

Nomor Surat	FTS.CSC/CMA.945/2017
Nama Emiten	Bank Mandiri (Persero) Tbk
Kode Emiten	BMRI
Perihal	Penyampaian Laporan Keuangan Interim Yang Tidak Diaudit

Perseroan dengan ini menyampaikan laporan keuangan untuk periode 3 Bulan yang berakhir pada 31/03/2017 dengan ikhtisar sebagai berikut :

Informasi mengenai anak perusahaan Perseroan sebagai berikut :

No	Nama	Kegiatan Usaha	Lokasi	Tahun Komersil	Status Operasi	Jumlah Aset	Satuan	Mata Uang	Persentase (%)
1	Bank Mandiri (Europe) Limited (BMEL)	Perbankan	London	1999	Beroperasi	2.228.188	JUTAAN	IDR	100.0
2	Mandiri International Remittance Sendirian Berhad (MIR)	Layanan Remittance	Kuala Lumpur	2009	Beroperasi	15.013	JUTAAN	IDR	100.0
3	PT Bank Syariah Mandiri (BSM)	Perbankan Syariah	Jakarta	1955	Beroperasi	80.012.307	JUTAAN	IDR	99.99
4	PT Mandiri Sekuritas (Mansek)	Sekuritas	Jakarta	1992	Beroperasi	2.316.226	JUTAAN	IDR	99.99
5	PT Bank Mandiri Taspen Pos (Bank Mantap)	Perbankan	Denpasar	1970	Beroperasi	8.792.141	JUTAAN	IDR	59.44
6	PT Asuransi Jiwa InHealth Indonesia	Asuransi Jiwa	Jakarta	2008	Beroperasi	2.164.361	JUTAAN	IDR	80.0
7	PT Mandiri AXA General Insurance (MAGI)	Asuransi Kerugian	Jakarta	1962	Beroperasi	1.637.309	JUTAAN	IDR	60.0
8	PT Mandiri Tunas Finance (MTF)	Pembiayaan Konsumen	Jakarta	1989	Beroperasi	11.439.498	JUTAAN	IDR	51.0
9	PT AXA Mandiri Financial Services (AMFS)	Asuransi Jiwa	Jakarta	1991	Beroperasi	26.716.461	JUTAAN	IDR	51.0
10	PT MANDIRI UTAMA FINANCE	Pembiayaan Konsumen	Jakarta	2015	Beroperasi	2.090.886	JUTAAN	IDR	51.0
11	PT MANDIRI CAPITAL INDONESIA	Modal Ventura	Jakarta	2015	Beroperasi	349.449	JUTAAN	IDR	99.97

Dokumen ini merupakan dokumen resmi Bank Mandiri (Persero) Tbk yang tidak memerlukan tanda tangan karena dihasilkan secara elektronik.

Bank Mandiri (Persero) Tbk bertanggung jawab penuh atas informasi tertera di dalam dokumen ini.

