



**mandiri, for whatever
your dreams**



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mandiri, for whatever your dreams

Bank Mandiri upholds the ethos of trust, integrity, professionalism, customer focus, and strives to create a sustainable performance to become the most admired and progressive financial institutions.

As the largest financial institutions in Indonesia, Bank Mandiri is committed to being attentive, proactive, and innovative in delivering the financial solutions to every customer.



KEY HIGHLIGHTS



BANK MANDIRI AT A GLANCE

Capitalizing on a long history within the Indonesian banking industry, Bank Mandiri strives to deliver its best contributions to support the growth and development of the Indonesian economy.

The Government of Indonesia established Bank Mandiri on October 2, 1998 as part of the banking restructuring program. In July 1999, the four Government banks, namely Bank Bumi Daya, Bank Dagang Negara, Bank Ekspor Impor Indonesia and Bank Pembangunan Indonesia were merged into Bank Mandiri. These four banks have shaped the Indonesian banking development landscape that began over 150 years ago.

The long journey to the establishment of Bank Bumi Daya was initiated by the nationalization of a Dutch company, De Nationale Handelsbank NV, into Bank Umum Negara in 1959. Bank Umum Negara took over the banking operations of Chartered Bank (formerly a British-owned bank), which was nationalized in 1964. In 1965, Bank Umum Negara merged with Bank Negara Indonesia and branded as Bank Negara Indonesia Unit IV. In 1968, Bank Negara Indonesia Unit IV was transformed into Bank Bumi Daya.

Bank Dagang Negara was one of the oldest banks in Indonesia. It was initially established as Nederlandsch Indische Escompto Maatschappij in Batavia (Jakarta) in 1857. The name was then changed into Escomptobank NV in 1949, and it was nationalized in 1960 as Bank Dagang Negara, a government bank that engaged in financing the industry and mining sectors.

The milestone of Bank Ekspor Impor Indonesia began with a Dutch trading company, N.V. Nederlandsche Handels Maatschappij that was established in 1824 and later expanded into the banking sector in 1870. Following its nationalization by the government of Indonesia in 1960, it merged with Bank Negara Indonesia in 1965 and became Bank Negara Indonesia Unit II. In 1968, Bank Negara Indonesia Unit II was split into two units, one of which was Bank Negara Indonesia Unit II Export-Import Division that eventually was transformed to Bank Ekspor Impor Indonesia, a government bank that engages in export and import financing.

The history of Bank Pembangunan Indonesia (Bapindo) can be traced back to the establishment of Bank Industri Negara (BIN), an industry-based bank formed in 1951 with mission to support the economic sectors development, specifically agriculture, industry and mining. Bapindo was established as a stated-owned bank in 1960 and was later merged with BIN. In 1970, Bapindo was assigned to support the national development through the mid-term and long-term financing for the manufacturing, transportation and tourism sectors.

Today, Bank Mandiri continues the tradition that spans more than 150-year experience of delivering expertise in banking and financial services. Each

of the four legacy banks has played an integral role in the development of the Indonesian economy.

CONSOLIDATION AND INTEGRATION

Immediately following the merger, Bank Mandiri embarked on a comprehensive process of consolidation, including the closing down of 194 branch offices operating within close proximity and downsizing the total workforce numbers from 26,600 to 17,620. The Bank's brand was disseminated across the entire networks through the advertisements and promotional campaign. In addition, Bank Mandiri successfully implemented its new, integrated core banking system to replace the separated core banking systems of the four legacy banks.

Since its inception, the Bank's performance continues to increase from year to year as evidenced by its increasing profit from Rp1.18 trillion in 2000 to Rp5.3 trillion in 2004. In addition, the Bank also marked a significant milestone on July 14, 2003 by conducting a successful initial public offering of its 20% shares or equivalent to 4 Billion shares.

Bank Mandiri's performance in 2005 experienced a decline due to the increase in non-performing loans. The net consolidated Non Performing Loan (NPL) ratio increased from 1.60% in 2004 to 15.34% in 2005. The Bank's

profit dropped significantly from Rp5.3 trillion in 2004 to Rp603 billion in 2005 or a decrease by 80%. On the investor's trust at the Stock Exchange, the Bank's share price dropped from Rp2,050 in January 2005 to Rp1,110 in November 2005.

FIRST PHASE OF TRANSFORMATION

The year 2005 marked a turning point for Bank Mandiri. The Bank resolved to become an excellent Bank in the region or a Regional Champion Bank. To reach this goal, Bank Mandiri formulates the Transformation program through 4 (four) key strategies, which are:

- The implementation of a corporate culture through performance-based organizational restructuring, overhaul of the existing performance-based evaluation system, development of leadership and talent, and the alignment of human resources to meet strategic requirements.
- Aggressive Non Performing Loans Control, emphasizing on the non-performing loans resolution and enhancing the risk management system.
- The acceleration of business expansion so as to exceed the average market growth through distinctive strategies and value propositions in each segment.
- The development and management of alliances between the

Directorates or Business Units, so as to optimize the customer service and to explore the available business opportunities related to the existing customers and their value chain.

To achieve its aspirations to become the Regional Champion Bank, the Bank conducted 3 (three) phases of transformation process, as follows:

- First phase "Back on Track" (2006 – 2007). To reorganize and build the foundations of the Bank's growth in the future;
- Second phase "Outperform the Market" (2008 – 2009). To focus on the Bank's business growth so as to deliver significant growth in all segments and to achieve the above average profitability of the market;
- Third phase "Shaping the End Game" (2010). The Bank has an active role in the Indonesian banking sector consolidation process.

The performance of Bank Mandiri has consistently improved since the implementation of the transformation process during 2005 to 2010, as reflected in its financial parameters. The Bank successfully decreased its net consolidated NPL ratio from 15.34% in 2005 to 0.62% in 2010. In addition, the Bank's net profit increased significantly from Rp0.6 trillion in 2005 to Rp9.2 trillion in 2010.

Following its business transformation, the Bank also implements a corporate culture transformation by redefining the values of its corporate culture and embedding them to the code of conducts for the employees. The Bank established 5 (five) corporate culture values, also known as "TIPCE": Trust, Integrity, Professionalism, Customer Focus, and Excellence.

Bank Mandiri also successfully imprinted a milestone in the service quality improvement. For five consecutive years, 2007, 2008, 2009, 2010 and 2011, the Bank obtained the position of service leader in the national banking industry based on the surveys by the Marketing Research Indonesia (MRI), which ranks the Bank as the number one in service excellence. In addition, the Bank also received a number of recognitions from various parties for its Good Corporate Governance implementation.

The Bank's sustainable performance also received steadily positive responses from the investors as shown from the significant increase in the Bank's share price, from the lowest position of Rp1,110 per share in 16 November 2005 to Rp8,100 per share by the end of 2012. Within less than 7 years, the value of the Bank's market capitalization has increased 9-fold, from Rp21.8 trillion to Rp190.4 trillion.

CONTINUOUS TRANSFORMATION

Bank Mandiri is currently at the advanced stage of 2010-2014 transformation implementation during which the Bank is working toward



BANK MANDIRI AT A GLANCE

revitalizing its vision "To be the most admired and progressive Financial Institution in Indonesia". With this vision, the Bank aims to achieve a market capitalization value of over Rp225 trillion by 2014, with 16% market share, 2.5% ROA, and 25% ROE, while continuing to maintain assets quality with gross NPL ratio at below 4%. Bank Mandiri will position itself as a bank with the largest market capitalization in Indonesia by 2014, and become a top 5 ASEAN Bank. Moreover, Bank Mandiri also aims to be a Top 3 Bank in ASEAN by 2020, and become a major regional player.

To achieve this vision, the focus of the 2010 - 2014 business transformation of Bank Mandiri is emphasized on 3 (three) business areas, namely:

- Wholesale transaction:
Bank Mandiri will strengthen its leadership in wholesale transactions by offering the comprehensive financial transaction solutions and building holistic relations in servicing the corporate and commercial institutions in Indonesia.
- Retail deposit & payment:
Bank Mandiri aspires to become the retail deposit and payment bank of

choice that focuses specifically on the retail segment by providing unique and excellent banking experiences for the customer.

- Retail financing:
Bank Mandiri aspires to build the number 1 or 2 position in key retail financing segments, primarily to increase competitiveness in retail financing. The Bank will focus on mortgages, personal loans, and credit cards, as well as becoming a main player in micro banking.

A RICH HERITAGE

1824 - 1998

Bank Mandiri existence is inseparable from the four legacy government-owned banks that share a long history of the Indonesian financial and financing business. The followings are the four legacy banks:

1. Bank Bumi Daya (BBD). Established in 1968. Focus on the trade financing, specifically plantations, agribusiness and forestry.
2. Bank Dagang Negara (BDN). Founded in 1968. Focus mainly on the mining sector financing.

3. Bank Ekspor Impor Indonesia (Bank Exim). Established in 1968. Focus on the exports and imports financing.
4. Bank Pembangunan Indonesia (Bapindo). Founded in 1960 to provide mid-term and long-term loans, mainly in the plantation, manufacturing and transportation sectors, specifically sea transshipment.

1998 - 1999

Bank Mandiri was established on October 2, 1998 as part of the government initiative in restructuring the Indonesian banking industry post the monetary crisis in 1998. In 1999, the four legacy government-owned banks, namely Bank Bumi Daya (BBD), Bank Dagang Negara (BDN), Bank Ekspor Impor Indonesia (Bank Exim), and Bank Pembangunan Indonesia (Bapindo) were merged and became Bank Mandiri. The synergy of these four legacy banks is manifested as the biggest and the best bank in Indonesia today. Simultaneously it became a bank with an active and significant role in banking industry map, particularly in finance as well as being a driving force of the Indonesian economic growth.

These three focus areas are supported by the strengthened organization and the infrastructure improvement (branches, IT, operations, risk management) so as to provide integrated service solutions. In addition, the Bank is also supported by reliable Human Resources (HR), updated technology, prudent business practice with the implementation of risk management and proven Good Corporate Governance (GCG) application.

As one of the efforts to pursue the vision of transformation, the Bank carried out a rights issue in early 2011 to improve its

capital structure. In the third quarter of 2011, the Bank posted a total of Rp59.7 trillion of capital, making it as the first bank in Indonesia that received the certification of Bank International in accordance with the Indonesian Banking Architecture criteria.

In 2012, the Bank employed 30,762 individuals with 1,810 branches throughout Indonesia, and 7 overseas branches/representatives/subsidiaries. The Bank's distribution service is equipped with Electronic

Data Capture and electronic channels that include Mandiri Mobile, Internet Banking, SMS Banking, and Call Center 14000. Bank Mandiri is also supported by 6 pillars of business subsidiaries that engage in sharia banking, capital markets, financing, life insurance, general insurance, and micro segments.

2005-2010

The year 2005 marked the turning point for Bank Mandiri. The Bank resolved to become an excellent Bank in the region or a Regional Champion Bank. Bank Mandiri introduced the First Transformation program. The Bank consistently sees a continuous improvement in its performance since the implementation of the transformation program in 2005 to 2010, as reflected in its many financial parameters.

2011

As part of the efforts to realize the vision of transformation, the bank carried out a rights issue in early 2011 to improve the capital structure. In the third quarter of 2011, the Bank posted a total of Rp59.7 trillion of capital, making it as the first bank in Indonesia that received the certification of Bank International in accordance with the Indonesian Banking Architecture criteria.

2012

In 2012, the Bank employed 30,762 individuals with 1,810 branches across Indonesia, and 7 overseas branches/representatives/subsidiaries. The distribution service of Bank Mandiri is equipped with the Electronic Data Capture and electronic channels that include Mandiri Mobile, Internet Banking, SMS Banking, and Call Center 14000.



2012 PERFORMANCE

↑ 26.6%

The Bank's net profit increased by 26.6% in 2012 from Rp12,246 billion in 2011 to Rp15,504 billion, due to the increase in interest income and sharia-net from Rp21,776 billion in 2011 to Rp27,531 billion in 2012, and the increase in other operating revenues from Rp11,768 billion in 2011 to Rp11,898 billion in 2012.

Basic Earnings Per Share

The basic earnings per share was posted at Rp665.5 in 2012, compared to Rp529.3 in 2011

Revenues

The other non-interest operating revenues increased from Rp11,955 billion in 2011 to Rp12,237 billion.

The net non-operating revenues in 2012 increased from Rp163 billion in 2011 to Rp879 billion in 2012.

Total Current Assets & Total Equity

The total current assets in 2012 stood at 18.8% of the total assets, or 24.8% of the Rp119,549 billion non-bank savings, an increase compared to the 2011 position of Rp118,622 billion.

The total equity increased by 22.2% from Rp62,654 billion in 2011 to Rp76,533 billion in 2012, due to the increase in retained earnings from Rp33,506 billion in 2011 to Rp46,079 billion in 2012.

		Rp billion
Operating Revenue	↑ 18.0%	41,931
Total Assets	↑ 15.2%	635,619
Total Equity	↑ 22.2%	76,533
Net Income	↑ 26.6%	15,504
Net Income per Share (in full rupiah)	↑ 25.5%	664.5

Bank Mandiri delivered a significant financial growth during 2012 through its excellent products and services, as reflected on its improved operating revenues and net profit, as well as other satisfactory performances.

In 2012, the Bank's Core Earnings increased by 18.2% from Rp18,304 billion in 2011 to Rp21,627 billion, contributing 94% of operating income before allowances for impairment losses expenses amounted to Rp23,018 billion.

The margin of net interest income in 2012 increased by 5.5% from the previous year of 5.1%, due to the decrease in funding cost, the increase in assets utilization with the LDR of above 80.0% as well as the improved loans quality.

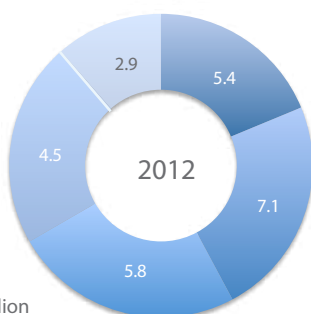
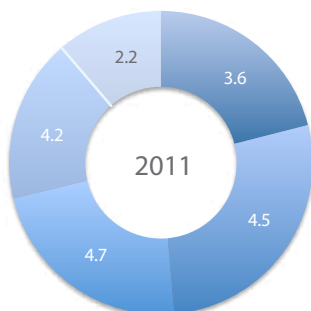
The loans interest income in 2012 increased from Rp26,603 billion in 2011 to Rp32,310 billion or grew by 21.5%. This was due to the increase in loans growth of 23.7%, from Rp314.381 billion in 2011 to Rp388,830 billion in 2012. Whereas the yield of loans interest income was relatively stable at 10.4%.

2,583 Branches*

11,803 ATM*

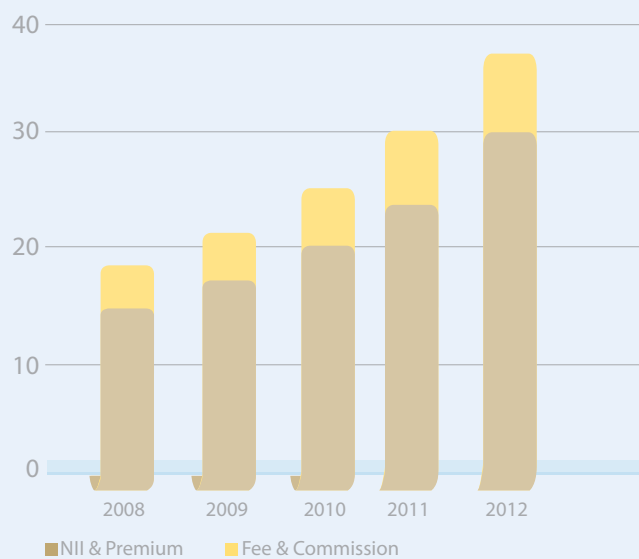
*) Including Bank Syariah Mandiri & Bank Sinar Harapan Bali

- Corporate & IB
- Commercial & BB
- Treasury, FI & SAM
- Micro & Retail
- Consumer Finance



Rp.trillion

Net Interest & Fee Revenue



↑15.7% | ↑19.4% | ↑19.7% | ↑23.1%

Gross Non Performing Loan (NPL)
- decreased from the previous year
of 2.2% to 1.9%

1.9%



2012 STRATEGY



Wholesale Transaction



Retail Deposit & Payments



Retail Financing



Mandiri Group Alliances

- To provide the transactional services to the corporate customers as to improve/maintain the relations with the Corporate, Commercial and Institutional customers.
- The Account Plan project was completed in 2012 by focusing on 100 anchor customers. The Bank acquired Rp80.9 trillion of wholesale Low Cost Fund and Rp3.0 trillion of Wholesale Fee.

- To become a major bank that offers transactional needs for retail, individual and SME customers. To provide transactional convenience through a broader access of 7-days a week, 24-hour services and innovative products.

- To become the number one or two in every product, to increase penetration in every segment by improving the distribution and productivity channel and enhancing exposure to the retail segments, particularly in micro, consumer & business banking.
- The total Low Cost Fund of Retail increased from Rp164.1 trillion in 2011 to Rp201.5 trillion.
- The total Retail Fee was relatively stable at Rp5.0 trillion.

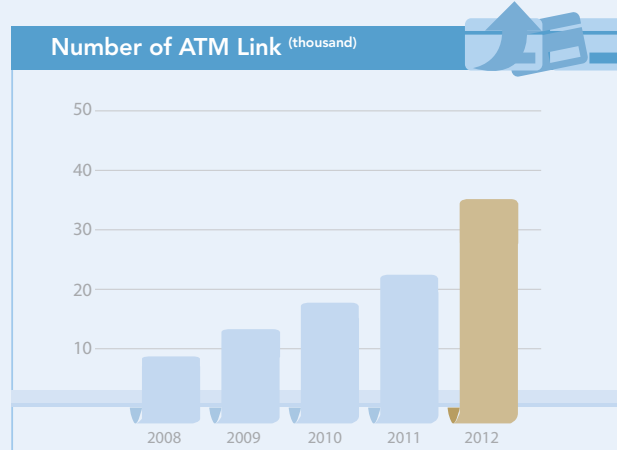
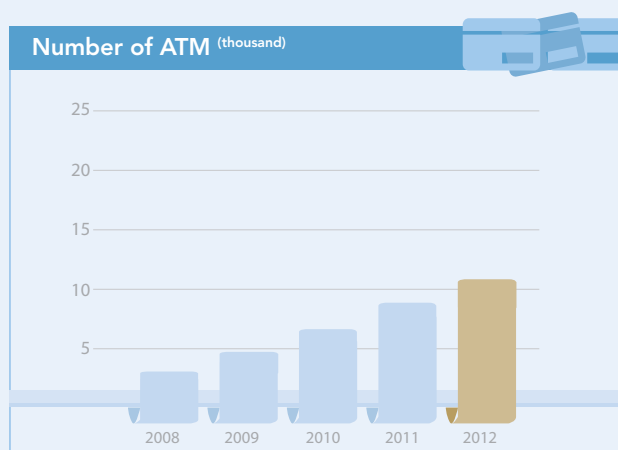
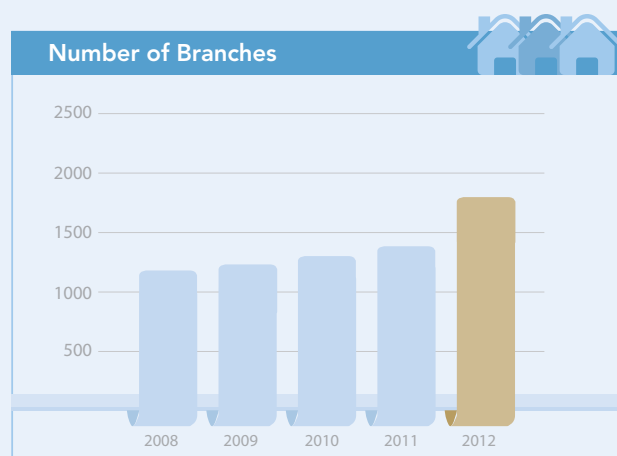
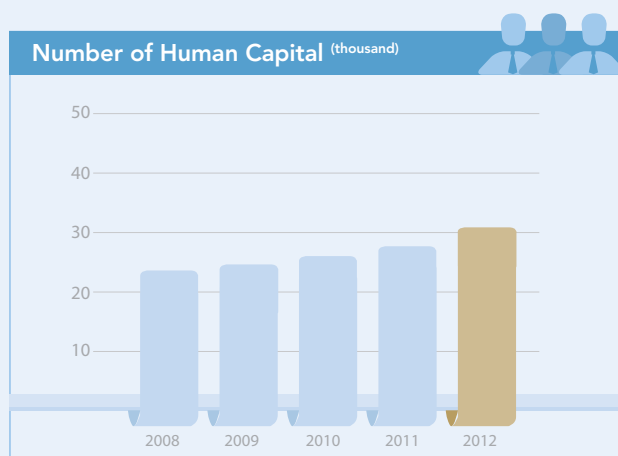
To significantly enhance the role and contribution to the company through synergy enhancement with the subsidiaries. To improve the penetration to the customers with the subsidiary's products by using the branches as the distribution channel and point of service. The contribution from the subsidiaries stood at 13.4% of the company's total profit with the total income of Rp2.1 trillion.



