

# CONSOLIDATED FINANCIAL STATEMENTS

## PT Bank Mandiri (Persero) Tbk. & Subsidiaries



### STATEMENTS OF FINANCIAL POSITION

As of September 30, 2017 and December 31, 2016

No.	DESCRIPTION	INDIVIDUAL				CONSOLIDATED			
		30 September 2017	31 December 2016	30 September 2017	31 December 2016	30 September 2017	31 December 2016	30 September 2017	31 December 2016
<b>ASSETS</b>									
1.	Cash	19,439,227	21,223,106	21,026,875	22,006,775	-	-	-	-
2.	Placements with Bank Indonesia	110,908,251	103,914,079	121,210,670	111,261,518	-	-	-	-
3.	Placements with other banks	20,058,007	19,800,517	24,223,993	25,286,905	-	-	-	-
4.	Spot assets derivative receivables	432,609	240,870	445,796	240,870	-	-	-	-
5.	Securities	-	-	-	-	-	-	-	-
a.	Fair value through profit/loss	2,701,792	3,425,406	26,035,391	25,052,281	-	-	-	-
b.	Available for sale	105,886,038	96,012,792	108,714,004	98,685,007	-	-	-	-
c.	Held to maturity**	6,956,453	13,916,611	21,234,384	20,708,751	-	-	-	-
d.	Fair value through other comprehensive income	4,645,819	3,914,691	4,665,819	3,014,691	-	-	-	-
6.	Securities sold under repurchase agreements (Repo)	3,633,880	3,746,090	4,485,142	5,054,488	-	-	-	-
7.	Securities purchased under resale agreements (Reverse Repo)	11,635,107	14,679,621	11,679,179	14,789,244	-	-	-	-
8.	Acceptances receivable	-	-	-	-	-	-	-	-
9.	Loans	-	-	-	-	-	-	-	-
a.	Fair value through profit/loss	-	-	-	-	-	-	-	-
b.	Available for sale	-	-	-	-	-	-	-	-
c.	Held to maturity	-	-	-	-	-	-	-	-
d.	Loans and receivables	605,885,376	592,669,270	669,987,546	649,322,953	-	-	-	-
10.	Consumer financing receivables	14,379,428	11,855,216	-	-	-	-	-	-
11.	Sharia financing	6,873,063	6,583,203	348,141	255,000	-	-	-	-
12.	Investments in shares	-	-	-	-	-	-	-	-
13.	Policy holder's investment in Unit Link Contract	-	-	-	-	-	-	-	-
14.	Allowance for impairment on financial assets	-	-	-	-	-	-	-	-
a.	Securities	(55,011)	(57,584)	(72,283)	(230,380)	-	-	-	-
b.	Loans	(32,585,371)	(30,762,970)	(34,318,404)	(33,416,760)	-	-	-	-
c.	Others	(1,769,611)	(2,092,833)	(2,133,050)	(2,430,998)	-	-	-	-
15.	Intangible assets	3,784,029	3,502,458	4,543,228	4,213,222	-	-	-	-
16.	Accumulated amortisation for intangible assets	(2,360,765)	(2,396,144)	(2,589,401)	(2,257,826)	-	-	-	-
17.	Premises and equipment	42,979,500	42,009,451	45,349,563	44,736,920	-	-	-	-
18.	Accumulated depreciation for premises and equipment	(8,393,598)	(7,550,662)	(10,101,778)	(9,073,630)	-	-	-	-
19.	Netting assets	-	-	-	-	-	-	-	-
a.	Abandoned properties	108,754	146,581	108,754	146,581	-	-	-	-
b.	Repossession assets	19,815	19,815	20,754	21,414	-	-	-	-
c.	Suspense account	1,890,991	718,439	1,890,991	718,439	-	-	-	-
d.	Inter office assets	-	-	-	-	-	-	-	-
i.	Operational activities conducted in Indonesia	(18,227,064)	(17,283,437)	(18,227,064)	(17,283,437)	-	-	-	-
ii.	Operational activities conducted outside Indonesia	18,812,997	17,360,910	18,812,997	17,360,910	-	-	-	-
19.	Other liabilities	(306,136)	(291,491)	(307,675)	(292,430)	-	-	-	-
20.	Lease Financing	-	-	-	-	-	-	-	-
21.	Deferred tax assets	4,077,031	5,435,589	4,535,691	5,990,101	-	-	-	-
22.	Other assets	34,531,629	26,946,346	41,485,086	32,534,859	-	-	-	-
<b>TOTAL ASSETS</b>									
		<b>940,665,212</b>	<b>918,181,510</b>	<b>1,078,703,363</b>	<b>1,038,706,009</b>				