[1000000] General information

Informasi umum		General information
31 March 2017		
Nama entitas	Bank Mandiri (Persero) Tbk	Entity name
Penjelasan perubahan nama dari akhir periode laporan sebelumnya		Explanation of change in name from the end of the preceding reporting period
Kode entitas	BMRI	Entity code
Nomor identifikasi entitas	AA416	Entity identification number
Industri utama entitas	Keuangan dan Syariah / Financial and Sharia	Entity main industry
Sektor	8. Finance	Sector
Subsektor	81. Bank	Subsector
Informasi pemegang saham pengendali	National Corporation	Controlling shareholder information
Jenis entitas	Local Company - Indonesia Jurisdiction	Type of entity
Jenis efek yang dicatatkan	Saham dan Obligasi / Stock and Bond	Type of listed securities
Jenis papan perdagangan tempat entitas tercatat	Utama / Main	Type of board on which the entity is listed
Apakah merupakan laporan keuangan satu entitas atau suatu kelompok entitas	Entitas grup / Group entity	Whether the financial statements are of an individual entity or a group of entities
Periode penyampaian laporan keuangan	Kuartal I / First Quarter	Period of financial statements submissions
Tanggal awal periode berjalan	January 01, 2017	Current period start date
Tanggal akhir periode berjalan	March 31, 2017	Current period end date
Tanggal akhir tahun sebelumnya	December 31, 2016	Prior year end date
Tanggal awal periode sebelumnya	January 01, 2016	Prior period start date
Tanggal akhir periode sebelumnya	March 31, 2016	Prior period end date
Mata uang pelaporan	Rupiah / IDR	Description of presentation currency
Kurs konversi pada tanggal pelaporan jika mata uang penyajian selain rupiah		Conversion rate at reporting date if presentation currency is other than rupiah
Pembulatan yang digunakan dalam penyajian jumlah dalam laporan keuangan	Jutaan / In Million	Level of rounding used in financial statements
Jenis laporan atas laporan keuangan	Tidak Diaudit / Unaudit	Type of report on financial statements
Jenis opini auditor		Type of auditor's opinion
Hal yang diungkapkan dalam paragraf pendapat untuk penekanan atas suatu masalah atau paragraf penjelasan lainnya, jika ada		Matters disclosed in emphasis-of-matter or other-matter paragraph, if any
Hasil penugasan review		Result of review engagement
Tanggal laporan audit atau hasil laporan review		Date of auditor's opinion or result of review report
Auditor tahun berjalan		Current year auditor
Nama partner audit tahun berjalan		Name of current year audit signing partner
Lama tahun penugasan partner yang menandatangani		Number of years served as audit signing partner
Auditor tahun sebelumnya		Prior year auditor
Nama partner audit tahun sebelumnya		Name of prior year audit signing partner
Kepatuhan terhadap pemenuhan peraturan BAPEPAM LK VIII G 11 tentang tanggung jawab direksi atas laporan keuangan	Ya / Yes	Whether in compliance with BAPEPAM LK VIII G 11 rules concerning responsibilities of board of directors on financial statements
Kepatuhan terhadap pemenuhan	Ya / Yes	Whether in compliance with BAPEPAM

peraturan BAPEPAM LK VIII A dua
tentang independensi akuntan yang
memberikan jasa audit di pasar modal

LK VIII A two rules concerning
independence of accountant providing
audit services in capital market

**[4220000] Statement of financial position presented using order of liquidity -
Financial and Sharia Industry**

Laporan posisi keuangan			Statement of financial position
	<u>31 March 2017</u>	<u>31 December 2016</u>	
Aset			Assets
Kas	21,212,576	22,906,775	Cash
Giro pada bank indonesia	53,500,799	52,484,974	Current accounts with bank Indonesia
Giro pada bank lain			Current accounts with other banks
Giro pada bank lain pihak ketiga	9,138,701	10,337,353	Current accounts with other banks third parties
Giro pada bank lain pihak berelasi	25,583	25,861	Current accounts with other banks related parties
Cadangan kerugian penurunan nilai pada giro pada bank lain	(3,058)	(3,049)	Allowance for impairment losses for current accounts with other bank
Penempatan pada bank indonesia dan bank lain			Placements with bank Indonesia and other banks
Penempatan pada bank indonesia dan bank lain pihak ketiga	71,810,697	71,974,664	Placements with bank Indonesia and other banks third parties
Penempatan pada bank indonesia dan bank lain pihak berelasi	1,956,609	1,725,571	Placements with bank Indonesia and other banks related parties
Cadangan kerugian penurunan nilai pada penempatan pada bank lain	(47,136)	(83,308)	Allowance for impairment losses for placements with other banks
Efek-efek yang diperdagangkan			Marketable securities
Efek-efek yang diperdagangkan pihak ketiga	41,094,301	38,219,039	Marketable securities third parties
Efek-efek yang diperdagangkan pihak berelasi	17,600,241	18,571,548	Marketable securities related parties
Cadangan kerugian penurunan nilai pada efek-efek yang diperdagangkan	(69,176)	(238,944)	Allowance for impairment losses for marketable securities
Efek yang dibeli dengan janji dijual kembali	2,308,892	5,054,488	Securities purchased under agreement to resale
Wesel ekspor dan tagihan lainnya			Bills and other receivables
Wesel ekspor dan tagihan lainnya pihak ketiga	11,911,222	9,989,818	Bills and other receivables third parties
Wesel ekspor dan tagihan lainnya pihak berelasi	5,703,420	5,934,300	Bills and other receivables related parties
Cadangan kerugian penurunan nilai pada wesel ekspor dan tagihan lainnya	(1,439,251)	(1,756,847)	Allowance for impairment losses for bills and other receivables
Tagihan akseptasi			Acceptance receivables
Tagihan akseptasi pihak ketiga	12,417,103	14,373,396	Acceptance receivables third parties
Tagihan akseptasi pihak berelasi	344,330	415,848	Acceptance receivables related parties