KEY FINANCIAL HIGHLIGHTS

FINANCIAL HIGHLIGHTS

	2008 Rp.billion Audited	2009 Rp.billion Audited	2010 Rp.billion Audited	2011 Rp.billion Audited	2012 Rp.billion Audited	2012 USD million ⁽³⁾
CONSOLIDATED PROFIT LOSS						
Net Interest Income ¹	14,800	16,777	20,072	23,591	29,694	3,081
Non Interest Income ²	4,600	5,663	8,696	11,955	12,237	1,270
Operating Income ³	19,400	22,442	28,792	35,546	41,931	4,351
Overhead Expense ⁴	8,426	9,178	11,270	13,344	16,300	1,691
Reversal/(Allowance) for Productive Asset Disposal on Commitment & Contingencies Expense	2,765	1,185	3,040	3,170	3,379	351
Reversal/(Allowance) for Other Disposal Expense	(170)	810	89	285	13	1
Operating Income	7,910	10,434	13,742	16,349	19,625	2,036
Income Before Tax and Non Controlling Interest	8,069	10,824	13,972	16,512	20,504	2,128
Net Income ⁵	5,313	7,155	9,218	12,246	15,504	1,609
Net Income per Basic Share (Rp/USD full)	254.51	341.72	439.38	529.33	664.46	0.0689
CONSOLIDATED STATEMENT OF FINANCIAL POSITION (BALANCE SHEET)						
Total Assets	358,439	394,617	449,775	551,892	635,619	65,953
Productive Assets (Gross)	334,413	368,775	413,185	500,519	577,030	59,873
Productive Assets (Net)	320,574	354,903	400,083	486,742	561,427	58,254
Loans ⁶	174,498	198,547	246,200	314,381	388,830	40,346
Credit Disposal Allowance	(11,860)	(12,452)	(11,522)	(12,168)	(14,104)	(1,463)
Investment (Bank Only) ¹⁴	2,967	3,694	2,329	2,888	3,218	334
Total Third Party Fund - Consumer Saving ¹⁵	289,112	319,550	362,212	422,250	482,914	50,108
Total Liability ¹⁵	327,925	359,508	408,232	489,237	559,086	58,012
Total Equity ⁷	30,514	35,109	41,543	62,654	76,533	7,941
FINANCIAL RATIOS						
Return on Assets (ROA) - before Tax ⁸	2.5%	3.0%	3.4%	3.4%	3.5%	
Return on Equity (ROE) - after Tax ⁹	18.1%	22.1%	24.4%	22.0%	22.6%	
Net Interest and Syariah Income	5.5%	5.0%	5.3%	5.1%	5.5%	
Non Interest Income to Operating Income	23.7%	25.2%	30.2%	33.6%	29.2%	
Overhead Expense to Operating Income ¹⁰	42.3%	44.6%	42.4%	41.6%	45.5%	
Overhead Expense to Total Assets	2.4%	2.3%	2.5%	2.4%	2.6%	
Non Performing Loan (NPL - Gross)	4.7%	2.8%	2.4%	2.2%	1.9%	
Non Performing Loan (NPL - Net)	1.1%	0.4%	0.6%	0.5%	0.5%	
Provision to NPL Coverage	127.1%	200.5%	192.4%	174.2%	193.4%	
Credit to Third Party Fund - Non Bank	59.2%	61.4%	67.6%	74.1%	80.1%	
Tier 1 Capital Ratio ¹¹	12.8%	12.4%	10.5%	14.9%	13.6%	
Capital Adequacy Ratio (CAR) ¹²	15.7%	15.7%	13.4%	15.0%	15.3%	



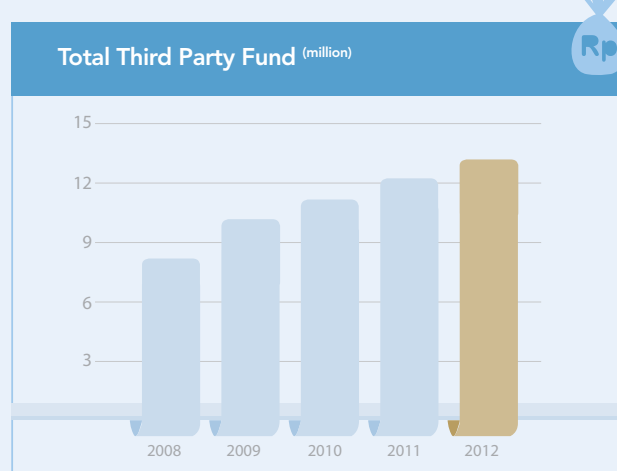
NOTES :

- 1 Including Syariah revenue and premium income - net.
- 2 Including gains/losses from increase/decrease in value of and sale of securities and Government Bonds and other operating income.
- 3 Net interest income + Non interest Income.
- 4 General and Administrative Expenses + Salaries and Employee Benefit Expenses.
- 5 Net Profit attributable to owner of parents company.
- 6 Loans Including Consumer Finance and Leasing.
- 7 Until year of 2010 excluding non-minority interest.
- 8 Income before Tax & Minority Interest divided by the average quarterly balances of Total Asset for the year.
- 9 Net Income divided by the average quarterly balances of Total Shareholder Equity for the year.
- 10 Overhead Expenses + Other Expenses (Excluding non-recurring expenses) divided by Operating Income excluding gains from increase in value of and sales of securities & Government Bonds.
- 11 Tier-1 Capital and Capital Adequacy Ratio based on bank's numbers only.
- 12 In year of 2008 to 2009 CAR with market and credit risk. Year of 2010 to 2012 CAR with market, operational and credit risk.
- 13 Exchange rate USD 1 = Rp9,637.5.
- 14 Year of 2010 to 2012 apply cost method accordingly to PSAK 4. Year 2008 to 2009 apply equity method.
- 15 Including temporary Syirkah Funds.

Financial Highlights of 2012, 2011, 2010, 2009, and 2008 above is gathered and/or calculated from consolidated financial statement of PT Bank Mandiri (Persero) Tbk. and its subsidiaries.

Consolidated Financial Statement dated and ended in December 31, 2012, 2011, 2010 and 2009 has been audited by Independent Auditor Tanudiredja, Wibisana & Rekan, member firm of PwC Global Network.

Consolidated Financial Statement dated and ended in December 31, 2008 has been audited by Independent Auditor Purwanto, Sarwoko & Sandjaja, member of Ernst & Young Global.



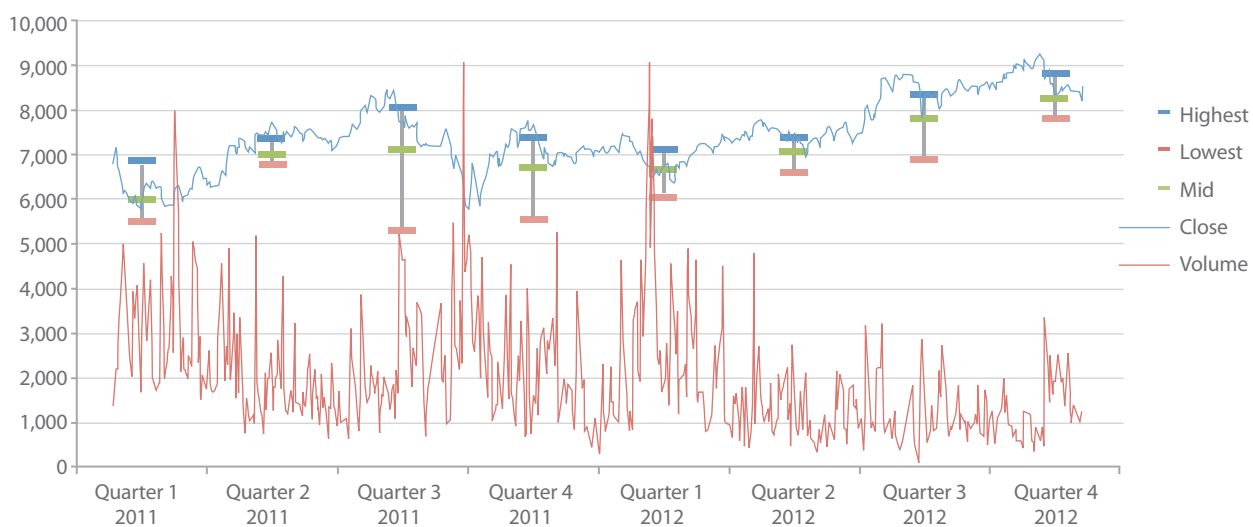


KEY FINANCIAL HIGHLIGHTS

SHARE PRICE INFORMATION

SHARE PRICE INFORMATION										
Period	Highest (Rp)		Lowest (Rp)		End of Period (Rp)		Average (Rp)		Volume (Million Share)	
	2011	2012	2011	2012	2011	2012	2011	2012	2011	2012
Quarter I	6850	7100	5500	6050	6800	6850	6008	6634	3247.17	2790.82
Quarter II	7350	7400	6750	6600	7200	7200	7009	7065	1800.96	1383.80
Quarter III	8050	8350	5300	6900	6300	8200	7115	7800	2640.84	1299.93
Quarter IV	7400	8800	5550	7800	6750	8100	6694	8244	2331.55	1250.33

Share Price Fluctuation



BOND INFORMATION (in million Rupiah)						
Description	Value	Stock Listing	Interest Rate	Effective Date	Maturity Date	Rating
Subordinated Bonds Rupiah Bank Mandiri I Year 2009	3,500,000	Indonesia Stock Exchange (IDX)	11.85 %	December 14 2009	December 11 2016	idAA+ by Pefindo



BANK MANDIRI 2012 CALEIDOSCOPES



The announcement and ceremony of The Best Mandiri Young Entrepreneurs and Mandiri Young Technopreneur Awards



The ceremony of Asia's Best CEO in Indonesia award, presented to Zulkifli Zaini, the President Director of Bank Mandiri



The ceremony of The Achievement in Liquidity Risk Management Award 2012 by The Asia Banker magazine

Your banking needs is the inspirations for Bank Mandiri to continuously innovate by providing only the best services. As the largest financial institution in Indonesia, we are committed to always being attentive, proactive and innovative in delivering solutions for your financial needs.

We deliver excellent services through innovative banking products that are represented through our six Strategic Business Units, namely **Institutional, Corporate, Commercial & Business, Treasury & Financial Institution, Micro & Retail Banking** as well as **Consumer Finance**.

Bank Mandiri is also committed to supporting your successful life by presenting a comprehensive financial solution through the strength of our 6 subsidiaries, namely **Mandiri Syariah, AXA Mandiri Financial Services, Mandiri Sekuritas, Mandiri Tunas Finance, Bank Sinar Harapan Bali and Mandiri AXA General Insurance**. The Bank upholds the ethos of trust, integrity, professionalism, customer focus, and strives to create a sustainable performance to become the most admired and progressive financial institutions.

Our commitment to always presenting the best service for your every need is reflected on the series of significant recognitions.

Your trust has brought Bank Mandiri to receive the following awards:

- **The Best Bank in Indonesia** year 2012 from the **Euromoney Magazine**
- **The Best Bank in Indonesia** for 3 consecutive years in 2010, 2011 and 2012 from the **Asiamoney Magazine**
- **The Best Bank in Indonesia** for 5 consecutive years in 2008, 2009, 2010, and 2010 from the **Finance Asia Magazine**
- **The Best Bank in Indonesia** for 3 consecutive years in 2010, 2011 and 2012 from the **Alpha Southeast Asia Magazine**
- **The Best Bank Service Excellence** for 5 consecutive years in 2008, 2009, 2010, 2011 and 2012 from the **Marketing Research Indonesia and Infobank Magazine**

We will continue to innovate and to bring only the best financial solutions that you can be proud of.

mandiri, for **whatever** your dreams

JANUARY

- The announcement and ceremony of The Best Mandiri Young Entrepreneurs and Mandiri Young Technopreneur Awards in Jakarta Convention Center, 20 January 2012, awarded to 26 entrepreneurs who are ready and equipped to innovate and to build the country through a real contribution to the real sectors.
- On the consistent implementation of good corporate governance (GCG) principles in every business process, the Bank received recognition as the best corporation in Indonesia for its corporate governance from the Asiamoney business magazine.

FEBRUARY

- Celebrating the arrival of the Water Dragon year, the Bank launched the new Mandiri Feng Shui Credit Card. The product launch is expected to further strengthen the company's business in the credit card segment, both in terms of transactions as well as the cardholder numbers.
- Organized the Indonesian Young Changemakers Summit (IYCS) with the theme of Youth Pledge 2.0 in Bandung, with the objective to promote collaboration amongst the communities and organizations to formulate massive, systemic and out



The Mandiri CFO Forum in Jakarta



The Best of Asia award ceremony



The launching of Mandiri Mobile application

of The Box solutions for Indonesia's development. The event was attended by 200 youths from across the nation, and also by a Nobel laureate Muhammad Yunus, Dahlan Iskan-Indonesian SOE Minister, Pahala N Mansury - Finance & Strategy Director of Bank Mandiri, Sandiaga Uno - Founder of Indonesia Setara, Anis Baswedan - Founder of Indonesia Mengajar, Tri Mumpuni - Chairman of IBEKA, Ridwan Kamil - Chairman of BCCF, and Silverius Oscar Unggul - Chairman of Telapak Foundation.

MARCH

- The ceremony of Asia's Best CEO in Indonesia award, presented to Zulkifli Zaini, the President Director of Bank Mandiri by the Corporate Governance Asia in Hong Kong, Asia. Bank Mandiri also received the following awards: The Asia's Best CFO in Indonesia, The Best Investor Relations Company, and The Best Investor Relations.

APRIL

- The ceremony of The Achievement in Liquidity Risk Management Award 2012 by The Asia Banker magazine in Singapore in April 2012, awarded for Bank Mandiri's risk management. The Bank was in competition with banks from the Asia Pacific region, Middle East and Africa.

- Bank Mandiri launched its Shanghai China branch as a realization of the company's effort in strengthening the international banking business and contributing to the improvement of the bilateral trading transactions. By launching this Shanghai branch, Bank Mandiri becomes the only Indonesian bank to have a branch in mainland China.
- Bank Mandiri, in cooperation with Jasa Marga, continues to enhance the e-Toll Card application to facilitate the public in toll road payment transaction. To mark the cooperation, the Board of Directors of Bank Mandiri and Jasa Marga, with Dahlan Iskan-Indonesian SOE minister were present to conduct the direct sales of e-Toll Card in Cililitan tollgate, in Jakarta, on April 16, 2013.

- The Annual General Meeting of Shareholders (AGM) was held. The resolutions was to pay out a 20% dividend from the 2011 net profit or amounted to Rp2.45 trillion, an equivalent to Rp104.97 per share. In addition, the meeting also endorsed to reserve a 4% of the 2011 net profit for the Partnership and Community Development Program (PKBL) and 76% of net profit or amounted to Rp9.31 trillion as retained earnings.
- Bank Mandiri launched the Shanghai China branch to strengthen its international banking business. The Bank is the only company that has a

branch in mainland China. This launch will further strengthen the existing overseas networks of Hong Kong, Singapore, Timor Leste, Malaysia, Cayman Islands and England.

- Organized the "Mandiri My City, My Clean Jakarta" Program with the objectives to promote a cleaner and healthier environment, and to support the community empowerment program in Jakarta areas. Bank Mandiri allocated Rp2.8 billion for this program.

MAY

- The signing of Memorandum of Understanding (MoU) with PT Asuransi Kredit Indonesia (Askrindo) on the development of mutually beneficial business. The MoU focuses on the business development collaboration covering the insurance or guarantee by Askrindo on Business Loans and Non-Business Loans, or the financing provided by Bank Mandiri to a third party, facilities of Bank Mandiri's services and banking system for Askrindo, as well as the synchronized Corporate Social Responsibility (CSR) programs in order to create a greater impact.
- Inauguration of the four Regional Treasury Marketing Operations Service (RTM) in four major cities, Batam, Solo, Denpasar and Medan, making the total of 11 RTM Dealing Rooms.



BANK MANDIRI 2012 KALEIDOSCOPIES



The Best Bank in Indonesia Award from Euromoney, Hong Kong



The Finance Asia 2012 Country Award for the Achievement ceremony at the Four Seasons hotel



The 2012 Indonesia Investment Forum

The Bank also added new facilities, Treasury Gallery in Jakarta, Medan and Surabaya, to facilitate the customers with the treasury business information and the market conditions in general.

- Organized an open lecture in Surabaya with the theme of "The Scholar, The Business and The Future". This lecture discusses entrepreneurship to realize the commitment in creating resilient entrepreneurs that can promote the national economic growth. The lecture was part of the Mandiri Young Entrepreneurs program, attended by one thousand college students, and also by Dahlan Iskan – Indonesian SOE minister, as well as by Zulkifli Zaini, the President Director of Bank Mandiri.

JUNE

- Organized the Mandiri CFO Forum in Jakarta on June 14, 2012. The event hosted around 500 corporate CFOs.
- Bank Mandiri is committed to continuously improving its service quality and transaction convenience for the society. As the realization of this commitment, the Bank launched its 10,000th ATM unit.
- Bank Mandiri received The Best of Asia award for the fourth time from the Corporate Governance Asia for the

Bank's good corporate governance implementation. Presented at the CGA Annual Recognition Awards 2012 event in Hongkong on May 20, 2012.

- Bank Mandiri received The Golden Trophy for Banking Service Excellence, The Most Consistent Bank in Service Excellence, and The Best Bank Service Excellence awards from the Marketing Research Indonesia and Infobank magazine, for its achievements in delivering the best services to the customers for five consecutive years.

JULY

- The Bank launched the Mandiri Mobile for iPhone and Android users, which follows the previous application for the Blackberry users. The transaction menu of the Mandiri Mobile includes balance checking, account mutation information, transfers, pre-paid facility, billing payment, interest rate information and maps for locating Bank Mandiri's ATMs and branches.
- To strengthen the loans disbursement to SME sector, the Bank continues to increase the accessibility of banking for SME businesses by launching 72 SME loans service and transaction offices.

- Bank Mandiri received the Best Bank in Indonesia award by Euromoney in Hongkong on July 12, 2012 for its positive performance in the past 12 months amongst the companies in the financial industry from 90 countries worldwide.

AUGUST

- Bank Mandiri received the Best Bank in Indonesia in the Finance Asia 2012 Country Award for the Achievement event held at the Four Seasons Hotel, Macau on August 24, 2012. Bank Mandiri was also recognized as the Best Foreign Exchange Bank and the Best Private Bank in Indonesia.
- Bank Mandiri collaborated with the Investment Coordinating Board (BKPM) in the joint promotion and banking services to provide ease and convenience for the foreign investors who seeks to make investment in Indonesia.

SEPTEMBER

- Bank Mandiri organized the Indonesia Investment Forum 2012, which was attended by more than 500 investors and stakeholders. This event served as the investment promotion and information-sharing forum discussing the investment climate improvements in Indonesia.



Bank Mandiri received a recognition as the Best Bank in Indonesia at the Asiamoney Best Domestic Bank Awards 2012 in Hong Kong



The charity run program of Mandiri Run For Our Nation



The ceremony of Bank of The Year in Indonesia 2012 award

- Bank Mandiri recognized as the Best Bank in Indonesia in Asia Money Best Domestic Bank Awards 2012 in Hongkong on September 27, 2012, for its consistency in innovation and growth. The event was organized by Asia Money magazine. The Bank also received the recognition as the Best Domestic Providers of FX Services and Best Cash Management.

OCTOBER

- Bank Mandiri organized a charity run program, Mandiri Run for Our Nation, held around the parking lots of JCC, Jakarta on October 7, 2012. The event was held in conjunction with the Bank Mandiri's 14th Anniversary, and was attended by around 2,000 participants.
- Bank Mandiri continues to support the development of the national real sectors through a consistent support to its partners in enhancing their business. To this reason, the Bank held a bazaar, called Pameran Pasar Indonesia. A total of 171 partners were displaying and offering their products for sale during the event.

NOVEMBER

- Bank Mandiri received the Bank of The Year in Indonesia 2012 award from The Banker magazine and BBC News

on November 29, 2012 for its prudent risk management and business development.

- Bank Mandiri provides services to manage the Jamsostek's fee payable and claim disbursement as well as cash management service to support the business development of PT Jamsostek (Persero). In relations to this objective, the Bank also provides the custodial services to PT Jamsostek (Persero).

DECEMBER

- Bank Mandiri disbursed the community development program fund of Rp2.66 billion to develop the construction of public and religious facilities in North Sulawesi, particularly on Bunaken Island, Manado and its surrounding areas. The Director of the Corporate Banking of Bank Mandiri, Fransisca Nelwan Mok symbolically presented the assistance to the Deputy Governor of North Sulawesi, Djouhari Kansil. A total fund of Rp2.067 billion was allocated to finance the public facility construction and the commercial center structuring in Bunaken National Park, whereas the balance of Rp589.5 million was disbursed for the construction of religious facility in Manado and its surrounding areas.



We are pleased to announce that Bank Mandiri has achieved its business targets and is on route to fulfilling its vision set for 2014 and onwards. This accomplishment has been made possible with the parallel development of business infrastructure, technological systems and information integration, product and service innovation and the active promotion of strategic direction for each of its subsidiaries.

The four pillars of Bank Mandiri performance include continuous increase in financial performance, good quality of customer services, and good corporate governance as well as corporate social responsibilities that can help Indonesia grow.



MANAGEMENT REPORTS



MESSAGE FROM THE BOARD OF COMMISSIONERS



EDWIN GERUNGAN
President Commissioner and
Independent Commissioner

“The Board of Commissioners have pledged to increase their monitoring function over the Mandiri Group management. To ensure Bank Mandiri is steady and sustainable growth they will focus on improvements of supporting infrastructure, human resources, technology, risk management and subsidiaries.”

TO OUR STAKEHOLDERS, SHAREHOLDERS, AND GENERAL PUBLIC

The Board of Commissioners of Bank Mandiri expresses satisfaction with the progress reported through 2012 which represents the third year of Bank Mandiri's Second Stage of Transformation. We appreciate Bank Mandiri's spirit in displaying steadfast resilience in facing the risks associated with a global economy that has yet to recover and the pressure on bottom line profits due to lower levels of non recurring income, weaker government bond yields and a liability sensitive environment. Bank Mandiri has proven it is capable of developing its business

to achieve profit expansion as well as increasing non-interest income from expansion of transaction banking and fee-based business lines while shifting the focus of financing from the wholesale to the retail segment. The strategy has complemented the Bank Mandiri alliance customer focus by showing good results as subsidiaries contribution continued to increase, rising to 13.4% of net profit. Such achievement is due to the effort and commitment of all Bank Mandiri management and employees to make Bank Mandiri the main transactional bank for all of our customers.

Global economic uncertainty persisted throughout 2012, with economic

growth slowing down from 3.8% at the end of 2011 to 2.3% at year end 2012. Inevitably, this has had an impact on Indonesia's economy, which slowed down from 6.5% in 2011 to 6.2% in 2012. By the end of 2012, the Rupiah exchange rate had depreciated by 5.9% YoY and reached Rp9,670/USD with foreign exchange reserves at USD112.78 billion. However, the Central Bank of Indonesia's (BI) policy rate remained stable at 5.8% with inflation relatively benign at 4.3% in 2012.

