, March 31, 2016 and December 31, 2016 were Rp13,325.50; Rp13,260.00 and Rp13,472.50 respectively.







Jakarta, April 26, 2017 S. E & O **Board of Directors** PT Bank Mandiri (Persero) Tbk.

Kartika Wirjoatmodjo

Royke Tumilaar