Cadangan kerugian penurunan nilai pada tagihan akseptasi	(154,505)	(241,041)	Allowance for impairment losses for acceptance receivables
Tagihan derivatif			Derivative receivables
Tagihan derivatif pihak ketiga	445,173	235,600	Derivative receivables third parties
Tagihan derivatif pihak berelasi	48,577	3,660	Derivative receivables related parties
Pinjaman yang diberikan			Loans
Pinjaman yang diberikan pihak ketiga	539,144,622	549,121,470	Loans third parties
Pinjaman yang diberikan pihak berelasi	104,140,544	100,201,483	Loans related parties
Cadangan kerugian penurunan nilai pada pinjaman yang diberikan	(34,418,502)	(32,616,760)	Allowance for impairment losses for loans
Piutang pembiayaan konsumen			Consumer financing receivables
Piutang pembiayaan konsumen pihak ketiga	11,811,893	11,844,684	Consumer financing receivables third parties
Piutang pembiayaan konsumen pihak berelasi	8,034	10,532	Consumer financing receivables related parties
Cadangan kerugian penurunan nilai pada piutang pembiayaan konsumen	(329,649)	(323,378)	Allowance for impairment losses for consumer financing receivables
Investasi sewa			Lease investments
Investasi sewa pihak ketiga	1,300,483	975,598	Lease investments third parties
Investasi sewa nilai residu yang terjamin	390,158	317,305	Lease investments guaranteed residual value
Investasi sewa pendapatan pembiayaan tanggungan	(194,389)	(141,115)	Lease investments deferred financing income
Investasi sewa simpanan jaminan	(390,158)	(317,305)	Lease investments guarantee deposits
Cadangan kerugian penurunan nilai pada investasi sewa	(6,444)	(4,538)	Allowance for impairment losses for lease investments
Obligasi pemerintah	102,537,045	98,933,278	Government bonds
Biaya dibayar dimuka	3,158,319	2,751,081	Prepaid expenses
Pajak dibayar dimuka	2,717,084	2,612,707	Prepaid taxes
Aset pajak tanggungan	5,513,738	5,990,101	Deferred tax assets
Investasi yang dicatat dengan menggunakan metode ekuitas	270,658	245,136	Investments accounted for using equity method
Goodwill	423,115	423,115	Goodwill
Aset takberwujud selain goodwill	1,466,931	1,532,381	Intangible assets other than goodwill
Aset tetap	35,401,673	35,663,290	Property and equipment
Agunan yang diambil alih	11,565	11,565	Foreclosed assets
Aset lainnya	13,545,195	11,545,673	Other assets
Jumlah aset	1,034,307,013	1,038,706,009	Total assets
Liabilitas, dana syirkah temporer dan ekuitas			Liabilities, temporary syirkah funds and equity
Liabilitas			Liabilities
Liabilitas segera	1,704,901	1,569,911	Obligations due immediately
Simpanan nasabah Giro			Customers Deposits Current accounts
Giro pihak ketiga	129,183,946	138,253,402	Current accounts third parties

Giro pihak berelasi	48,862,981	48,729,926	Current accounts related parties
Tabungan			Savings
Tabungan pihak ketiga	260,744,442	275,196,737	Savings third parties
Tabungan pihak berelasi	1,597,805	1,973,087	Savings related parties
Deposito berjangka			Time deposits
Deposito berjangka pihak ketiga	193,689,523	191,635,079	Time deposits third parties
Deposito berjangka pihak berelasi	36,233,598	46,271,999	Time deposits related parties
Simpanan dari bank lain	33,448,241	9,339,196	Other banks deposits
Efek yang dijual dengan janji untuk dibeli kembali	3,021,613	3,353,042	Securities sold with repurchase agreement
Liabilitas derivatif			Derivative payables
Liabilitas derivatif pihak ketiga	269,435	492,411	Derivative payables third parties
Liabilitas derivatif pihak berelasi	2,450	10,058	Derivative payables related parties
Liabilitas kepada pemegang polis unit-linked	20,397,689	19,602,950	Liabilities to policyholder in unit-linked contracts
Liabilitas akseptasi	12,761,433	14,789,244	Acceptance payables
Pinjaman yang diterima			Borrowings
Pinjaman yang diterima pihak ketiga	34,535,807	35,882,757	Borrowings third parties
Pinjaman yang diterima pihak berelasi	0	0	Borrowings related parties
Efek yang diterbitkan			Securities issued
Obligasi	8,229,500	8,230,157	Bonds
Sukuk ijarah	375,000	375,000	Ijarah sukuk
Surat utang jangka menengah	349,112	348,802	Mid-term loans
Efek yang diterbitkan lainnya	72,459	72,035	Others securities issued
Provisi	430,030	435,880	Provisions
Estimasi kerugian komitmen dan kontinjensi	233,850	207,401	Estimated losses on commitments and contingencies
Beban akrual	3,580,206	3,743,496	Accrued expenses
Utang pajak	1,222,054	1,258,792	Taxes payable
Liabilitas lainnya	24,142,873	15,810,036	Other liabilities
Kewajiban imbalan pasca kerja	5,951,024	6,763,068	post-employment benefit obligations
Pinjaman subordinasi			Subordinated loans
Pinjaman subordinasi pihak ketiga	195,429	215,432	Subordinated loans third parties
Pinjaman subordinasi pihak berelasi		0	Subordinated loans related parties
Jumlah liabilitas	821,235,401	824,559,898	Total liabilities
Dana syirkah temporer			Temporary syirkah funds
Bukan bank			Non-banks
Giro mudharabah			Mudharabah current account
Giro mudharabah pihak ketiga	77,496	68,925	Mudharabah current account third parties
Tabungan mudharabah			Mudharabah saving deposits
Tabungan	25,140,075	25,129,743	Mudharabah saving