Amidst the slowing global economy, the Indonesian banking system was still able to report good performance. Credit grew 23.7% YoY with strong asset quality as the gross NPL ratio improved to 2.1%

¹⁾ Source: Bloomberg

and a high capital adequacy ratio at 17.7%. System deposits increased by 14.4% despite the average interest rate decreasing by 128 bps. Even under such conditions, the nation's banking system profitability was able to grow 23.6% and maintain liquidity at manageable levels.

The favorable conditions of the nation's banking system in 2012 provided an attractive climate for Bank Mandiri's performance. During 2012, Bank Mandiri achieved several important milestones as consolidated assets increased above Rp600 trillion (precisely Rp635.6 trillion) with net profit growth of 26.6% YoY. This achievement also included improvements in other important indicators including growth of fee-based income, especially from transaction banking activity; increasing credit from retail financing which grew by 29.8% YoY.

Bank Mandiri also recorded increases in key ratios such as return on equity (ROE) that reached 22.6%, return on assets (ROA) reached 3.5% and a well controlled cost efficiency ratio at 45.5%. Along business development, Bank Mandiri remained focused in maintaining its asset quality during 2012, which produced a gross and net NPL level of 1.9% and 0.5% respectively. Foreign exchange liquidity was also maintained at above USD1 billion with a 77.7% FX LDR.

We are proud to note that continuous improvement in our performance was realized amidst global economic indecisiveness and uncertainties. During which, Management in a disciplined manner managed its liquidity; especially

foreign exchange, and remained focused on developing the business in sectors that can withstand the financial crisis, and focused on expanding relationship with the best customers in various sectors and geographic areas. Such commitment received positive appreciation from shareholders and stakeholders which helped boost our equity share price by 31% in 2012. This implied that Bank Mandiri's market capitalization surpassed Rp200 trillion.

The Board of Commissioners realizes that achieving profit and business growth targets must be done in a sustainable manner. With that in mind, the Board of Commissioners thoroughly and alertly monitored micro and macro external parameters as early warning systems. During this Second Stage of Transformation we are proactively conducting our monitoring process based on the principles of good corporate governance that focused on strengthening achievements in three pillars of business; wholesale transaction, retail deposit & payment, and retail financing. This focus is supported by additional attention on the areas of internal control, strengthening risk management, and improving our infrastructure & human resources capabilities.

In 2012, Bank Mandiri took several important steps to strengthen the foundation of sustained growth by giving attention to efficient and effective use of capital. Such steps included setting business targets selectively in the areas of transaction banking, development

of business infrastructure, technology systems integration, product & service innovation, especially in retail banking area, development of stable information technology hardware, and development of strategic direction for each subsidiary through the Saturn Project in order to support targets and achieve the vision of Bank Mandiri for 2014 and years to come.

From our monitoring, Bank Mandiri is committed to practicing sustainable prudent banking, good corporate governance (GCG) and internal control through implementations of IT Risk & E-channel risk assessment; Consolidation of Bank Mandiri's and its subsidiaries' Internal Audit, GCG and Risk management; development of compliance risk assessment & IT Information System Management Audit; improving Anti Money Laundering & Prevention of Terrorist Funding Standards; and implementing Anti Fraud Strategy. Bank Mandiri has also optimized its internal control function by strengthening its first, second and third defense strategies in several critical areas such as electronic network, micro banking, business banking and branch operation.

Bank Mandiri commitment to implement GCG as an effort to grow sustainably and for this continues to receive acknowledgement from the general public. In 2012, Bank Mandiri again received the status of The Most Trusted Indonesian Companies in Good Corporate Governance from The Indonesian Institute for Corporate Governance; which Bank Mandiri has received for 6 years consecutive years. In addition, Bank



MESSAGE FROM THE BOARD OF COMMISSIONERS

Mandiri also received the awards for The Best Disclosure & Transparency and The Best Overall Corporate Governance from Asia Money.

In entering 2013, there are several challenges this company must face; an almost certain volatile in global economy, rising of inflation to 5.4% due to increase in electricity bills and regional wages, fiercer competition in national banking industry, transitioning from regulatory monitoring from the Central Bank of Indonesia (BI) to Financial Services Authority (OJK) and increasing competition in banking industry. With those challenges, capability to manage our business competently with full awareness of external conditions will be crucial points for Bank Mandiri success. Another critical action that Bank Mandiri needs to take is to increase effort to generate a more efficient cooperation in the form of alliances and business synergy amongst its subsidiaries as revenue generator, thus ensuring Bank Mandiri sustainable financial performance into the future.

In light of that, the Board of Commissioners monitoring function shall include Mandiri Group capacity management, with the focus on increasing supporting infrastructure and human resource capability and productivity, as well as risk management in Bank Mandiri and subsidiaries, to keep the Mandiri Group business growth on a firm route to success.

We hope strengthening our subsidiaries will become one of the main focuses of Bank Mandiri in the future; through strengthening the capital structure, providing technical assistance, business cooperation through strategic alliance, implementation of good corporate governance, risk management, working culture implementation, cost control, and optimizing capital. This should create a development model that will be implemented with full commitment from all subsidiaries.

Overall, the Board of Commissioners will continue to supervise the Bank policies thoroughly and improve implementation of a performance-based culture to ensure better increase in productivity and to sustainably optimize company values. Furthermore to ensure the satisfactory completion of the Second Stage of Transformation Process by 2014, the Board of Commissioners will continue implementing a more comprehensive monitoring mechanism, maximize the oversight function effectiveness, and push for strong risk management and internal control within Bank Mandiri.

Today, Bank Mandiri is regarded as one of the State Owned Enterprises that has succeeded in its first stage of transformation and is now in the process of further transformation. We do realize that there are still many areas for improvement. We also see the Board of Directors and all employees have

wholeheartedly contributed with discipline and efficiency, to improve the business model to achieve the Corporate Plan target of reaching at USD25 billion market capitalization.

Finally on behalf of the Board of Commissioners, we would like to give our appreciation to the Board of Directors, Senior Management and all employees for excellent performance achievements in 2012. We would also like to say thank you to all Bank Mandiri stakeholders and customers for their trust and support. We believe the bond, loyalty, and cooperation that have been built through the years is our main inspiration to provide the best in service quality.



EDWIN GERUNGAN

President Commissioner and Independent Commissioner

BOARD OF COMMISSIONERS



- 1 President Commissioner and Independent Commissioner **Edwin Gerungan**
2 Deputy President Commissioner **Muchayat**
3 Independent Commissioner **Gunarni Soeworo**
4 Independent Commissioner **Pradjoto**

- 5 Commissioner **Cahyana Ahmadjayadi**
6 Independent Commissioner **Krisna Wijaya**
7 Commissioner **Wahyu Hidayat**



REPORT OF THE BOARD OF DIRECTORS



ZULKIFLI ZAINI
President Director

"Consistency in executing upon and completing our strategic initiatives, which consists of Bank Mandiri's three main strategies namely Wholesale Transactions, Retail Deposit & Payment, and Retail Financing, are the key success factors to improve our performance and maintain our position as the biggest bank in Indonesia and become the transaction bank of choice in Indonesia for all business segments."

Net Income in 2012

Rp15.5Tn

Net Income Growth

↑ 26.6%

Bank Mandiri's Second Stage of Transformation began with continuing the momentum from the advances commenced in 2010, and is reflected in the performance achievements of 2012. These achievements will be the foundation for sustaining progress in the next stage of transformation through 2014 and the years following.

These achievements are due to the successful implementation of several initiatives such as service network productivity management, subsidiaries management, implementation of alliance and synergy programs, innovation, consistency in maintaining service quality and strengthening risk management and corporate governance.

Bank Mandiri's Second Stage of Transformation was initially implemented in 2010 and has been successful in positioning Bank Mandiri as a prominent financial institution in Indonesia with assets of Rp635.6 trillion at year end 2012. Encouraged by this, we continue to remain committed to the second stage of the Transformation Process through 2014 as outlined by our 2010 – 2014 Corporate Plan.

Our four pillars dedicated to the continuous improvement of financial performance are; customer services quality, outstanding corporate governance to become the most trusted bank and by aligning ourselves with the community and contributing to social activities for the benefit of our country.

MAINTAINING THE GROWTH MOMENTUM IN 2012

2012 was a year of banking and economic uncertainties. Of particular concern to us and to banks in general was the declining interest rate environment, increasing competition in various credit segments and increase in the LDR of the banking system, resulting in increasing competition for low cost funds.

However Bank Mandiri's performance in 2012 showed satisfying results. We experienced solid progress in implementing strategies defined in our 2010-2014 Corporate Plan, and our December 2012 performance (consolidated) fulfilled our promises to stakeholders. Total asset stood at Rp635.6 trillion, representing an increase of 15.2% YoY. Total credit grew 23.7% YoY reaching Rp388.8 trillion with Retail Financing distribution reaching Rp105.2 trillion or 30.9% of the total credit distribution. Deposits grew 14.4% YoY reaching Rp482.9 trillion with the composition of low cost funds up to 65.5% of total deposits, having grown 23.3% annually.

Net profit reached Rp15.5 trillion in 2012 or grew 26.6% from 2011. Although interest income from government bonds experienced a decline due to a declining reference rate in 2012, overall interest income and net premiums still recorded 25.9% YoY growth reaching Rp29.7 trillion.

This was a result of our effort in diversifying our portfolio as part of the yield enhancement strategy, including increasing retail financing composition and the strategy to increase low cost funds as part of our effort to reduce our cost of funds. By guarding business growth momentum, as can be seen from sustainable revenue growth, and a disciplined effort to control operational efficiency in all areas, we were able to maintain cost efficiency ratio at 45.5%.

Shareholders showed their appreciation, as on November 26, 2012 as a result of market capitalization of Rp205.3 trillion, Bank Mandiri share price touched Rp8,800. This achievement has placed Bank Mandiri with the top six banks of ASEAN. An achievement we are particularly proud of is winning of the Golden Trophy for Service Excellence for consistently maintaining our status as the bank with the best service quality for five consecutive years.

In addition, for six consecutive years Bank Mandiri was awarded "The Most Trusted Indonesian Company in Good Corporate Governance" from the Indonesian Institute for Corporate Governance.

CONTINUING TRANSACTION BANKING BUSINESS GROWTH

Bank Mandiri's focus on growth in business transaction yielded results through an increase in fee based income; a 2.4% YoY growth rate to Rp12.2 trillion in 2012. Fees obtained from wholesale transactions grew by 22% YoY to Rp3.3



REPORT OF THE BOARD OF DIRECTORS

trillion and the retail transaction banking business reported 14% YoY growth to Rp5.7 trillion. Performance achievements on the three focus businesses are as follows:

A. Wholesale Transaction

Fees generated from wholesale transaction banking during 2012 experienced significant growth reaching Rp3.3 trillion or 36.6% contribution to the total fees from provision and non-credit commissions. While low cost deposits accumulated totaled Rp89.1 trillion, cash management transactions increased to 13.2 million, up 79.7% YoY. Several of Bank Mandiri's wholesale banking products such as trade finance, Bank Guarantee, cash management and foreign exchange products have now become strong generators of Bank Mandiri's low cost funds.

B. Retail Deposits & Payment

In 2012, Bank Mandiri generated Rp5.7 trillion in fees from its retail payment & deposits, while low cost funds grew 22.8% YoY to Rp201.5 trillion. In addition, e-channel transactions increased 27% YoY to 1,267 million transactions.

C. Retail Financing

The retail financing business continues to experience positive growth, and by the end of 2012 the total in retail financing (consumer, business banking & micro) grew to 30.9% of total bank-only loans or Rp105.2 trillion, while interest

income from retail financing reached 48.7% of the bank's total interest income from loans. It can be said that income sources for wholesale and retail are now in balance.

Achievements in these three businesses were also supported by implementation of various strategic initiatives. This was accomplished by:

Product and Alliance Innovation

To boost the growth of our credit card business an aggressive usage program was launched. Issuance of co-branding card with selected partners widened and sped up market penetration, and optimized acquisition through strategic alliances. To encourage consumer loan business growth, KPR and KTA implemented a variety of promotions including; asset purchase programs, exclusive joint promo with leading developer, implemented synergy and alliance with subsidiaries through an agency program.

Risk Management Development

Several activities were implemented to increase capabilities on risk management that include perfecting the methodology, tools and process, by conducting a review/calibration rating (for each semester) and scoring model (for each quarter) for small & micro segment (SME, KSM,

BPR) and consumer segment (KPR, Multiguna, KTA, Mitrakarya, Credit Card) periodically; while at the same time perfecting Risk Based Pricing and stress testing of Micro Segments.

With the support of infrastructure, the distribution network, appropriate technology, and a large customer base, Bank Mandiri will expand its Transaction Banking Business to be the mainstay of the company's income in years to come. This will receive support with the following:

Distribution Network Improvement

We continued to grow our distribution network in 2012 by opening 273 Local Offices, 4 Commercial Floor & Commercial Banking Center, 28 Business Banking Center & BBC Floor Desk, 1 Consumer Loan Network, 309 Micro Network, 4 Trade Service Center, 4 Treasury Network, 1,989 ATM units, 12,506 ATM Link, and 87,449 Electronic Data Capture.

Improvements at the distribution network were conducted after careful planning and processes that considered profitability and business development by working on a strategy to fill in blank spots in potential areas.

In addition, we also focused on establishing branch offices in areas with a high concentration of low cost savings deposits. We developed e-channels with sustainable internet banking features to increase business penetration and catered to small and medium-sized enterprises. Anticipating the increasing competition in e-channel technology, we are also developing mobile banking and internet banking technologies on one platform. This also takes into account the consumption trends of customers to use mobile banking; especially looking into the needs of our highly mobile business customers.

Implementing Account Planning Program

In 2012, we started to develop an account plan initiative that enables an anchor team to track performance starting from deal process up to services for our 100 top anchor clients in the Corporate, Commercial, and Institutional Banking segments. In developing the account plan, we are positioning our Relationship Managers (RM) as leaders who understand the business potential of anchor clients. They are assisted by Sales Specialist Units and Product Specialists to meet client's demands on transaction banking products and the cross selling of products in

retail financing, such as; payroll loans, supply chain financing and micro lending. The Head of Branch Offices provided supportive services and field implementation. The success of this account plan development and implementation initiative resulted in the increase of fee-based income and low cost funds.

Maintaining service quality

Bank Mandiri was rewarded as The Best Bank Service Excellence in 2011 by Marketing Research Indonesia & Infobank Magazine. This is the fifth year in a row that Bank Mandiri has received the award since 2007. Bank Mandiri also received acknowledgement as The Most Consistent Bank in Service Excellence, three consecutive times.

These accolades are a result from Bank Mandiri's commitment to providing products and services with proactive & timely solutions, reliable, friendly & convenient service with a consistent etiquette adhering to the spirit of service. To crown these achievements, Bank Mandiri received the Golden Trophy for Banking Service Excellence and the title of "The Living Service Legend".

Consistency in implementing corporate governance

Another important achievement for Bank Mandiri is attaining for 6 consecutive years from 2007 to 2012 the title of "The Most Trusted Indonesian Company in Good Corporate Governance."

Growing as a Financial Group

To enhance our values as growing as a group with our subsidiaries, in 2012 Bank Mandiri developed strategic guidelines and directions for each subsidiary. These guidelines would assist each subsidiary to play their part in developing their own businesses while synergizing Bank Mandiri's targets and vision. In 2012 our subsidiaries net profit contributions amounted to Rp2.1 trillion or 13.4% of Bank Mandiri's net profit.

Leveraging operational scale for efficiency

To optimize business growth Bank Mandiri in 2012 streamlined cost management plans to better cope with increasing investment needs along with operational costs coupled with the rise in business volume and the trends in price increases. Various cost management initiatives were



REPORT OF THE BOARD OF DIRECTORS

implemented including overhead cost management, centralization and optimization of infrastructure, re-engineering and automation of transaction process, perfecting e-auction and other initiatives. By implementing these functions Bank Mandiri applies a more routine cost management, sustainable and in line with the Bank's culture.

These improvements succeeded in achieving a cost efficiency ratio of 45.5% in 2012.

INDONESIA'S ECONOMIC AND BANKING CONDITIONS IN 2012

The Indonesian economy proved resilient in spite of the global uncertainties and the downward trends in Europe, the United States and other regions. Indonesia recorded 6.2% GDP growth and maintained the level of inflation at a safe 4.3% (the 2012 State Budget assumption was 6.8%). Financial indicators at year end 2012 were strong and the central Bank of Indonesia maintained its policy rate at 5.8%, while the rupiah remained stable at around Rp9,670 against the US dollar.

Within this environment of macro-economic stability the banking environment showed good performance. Banking credit grew 23% and deposits increased by 15.8%, on an annualized basis. The nation's banking system key indicators reflected stability and strong support for the national economy with the CAR ratio reaching 17.43%, net interest margin 5.49%, NPL gross 2.1% and LDR 83.58%.

CHALLENGES IN THE SECOND HALF OF THE TRANSFORMATION PROCESS IN 2010-2014

After overcoming the many challenges and achieving targets set in the first half of the 2010 – 2014 goals, we view the second half with some caution. Banking competition is predicted to intensify. Stronger and aggressive competitors with strong infrastructure, comprehensive products features and professional human resources will be evident. To achieve our targets and set milestones our strategy to increase customer base and gain market share, will be to intensify and extend our thrusts in three vital business areas; wholesale banking, retail deposits, and payment & retail financing.

Bank Mandiri has already established firm support of platforms and business infrastructure with a reliable wholesale and retail distribution network along with proficient human resources. As a result, the Bank remains optimistic that we will accelerate business growth and increase profitability to support our vision in becoming one of the Top 5 ASEAN Banks by the year 2014 and one of the Top 3 by 2020.

Bank Mandiri is already showing strong progress that is on track in executing the strategies developed for the 2010 – 2014 Corporate Plan. In line with our promise to stakeholders, our performance has not only improved financial and business growth but also moved forward in service quality, market capitalization and our position from a regional banking perspective, risk management, implementation of corporate culture, infrastructure and human resources. In 2013 Bank Mandiri will focus on six main priorities to reach the remaining targets by 2014 as dictated by the Corporate Plan. These are:

1. Penetration of the Institutional Banking Segment

To improve the Wholesale Transaction Business attention will be given to generate cheap funds and optimize fee based income by leveraging Bank Mandiri's edge in the wholesale area particularly with government institutions and State Owned Enterprises (BUMN).

2. Continuing Account Plan Program Implementation

With closer cooperation and coordination with SBU's we will intensify our strategy of seeking potential customer business through a disciplined approach in pipeline management and customer acquisition strategy. Relationship Managers (RM) Product knowledge and rapport with the product owner will be broadened so that the customer will receive end-to-end explanations.

3. Strengthening retail payment business

Our Retail Payment Business incremental growth and customer acquisition strategy is to focus on ATM, EDC and Mandiri Internet Banking. To optimize these features we will cooperate with third parties, such as convenience stores for operational ATMs and optimization of their performance by developing payment services. We are conducting EDC marketing programs to increase their usage which will include merchants that are already cooperating with Bank Mandiri.

4. Strengthening retail financing business to achieve 36% composition target

In line with our Corporate Plan, we are working on increasing our retail financing business to become 36% of total loans. For the Business Banking and Micro Banking segments we are currently improving the sales organization and business process. To improve the Consumer Finance Business we will concentrate on credit card activation, sales volumes and revolving rates for credit card products.

5. Strengthening risk management to achieve "NPL Go For 1" and "zero fraud"

Risk Management will be strengthened to achieve "NPL Go For 1" and "Zero Fraud". This will be achieved by stricter monitoring of debtors who have successfully upgrades, maintain credit quality, increase collection and recovery rates. Through these steps we hope to bring NPL's to less than 1% by 2014.

6. Improvement of subsidiaries businesses & non organic initiative

To achieve our 2014 vision as the most admired and progressive financial group, Bank Mandiri will need optimum contribution and support from our subsidiaries. We will work closely with our subsidiaries to cooperate in business, services and corporate governance. In 2012, we already set in motion a strategy for each subsidiary (Saturn project) so that Bank Mandiri's targets and vision for 2012 could be met and sustained. This has encouragingly seen more cooperation, coordination and synergy between subsidiaries and a development of an integrated business pattern between Bank Mandiri and its subsidiaries.



REPORT OF THE BOARD OF DIRECTORS

COMMITMENT TO CONTINUED SUSTAINABLE GROWTH

The Transformation Process Program stage two remains ongoing since 2010 and has reaped substantial results as evidenced by Bank Mandiri's performance. We are grateful to our stakeholders for their strong and active support in helping us move ahead. Our commitment is to continue to maintain a sustainable level of growth and optimize value to stakeholders.

This commitment will be met by improving the quality of our human resources, offering excellence in service quality, proficient corporate governance, improving risk management, adept cost management and maintaining a passionate work culture. We believe that through this

route we will achieve our vision to become Indonesia's Most Admired and Progressive Financial Institution.

We say thank you to all our stakeholders and customers for the trust and support that has made Bank Mandiri's achievements possible. We believe that with their continuing goodwill we will be able to sustain our pattern of growth and aspire for greater achievements. We thank and express our sincere appreciation to all members of the Board of Commissioners with whose guidance has brought us closer to fulfilling our vision.

Undoubtly in 2013 as we enter the second half of our planned Transformation Process the Bank will be faced with challenges. While we will see increasing business competition, we work hard by knowing that we

have confidence and support from our stakeholders and customers. Bank Mandiri is confident of our improving performance, excellence in customer service and fulfilling our commitment to our stakeholders and obligations to our country.

Together we can make Bank Mandiri today better than yesterday and better tomorrow than today!