No.	DESCRIPTION	INDIVIDUAL				CONSOLIDATED			
		30 September 2017	31 December 2016	30 September 2017	31 December 2016	30 September 2017	31 December 2016	30 September 2017	31 December 2016
<b>LIABILITIES AND EQUITY</b>									
<b>LIABILITIES</b>									
1.	Deposits**	176,176,809	180,559,528	184,810,250	187,052,253	-	-	-	-
2.	Savings deposits**	272,213,890	273,772,515	307,715,340	302,527,614	-	-	-	-
3.	Time deposits**	225,581,013	233,617,801	268,964,170	273,120,837	-	-	-	-
4.	Investment fund - revenue sharing	-	-	-	-	-	-	-	-
5.	Fund from Bank Indonesia	-	-	-	-	-	-	-	-
6.	Fund from other banks**	25,483,944	9,552,251	26,163,306	9,668,280	-	-	-	-
7.	Spot and derivative liabilities	887,677	503,650	887,667	503,667	-	-	-	-
8.	Securities sold under repurchase agreements (Repo)	2,607,258	3,353,042	3,017,258	3,353,042	-	-	-	-
9.	Acceptances issued	11,635,107	14,679,621	11,679,179	14,789,244	-	-	-	-
10.	Securities liability	10,785,745	9,475,923	10,785,488	9,853,599	-	-	-	-
11.	Fund borrowings	30,889,012	32,570,965	37,618,590	36,105,018	-	-	-	-
12.	Margin deposits received	1,343,498	1,512,986	1,343,498	1,512,986	-	-	-	-
13.	Inter office liabilities	-	-	-	-	-	-	-	-
a.	Operational activities conducted in Indonesia	-	-	-	-	-	-	-	-
b.	Operational activities conducted outside Indonesia	-	-	-	-	-	-	-	-
14.	Deferred tax liabilities	-	-	-	-	-	-	-	-
15.	Liability to Unit Link Holders	-	-	-	-	-	-	-	-
16.	Other liabilities	22,265,765	19,529,778	23,321,241	19,620,950	-	-	-	-
17.	Investment fund - profit sharing	-	-	33,220,998	28,341,757	-	-	-	-
<b>TOTAL LIABILITIES</b>									
		<b>786,281,168</b>	<b>774,112,760</b>	<b>914,812,245</b>	<b>885,336,286</b>				
<b>EQUITY</b>									
1.	Share capital	-	-	-	-	-	-	-	-
a.	Authorized 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	17,476,308	17,476,308	17,316,192	17,316,192	-	-	-	-
a.	Agio	-	-	-	-	-	-	-	-
b.	Unpaid-ago**	-	-	-	-	-	-	-	-
c.	Donated capital	-	-	-	-	-	-	-	-
d.	Funds for paid-up capital	-	-	-	-	-	-	-	-
e.	Others	-	-	-	-	-	-	-	-
20.	Other comprehensive income	8,975	45,441	16,772	202,363	-	-	-	-
a.	Adjustment arising from translation of financial statement	10,299,421	(497,624)	660,666	(9,024,074)	-	-	-	-
b.	Gain/(Losses) from changes of financial assets available for sale	24,796,520	25,140,523	25,140,523	25,140,523	-	-	-	-
c.	Effective cash flow hedges	-	-	-	-	-	-	-	-
d.	Premises and equipment revaluation increment	-	-	-	-	-	-	-	-
e.	Other comprehensive income from inter-associations	90,326	90,326	81,511	17,658	-	-	-	-
f.	Reassessment from actuarial benefit program	(140,626)	(288,663)	325,708	196,567	-	-	-	-
g.	Income tax related to other comprehensive income	-	-	-	-	-	-	-	-
h.	Others	-	-	-	-	-	-	-	-
21.	Difference arising from restructuring value of transaction of entities under common control	-	-	-	-	-	-	-	-
22.	Other equity	-	-	(106,001)	(92,751)	-	-	-	-
23.	Reserve	2,333,333	2,333,333	2,333,333	2,333,333	-	-	-	-
a.	General reserve	-	-	-	-	-	-	-	-
b.	Appropriated reserve****	-	-	-	-	-	-	-	-
25.	Retained Earning	82,233,488	75,275,254	88,384,506	80,790,895	-	-	-	-
a.	Previous year	14,889,632	13,071,188	15,069,230	13,968,565	-	-	-	-
b.	Current year	67,343,856	62,204,066	73,315,276	66,822,330	-	-	-	-
<b>TOTAL EQUITY ATTRIBUTABLE TO OWNER</b>									
		<b>154,384,044</b>	<b>144,068,750</b>	<b>163,891,118</b>	<b>153,369,715</b>				
<b>TOTAL EQUITY AND EQUITY</b>									
		<b>940,665,212</b>	<b>918,181,510</b>	<b>1,078,703,363</b>	<b>1,038,706,009</b>				