mudharabah pihak ketiga			deposits third parties
Tabungan mudharabah pihak berelasi	36,685	28,047	Mudharabah saving deposits related parties
Deposito berjangka mudharabah			Mudharabah time deposits
Deposito berjangka mudharabah pihak ketiga	34,796,619	34,327,415	Mudharabah time deposits third parties
Deposito berjangka mudharabah pihak berelasi	751,564	886,344	Mudharabah time deposits related parties
Bank			Bank
Giro mudharabah			Mudharabah current account
Tabungan mudharabah (ummat)	336,254	258,325	Mudharabah saving deposits (ummat)
Deposito berjangka mudharabah	108,438	77,589	Mudharabah time deposits
Jumlah dana syirkah temporer	61,247,131	60,776,388	Total temporary syirkah funds
Ekuitas			Equity
Ekuitas yang diatribusikan kepada pemilik entitas induk			Equity attributable to equity owners of parent entity
Saham biasa	11,666,667	11,666,667	Common stocks
Tambahan modal disetor	17,316,192	17,316,192	Additional paid-in capital
Cadangan revaluasi	25,140,523	25,140,523	Revaluation reserves
Cadangan selisih kurs penjabaran	157,641	202,363	Reserve of exchange differences on translation
Cadangan perubahan nilai wajar aset keuangan tersedia untuk dijual	263,662	(759,364)	Reserve for changes in fair value of available-for-sale financial assets
Cadangan pengukuran kembali program imbalan pasti	46,344	49,515	Reserve of remeasurements of defined benefit plans
Komponen ekuitas lainnya	(106,001)	(92,751)	Other components of equity
Saldo laba (akumulasi kerugian)			Retained earnings (deficit)
Saldo laba yang telah ditentukan penggunaannya			Appropriated retained earnings
Cadangan umum dan wajib	2,333,333	2,333,333	General and legal reserves
Cadangan khusus	3,046,935	3,046,935	Specific reserves
Saldo laba yang belum ditentukan penggunaannya	89,416,554	91,550,525	Unappropriated retained earnings
Jumlah ekuitas yang diatribusikan kepada pemilik entitas induk	149,281,850	150,453,938	Total equity attributable to equity owners of parent entity
Kepentingan non-pengendali	2,542,631	2,915,785	Non-controlling interests
Jumlah ekuitas	151,824,481	153,369,723	Total equity
Jumlah liabilitas, dana syirkah	1,034,307,013	1,038,706,009	Total liabilities, temporary

[4322000] Statement of profit or loss and other comprehensive income, OCI components presented before tax, by nature - Financial and Sharia Industry