ZULKIFLI ZAINI
President Director

DIRECTORS AND EVP COORDINATORS



1 President Director **Zulkifli Zaini**
2 Deputy President Director **Riswinandi**
3 Director of Institutional Banking **Abdul Rachman**
4 Director of Risk Management **Sentot A. Sentausa**
5 Director of Micro & Retail Banking **Budi G. Sadikin**

6 Director of Compliance and Human Capital **Ogi Prastomiyono**
7 Chief Financial Officer and Director of Finance & Strategy **Pahala N. Mansury**
8 Director of Corporate Banking **Fransisca N. Mok**
9 Director of Commercial & Business Banking **Sunarso**
10 Director of Technology & Operations **Kresno Sediarsi**

11 Director of Treasury, Financial Institutions
& Special Assets Management **Royke Tumilaar**
12 EVP Coordinator of Internal Audit **Riyani T. Bondan**
13 EVP Coordinator of Consumer Finance **Mansyur S. Nasution**

14 EVP Coordinator of Change Management Office **Ventje Rahardjo**

STATEMENT OF THE BOARD OF COMMISSIONERS

Statement of the Board of Commissioners regarding responsibility of 2012 Annual Report
PT Bank Mandiri (Persero) Tbk.

We, by affixing the below signatures stated that all information in this 2012 annual report of PT Bank Mandiri (Persero) Tbk. has been contained completely and hereby fully responsible of the validity for its contents. This statement has truthfully made.

Jakarta, February 25, 2013



Edwin Gerungan
President Commissioner and Independent Commissioner



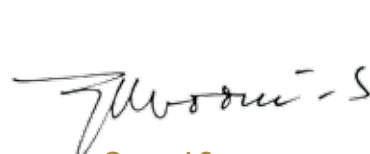
Muchayat
Deputy President Commissioner



Cahyana Ahmadjayadi
Commissioner



Wahyu Hidayat
Commissioner



Gunarni Soeworo
Independent Commissioner



Pradjoto
Independent Commissioner



Krisna Wijaya
Independent Commissioner

STATEMENT OF THE BOARD OF DIRECTORS


Statement of the Board of Directors regarding responsibility of 2012 Annual Report
PT Bank Mandiri (Persero) Tbk.

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Jakarta, February 25, 2013



Zulkifli Zaini
President Director



Riswinandi
Deputy President Director



Abdul Rachman
Director Institutional Banking



Sentot A. Sentaosa
Director Risk Management



Budi G. Sadikin
Director Micro & Retail Banking



Ogi Prastomiyono
Director Compliance and Human Capital



Pahala N. Mansury
Director Finance & Strategy and
Chief Financial Officer



Fransisca N. Mok
Director Corporate Banking



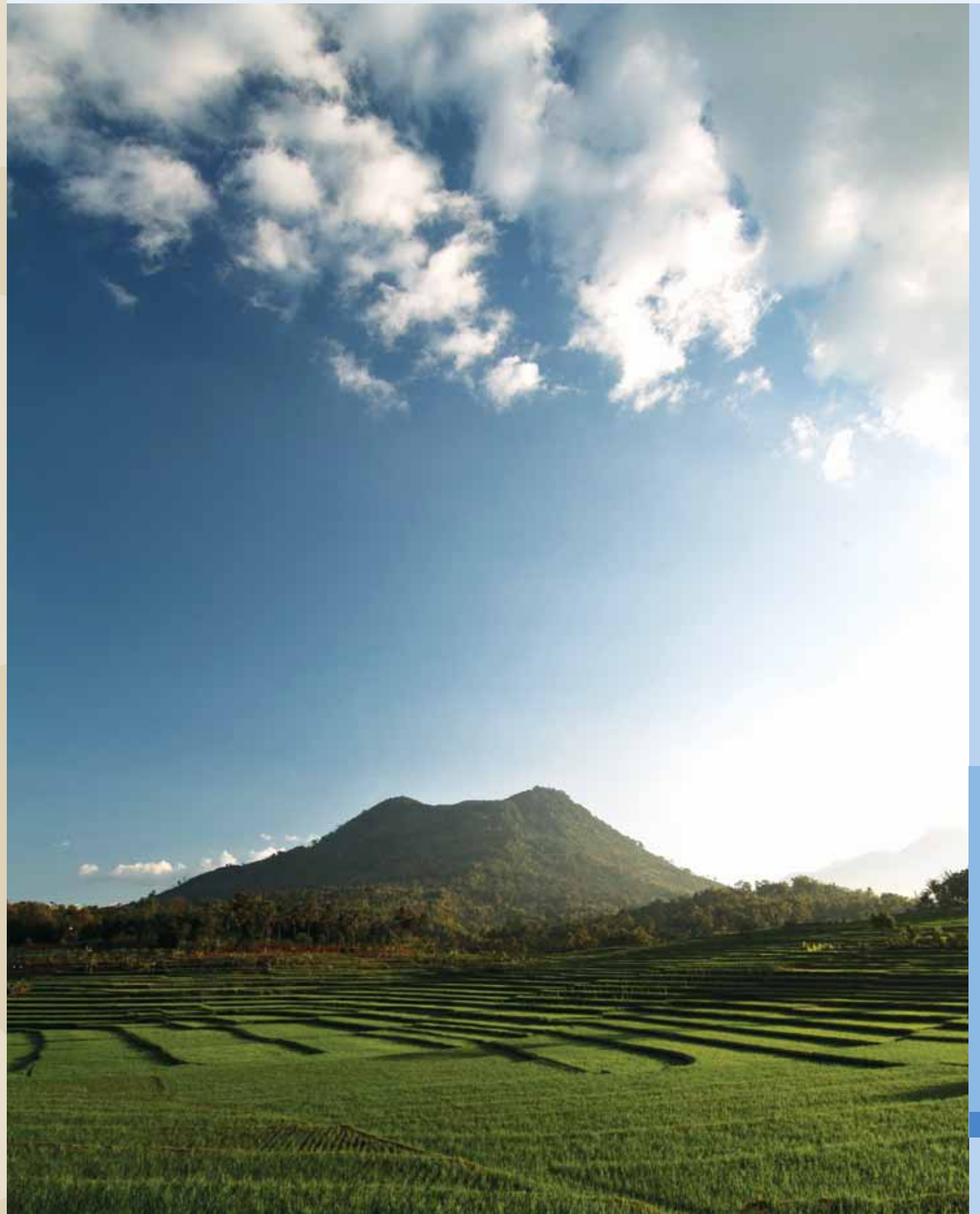
Sunarso
Director Commercial &
Business Banking



Kresno Sediarsi
Director Technology &
Operations



Royke Tumilaar
Director Treasury, Financial
Institutions & Special Assets
Management



The merging of four of Indonesia's pioneer banks to one big bank, Bank Mandiri, has established a significant force that delivers a meaningful contribution to the economic growth and prosperity of our society.



COMPANY PROFILE



BANK MANDIRI PROFILE

Company Name	PT Bank Mandiri (Persero) Tbk.
Ownership	Government of Indonesia 60% Public 40%
Date of Establishment	2 October 1998
Legal Basis of Establishment	Deed No. 10 Dated 2 October 1998 executed before Notary Sutjipto, SH
Authorized Capital	Rp16,000,000,000,000
Issued and Paid Up Capital	Rp11,666,666,666,500
Stock Exchange Listing	The Company's shares were listed on the Jakarta Stock Exchange and Surabaya Stock Exchange on July 14th, 2003

Head Office

Plaza Mandiri
Jl. Jendral Gatot Subroto Kav. 36-38
Jakarta 12190, Indonesia
Telephone : (62 21) 526 5045
Facsimile : (62 21) 527 4477, 527 5577
Call Center : (62 21) 5299 7777, 14000
SWIFT code : BMRIIDJA

Website

www.bankmandiri.co.id

Nature of Business

As stipulated in our Articles of Association, our primary operations are in the banking industry and in accordance with the provisions of regulated legislation.

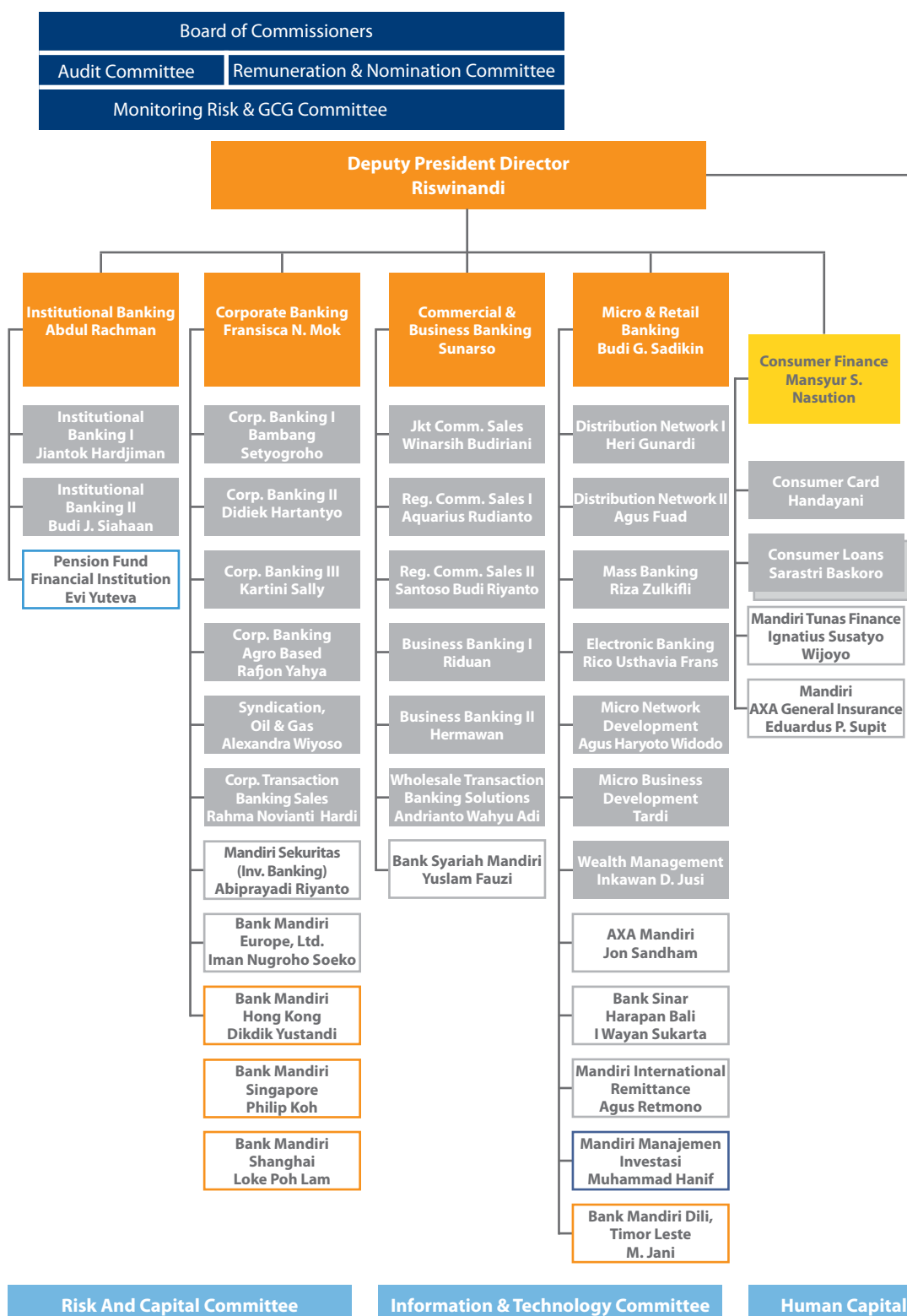
Bank Mandiri conducts the following business activities :

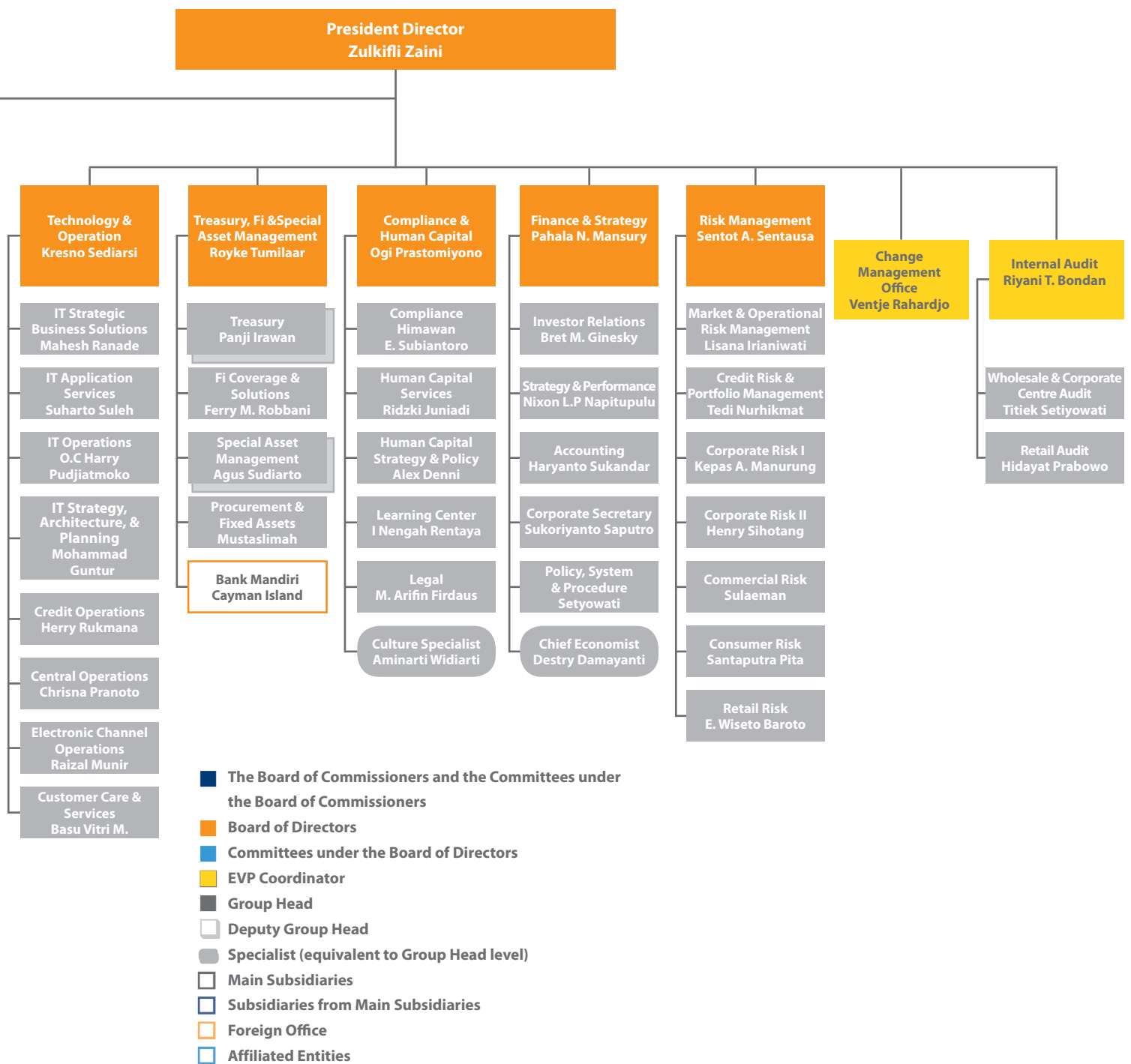
- a. Collecting funds from the public in the form of deposits including demand deposits, time deposits, certificate of deposits, savings and/or other equivalents;
- b. Providing credits;
- c. Issuing promissory notes;
- d. Purchasing selling and offering guarantees on own risk as well as for the benefit of and under the instruction of the customers;
- e. Other business activities as mandated by the Company's Articles of Association

Information regarding Products and Services are available on page 393.



ORGANIZATION STRUCTURE







VISION:

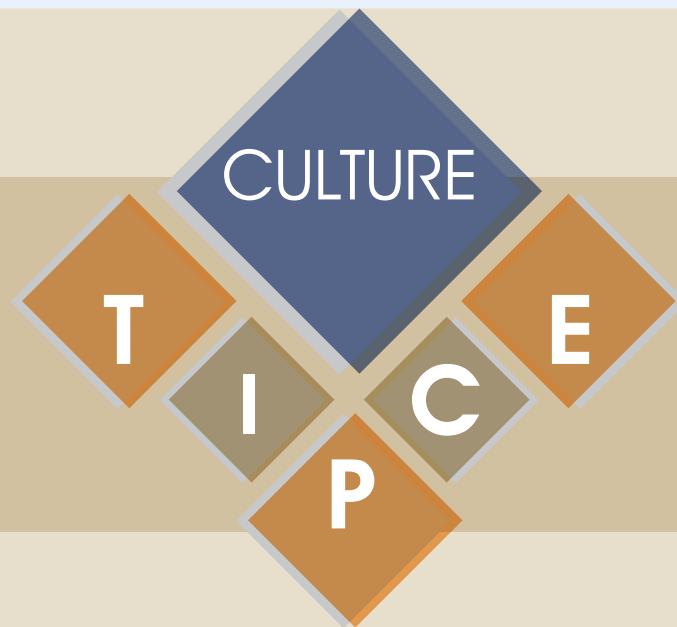
To be Indonesia's most admired and progressive financial institution

MISSION:

We strive to form long term and trusted relationships with our customers-both businesses and individuals. We serve them with world-class, innovative financial solutions. We want to be known for our performance, people and teamwork.

By enabling the growth and success of our customer, we will support the longterm growth of Indonesia and we will deliver consistently strong returns to shareholders.

Vision and Mission of Bank Mandiri has been approved by the Board of Directors and Board of Commissioners



TRUST

To instill confidence in stakeholders through open and sincere relationships based on trustworthiness.

INTEGRITY

To think, speak and act truthfully, with dignity and uphold the professional code of ethics.

PROFESSIONALISM

Committed to completing work accurately, based on high level of competence and with a full sense of responsibility.

CUSTOMER FOCUS

To always position our customers as the primary partners in mutually beneficial relationships that sustain growth.

EXCELLENCE

To develop and improve in all areas to achieve optimum value added and best results.



BOARD OF COMMISSIONERS, BOARD OF DIRECTORS & EVP COORDINATORS

Board of Commissioners

President Commissioner and Independent Commissioner	Edwin Gerungan
Deputy President Commissioner	Muchayat
Commissioner	Cahyana Ahmadjayadi
Commissioner	Wahyu Hidayat
Independent Commissioner	Gunarni Soeworo
Independent Commissioner	Pradjoto
Independent Commissioner	Krisna Wijaya

Board of Directors

President Director	Zulkifli Zaini
Deputy President Director	Riswinandi
Director - Institutional Banking	Abdul Rachman
Director - Risk Management	Sentot A. Sentausa
Director - Micro & Retail Banking	Budi G. Sadikin
Director - Compliance & Human Capital	Ogi Prastomiyono
Chief Financial Officer and Director - Finance & Strategy	Pahala N. Mansury
Director - Corporate Banking	Fransisca N. Mok
Director - Commercial & Business Banking	Sunarso
Director - Technology & Operations	Kresno Sediarsi
Director - Treasury, FI & Special Asset Management	Royke Tumilaar

EVP Coordinators

EVP Coordinator - Consumer Finance	Mansyur S. Nasution *)
EVP Coordinator - Internal Audit	Riyani T. Bondan
EVP Coordinator - Change Management Office	Ventje Rahardjo

*) Served as EVP Coordinator Consumer Finance effective up to end of tenure and subsequently appointed as Director of PT Bank Tabungan Negara (Persero) Tbk. on December 28, 2012.

GROUP HEADS

Group Heads		
Name	Group	Directorate
Jiantok Hardjiman	Institutional Banking 1	Institutional Banking
Halomoan Budi J. Siahaan	Institutional Banking 2	Institutional Banking
Bambang Setyogroho	Corporate Banking 1	Corporate Banking
Didiek Hartantyo	Corporate Banking 2	Corporate Banking
Kartini Sally	Corporate Banking 3	Corporate Banking
Rafjon Yahya	Corporate Banking Agro Based	Corporate Banking
Alexandra Askandar	Syndication, Oil & Gas	Corporate Banking
Rahma Novianti Hardi	Corporate Transaction Banking Sales	Corporate Banking
Winarsih Budiriani	Jakarta Commercial Sales	Commercial & Business Banking
Aquarius Rudianto	Regional Commercial Sales 1	Commercial & Business Banking
Santoso Budi Riyanto	Regional Commercial Sales 2	Commercial & Business Banking
Riduan	Business Banking 1	Commercial & Business Banking
Hermawan	Business Banking 2	Commercial & Business Banking
Andrianto Wahyu Adi	Wholesale Transaction Banking Solutions	Commercial & Business Banking
Heri Gunardi	Distribution Network 1	Micro & Retail Banking
Agus Fuad	Distribution Network 2	Micro & Retail Banking
Riza Zulkifli	Mass Banking	Micro & Retail Banking
Rico Usthavia Frans	Electronic Banking	Micro & Retail Banking
Agus Haryoto Widodo	Micro Network Development	Micro & Retail Banking
Tardi	Micro Business Development	Micro & Retail Banking
Inkawan D. Jusi	Wealth Management	Micro & Retail Banking
Handayani	Consumer Cards	Consumer Finance
Sarastris Baskoro	Consumer Loans	Consumer Finance
Djoko Yoewono ^{*)}	Consumer Loans	Consumer Finance
Susatyo Anto Budiyo ^{*)}	Consumer Loans	Consumer Finance
Panji Irawan	Treasury	Treasury, FI & Special Asset Management
Darmawan Junaidi ^{*)}	Treasury	Treasury, FI & Special Asset Management
Ferry M. Robbani	FI Coverage & Solutions	Treasury, FI & Special Asset Management
Agus Sudiarto	Special Asset Management	Treasury, FI & Special Asset Management
Denny Admiral Nasir ^{*)}	Special Asset Management	Treasury, FI & Special Asset Management
Mustaslimah	Procurement & Fixed Assets	Treasury, FI & Special Asset Management
Mahesh Ranade	IT Strategic Business Solutions	Technology & Operations
Mohammad Guntur	IT Strategy, Architecture & Planning	Technology & Operations
Suharto Suleh	IT Applications Services	Technology & Operations
O.C. Harry Pudjiatmoko	IT Operations	Technology & Operations
Herry Rukmana	Credit Operations	Technology & Operations
Chrisna Pranoto	Central Operations	Technology & Operations

^{*)} Deputy Group Head



GROUP HEADS

Group Heads		
Name	Group	Directorate
Raizal Munir	Electronic Channel Operations	Technology & Operations
Basu Vitri Manugrahani	Customer Care & Services	Technology & Operations
Himawan E. Subiantoro	Compliance	Compliance & Human Capital
Ridzki Juniadi	Human Capital Services	Compliance & Human Capital
Alex Denni	Human Capital Strategy & Policy	Compliance & Human Capital
I Nengah Rentaya	Learning Center	Compliance & Human Capital
M. Arifin Firdaus	Legal	Compliance & Human Capital
I Aminarti Widiati	Culture Specialist	Compliance & Human Capital
Lisana Irianiwati	Market & Operational Risk	Risk Management
Tedi Nurhikmat	Credit Risk & Portfolio Management	Risk Management
Kepas Antoni Manurung	Corporate Risk 1	Risk Management
Henry Sihotang	Corporate Risk 2	Risk Management
Sulaeman	Commercial Risk	Risk Management
Santaputra Pita	Consumer Risk	Risk Management
E. Wiseto Baroto	Retail Risk	Risk Management
Bret Matthew Ginesky	Investor Relations	Finance & Strategy
Nixon L.P. Napitupulu	Strategy & Performance	Finance & Strategy
Haryanto Sukandar	Accounting	Finance & Strategy
Sukoriyanto Saputro	Corporate Secretary	Finance & Strategy
Setyowati	Policy, System & Procedure	Finance & Strategy
Destry Damayanti	Office of Chief Economist	Finance & Strategy
Titiek Setiyowati	Wholesale & Corporate Center Audit	Internal Audit
Hidayat Prabowo	Retail Audit	Internal Audit

^{*)} Deputy Group Head

BOARD OF COMMISSIONERS



EDWIN GERUNGAN
President Commissioner and
Independent Commissioner

Indonesian Citizen, 65 years, born in 1948. Graduated from Principia College, Illinois in June 1972 with a Bachelor of Arts Degree.