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

\*\*\* Consolidated balance includes temporary syariah funds from a Subsidiary.

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

\*\*\*\*\* As of September 30, 2016, Appropriated reserve of Rp9,299,631 million has been reclassified to Retained Earning.

### STATEMENTS OF INCOME AND OTHER COMPREHENSIVE

For the Period Ended September 30, 2017 and 2016

No.	DESCRIPTION	INDIVIDUAL				CONSOLIDATED			
		30 September 2017	30 September 2016	30 September 2017	30 September 2016	30 September 2017	30 September 2016	30 September 2017	30 September 2016
<b>OPERATING INCOME AND EXPENSES</b>									
<b>A. Interest and Sharia Income, Interest and Sharia Expenses, and Premium Income and Claim Expenses</b>									
1.	Interest and Sharia Income	50,845,424	49,946,288	59,308,417	56,885,233	-	-	-	-
a.	Rupiah	45,869,361	44,101,144	54,101,378	50,872,720	-	-	-	-
b.	Foreign currencies	4,976,063	5,845,144	5,207,039	6,012,513	-	-	-	-
2.	Interest and Sharia Expenses	17,431,701	15,751,817	20,469,365	18,228,293	-	-	-	-
a.	Rupiah	15,453,319	14,340,679	18,477,439	16,804,349	-	-	-	-
b.	Foreign currencies	1,978,382	1,411,138	1,991,926	1,423,944	-	-	-	-
3.	Premium Income	33,413,723	34,194,471	38,899,052	38,656,940	-	-	-	-
4.	Claim Expense	-	-	7,782,493	7,550,446	-	-	-	-
5.	Net Premium Income (Claim Expenses)	-	-	6,001,536	5,254,810	-	-	-	-
6.	Net Interest and Sharia Income (Expenses), and Net Premium Income (Claim Expenses)	33,413,723	34,194,471	40,620,009	40,952,576	-	-	-	-
<b>B. Other Operating Income and Expenses</b>									
1.	Increase in fair value of financial assets	15,468,454	13,227,147	17,227,159	14,415,394	-	-	-	-
a.	Securities	1,089	-	133,019	97,831	-	-	-	-
ii.	Loans	-	-	-	-	-	-	-	-
iii.	Spot and derivative	1,898,765	1,469,596	1,898,765	1,469,596	-	-	-	-
iv.	Other financial assets	-	-	-	-	-	-	-	-
b.	Decrease in fair value of financial liabilities	-	-	-	-	-	-	-	-
c.	Gain from sale of financial assets	758,469	528,473	792,891	574,044	-	-	-	-
i.	Loans	-	-	-	-	-	-	-	-
ii.	Loans	-	-	-	-	-	-	-	-
iii.	Other financial assets	-	-	-	-	-	-	-	-
d.	Loss from investment in shares with equity method	170,699	141,237	208,468	165,042	-	-	-	-
e.	Dividend	817,030	702,267	-	-	-	-	-	-
f.	Gain from investment in shares with equity method	8,399,892	7,661,331	9,152,260	8,266,547	-	-	-	-
g.	Commissions/provisions/fees and administrative	234,729	185,784	256,999	182,794	-	-		