Laporan laba rugi dan penghasilan komprehensif lain	31 March 2017	31 March 2016	Statement of profit or loss and other comprehensive income
Pendapatan dan beban operasional			Operating income and expenses
Pendapatan bunga	19,443,040	18,307,758	Interest income
Beban bunga	(6,626,842)	(5,976,464)	Interest expenses
Pendapatan asuransi			Insurance income
Pendapatan dari premi asuransi	2,518,767	2,346,596	Revenue from insurance premiums
Beban asuransi			Insurance expenses
Beban klaim	(1,905,200)	(1,640,788)	Claim expenses
Pendapatan sekuritas			Securities income
Keuntungan (kerugian) dari transaksi perdagangan efek yang telah direalisasi	190,056	145,514	Realised gains (losses) on trading of marketable securities
Keuntungan (kerugian) perubahan nilai wajar efek	71,760	57,522	Gains (losses) on changes in fair value of marketable securities
Pendapatan operasional lainnya			Other operating income
Pendapatan provisi dan komisi dari transaksi lainnya selain kredit	2,995,711	2,530,662	Provisions and commissions income from transactions other than loan
Penerimaan kembali aset yang telah dihapusbukukan	785,295	570,632	Revenue from recovery of written-off assets
Keuntungan (kerugian) selisih kurs mata uang asing	653,219	416,769	Gains (losses) on changes in foreign exchange rates
Pendapatan operasional lainnya	560,085	481,493	Other operating income
Pemulihan penyisihan kerugian penurunan nilai			Recovery of impairment loss
Pemulihan penyisihan estimasi kerugian atas komitmen dan kontinjensi	0	69,852	Recovery of estimated loss of commitments and contingency
Pembentukan kerugian penurunan nilai			Allowances for impairment losses
Pembentukan penyisihan kerugian penurunan nilai aset produktif	(5,300,900)	(4,654,197)	Allowances for impairment losses on earnings assets
Pembentukan penyisihan kerugian penurunan nilai aset non-produktif	(74,892)	(11,865)	Allowances for impairment losses on non-earnings assets
Pembalikan (beban) estimasi kerugian komitmen dan kontinjensi	(25,571)	0	Reversal (expense) of estimated losses on commitments and contingencies
Beban operasional lainnya			Other operating expenses
Beban umum dan administrasi	(6,129,141)	(6,037,404)	General and administrative expenses
Beban sewa,	(769,649)	(673,040)	Rent, maintenance and

pemeliharaan, dan perbaikan			improvement expenses
Beban provisi dan komisi	(148,917)	(183,791)	Other fees and commissions expenses
Beban operasional lainnya	(816,238)	(678,152)	Other operating expenses
Jumlah laba operasional	5,420,583	5,071,097	Total profit from operation
Pendapatan dan beban bukan operasional			Non-operating income and expense
Beban bukan operasional	(23,787)	(4,841)	Non-operating expenses
Jumlah laba (rugi) sebelum pajak penghasilan	5,396,796	5,066,256	Total profit (loss) before tax
Pendapatan (beban) pajak	(1,119,301)	(1,039,051)	Tax benefit (expenses)
Jumlah laba (rugi) dari operasi yang dilanjutkan	4,277,495	4,027,205	Total profit (loss) from continuing operations
Jumlah laba (rugi)	4,277,495	4,027,205	Total profit (loss)
Pendapatan komprehensif lainnya, sebelum pajak			Other comprehensive income, before tax
Pendapatan komprehensif lainnya yang tidak akan direklasifikasi ke laba rugi, sebelum pajak			Other comprehensive income that will not be reclassified to profit or loss, before tax
Pendapatan komprehensif lainnya atas pengukuran kembali kewajiban manfaat pasti, sebelum pajak	(4,163)	(10,634)	Other comprehensive income for remeasurement of defined benefit obligation, before tax
Jumlah pendapatan komprehensif lainnya yang tidak akan direklasifikasi ke laba rugi, sebelum pajak	(4,163)	(10,634)	Total other comprehensive income that will not be reclassified to profit or loss, before tax
Pendapatan komprehensif lainnya yang akan direklasifikasi ke laba rugi, sebelum pajak			Other comprehensive income that may be reclassified to profit or loss, before tax
Keuntungan (kerugian) selisih kurs penjabaran, sebelum pajak	(44,414)	(34,866)	Gains (losses) on exchange differences on translation, before tax
Keuntungan (kerugian) yang belum direalisasi atas perubahan nilai wajar aset keuangan yang tersedia untuk dijual, sebelum pajak	1,292,221	1,521,350	Unrealised gains (losses) on changes in fair value of available-for-sale financial assets, before tax
Jumlah pendapatan komprehensif lainnya yang akan direklasifikasi ke laba rugi, sebelum pajak	1,247,807	1,486,484	Total other comprehensive income that may be reclassified to profit or loss, before tax
Jumlah pendapatan komprehensif lainnya, sebelum pajak	1,243,644	1,475,850	Total other comprehensive income, before tax
Pajak atas pendapatan komprehensif lainnya	(250,730)	(227,395)	Tax on other comprehensive income
Jumlah pendapatan komprehensif lainnya, setelah pajak	992,914	1,248,455	Total other comprehensive income, after tax
Jumlah laba rugi komprehensif	5,270,409	5,275,660	Total comprehensive income
Laba (rugi) yang dapat diatribusikan			Profit (loss) attributable to
Laba (rugi) yang dapat diatribusikan ke entitas induk	4,078,983	3,816,955	Profit (loss) attributable to parent entity
Laba (rugi) yang dapat diatribusikan ke kepentingan non-pengendali	198,512	210,250	Profit (loss) attributable to non-controlling interests
Laba rugi komprehensif yang			Comprehensive income