He joined Citibank N.A. in August 1972. His 25-year career at Citibank culminated in the position of Head of Treasury and Financial Markets.

He joined Atlantic Richfield in 1997, serving as Senior Advisor. In 1999, he rejoined the banking sector as an Executive Vice President – Treasury & International with Bank Mandiri.

From 2000 to 2001, he worked as the Head of the Indonesian Bank Restructuring Agency (IBRA), with responsibilities for restructured companies, banking, the deposit guarantee program, and asset disposals.

In 2002 he was appointed as a Commissioner of Bank Central Asia. He also served as a Commissioner of Bank Danamon from September 2003 through May 2005. In May 2005, he was appointed as President Commissioner of Bank Mandiri. In October 2007, he was appointed as President Director of BHP Billiton Indonesia.



MUCHAYAT
Deputy President Commissioner

Indonesian Citizen, 63 years, born in 1950. Graduated with a BSc in Chemistry from the Sepuluh Nopember Institute of Technology in Surabaya in 1978, an MA in Education in 1983, and in 1984 completed a Professional Course in Industrial Management from Institute National Polytechnique de Lorraine (ENPL) in Nancy, France.

Muchayat commenced his career as a lecturer in the Chemistry Faculty of the Sepuluh Nopember Institute of Technology, Surabaya, in 1977. In 1980, he was appointed Assistant Dean of the Chemical Engineering Faculty, where he stayed until 1983. Despite his teaching work, he also found time to help establish the Indonesian National Consultants Club (Inkindo) in 1980, where he served as chairman of the Central Board of Governors (DPP-Inkindo) from 1997 to 2002.

Muchayat was one of the founding shareholders of PT Bursa Efek Surabaya (PT BES) and served as chairman of the Listing Committee from 1997 to 2001. Between 1994 and 1999, he was Chairman of the East Java branch of the Indonesian Chamber of Commerce

and Industry (Kadin), before being elected Kadin Deputy Chairman (Protocol and Ethics) in 1998, a post that he held until 2002. From 1997 to 1999, Muchayat served as a member of the People's Consultative Assembly (MPR – RI), a branch of the Indonesian national legislature. From 1999 to 2009, he sat on the Members' Representative Body (BPA) of Asuransi Jiwa Bersama Bumiputera 1912.

In 2001, he was appointed Deputy Chairman of the Public Servants' Asset Audit Commission (KPKPN) for a term of four years up to 2004, while simultaneously serving as the Chairman of the KPKPN's Executive Unit. Muchayat was made a Commissioner of Bank Mandiri in May 2005, while also serving as Deputy Minister for State Enterprises between 2006 and 2010.



BOARD OF COMMISSIONERS



CAHYANA AHMADJAYADI
Commissioner

Indonesian Citizen, 58 years, born in 1955. Graduated with a Bachelor's Degree in Industrial Engineering from the Bandung Institute of Technology (ITB) in 1980 and a Master's Degree in Technology/Business Law from Padjadjaran University, Bandung in 2004. He earned his doctorate from the same university in 2010.

In 1981, Cahyana commenced his career at PT Telkom Tbk, where he was appointed General Manager Operations and Services in 1992, PT Telkom Head Office, before being promoted to Director of Region V (West Java) in 1993. In 1994, the Government appointed him Director of Commercial Operations at Perum Pos dan Giro, and in 1995 he was made the company's President Director. In April 1998, he was given the post of Deputy Minister for State Enterprises (Strategic Industries) in the Government, while simultaneously being appointed Deputy Head of State Enterprise Empowerment.

On 19 May 2000, he was made Deputy Minister of State for Autonomous Regions (Financing and Investment Sources), before being appointed Director General of Regional Development at the Ministry of Home Affairs in 2001. Between 2002 and 2005, he served as Deputy Minister of State for Communications and Information Infrastructure/Networks. In June 2002, he was made Director General of Telematics Applications at the Ministry of Communications and Information Technology, before being appointed Head of Human Resources Research and Development in 2009. Cahyana was appointed a Commissioner of Bank Mandiri by the Company's Annual General Meeting of Shareholders in May 2010.



WAHYU HIDAYAT
Commissioner

Indonesian Citizen, 59 years, born in 1954. Graduated with Economy Degree from University of Gadjah Mada in 1979, and obtained a Development Finance Degree from University of Birmingham, UK in 1984.

He began his career in the Finance Ministry in 1980. In 1995, he was appointed to serve as Finance and Administration Director of PT SUCOFINDO, and as Finance & Business Development at the same company up to 1999.

From 1999 to 2002, he was President Director of PT Merpati Nusantara Airlines and from 2003 to 2005, President Director of PT Pelita Air Service.

In 2006, he rejoined as a Civil Servant in the Ministry of SOE and 2007 was appointed President Commissioner of PT Jamsostek and served up to 2008. In the same year, he was appointed President Commissioner of PT Rajawali Nusantara Indonesi and served up to 2012.

In April 2012 to present, he serves as a Commissioner of Bank Mandiri.



GUNARNI SOEWORO
Independent Commissioner

Indonesian Citizen, 70 years, born in 1943. Graduated with a BA in Economics from Padjadjaran University, Bandung in 1968, and joined PT Unilever in a sales position in the same year.

She joined Citibank NA, Jakarta in 1970 as Credit Department Head, and moved to Citibank NA, New York in 1976 as a Risk Assets Reviewer. She returned to Jakarta in 1978 as a Vice President and Division Head of the Corporate Banking Group. In 1987, she moved to Bank Niaga, Jakarta as a Senior Vice President and Group Head, Marketing & Credit. She was promoted to Director at Bank Niaga with responsibility for the Marketing and Credit Directorate in 1989, and was named President Director in 1994 for a five-year term.

From 1999 to 2007, she served as Deputy President Commissioner of Bank Niaga, and in May 2005 was appointed as an Independent Commissioner of Bank Mandiri. She has served as a member of the National Economic Council, during Abdurrahman Wahid's Presidency as well as the IBRA Oversight Committee. She was elected Chairman of the Indonesian Banks Association (Perbanas) from 1999 through 2003. From 1999 through 2004, she was the Deputy Chairman of the National Committee on Good Corporate Governance.

She is currently an advisor to the Council of Ethics of the Indonesian Bankers Institute and a member of the Board of the Bankers Club of Indonesia.



BOARD OF COMMISSIONERS



PRADJOTO
Independent Commissioner

Indonesian Citizen, 60 years, born in 1953. Graduated with a BA in Law from the University of Indonesia in 1981 and, following a twelve-year stint at PT Bank Pembangunan Indonesia (Bapindo), received an MA from the Institute of Economic Research, Kyoto University, Japan in 1994. In 1994, he joined the law firm of Pradjoto & Associates, rising to Senior Partner. From 1999 to 2001, he served as Lecturer in the Management Program at Atmajaya University, Jogjakarta.

In 2000, he was selected as a member of the National Law Commission, where he served on a team working to revise Indonesian Bankruptcy Law. He was also a member of the National Ombudsman Commission and the Ombudsman Committee for the Indonesian Banking Restructuring Agency (IBRA). In 2001, he became a member of Corruption Watch Team (TGTPK), Chairman of the Ombudsman Committee for IBRA, and a member of the Oversight Committee for IBRA.

In 2003 and 2004, he served on the independent divestment teams for Bank Danamon and Bank Permata, and as a member of the Indonesian Banking Architecture Panel (API). He was Expert Staff to the Attorney General's office in 2005 as well as a member of the Indonesian Advocates Association (Peradi). From 2002 until September 2006 he was assigned as Commissioner of Bank International Indonesia, but resigned in order to take up the position of Commissioner at Bank Mandiri.

He was appointed as an Independent Commissioner at Bank Mandiri in May 2005. In 2005 he was designated as Advisor to the Bank Indonesia Board of Governors.



KRISNA WIJAYA
Independent Commissioner

Indonesian Citizen, 58 years, born in 1955. Graduated with a Bachelor of Agriculture Degree from the Bogor Institute of Agriculture in 1980, and a Master of Management Degree from Gadjah Mada University, Yogyakarta. He earned his Doctorate from the same University's School of Postgraduate Studies in 2009.

He commenced his banking career at Bank Rakyat Indonesia in 1980, where he was appointed Director of Operations in 2000, with responsibility for human resources, operations, logistics, IT and the bank's pension fund foundation. In 2003, he was named Bank Rakyat Indonesia's Director of Micro and Retail Business, covering the micro, retail, shariah consumer banking unit, international visitor program and business planning. Between May and September 2005, he served as a commissioner of Bank Rakyat Indonesia.

In September 2005, Krisna was appointed Director of the Indonesian Banking Development Institute, where he served until April 2006. From September 2005 until December 2007, he was a member of the Board of Commissioners/CEO of the Deposit Insurance Agency (LPS), while in 2008 he was appointed a Commissioner of Bank Danamon. In 2009, he was named a member of the Risk Management Certification Agency (BSMR)'s Board of Advisors.

In May 2010, Krisna was appointed a member of Bank Mandiri's Board of Commissioners.



BOARD OF DIRECTORS



ZULKIFLI ZAINI
President Director

Indonesian Citizen, 57 years, born in 1956. Graduated with a BSc from the Bandung Institute of Technology (ITB) in 1980 and an MBA in finance from Washington University, USA, in 1994. He began working as a Civil and Structural Engineer at Wiratman and Associates in 1980. He embarked upon a banking career as an Account Officer at Bank Pembangunan Indonesia (Bapindo) in 1988.

In 1994 he was the Head of Project Finance at Bapindo's Surabaya Branch and was appointed as Deputy Branch Manager in 1996. He was promoted to Branch Manager of the Jambi Branch in 1998.

Following the merger of Bank Mandiri, he served briefly as Senior Manager and Team Leader in Credit Risk Management. In September 1999 until January 2003, he was appointed as Vice President and Division Head, Government Relationship Management.

In early 2003, he became Senior Vice President and Group Head, Retail Risk Management, and in September 2003 he was appointed Managing Director and Senior Executive Vice

President, Distribution Networks, with responsibility for Branches, Operations, Procurement and Asset Management.

In June 2006, he was assigned to be Managing Director of Commercial Banking until May 2010 with responsibility for Commercial Banking Wholesale Business Segment and Product Management. Since January 2009, he added the task to supervise the Small Business Segment as well.

In addition, since October 2008 he was assigned to supervise Bank Syariah Mandiri. In May 2010 until June 2010 he was assigned as Managing Director Technology & Operations. In July 2010 he was appointed to serve as CEO until now.

In November 2010, he was assigned to serve as Chairman of the Standing Committee on Financial Policy (Banking and Financial) in the Chamber of Commerce and Industry (Kadin) up to now. In May 2011, he was elected as Chairman of the Bankers Association of Indonesia (IBI).



RISWINANDI
Deputy President Director

Indonesian Citizen, 56 years, born in 1957. Graduated with a Degree in Management from Trisakti University, Jakarta in 1983. He joined several short domestic and international courses including the Harvard Business School, Columbia Business School, Cranfield School of Management and Monash University. His first placement was as a Senior Assistant at SGV Utomo in 1984. In 1986, he began his banking career at Bank Niaga, with responsibility for managing Corporate Banking, and was also General Manager at the Los Angeles Branch. His 13-year employment culminated in the position of Vice President, Human Resources (Group Head).

In 1999, he moved to the Indonesian Bank Restructuring Agency (IBRA), reaching the position of Senior Vice President – Loan Work-Out & Collection Division Head in 2001.

In the same year, he joined with Bank Danamon as Executive Vice President – Corporate Lending Division, and then was a Director of Bank Danamon until June 2003.



ABDUL RACHMAN
Director
Institutional Banking

In September 2003 to May 2005, he was appointed as Independent Commissioner of Bank Mandiri. From October 2004 through May 2006, he was a Commissioner of PT Asuransi Ekspor Indonesia (Persero).

In October 2005, he took an assignment as Group Head – Credit Recovery II at Bank Mandiri. In May 2006, he was assigned as Director of Special Asset Management. In March 2008, he was appointed as Director of Corporate Banking until the present. He further designated as the Director of Corporate Banking, which included the supervision duty over the business development of overseas offices (Singapore, Hongkong, Cayman Island, and London), as well as subsidiary, PT Mandiri Sekuritas. In May 2010, he was appointed as Deputy President Director until now.

He is also active in the management of the National Commercial Banks Association (PERBANAS). He was the Organizations Chairman from 2009 to 2012. From 2012-2016 he is appointed Deputy Chairman. Since 2008, he has been a member of the Indonesian Bankers' Association.

Indonesian Citizen, 59 years, born in 1954. Graduated with a BSc in Accounting from Padjadjaran University, Bandung in 1980, and an MBA in Financial Management from Kansas State University, USA in 1989. He joined several short domestic and international courses including the Pacific Rim Bankers Program, USA, the Advance Management Course, INSEAD, France, Essentials of Leadership, London Business School and Turnaround Strategic Management, Harvard Business School.

He joined Bank Pembangunan Indonesia (Bapindo) Jakarta in 1981. In 1990 he was transferred to Bapindo's Hong Kong Branch and promoted to General Manager of the Hong Kong Branch in 1993. His final position at Bapindo was at the International Banking Division where he served as Division Head. Following the merger of Bank Mandiri in 1999, he became Senior Vice President, Corporate Banking.

From December 2003 until May 2005, he was served as Commissioner of Bank Syariah Mandiri. From July 2003 until August 2004, he was assigned as Commissioner of Mandiri Sekuritas. In May 2005 he was appointed Managing Director Corporate Banking until March 2008.

In March 2008, he was appointed as Managing Director of Special Asset Management until December 2009. On July 2010, he served as Director of Institutional Banking until now.



BOARD OF DIRECTORS



SENTOT A. SENTAUSA
 Director
 Risk Management

Indonesian Citizen, 56 years, born in 1957. Graduated with a BA in Statistics from Padjadjaran University, Bandung in 1983 and received an MBA from Monash University, Melbourne, Australia in 1994. He has joined several domestic and international courses including Strategic Agility - Leading Flexible Organizations, Harvard Business School USA and Leadership at The Peak, Center for Creative Leadership, USA.

He entered the banking sector in 1986 as an Officer within the Research and Development Division of Bank Pembangunan Indonesia (Bapindo). He was assigned to the Treasury Directorate at the Assets & Liabilities Committee (ALCO) Department, Deputy Branch Manager for Bapindo in Palembang, and subsequently served as Branch Manager at two other branches.

With the merger of the Bank, he served as Vice President and Division Head, Global Markets & Treasury Controlling. He was appointed Vice President and Division Head for Market, Operational and Legal Risk in 2000, and then Vice President and Division Head for Procurement and Fixed Assets in 2001. In 2001, he was appointed as Vice

President and Regional Risk Manager, Bank Mandiri Region VIII in Surabaya. In 2003, he held the position of Group Head and Senior Vice President for Procurement and Fixed Assets. In late 2001, he was assigned as a Vice President and Regional Risk Manager, working out of Bank Mandiri's East Java Region Office. He returned to the Head Office in 2003 as the Group Head and Senior Vice President for Procurement & Fixed Assets. In 2004, he assumed responsibility for the Consumer Risk Group as its Group Head and Senior Vice President, and moved into the same role for the Portfolio and Operational Risk Group in early 2005. In June 2005, he was appointed as Coordinator, Risk Management Directorate, while retaining his oversight of Portfolio and Operational Risk.

In May 2006, he was appointed as Director of Risk Management until present.



BUDI G. SADIKIN
 Director
 Micro & Retail Banking

Indonesian Citizen, 49 years, born in 1964. Graduated with a BSC in Nuclear Science from Bandung Institute of Technology in 1988. He received the Certification as a Chartered Financial Consultant and Certified Life Underwriter from the Singapore Insurance Institute in 2004.

He began his career in 1988 as Information Systems Staff at IBM Asia-Pacific Headquarters, Tokyo, Japan. His career at IBM culminated in the position of Manager Systems Integration & Professional Services in 1994.

He joined PT Bank Bali Tbk. as General Manager Electronic Banking, and subsequently served as Chief General Manager, Jakarta Region and Chief General Manager, Human Resources until 1999. He then joined ABN AMRO Bank Indonesia through 2004, where his final position was Senior Vice President Director of Consumer and Commercial Banking, ABN AMRO Bank Indonesia & Malaysia. In 2004, he moved to PT Bank Danamon Tbk as Executive Vice



OGI PRASTOMIYONO
Director
Compliance and Human Capital

President, Head of Consumer Banking and Director of Adira Quantum Multi Finance.

In 2006, he was appointed as Director of Micro & Retail Banking at Bank Mandiri until present. He is active in professional organizations as a Board Member of Bankers Association of Indonesia (IBI), a member of the Executive Council Acquiring Business VISA Asia Pacific, SWIFT members of the Asia-Pacific Advisory Group (APAG) and Chairman of the Payments Association of Indonesia (ASPI).

Indonesian Citizen, 52 years, born in 1961. Graduated with a BSc in Agriculture from Bogor Institute of Agriculture in 1984, a Master's degree from the Economics Institute, Boulder Colorado, USA in 1992 and an MBA from the University of Notre Dame Indiana, USA in 1994.

He began his banking career at Bank Ekspor Impor Indonesia (Bank Exim) in 1986 as a Loan Officer in the Plantation Credit Division and his final position at Bank Exim was Division Head of Research & Development in 1999.

Following the merger of Bank Mandiri, he was appointed as the Group Head of Compliance from July 1999 until January 2001, at which time he became Project Head of the IPO Working Team until Bank Mandiri's public listing in July 2003.

In December 2003 he was appointed as Director of Bank Syariah Mandiri until June 2005.

In June 2005 he was assigned as Group Head of Compliance in Bank Mandiri. From January 2006 he was designated as Group Head of Internal Audit. In May 2008 he was appointed as Director of Bank Mandiri, responsible for Compliance and Human Capital until present.

He is active in several profession organizations, such as Indonesian Bankers' Association (IBI), Chairman of the Organization, Membership and Advocacy (2011 – present); Chairman of Profession Certification in the Banking Compliance Director Communication Forum (FKDKP – 2010 to present); Supervisory Board Chairman of the Banks Internal Auditor Association (IAIB – 2008 to present); Chairman of Executive Development System in the Forum Human Capital Indonesia (FHCI – 2020 to present).



BOARD OF DIRECTORS



PAHALA N. MANSURY
Chief Financial Officer
Director - Financial & Strategy

Indonesian Citizen, 42 years, born in 1971. Graduated with a BSc in Accounting from the University of Indonesia and an MBA in Finance from the Stern School of Business, New York University, USA. He qualified as CFA Charterholder from the CFA Institute in 2003.

He began his career as a Change Management Consultant at Andersen Consulting Jakarta until 1997. In 1998, he worked at a New York-based securities company on a part-time basis. In 1999, he joined Booz Allen & Hamilton as a Senior Consultant. He then joined The Boston Consulting Group and was promoted to Project Leader in a role that encompassed a variety of banking project assignments in the South East Asia through 2003.

He joined Bank Mandiri in 2003 and served in several capacities, including as Group Heads of Corporate Development, Change Management Office and Economic Research from 2003 through 2006.

In 2006, he was appointed to EVP Coordinator of Finance & Strategy and Chief Financial Officer. He is currently a member of CFA Indonesia, serving as Vice President. In May 2010, he was appointed to Director of Finance & Strategy.



FRANSISCA N. MOK
Director
Corporate Banking

Indonesian Citizen, 57 years, born in 1956. Graduated with a Bachelor's degree in Livestock Husbandry Degree from Padjadjaran University in 1981, and a Master of Management from the Labora Management Polytechnic in Finance in 2002.

She commenced her career with Bank Bumi Daya in the Production UKP in 1983, and successively occupied various positions in the bank over the course of 16 years, with her last position being that of Executive Officer in the Credit Collection Group, a post which she held until 1999.

Following the merger of Bank Mandiri, she was appointed Senior Officer CRM – Corporate and Financial Institutions in 1999. In 2001, she was appointed manager of Jakarta District Center Region III Hub KC Jakarta Kota, before being promoted in 2003 to manager of the Commercial Banking Center, Jakarta Kota, a position in which she served until 2004.



SUNARSO
Director
Commercial & Business Banking

From 2005 until January 2006, she was regional manager Jakarta Kota, before being appointed Group Head Jakarta Commercial Sales in February 2006, where she remained until May 2010. In May 2010, she was appointed to the post as Director of Corporate Banking until now.

Indonesian Citizen, 49 years, born in 1963. Graduated with a BSc in Agronomy from the Bogor Institute of Agriculture in 1988 and a Master of Science degree from the University of Indonesia in 2002.

Several short courses in Marketing and Leadership are followed, among others: The Australian Graduate School of Management (AGSM) University of New South Wales - Sydney; London Business School - UK, and University of Chicago - Graduate School of Business, USA.

He started his career as a field manager at a plantation company in Lampung in 1990. Within the same year, he joined PT Bank Dagang Negara (Persero), and commenced his banking career as a credit analyst. He was then appointed Relationship Manager, a post that he held until 1999.

Post merger, he joined the Corporate Banking Department, where he held a number of positions, including Relationship Manager and Senior Relationship Manager, before being appointed Department Head, a post that he held until 2006.

In 2006, he was appointed to Group Head of Plantation Specialist, which subsequently became Agro-Based Group Corporate Banking. In May 2010, he was appointed to Director of Commercial & Business Banking, a position, which he continues to hold to date.



BOARD OF DIRECTORS



KRESNO SEDIARSI
Director
Technology & Operations

Indonesian Citizen, 55 years, born in 1958. Graduated with a degree in Economics from Gadjah Mada University in 1983 and a Master of Arts (International Relations) degree from Kokusai Daigaku - International University of Japan in 1992.

He commenced his banking career as an account officer with PT Bank Dagang Negara (Persero), Jakarta Pulomas branch, in 1985. In 1996, he became manager and head of the Corporate Strategic Planning Section at PT Bank Dagang Negara (Persero), a position which he held until June 1999, before he joined Bank Mandiri as Division Head Branch Network Development.

In 2001, he became Regional Manager, Jakarta Thamrin, before being promoted at the start of 2005 to Group Head Business Development, a position he held until June 2005. In the same month, he was appointed Group Head Small Business, where he remained until February 2007.

He then served as Group Head Human Capital from March 2007 until November 2008. Within the same month, he was appointed Group Head of the Human Capital Services Group. In July 2010, he was appointed to the post as Director of Technology & Operations up to now.



ROYKE TUMILAAAR
Director
Treasury, FI & Special Assets Mgt

Indonesian Citizen, 49 years, born in 1964. Graduated with a Bachelor of Economics from the University of Trisakti's Department of Management Economics in 1987 and earned a Master of Business in Finance from the University of Technology in Sydney, in 1999.

Joined Bank Mandiri since 1999 through a legacy of Bank Dagang Negara (BDN) with his last position as Senior Professional in the loan settlement team of Bank Dagang Negara, Jakarta.

He served as Group Head of Regional Commercial Sales I through from 2007 to May 2010. In August 2009 he served concurrently as Commissioner of Mandiri Sekuritas.

In May 2010, he was assigned to serve as Group Head of Jakarta Commercial Sales until May 2011. In May 2011, he was appointed to Director of Treasury, Financial Institutions & SAM.

EVP COORDINATORS



MANSYUR S. NASUTION
EVP Coordinator
Consumer Finance

Indonesian Citizen, 55 years, born in 1958. Graduated with a Degree in Livestock Husbandry from Bogor Institute of Agriculture (IPB) in 1981 and a Master of Science in Resource Economics from the Colorado State University in 1991.

He began his career from 1981 until 1983 at the Center for Agribusiness Development and Gabungan Koperasi Susu Indonesia. He joined Bank Bumi Daya in 1983 as a Credit Analyst and then held various positions in the Bank including Division Head Credit Risk Review (1999-2000), Division Head of Commercial Credit Risk (2000-2002), Jakarta Regional Risk Manager (2003-2004), Regional Manager Office of Semarang Region VII (2004-2005), Group Head of Consumer Risk (2005-2006), Group Head of Commercial Risk (2006), and Group Head of Corporate Secretary (2006-2008).

He has participated in domestic and international training courses, including SESPIBANK at Institut Bankir Indonesia, Harvard Business School and IMD International. INSEAD, The Wharton School University of Pennsylvania.

In October 2008, he was appointed as Executive Vice President (EVP) Coordinator, responsible for the Consumer Finance Directorate.

He served as EVP Coordinator Consumer Finance effective up to end of his tenure and subsequently appointed as Director of PT Bank Tabungan Negara (Persero) Tbk on 28 December 2012.



EVP COORDINATORS



RIYANI T. BONDAN
EVP Coordinator
Internal Audit

Indonesian Citizen, 52 years, born in 1961. Graduated from Bogor Institute of Agriculture in 1984, and received an MBA from the University of Illinois, Urbana Champaign, USA in 1994.

She began her banking career in 1987 as Credit Analyst within the Plantation Division at PT Bank Ekspor Impor Indonesia (Bank Exim). Upon completing her Master's degree in 1994, she was appointed to Section Head of Corporate Division at Bank Exim. In 1997 until 1999 she was assigned as Executive Secretary to the President Director.

Following the merger of Bank Mandiri, she was appointed as Department Head, Corporate & Commercial Credit Division. From 2000 until 2001, she was appointed to Department Head, of Commercial Credit III and from 2001 until 2002 she was assigned as Department Head of Consumer Credit Risk Approval.

In 2002, she was appointed to Group Head of Retail Credit Risk Approval until 2003 and then was assigned as Group Head of Learning Center until 2005.

In 2005, she served as Group Head of Corporate Risk and in June 2008 she was appointed to Group Head of Internal Audit Group. In October 2008, she was appointed to EVP Coordinator of Internal Audit.



VENTJE RAHARDJO
EVP Coordinator
Change Management Office

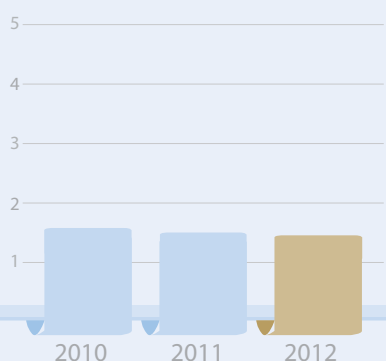
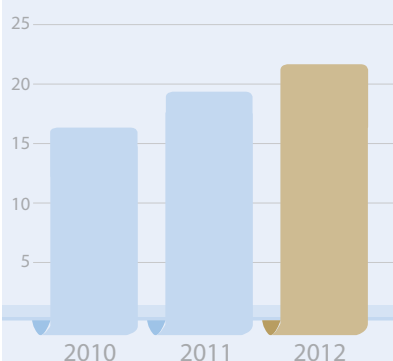
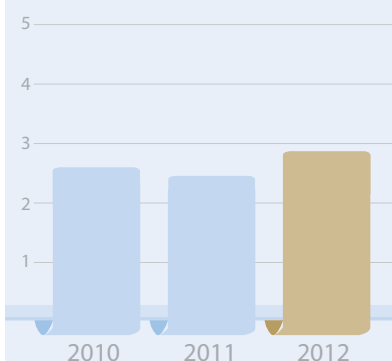
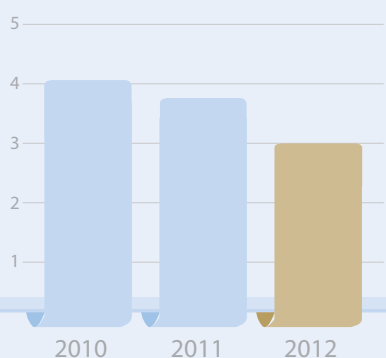
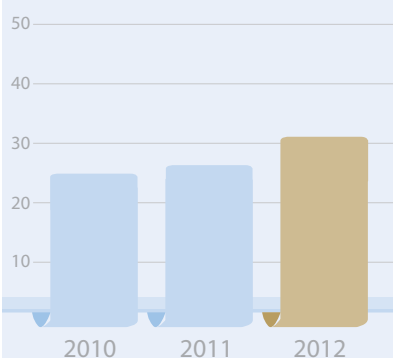
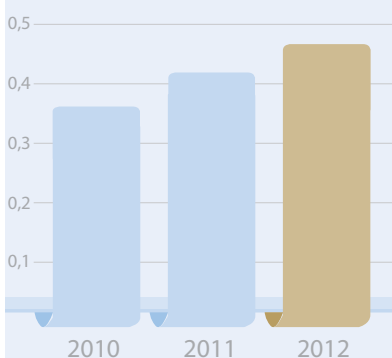
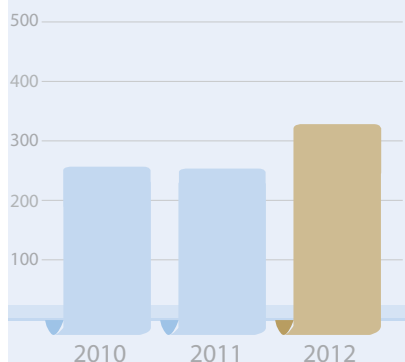
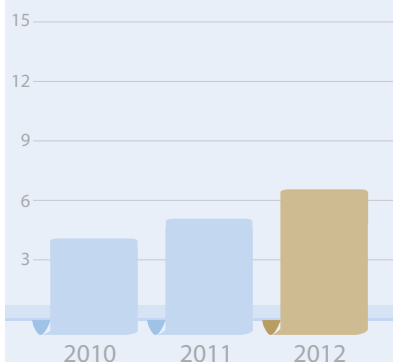
Indonesian Citizen, 59 years, born in 1954. Graduated with a degree in Economics from the University of Indonesia in 1980, a Diploma of Economics in 1984, and a Master of Economics from the University of New England, Armidale, NSW, Australia in 1986.

He began his career with Bank Pembangunan Indonesia (Bapindo) in 1981 as Research Officer and as Branch Manager in 1997. He served as the Merger Committee of Bank Mandiri in 1999 and as Director of Commercial Banking from 2003 to 2005.

He joined Bank Rakyat Indonesia from 2005 to 2006, and joined Batasa Tazkia Consulting from 2006 to 2007. He served as Director of Commercial & Syariah Banking in Bank International Indonesia from 2007 to 2008, and as CEO of Bank Rakyat Indonesia Syariah in 2008. He rejoined Bank Mandiri as EVP Coordinator Change Management Office in early 2012 up to now.



HUMAN CAPITAL


Master & Doctor (thousands)

Bachelor (thousands)

Diploma 3 & Diploma 4 (thousands)

Senior High (thousands)

Human Capital (thousands)

Human Capital Productivity
(Rp.billion)

Training Expenses (Rp.billion)

Human Capital Expenses
(Rp.billion)

Total Training Participants

In-house Training	2,372
Public Training	737
Socialization	3,059
Management Development Program & Master Program	1,523
Special Project for Spesific Business Unit	21,539
Learning Program Academy-based	1,984
E-Learning & Assessment Competency Program	37,230
Total	68,444

Total Human Capital Based on Position Level			
Human Capital Level	2010	2011	2012
Board of Directors	11	11	11
EVP ¹⁾	14	9	10
Vice President ²⁾	1,318	1,457	1,732
Manager ³⁾	8,965	9,844	9,807
Clerk ⁴⁾	14,918	16,575	19,213
Total	25,226	27,896	30,773

Notes :

Human Capital Bank

¹⁾ Senior Executive Vice President and Executive Vice President

²⁾ Senior Vice President, Vice President and Assistant Vice President

³⁾ Senior Manager, First Senior Manager, Manager, Assistant Manager, First Assistant Manager, Officer Development Program (ODP), and Management Candidate Papua Area (CPKP)

⁴⁾ Staff and Non Staff



SHAREHOLDERS INFORMATION

Shareholders Composition as of 31 December 2012

	Number of Investors	%	Number of Shares	%
DOMESTIC				
Government of RI	1	0.01%	14,000,000,000	60.00%
Retail	8,818	47.30%	129,178,367	0.55%
Employee	7,746	41.55%	108,317,318	0.46%
Cooperatives	4	0.02%	29,056	0.00%
Foundation	17	0.09%	9,143,035	0.04%
Pension Fund	145	0.78%	224,732,854	0.96%
Insurance	53	0.28%	321,628,557	1.38%
Corporation	113	0.61%	362,791,083	1.55%
Mutual Fund	152	0.82%	652,289,640	2.80%
Sub Total	17,049	91.46%	15,808,109,910	67.74%
INTERNATIONAL				
Retail	66	0.35%	1,349,229	0.01%
Institutional	1,527	8.19%	7,523,874,194	32.25%
Sub Total	1,593	8.54%	7,525,223,423	32.26%
Total	18,642	100.00%	23,333,333,333	100.00%

Registered Shareholders With More Than 5% of Shares Outstanding as of 31 December 2012

	Number of Shares	%
Government of RI	14,000,000,000	60.00%

List of Subsidiaries

	Business Category	Ownership (%)	Investment Year	Status
Bank Mandiri (Europe) Limited (BMEL)	Banking	100.00	1998	Operating
Mandiri International Remittance Sendirian Berhad (MIR)	Remittance	100.00	2009	Operating
Bank Syariah Mandiri (BSM)	Syariah Banking	99.99	1999	Operating
Mandiri Sekuritas (Mansek)	Securities	99.99	2000	Operating
Usaha Gedung Mandiri (UGM)	Property Management	99.00	1998	Operating
Bumi Daya Plaza (BDP)	Property Management	93.33	1998	Operating
Bank Sinar Harapan Bali (BSHB)	Banking	81.46	2008	Operating
Mandiri AXA General Insurance (MAGI)	General Insurance	60.00	2011	Operating
AXA Mandiri Financial Services (AMFS)	Insurance	51.00	2003	Operating
Mandiri Tunas Finance (MTF)	Multi Finance	51.00	2009	Operating



SHAREHOLDERS INFORMATION

Shares Ownership of The Board of Commissioners & The Board of Directors

Name	Number of Shares	Ownership (%)
BOARD OF COMMISSIONERS		
Edwin Gerungan	Nil	0.0000000
Muchayat	Nil	0.0000000
Gunarni Soeworo	Nil	0.0000000
Pradjoto	Nil	0.0000000
Krisna Wijaya	Nil	0.0000000
Cahyana Ahmadjayadi	Nil	0.0000000
Wahyu Hidayat	Nil	0.0000000
BOARD OF DIRECTORS		
Zulkifli Zaini	6,604,070	0.0283032
Riswinandi	3,000,896	0.0128610
Abdul Rachman	3,181,749	0.0136361
Sentot A. Sentausa	4,350,335	0.0186443
Budi G. Sadikin	3,300,877	0.0141466
Ogi Prastomiyono	485,712	0.0020816
Pahala N. Mansury	1,116,964	0.0047870
Fransisca N. Mok	1,051	0.0000045
Sunarso	15,748	0.0000675
Kresno Sediarsi	23,982	0.0001028
Royke Tumilaar	51,376	0.0002202

Share Registrar Chronology

Period	Authorized Capital	Issued & Fully Paid-in Capital	Government of RI		Retail	Portfolio Capital	Description
			Series A Dwi Warna Shares	Series B Common Shares			
Pre IPO	32,000,000,000	20,000,000,000	1	19,999,999,999		12,000,000,000	
Post IPO	32,000,000,000	20,000,000,000	1	13,999,999,999	6,000,000,000	12,000,000,000	July 14, 2003 & March 11, 2004
MSOP I ^{*)}					375,365,957		
MSOP II ^{*)}					311,713,697		
MSOP III ^{*)}					309,415,088		
Right Issue	2,336,838,591						February 24, 2011
Post Right Issue	32,000,000,000	23,333,333,333	1	13,999,999,999	9,333,333,333	8,666,666,667	

^{*)} Approved by Jakarta Stock Exchange through letter no. BEJ.PSJI/P/07-2004 dated July 13, 2004 and Surabaya Stock Exchange through letter no. JKT-023/LIST-EMITEN/BES/VII/2004 dated July 13, 2004

Dividend Payment Chronology

Pay Date	Book of Year	Dividend Payout Ratio	Dividend ^{*)}	Div per Share (Gross) ^{**)}
5-Jun-12	31-Dec-11	20%	Rp2,449	Rp104.97
30-Jun-11	31-Dec-10	35%	Rp3,226	Rp120.60
28-Jun-10	31-Dec-09	35%	Rp2,504	Rp100.11
12-Jun-09	31-Dec-08	35%	Rp1,859	Rp88.90
3-Jul-08	31-Dec-07	90%	Rp3,911	Rp187.11
29-Jun-07	31-Dec-06	60%	Rp1,452	Rp70.02
30-Jun-06	31-Dec-05	50%	Rp301	Rp14.85

^{*)} Rp billion

^{**)} Dividend per shares value is subject to 15% tax, and the rate may vary for each shareholders depending on the tax rule applicable to each shareholders

Other Securities Registrar Chronology (Rp.million)

Securities	Value	Stock Listing	Interest Rate	Effective Date	Maturity Date	Rating
2009 Bank Mandiri Rupiah Subordinated Bonds I	3,500,000	Indonesia Stock Exchange	11.85 %	December 14, 2009	December 11, 2016	idAAA+ by Pefindo



CAPITAL MARKET SUPPORTING INSTITUTIONS AND PROFESSIONALS

SHARE TRADING AND REGISTRATION INFORMATION

Indonesian Stock Exchange

Indonesian Stock Exchange Building,
Tower 1
Jl. Jend. Sudirman Kav 52-53, Jakarta
12190, Indonesia
Phone: 62-21 515 0515
www.idx.co.id

SECURITIES ADMINISTRATION BUREAU

Datindo Entrycom

Puri Datindo – Wisma Sudirman
Jl. Jend. Sudirman Kav 34, Jakarta
10220, Indonesia
Phone: 62-21 570 9009
Fax.: 62-21 526 6702
www.datindo.com

PUBLIC ACCOUNTANT

Tanudiredja, Wibisana dan Rekan (PwC)

Jl. H.R. Rasuna Said Kav. X-7 No.6
Jakarta 12940 - Indonesia
P.O. Box 2473 JKP 10001
Phone: 62-21 521 2901
Fax: 62-21 5290 5555, 5290 5050
www.pwc.com

INFORMATION FOR INVESTORS

PT Bank Mandiri (Persero) Tbk. Plaza Mandiri

Jl. Jend. Gatot Subroto Kav. 36-38
Jakarta Selatan, Jakarta 12190 Indonesia
Phone: 62-21 526 5045
Fax.: 62-21 527 4477, 527 5577
Call Center : 62-21 5299 7777, 14000
Website: <http://www.bankmandiri.co.id>
Swift Code: BMRIDJJA

CORPORATE SECRETARY

Sukoriyanto Saputro *)
Phone: 62-21 524 5299
Fax.: 62-21 526 3460

INVESTOR RELATIONS

Phone: 62-21 524 5085
Fax.: 62-21 5290 4249
Website: <http://ir.bankmandiri.co.id>
Email: ir@bankmandiri.co.id

*) The tenure ended on January 15, 2013 to be replaced by Nixon L. P. Napitupulu

RATING AGENCIES

PT PEFINDO (Pemeringkat Efek Indonesia)

Panin Tower - Senayan City 17th Floor
Jl. Asia Afrika Lot. 19, Jakarta 10270
INDONESIA
Phone: 62-21 7278 2380
Fax: 62-21 7278 2370

Fitch Ratings Indonesia PT

Prudential Tower Lt 20, Jl. Jend Sudirman
Kav 79, Jakarta 12910
Phone: 62-21 5795 7755
Fax: 62-21 5795 7750

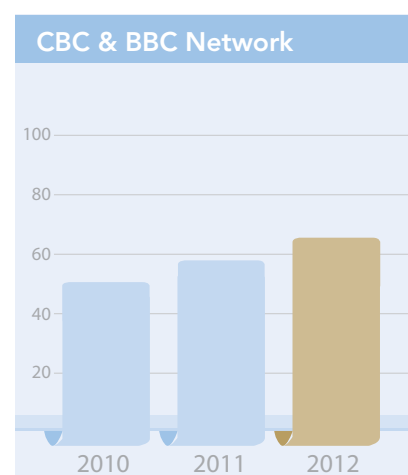
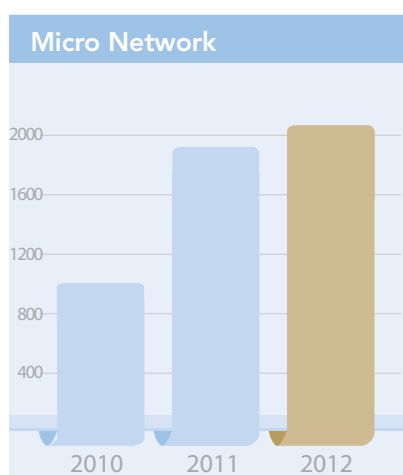
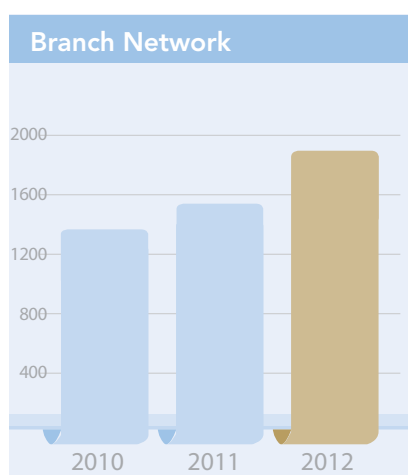
Moody's Investors Service

50 Raffles Place #23-06
Singapore Land Tower
Singapore 048623, Singapore
Phone: 65 6398 8339
Fax: 65 6398 8301

Standard & Poor's Ratings Services

Suite 3003, 30/F, Edinburgh Tower,
The Landmark,
15 Queen's Road Central, Hong Kong
Phone: 852 2533 3590
Fax: 852 2533 3599