dapat diatribusikan			attributable to
Laba rugi komprehensif yang dapat diatribusikan ke entitas induk	5,054,116	5,044,152	Comprehensive income attributable to parent entity
Laba rugi komprehensif yang dapat diatribusikan ke kepentingan non-pengendali	216,293	231,508	Comprehensive income attributable to non-controlling interests
Laba (rugi) per saham			Earnings (loss) per share
Laba per saham dasar diatribusikan kepada pemilik entitas induk			Basic earnings per share attributable to equity owners of the parent entity
Laba (rugi) per saham dasar dari operasi yang dilanjutkan	174.81	163.58	Basic earnings (loss) per share from continuing operations
Laba (rugi) per saham dilusian			Diluted earnings (loss) per share
Laba (rugi) per saham dilusian dari operasi yang dilanjutkan	174.81	163.58	Diluted earnings (loss) per share from continuing operations

[4410000] Statement of changes in equity - Financial and Sharia Industry - Current Year

31 March 2017

Laporan perubahan ekuitas

Statement of changes in equity

	Saham biasa	Tambahan modal disetor	Cadangan revaluasi	Cadangan selisih kurs penjabaran	Cadangan perubahan nilai wajar aset keuangan tersedia untuk dijual	Cadangan pengukuran kembali program imbalan pasti	Selisih transaksi ekuitas dengan pihak non-pengendali	Saldo laba yang telah ditentukan penggunaannya-cadangan umum dan wajib	Saldo laba yang telah ditentukan penggunaannya-cadangan khusus	Saldo laba yang belum ditentukan penggunaannya	Ekuitas yang dapat diatribusikan kepada entitas induk	Kepentingan non-pengendali	Ekuitas	
	Common stocks	Additional paid-in capital	Revaluation reserves	Reserve of exchange differences on translation	Reserve for changes in fair value of available-for-sale financial assets	Reserve of remeasurements of defined benefit plans	Difference in value of equity transactions with non-controlling interests	Appropriated retained earnings-general and legal reserves	Appropriated retained earnings-specific reserves	Unappropriated retained earnings	Equity attributable to parent entity	Non-controlling interests	Equity	Equity position
Posisi ekuitas														
Saldo awal periode sebelum penyajian kembali	11,666,667	17,316,192	25,140,523	202,363	(759,364)	49,515	(92,751)	2,333,333	3,046,935	91,550,525	150,453,938	2,915,785	153,369,723	Balance before restatement at beginning of period
Posisi ekuitas, awal periode	11,666,667	17,316,192	25,140,523	202,363	(759,364)	49,515	(92,751)	2,333,333	3,046,935	91,550,525	150,453,938	2,915,785	153,369,723	Equity position, beginning of the period
Laba (rugi)										4,078,983	4,078,983	198,512	4,277,495	Profit (loss)
Pendapatan komprehensif lainnya				(44,722)	1,023,026	(3,171)					975,133	17,781	992,914	Other comprehensive income
Distribusi dividen kas										(6,212,954)	(6,212,954)		(6,212,954)	Distributions of cash dividends
Perubahan kepentingan non-pengendali atas akuisisi entitas anak							(13,250)				(13,250)		(13,250)	Changes in non-controlling interests due to acquisition of subsidiaries
Perubahan kepentingan non-pengendali atas transaksi lainnya dengan kepentingan non-pengendali												(589,447)	(589,447)	Changes in non-controlling interests due to other transactions with non-controlling interests
Posisi ekuitas, akhir periode	11,666,667	17,316,192	25,140,523	157,641	263,662	46,344	(106,001)	2,333,333	3,046,935	89,416,554	149,281,850	2,542,631	151,824,481	Equity position, end of the period