BANK MANDIRI OFFICES NETWORK





AWARDS

INTERNATIONAL AWARDS

Category	Award	Presented By
Best CFO in Indonesia (Pahala Mansury)	Alpha Southeast Asia Awards	Alpha SouthEast
Best Bank in Indonesia		
Best for Responsibilities of Management and the Board of Directors in Indonesia (1st rank)	Asiamoney Awards	Asiamoney
Overall Best Company in Indonesia for Corporate Governance (1st rank)		
Best Domestic Bank In Indonesia		
The Best of Asia 2012	Corporate Governance Asia Recognition Award	Corporate Governance Asia
Asian Corporate Director 2012		
Asia's Best CEO (Investor Relations)		
Asia's Best CFO (Investor Relations)		
The Best Building and Managing Corporate Image	Corporate Image Award	Frontier Consulting & Bloomberg Businessweek
The Best Bank in Indonesia	Euromoney Awards	Euromoney
Best Corporate Governance	Finance Asia Awards	Finance Asia
Best Managed Company (2nd rank)		
Best CFO (1st rank)		
Best Bank in Indonesia		
Best Private Bank in Indonesia		
Best Corporate Governance Overall 2012	The 4th IICD Corporate Governance Award	International Institute for Communications and Development (IICD)
The Best SME Bank in Indonesia	The Asset Triple A Award	The Assets
Bank of The Year 2012 : Indonesia	The Banker Award	The Banker
The World's Biggest Public Companies (488th rank)	The Global 2000	Forbes
Best Indonesian Trade Bank	Trade Finance Award for Excellence	Trade Finance
Best Senior Management IR Support	Alpha Southeast Asia Awards	Alpha Southeast Asia
Best Strategic Corporate Social Responsibility		
Most Organized Investor Relations		
Best Cash Management Bank		
Best Private Wealth Management Bank		
Best FX for Corporate & Financial Institutions		
Investment in People	Asia Responsible Entrepreneurship Awards	Enterprise Asia
Liquidity Risk Management Award 2011	Asian Banker Award	The Asian Banker
Best for Investor Relations in Indonesia (3rd rank)	Asiamoney Awards	Asiamoney
Best for Shareholders Rights and Equitable Treatment in Indonesia (1st rank)		
Best for Disclosure and Transparency in Indonesia (1st rank)		
Best Domestic FX Provider for Innovative FX Products and Structured Ideas in Indonesia as Voted By Corporates (3rd rank)		

Category	Award	Presented By
Best Domestic FX Provider of FX Prime Broking Services in Indonesia as Voted By Corporate (2nd rank)	Asiamoney Awards	Asiamoney
Best Local Cash Management Bank in Indonesia as Voted By Medium-Sized Corporate (3rd rank)		
Best Local Cash Management Bank in Indonesia as Voted By Large-Sized Corporate (3rd rank)		
Overall Best Domestic Interest Rates Services in Indonesia		
Best Domestic Debt House in Indonesia		
Overall Best Sales Services in Interest Rates Derivatives in Indonesia - IDR		
Best Local Currency Cash Management Services In Indonesia as voted by Financial Institutions - IDR		
Best Overall Cross-Border (Local) Cash Management Services in Indonesia as voted by Small Sized Corporates		
Best Overall Domestic (Local) Cash Management Services In Indonesia by Small Sized Corporate		
Best Domestic Provider For FX Research & Market Coverage In Indonesia as voted by Corporate		
Best Domestic Provider For FX Options In Indonesia as voted by Corporate		
Best Overall Domestic Provider Of FX Services In Indonesia as voted by Corporate		
Top 500 Most Valuable Global Banking Brands 2012 (165th rank)	Banking 500	Brand Finance
Product Excellence in e-Commerce	Banking & Payment Asia Trailblazer Award	VRL Financial
Best Investor Relations Company	Corporate Governance Asia Recognition Award	Corporate Governance Asia
Best Investor Relations Website / Promotion		
Best Local Private Bank in Indonesia	Euromoney Awards	Euromoney
Best Corporate Social Responsibility	Finance Asia Awards	Finance Asia
Most Committed to a Strong Dividend Policy		
Best Investor Relations (1st rank)		
Best Foreign Exchange Bank in Indonesia		
The Best Acquiring Institution in South East Asia	Let's Early Actions Deter Early Risks (LEADER) Award	Visa International
Best Co-Branded Card - Hypermart Card	Smart Card Awards Asia	Terrapinn, Singapore
Best Issuer Award based on SPI	Visa Indonesia Bank Award	Visa International



AWARDS

DOMESTIC AWARDS

Category	Award	Award Institution
The Best Bank 2012 in Corporate Communications (1st rank)	Anugrah Perbankan Indonesia	Business Review
The Best Bank 2012 in Good Corporate Governance (1st rank)		
The Best Bank 2012 in Marketing (1st rank)		
The Best CEO Bank 2012 (1st rank)		
The Best Bank 2012 in Risk Management (1st rank)		
The Best Bank in Indonesia Kategori Bank Persero (2nd rank)		
The Best Bank in Corporate Social Responsibility (2nd rank)		
The Best Bank 2012 in "Financial Aspects" (2nd rank)		
The Most Efficient Bank: Category of SOEs	Banking Efficiency Award	Bisnis Indonesia
Government Bank	Best Performance Banking	Asian Banking Finance and Informatics (ABFI) Institute of Perbanas
The Best SOE's Bank	Bisnis Indonesia Award	Bisnis Indonesia
The Best SOE Marketer 2012	BUMN Marketing Award	BUMN Track & Markplus Insight
The Best Consumer Banking Products and Services in Indonesia	Consumer Banking Excellence Award	SWA dan Ipsos
Banking	Economics Challenge	Metro TV
The Fastest Growing Asset Bank	Indonesia Best Company	Warta Ekonomi Magazine
The Best Achievement	Indonesia Best Corporate Transformation	SWAnetwork dan WIN Solution
Excellent Financial Industry	Infobank BUMN Awards	Infobank
2007-2011 Excellent Financial Performance	Infobank Golden Trophy	Infobank
The Bank with Excellent Financial Performance of the Year 2011		
Indonesia Most Favourable Brand	Champion of Social Media	SWA
Golden Trophy for Banking Service Excellence	The Bank Service Excellence Awards	Marketing Research Indonesia (MRI)
The Most Consistent Bank in Service Excellence - 3rd times (2010 - 2012)		
The Best Overall performance - 5th times (2008-2012)		
Special Award of Public Bank - Investor Choice	The Best Bank	Investor Magazine
2012 Green CEO – Banking Sector	20 Green CEO Award	Warta Ekonomi
Listed Financial SOEs	Annual Report Award	Ministry of SOE, Ministry of Finance, Bapepam LK, IDX
The Best HR Innovation by SOEs	Anugerah BUMN	BUMN Track
Mandiri Magazine – Internal Publication Management (1st rank)	Anugerah Media Humas	Public Relation Coordination Bureau (Bakohumas)
Website - Information Service Through Internet (2nd rank)		
The Best Bonds Issuer	Capital Market Award	Minister of Finance
The Net Promotor Leader; Housing loan	Customer Loyalty Award	SWA, Net Promoter, and Hachiko
The Net Promotor Score Good; Saving account		

Category	Award	Award Institution
Mandiri Savings - Digital Saving Brand	Digital Brand of The Year	Infobank & PingFans
Website & E-Commerce	Digital Marketing Award	Marketing Magazine
ATM's Availability		
Internet Banking Services		
SMS Banking Services		
e-Wallet for Mandiri Product e-Toll Card		
The Most Favorite Mortgage 2012	Housing Estate Mortgage Award	Housing Estate
Brand Equity Champion of Conventional Banking (Asset > IDR 75 trillion)	Indonesia Brand Champion	MarketPlus Insight
Most Popular Brand of Conventional Banking		
Silver Brand Champion of Recommended Brand Outside Jakarta; Conventional Banking	Indonesia Brand Champion	Marketeers
Bronze Brand Champion of Most Popular Brand Outside Jakarta; Conventional Banking		
2012 SPS Choice of Corporation	SPS - Indonesia PR Summit : The Global Challenge & Opportunity in Managing a Sustainable Reputation	Pers Company Association(SPS)
Launching Activation Category	The Most Impactful Brand Activation Award	Mix Magazine



DISCUSSION ON PLANNING & STRATEGY FOR 2012 AND 2013

THE IMPLEMENTATION OF THE CORPORATE PLAN 2010-2014 AND THE 2013 WORK PLAN

The Indonesian Banking sector has been forecasted to enter a strong growth period between the years of 2010-2020. This is mainly the result of macro-economic stability that will enable Bank Mandiri to continue its transformation process over the 5-year period from 2010 through 2014. The plan was commenced through the revitalization of Bank Mandiri's vision: "To be Indonesia's most admired and progressive financial institution". With this vision, Bank Mandiri has set a financial milestone for 2014 with the following targets: to achieve largest market capitalization in Indonesia and to become a Top 5 Bank in South East Asia; to achieve a revenue market share of around 14%-16%; to gain Return on Assets (ROA) of around 2.5%; a 25% Return on Equity (ROE) target; and Gross Non Performing Loan (NPL) Ratio at below 4%.

By achieving these core financial milestones, Bank Mandiri will be positioned to establish itself as the bank with the largest market capitalization in Indonesia by 2014 and to become a Top 5 ASEAN Bank.

Moreover, Bank Mandiri targets to be a Top 3 Bank in ASEAN by 2020 and become a major regional player. Indeed, this is a challenging target that will not likely be achieved by managing the business as usual. To achieve this target, the Bank must embark on new breakthroughs and increased business transformation, through the implementation of new initiatives stipulated in the 2010-2014 Bank Mandiri Corporate Plan. The initiatives are embedded into the Bank's 3 pillar strategy, which are:

1. Strengthen Leadership in Wholesale transactions by harnessing good relationships with both corporate and commercial customers, particularly in financing of both segments. Bank Mandiri aims to increase penetration through the transactional services such as Foreign Exchange, cash management, trade and bank guarantee.
2. Become the Retail Deposit and Payment bank of choice is to become a transactional Bank focused specifically on the retail segment. Bank Mandiri will conduct product innovation and electronic channel enhancements.

3. Build the #1 or #2 position in key Retail financing segments to increase competitiveness in retail financing. Bank Mandiri will focus on mortgages, personal loans, and credit cards, as well as becoming a main player in micro banking.

The previous initiatives are established to enable Bank Mandiri to build its competitive advantage, create unique products that are not easily imitated by the competitors.

2013 STRATEGIC TARGETS

Bank Mandiri's aspiration is to become Indonesia's most admired and progressive financial institution, through a growth strategy that focuses on 3 (three) core areas, namely retail financing, retail deposits service, and leadership in Wholesale Transaction Banking (WTB), all supported by solidifying the organization and offering integrated service solutions, infrastructure improvements (branches, IT, operations, risk management) as well as human resource (HR) enhancements. Bank Mandiri continues to develop its main strategy by the application of a Balanced Scorecard strategy through the formulation of 4 (four) perspectives, as follows:

1) Financial Perspective

a) To improve the company's value with growth target to reach largest market capitalization amongst the competitors.

b) To increase profitability and ROE.

c) To increase the revenue market share which is supported through achievements in credit market share and funding market share.

d) To improve Assets Quality

e) To develop Transactional Banking with fee-based income growth targeted through the growth of wholesale and retail fee-based income.

2) Customer Perspective

a) To increase credit expansion by focusing on retail credit to improve the composition of retail loans to total loans.

b) To increase Fund Raising and Retail Payments to achieve an optimum funding mix.

c) To enhance customer satisfaction through the improvement of branch service and achieve the #1 rank in e-channel in the industry (best service excellence)

3) Internal Business Process Perspective

a) Continuously upholding Good Corporate Governance standards and aspiring to achieve zero fraud by strengthening internal controls.

b) To enhance productivity across all outlet.

4) Development Perspective

To improve innovation and employees productivity through strategic initiatives in Retail Financing, Retail Payment and Wholesale Transaction as well as improvement of the total work units at Bank Mandiri through implementation of the Account Planning strategy.

The above strategies are further embedded into 6 main initiatives in the 2013 business development outlook, as follows:

1) Penetrate further into the Institutional Banking segment.

2) Continue the implementation of the Account Planning Program.

3) Strengthen the retail payment business to increase low cost funds.

4) Strengthen retail financing business to achieve the target composition of 36.0%.

5) Risk management mitigation to achieve "NPL Go for 1" and "zero fraud".

6) Subsidiary business development and non-organic initiatives.



The positive growth of the Indonesian economy despite the challenging world economic slowdown has enabled Bank Mandiri to maintain its presence in the national banking sector. With the comprehensive and innovative products and services, Bank Mandiri set its position as the bank of choice for both retail and corporate customers.



BUSINESS OVERVIEW AND CONDITION



BUSINESS OVERVIEW AND CONDITION



BUSINESS STRUCTURE

WHOLESALE BANKING

- INSTITUTIONAL BANKING
- CORPORATE BANKING
- COMMERCIAL & BUSINESS BANKING
- TREASURY, FINANCIAL INSTITUTIONS AND SPECIAL ASSET MANAGEMENT

Amidst the increasingly fierce competition, the Directorate of Corporate Commercial & Business Banking, the Directorate of Institutional Banking, and the Directorate of Treasury, FI and SAM are able to significantly increase the fee-based income from the wholesale segment, an evidence of the positive development of Wholesale Transaction strategies and Progress.

The focused and integrated business strategy has enabled Bank Mandiri to increase its competitive advantages in the banking sector and to offer a one-stop service that can respond to the needs of the commercial banking.

In 2012, the Directorate of Micro & Retail Banking posted significant achievements, including a significant increase in the market share of retail financing, as well as an increase in low-cost funds both in savings and current accounts.

Meanwhile, the consumer-financing program managed by the Directorate of Consumer Finance Program is strategically able to record a significant loan growth and continue to create various innovative products and services.

RETAIL BANKING

- MICRO AND RETAIL BANKING
- CONSUMER FINANCE



BUSINESS OVERVIEW AND CONDITION

GLOBAL ECONOMIC CONDITIONS & MACROECONOMIC DEVELOPMENTS

THE GLOBAL ECONOMIC CONDITIONS

The world's economic growth throughout 2012 was more sluggish compared to the year 2011. The economic contraction in the European zone and the dragging settlement of debt issues in the region has further increased the uncertainty of the global economy. The economic growth of the European Union countries continues to deteriorate. In the fourth quarter of 2012, the growth of the European Union contracted to -0.9% which is greater than the economic contraction in the third quarter of 2012 position of -0.6% (YoY). This indicates that the European Union economy has entered a recession with negative growth for two consecutive quarters. This condition has downgraded some of the European Union countries' credit ratings, such as Greece, Spain and Portugal.

Moody's Investors Service has finally decided to downgrade France by one notch to Aa1 from AAA. This decision was taken following the concerns over the economic growth outlook and the impact of the European financial crisis. The French fiscal outlook was seen uncertain due to the disruption of the economic prospects, both for the short-term due to weak domestic and external demand as well as for the long term due to the structural rigidity. Moody's also presented a negative outlook on the country's debt profile, which is the second largest economy in the European zone.

The monetary policy of Central Banks remains accommodative in the developed countries as indicated by the low interest rate benchmark taken by the US (The Fed), Japan (BoJ) and the United Kingdom (BOE). Meanwhile, Europe and Australia chose to lower their interest rates.

The European Central Bank (ECB) cut the interest rate by 25 bps in July 2012 to 0.75%, while the Reserve Bank of Australia (RBA) decides to lower their interest rate by 125bps to 3% level. In addition to the low interest rates, on September 13, 2012, The Fed announced the Phase III of quantitative easing through the additional purchases of mortgage-backed securities amounted to USD40 billion per month.

The global economic uncertainty was also attributed to the fiscal cliff issues in the United States (US). In January 2013, the tax relief legislation that has been implemented since the President George Bush's administration will be terminated. Thus, approximately 90% of the households across the US will then be subjected to higher income tax that will reduce the consumption and this will further impact on the US economic slowdown. In addition, at

the end of 2012 the US government was confronted with the option to increase the debt limit to USD16.4 billion or more than 100% than the US's GDP in 2012.

The current prospect of the global economy is still faced by the worsening European debt crisis and uncertainty. The global economic condition is expected to slow down and the economic growth in China as the world economy's driving force is predicted to also weaken due to the impact of the crisis in Europe. The US economy continues to slow down as indicated by a decline in the production and manufacturing sector in October 2012. The US economy recorded a contraction of 0.1% in the fourth quarter of 2012 (YoY), a significant decline compared to 3.1% in the third quarter of 2012.

On the latest update of the World Economic Outlook (WEO), in October 2012, IMF revised the projection of the global economic growth in 2012 and 2013. The IMF reduced the forecast for global economic growth in 2012 to 3.3% compared to the projections in July 2012. Meanwhile, IMF projected the growth of global economy in 2013 at 3.6% or lower compared to July 2012 projections. The uncertainty in European zone has become the main factor on the weakening global economy in 2012. The economic growth in European Union zone is predicted to experience a contraction by 0.4% in 2012. The IMF also reduced the prediction of the economic growth in China and India (compared to the projected growth in July 2012), which stood at 7.8% and 4.9% respectively in 2012.



BUSINESS OVERVIEW AND CONDITION

GLOBAL ECONOMIC CONDITIONS & MACRO ECONOMIC DEVELOPMENTS

INDONESIA'S SOUND ECONOMIC FUNDAMENTAL

In the midst of global economic uncertainty, the fundamentals of the national economic remain sound. Throughout 2012, the economic growth was recorded at 6.2% (YoY). Strong domestic demand remains a pillar of growth in the country. The purchasing power of the people increased with the growth in income per capita of USD3,563 per year in 2012. The investment performance is expected to slightly increase as response to business optimism and conducive climate. Meanwhile, from the production point of view, the main sectors that propel the economic growth are manufacturing, trading, hotel and restaurant, as well as the transportation and communication sectors.

The growing economy of Indonesia has positively influenced the unemployment rate. The unemployment rate as of August 2012 decreased to 6.14% compared to 6.56% in August 2011. This number is lower than the trend in the developed countries; the rate in the US and the European Union was stood at 7.8% and 11.7% respectively as of December 2012. The unemployment rate in the European Union reached a record high with the youth unemployment rate at around 24%.

In 2012, the Indonesia's investment rating was one of the many factors that maintain the investor's perception towards the Indonesia's economy. On January 18, 2012, Moody's Investors Service upgraded the Indonesia's Sovereign Credit Rating to Baa3 with a stable outlook. The followings are the key factors supporting the Moody's decision to upgrade the Indonesia's rating: the anticipation of the government's financial position to remain in line with the Baa level countries; the resilience of Indonesia's economy against external shocks; the availability of policies and tools to leverage against various vulnerabilities in the financial sector; and a strong banking system that confident to overcome the pressures.

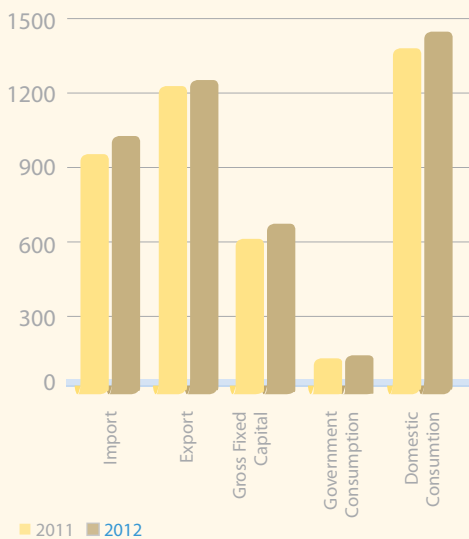
On April 23, 2012, the International rating agency - Standard and Poor's (S&P) also conducted affirmations for the Indonesia's Sovereign Credit Rating at BB+ level (long-term) and B (short-term) with a positive outlook. S&P stated that the weaknesses in the economic and institutional conditions could be balanced by the fiscal conditions and strong external and monetary policies. The positive outlook reflects an upgrade possibility should Indonesia be able to continue to foster economic growth, instigate expansion of financial markets, and implement measurable policies. The upgrade of credit rating is an evidence to Indonesia's success in maintaining

its macroeconomic stability, as well as achieving high economic growth rate despite the adverse global economic. With this investment grade, Indonesia is expected to continue to record strong economic fundamentals and carry out structural reformation.

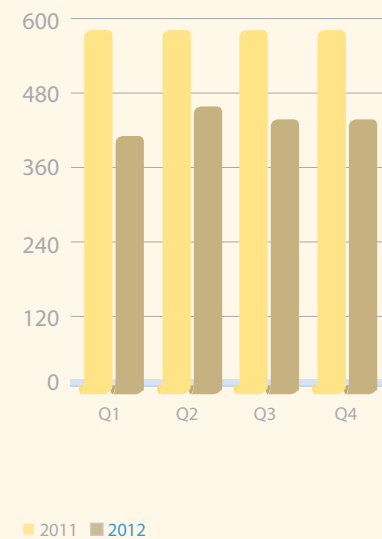
The Indonesian Balance of Payments (BOP) in 2012 saw a surplus position, despite the pressure of the current account deficit. The weakening demand from trading partners and the decline in export commodity prices had impacted the national export performance. The imports grew reasonably high, especially in the capital goods and raw materials, along with the increase in investment activity. The high commodity imports was also recorded in oil and gas sector due to high fuel consumption, hence it has impacted on contributing to the deficit balance of the sector and increased pressure on the current account deficit. Meanwhile, the capital and financial account recorded a significant surplus supported by the Foreign Direct Investment (FDI) and capital inflows portfolio, both in the stocks and bonds markets. As a result, the foreign exchange reserves by the end of December 2012 reached USD112.78 billion, or equivalent to 6.1 months of imports and government foreign debt payments.