[4410000] Statement of changes in equity - Financial and Sharia Industry - Prior Year

31 March 2016

Laporan perubahan ekuitas

Statement of changes in equity

	Saham biasa	Tambahan modal disetor	Cadangan selisih kurs penjabaran	Cadangan perubahan nilai wajar aset keuangan tersedia untuk dijual	Cadangan pengukuran kembali program imbalan pasti	Selisih transaksi ekuitas dengan pihak non-pengendali	Saldo laba yang telah ditentukan penggunaannya-cadangan umum dan wajib	Saldo laba yang telah ditentukan penggunaannya-cadangan khusus	Saldo laba yang belum ditentukan penggunaannya	Ekuitas yang dapat diatribusikan kepada entitas induk	Kepentingan non-pengendali	Ekuitas	
	Common stocks	Additional paid-in capital	Reserve of exchange differences on translation	Reserve for changes in fair value of available-for-sale financial assets	Reserve of remeasurements of defined benefit plans	Difference in value of equity transactions with non-controlling interests	Appropriated retained earnings-general and legal reserves	Appropriated retained earnings-specific reserves	Unappropriated retained earnings	Equity attributable to parent entity	Non-controlling interests	Equity	Equity position
Posisi ekuitas													
Saldo awal periode sebelum penyajian kembali	11,666,667	17,316,192	242,807	(1,565,019)	277,676	(92,751)	2,333,333	10,069,049	76,822,336	117,070,290	2,421,551	119,491,841	Balance before restatement at beginning of period
Posisi ekuitas, awal periode	11,666,667	17,316,192	242,807	(1,565,019)	277,676	(92,751)	2,333,333	10,069,049	76,822,336	117,070,290	2,421,551	119,491,841	Equity position, beginning of the period
Laba (rugi)									3,816,955	3,816,955	210,250	4,027,205	Profit (loss)
Pendapatan komprehensif lainnya			(34,829)	1,270,224	(8,198)					1,227,197	21,258	1,248,455	Other comprehensive income
Pembentukan cadangan khusus								2,277,517	(2,277,517)	0			Allocation for specific reserves
Distribusi dividen kas									(6,100,490)	(6,100,490)		(6,100,490)	Distributions of cash dividends
Perubahan kepentingan non-pengendali atas transaksi lainnya dengan kepentingan non-pengendali											(619,753)	(619,753)	Changes in non-controlling interests due to other transactions with non-controlling interests
Posisi ekuitas, akhir periode	11,666,667	17,316,192	207,978	(294,795)	269,478	(92,751)	2,333,333	12,346,566	72,261,284	116,013,952	2,033,306	118,047,258	Equity position, end of the period

[4510000] Statement of cash flows, direct method - Financial and Sharia Industry

Laporan arus kas

Statement of cash flows

	31 March 2017	31 March 2016	
Arus kas dari aktivitas operasi			Cash flows from operating activities
Arus kas sebelum perubahan dalam aset dan liabilitas operasi			Cash flows before changes in operating assets and liabilities
Penerimaan bunga, hasil investasi, provisi, dan komisi	31,888,510	30,703,647	Interest, investment income, fees and commissions received
Pembayaran bunga dan bonus, provisi dan komisi	(16,548,549)	(15,233,238)	Payments Of Interest And Bonus Fees And Commissions
Pendapatan dari transaksi operasional lainnya	560,085	481,493	Income from other operating transactions
Penerimaan kembali aset yang telah dihapusbukukan	785,295	570,632	Recoveries of written off assets
Pembayaran gaji dan tunjangan	(4,312,886)	(4,482,408)	Payments for salaries and allowances
Laba (rugi) selisih kurs	(357,013)	(1,763,205)	Foreign currency gains (losses)
Penerimaan pengembalian (pembayaran) pajak penghasilan	(953,417)	(1,164,593)	Refunds (payments) of income tax
Pembayaran beban operasional lainnya	(4,348,485)	(4,270,072)	Payments for other operating expenses
Penerimaan pendapatan non-operasional	(24,055)	(4,841)	Receipts from non-operating income
Penurunan (kenaikan) aset operasi			Decrease (increase) in operating assets
Penurunan (kenaikan) penempatan pada bank lain dan bank indonesia	(3,770,737)	453,944	Decrease (increase) in placements with other banks and bank indonesia
Penurunan (kenaikan) efek yang diperdagangkan	(1,244,816)	(1,953,797)	Decrease (increase) in marketable securities
Penurunan (kenaikan) efek yang dibeli dengan janji dijual kembali	2,745,596	(15,662,358)	Decrease (increase) in securities purchased under resale agreements
Penurunan (kenaikan) wesel ekspor dan tagihan lainnya	(1,690,524)	(89,295)	Decrease (increase) in bills and other receivables
Penurunan (kenaikan) pinjaman yang diberikan	2,350,187	19,511,634	Decrease (increase) in loans
Penurunan (kenaikan) piutang pembiayaan konsumen	(106,368)	(1,271,503)	Decrease (increase) in consumer financing receivables
Penurunan (kenaikan) investasi sewa	(272,237)	(19,759)	Decrease (increase) in lease investments
Penurunan (kenaikan) aset lainnya	(2,259,409)	(2,215,631)	Decrease (increase) in other assets
Kenaikan (penurunan) liabilitas operasi			Increase (decrease) in operating liabilities
Kenaikan (penurunan) liabilitas segera	134,990	207,264	Increase (decrease) in obligations due immediately
Kenaikan (penurunan) giro dan tabungan simpanan	(24,019,426)	(37,327,208)	Increase (decrease) in current accounts and

nasabah			customers savings
Kenaikan (penurunan) deposito berjangka nasabah	16,380,536	28,091,072	Increase (decrease) in customers time deposits
Kenaikan (penurunan) efek yang dijual dengan janji dibeli kembali	(331,429)	(2,301,060)	Increase (decrease) in securities sold under repurchase agreement
Kenaikan (penurunan) liabilitas pemegang polis pada kontrak unit-linked	794,739	1,329,206	Increase (decrease) in liabilities to policyholder on unit-linked contracts
Kenaikan (penurunan) dana syirkah temporer	470,743	1,289,342	Increase (decrease) in temporary syirkah funds
Kenaikan (penurunan) liabilitas lainnya	2,867,330	2,891,798	Increase (decrease) in other liabilities
Jumlah arus kas bersih yang diperoleh dari (digunakan untuk) aktivitas operasi	(1,261,340)	(2,228,936)	Total net cash flows received from (used in) operating activities
Arus kas dari aktivitas investasi			Cash flows from investing activities
Penerimaan dari penyertaan saham dalam klasifikasi dimiliki hingga jatuh tempo dan tersedia untuk dijual	(1,290,779)	(85,462)	Proceeds from equity investments classified as held-to-maturity and available-for-sale
Pencairan (penempatan) obligasi dan (atau) sukuk	(1,935,768)	6,142,550	Withdrawal (placement) of bonds and (or) sukuk
Penerimaan dari penjualan (perolehan) aset tetap	(103,755)	(59,388)	Proceeds from disposal (acquisition) of property and equipment
Penerimaan dari penjualan (perolehan) aset takberwujud selain goodwill	(48,275)	4,526	Proceeds from disposal (acquisition) of intangible assets other than goodwill
Jumlah arus kas bersih yang diperoleh dari (digunakan untuk) aktivitas investasi	(3,378,577)	6,002,226	Total net cash flows received from (used in) investing activities
Arus kas dari aktivitas pendanaan			Cash flows from financing activities
Kenaikan (penurunan) efek yang diterbitkan	77	(1,764)	Increase (decrease) in securities issued
Penerimaan pinjaman yang diterima	(1,044,894)	1,250,762	Proceeds from borrowings
Pembayaran pinjaman subordinasi	(20,003)	(25,560)	Payments of subordinated loans
Penerimaan (pengeluaran) kas lainnya dari aktivitas pendanaan	(610,507)	(691,128)	Other cash inflows (outflows) from financing activities
Jumlah arus kas bersih yang diperoleh dari (digunakan untuk) aktivitas pendanaan	(1,675,327)	532,310	Total net cash flows received from (used in) financing activities
Jumlah kenaikan (penurunan) bersih kas dan setara kas	(6,315,244)	4,305,600	Total net increase (decrease) in cash and cash equivalents
Kas dan setara kas arus kas, awal periode	157,560,107	125,667,407	Cash and cash equivalents cash flows, beginning of the period
Efek perubahan nilai kurs pada kas dan setara kas	238,654	872,111	Effect of exchange rate changes on cash and cash equivalents
Kas dan setara kas arus kas, akhir periode	151,483,517	130,845,118	Cash and cash equivalents cash flows, end of the period