Macroeconomy

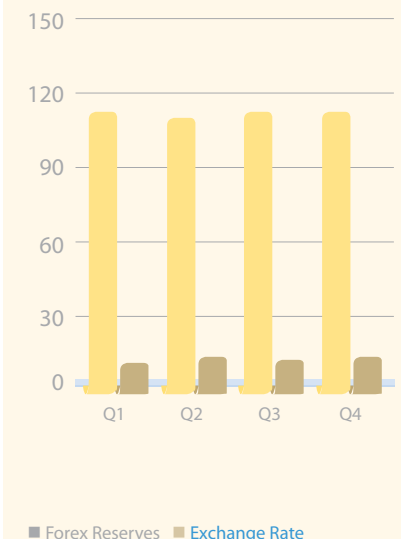
Gross Domestic Product



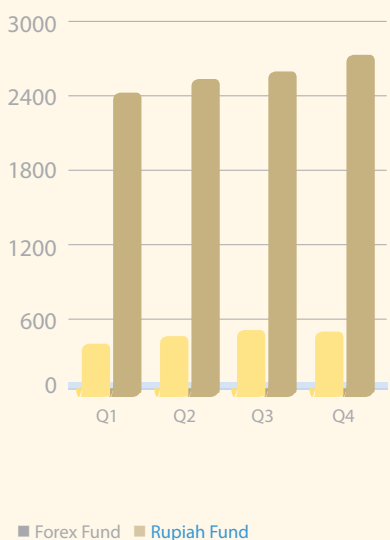
BI Rate & Inflation



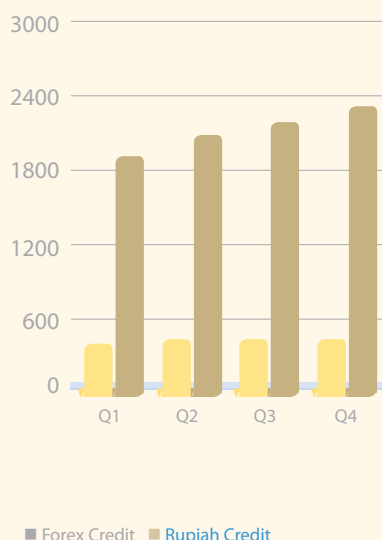
Reserves & Exchange Value



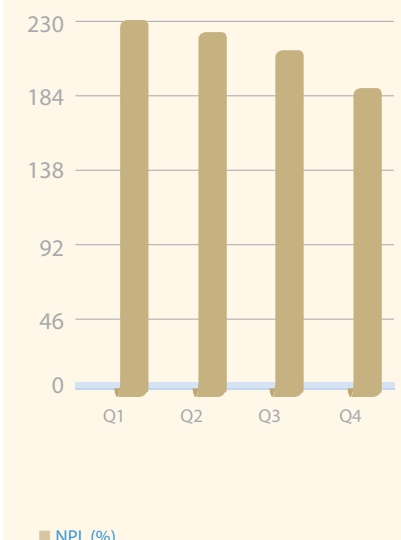
Forex Fund & Rupiah Fund



Forex Loan & Rupiah Loan



NPL (%)





BUSINESS OVERVIEW AND CONDITION

GLOBAL ECONOMIC CONDITIONS & MACRO ECONOMIC DEVELOPMENTS

THE RELATIVELY WELL-KEPT EXCHANGE RATES

Throughout 2012, the Rupiah's exchange rate was depreciated against the USD with a relatively maintained volatility. On average, the Rupiah depreciated by 6.3% (YoY) to IDR9,358 per USD compared to IDR8,768 per USD in the previous year. The pressure against Rupiah throughout 2012 was due to the external factors related to the uncertainties of the global economic and the conditions in the country such as the widening of current account deficit. The weakening prospect of the regional economic growth (China and India) and global economy became the key factors that triggered the investment withdrawal as a response to avoid risk generated from the emerging markets, including Indonesia. On the domestic aspect, the export downturn amidst the strong growth of imports had affected the Indonesian Balance of Payments and ultimately pressured the Rupiah. Nevertheless, the Foreign Direct Investment (FDI) was able to withstand the Rupiah depreciation due to the support of sound fundamentals, promising future economic prospects and an attractive return of assets.

THE ANTICIPATED INFLATION RATE

The inflation rate remained under control throughout 2012 and was maintained within the 4.5+1% as stipulated by Bank Indonesia. The year 2012 inflation rate was recorded at 4.3% (YoY). The lower inflation rate was supported by stable core inflation, well-maintained volatile food inflation, and low administered prices. The inflation rate was higher at the beginning of the year due to the subsidized fuel price increase proposals. However it eased back following the government's decision to not increase the fuel prices, keeping the market stable. The core inflation in 2012 was also relatively low at 4.4% (YoY). The low core inflation rate was driven by the low import inflation rate along with the declining price of international commodities due to the lowered global demand.

THE RECORD LOW OF BI RATE

On February 9, 2012, Bank Indonesia (BI) decided to lower the BI Rate by 25 bps to 5.75%. The BI Rate was the lowest in history and remained until the end of 2012. BI stated that the decrease of BI rate is in line with the decline in inflationary pressures and a further advancement in Indonesia's economic

growth amidst the global economic performance. At the same time, BI also decided to expand the lower limit of the interest rate corridor for the monetary operations by 50 bps to 3.75%. The policy was taken in order to encourage the inter-bank financing and reduce the bank's liquidity risk, as well as expand the bank's funding sources.

THE INDONESIAN BANKING SECTOR RESILIENCE

The development of Indonesian banking system throughout 2012 indicated a positive performance with improved intermediation in spite of the global economic instability. In terms of the domestic banking capital, the Capital Adequacy Ratio (CAR) was recorded at 17.4% as of December 2012, above the 8% minimum threshold. With a capital structure dominated by core capital, it is expected that the banking sector resilience will be able to absorb risks arising from business activities or changes in the bank's business environment. Meanwhile, the gross ratio of Non-Performing Loans (NPL) dropped to 1.9% as of December 2012, or the lowest NPL ratio ever recorded by the national banks.

The growth of Third-Party Funds (DPK) and banking loans disbursement were sufficiently sound throughout 2012. As of December 2012, the third party funds increased by 15.8% (YoY) to IDR3,225 trillion. Nevertheless, the figure was lower than the growth of third party funds in 2011 at 19.1 % (YoY). Meanwhile, the financing for the economic activity continued to increase, as reflected in loans growth of 23.1% (YoY) as of December 2012, with the growth in investment loans by 27.4% (YoY), and the working capital loans of 23.2 % (YoY) as well as consumer loans of 19.9% (YoY).

In January 2012, BI began to enforce the regulation of Export Generated Foreign Exchange (DHE). With this policy, the exporters must obtain all DHE through the foreign banks in the country. In addition, to strengthen the structure of the foreign exchange supply, BI regularly conducts a series of foreign exchange term deposits (TD) auctions initiated in June 2012. This is expected to enrich the domestic foreign exchange instruments and to become the outlet for export generated foreign exchange.

Furthermore, BI also issued the policies regarding Loan-To Value (LTV) ratio and Minimum Down Payment (DP) disposition, enforced in June 2012. The policies stipulated the ratio between the amount of loans that may be granted by the Bank to the value of the collateral at the beginning of the loan for the home and vehicle ownership. The DP and LTV policies support the efforts to suppress the imports to ease the pressures on the current account deficit.

INDONESIA MACROECONOMIC PERFORMANCE PROJECTIONS FOR 2013

The Indonesian economy in 2013 will remain influenced by the risks arising in the developed countries due to the crisis, especially the United States and the European zone. Some of these risks are: First, the high ratio of debt to GDP in the Euro zone while the economy is still contracting. Second, the recovery of the US economy that begins to emerge despite the threat of the fiscal cliff remains. The developments in these areas will bring major consequences, such as a global economic slowdown, capital flows movement, the decline in prices and demand for the Indonesian primary exports commodities, as well as the volatility of currency exchange rates. The third risk, which will be likely to

re-occur in 2012, is the climate change, extreme weather, and potential natural disasters that will affect commodity supply, such as basic foods. In 2012, Indonesia experienced the impact of the US crop failures, which subsequently increase the prices of imported key commodities, such as wheat and soybeans.

At home, the national economic development is expected to remain stable with the support of strong domestic economy, which contributes around 88% (excluding government expenditure) of the total GDP. The domestic economic resilience is expected to continue throughout the year with the increasing numbers of new middle-income class. This confirms McKinsey's projection reports that Indonesia will become the seventh largest country in the world in 2030 with the support of 135 million people who are included in the consuming class, or a significant increase compared to the current 45 million consuming class. The World Bank estimates that Indonesia's economy will grow by 6.3%, an increase compared to 6.2% growth in 2012. This growth is consistent with the Bank's projections given the magnitude of risk, which can restrain the rate of economic growth in Indonesia in 2013.



BUSINESS OVERVIEW AND CONDITION

GLOBAL ECONOMIC CONDITIONS & MACRO ECONOMIC DEVELOPMENTS

The growth of Indonesia's economic will remain characterized by the slower export growth compared to import growth thus pressuring on the trade balance. The strength of imports as a result of a stronger domestic economy will withstand the increase of the trade balance, as exports remain stressed by the volatility of commodity prices. It is projected that the merchandise exports will grow by 7%, while imports will grow higher at 9%, resulting in a trade balance of 7.7%. Furthermore, the current account deficit will continue this year at 2.3% of GDP as a result of a deficit in the services account and income repatriation along with an increase in direct investment to Indonesia.

On the inflation, the pressures will intensify in 2013 due to the increase in electricity tariff (TDL) by 15% for the customers using electricity of above 900VA and the increase of the provincial minimum wages. The estimated average increase of 15% electricity tariff will impact the inflation by 0.3ppt - 0.4ppt given the weight of the electricity tariff

of 3% of the total CPI (Consumer Price Index). It is worth noting that the impacts of the electricity tariff increase will not fully affect the customers, as approximately 60% of total households are categorized consumers with below 900VA electricity. Furthermore, the increase in provincial minimum wages will directly and indirectly affect the inflation by 0.2ppt - 0.3ppt. Thus, the inflation rate is expected to reach 5.4% in 2013, or higher from 4.3% in previous year. The risk of higher inflation will remain if the government decides to increase the subsidized fuel prices this year. The high consumption of subsidized fuel had been putting pressures on the state budget and trade balance, which eventually will result in the weakening Rupiah.

On the Rupiah exchange rate, it is estimated that the Rupiah will continue to weaken during the first semester as a result of the economic instability in the Euro zone and the negative sentiments from the United States related to the issue of the debt ceiling and fiscal cliff. Rupiah is expected to move within the

range of IDR9,700–IDR9,800 per USD in the first semester and strengthening to IDR9,606 in the second semester towards the end of 2013. The tremendous pressure will also come from the performance of Indonesia's exports that fundamentally still rely on raw commodities exports with the estimated prices to remain flat.

The global economic developments and domestic prospects in 2013 will certainly have an impact towards the performance of the national banking sector. Bank Indonesia targeted the lending growth in banks at 20% - 22% (YoY) in 2013, which will be likely to face challenges due to the increasing pressure of inflation.

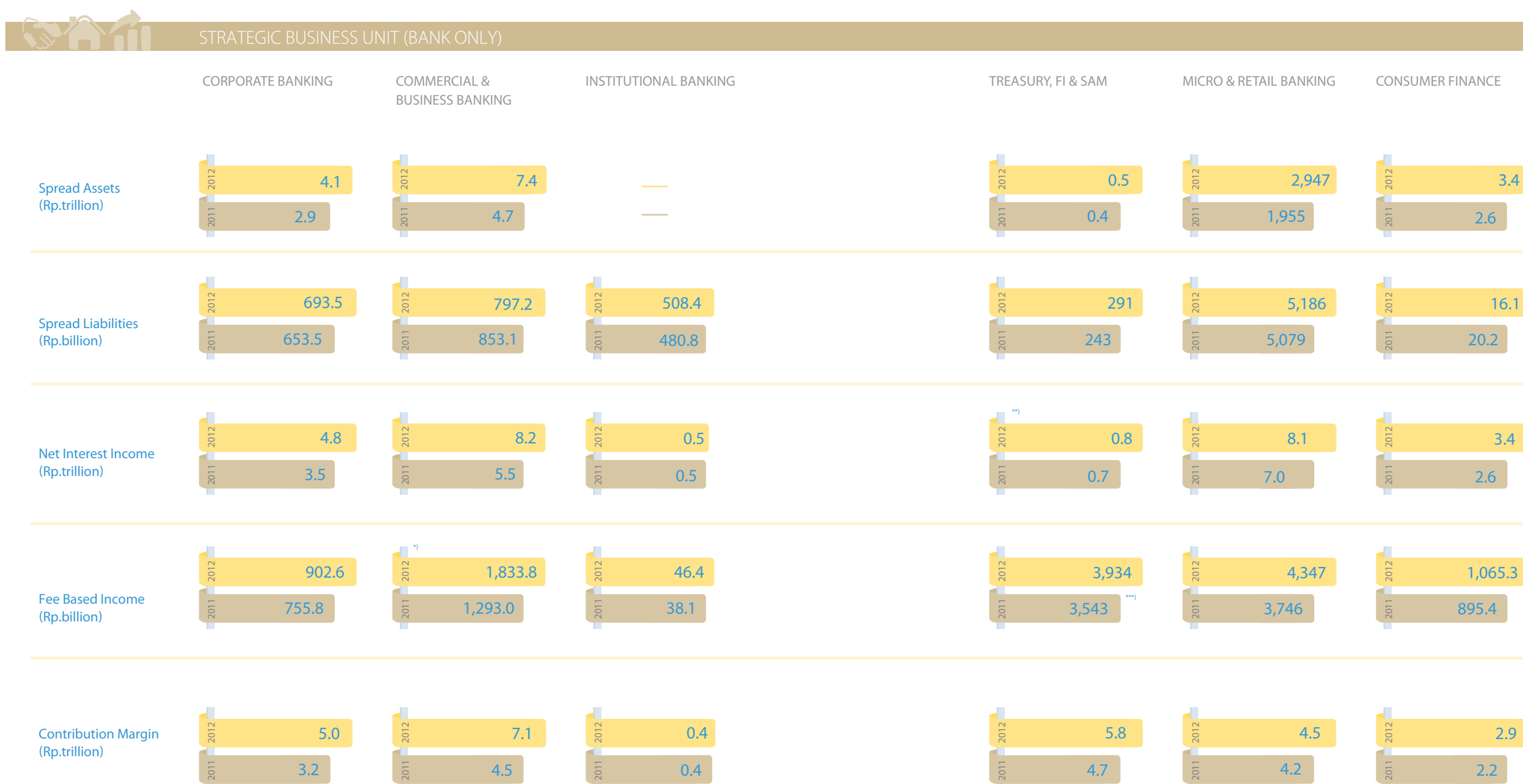
BUSINESS OVERVIEW AND CONDITION

STRATEGIC BUSINESS UNIT (BANK ONLY)

Strategic Business Unit (SBU) of Bank Mandiri recorded better result in 2012 with Total Assets Spread increased 46.5% from Rp12.5 trillion in 2011 to Rp18.3 trillion in 2012.

Liabilities Spread also posted better result with an increase of 2.2% from the 2011 figure of Rp7.3 trillion to Rp7.5 trillion in 2012.

Fee-Based Income posted by the SBU againsts the profit contribution of Bank Mandiri in 2012 increased significantly by 18.2% from Rp10.2 trillion in 2011 to Rp12.1 trillion in 2012.



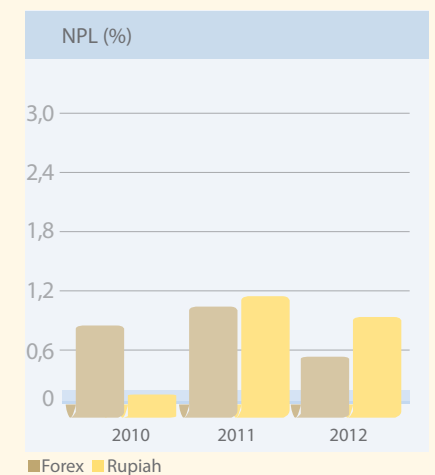
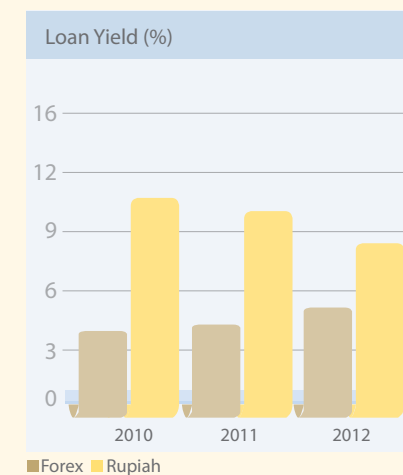
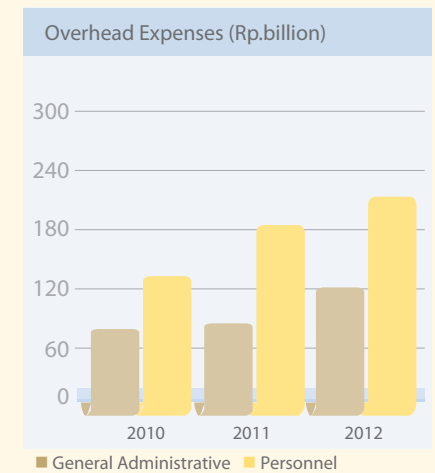
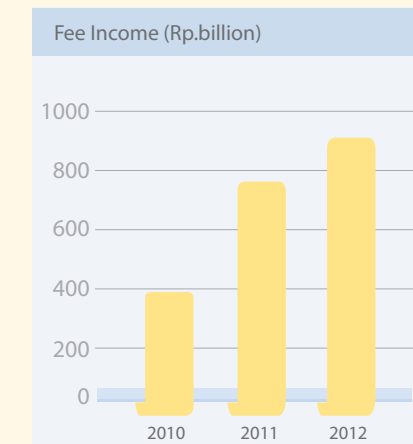
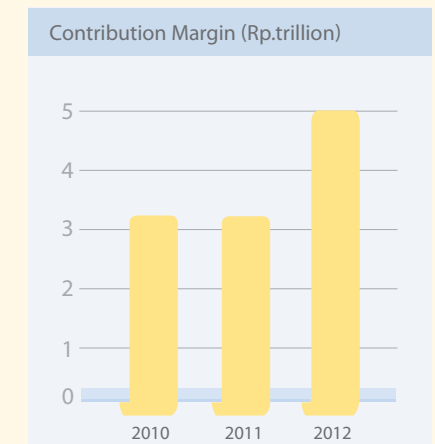
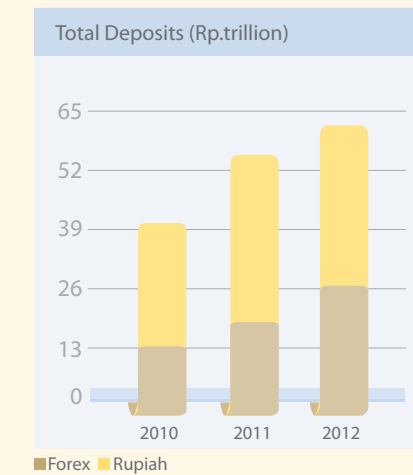
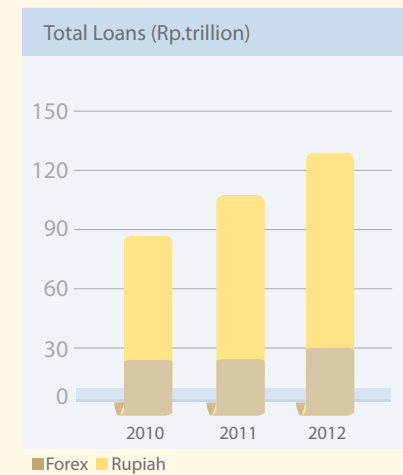
^{*)}including subsidiary profit earning

^{**)}not including Special Asset Management Group

^{***)}2011 not include non-recurring income

BUSINESS OVERVIEW AND CONDITION

CORPORATE BANKING





CORPORATE BANKING

The main strategy of Corporate Banking in 2012 was the implementation of the Account Plan to support one of the three pillars of Bank Mandiri, which is to dominate in wholesale transaction banking. In 2012 the total funds successfully acquired amounted to Rp39,4 trillion or an increase of 39.5% compared to 2011. Achievement of Fee Based Income in 2012 was recorded at Rp903 billion with 48% or Rp435 billion derived fees from trade transactions. Bank Guarantee Fees, the main component of fee from trade grew by 29% to Rp149 billion. Loan Administration fees achieved Rp260 billion, and Syndication fees Rp135 billion.

Loan growth in 2012 increased by Rp20 trillion to Rp126 trillion and was driven by the plantation sector Rp5 trillion, from food and beverage industries Rp3.3 trillion, from electricity Rp2.4 trillion, and from the chemical industries Rp2.3 trillion. Loan growth was offset by the application of the precautionary principles (prudent banking), so that

Corporate Banking was able to maintain credit quality with Gross non-performing loans amounting to 1.4%. The business recorded a Contribution Margin of Rp5.0 trillion.

ACCOUNT PLAN STRATEGY INITIATIVES AND ACHIEVEMENTS IN 2012

In 2012, the Directorate of Corporate Banking continued the development of Wholesale Transaction banking, one of the three business pillars focused in Bank Mandiri's Corporate Plan 2010-2014 (Transformation phase II). The Plan to fulfill the Vision of "Becoming the Most Admired and Progressive Financial Institution in Indonesia."

To achieve these objectives, Bank Mandiri began the Account Planning initiative specializing in managing corporate and intuitional client segments (Anchor Clients). These steps are integrated into the expansion of opportunities and encouraging product growth of Retail Payment & Retail Financing; these two businesses also are a focus in the Corporate Plan 2010-2014. The Account Plan will include subsidiaries of Bank

Contribution Margin
Rp5.0 Tn

Bank Mandiri prioritized product innovation and collaboration between business units to enable us to provide integrated transaction service solutions.

Mandiri, through activities such as cross selling into the value chain of the groups of Anchor Clients.

Respected by the Customer, a Leader in the Competition

The Account Planning initiatives that focus on the customer help to support Bank Mandiri's mission to build a comprehensive long-term relationship



BUSINESS OVERVIEW AND CONDITION

CORPORATE BANKING

with customers as a foundation for business growth and steady sustainable income.

Through providing a one-stop financial solution with an allocation of necessary resources, Bank Mandiri expects to be a reliable partner (a Strategic Partner or the Preferred Bank) and value added provider for customers. Solid relationships with customers are well represented in the increasing value-added solutions, cross selling and share of wallet. The Account Plan is one of Bank Mandiri ways to strengthen the capacity of Bank's competitiveness in the middle of continued global economic uncertainty, tightening competition and regulatory pressures.

100 Anchor Clients, 1000 Companies and Top Management Commitment

At the beginning of the implementation, the Account Plan process was applied to the 100 Anchor Clients, 68 of which are managed by

Corporate Banking clients, 20 under Commercial & Business Banking management and 12 by Institutional Banking. Anchor Corporate Banking Clients included large groups of customers from various industries who together contribute close to 70% of total revenue to the Directorate of Corporate Banking. Account Plan implementation is in progress for 20 Anchor Account Corporate Banking Clients in addition to the 37 anchor customers at the regional / branch offices with focus on transaction growth, especially from related businesses and derivatives.

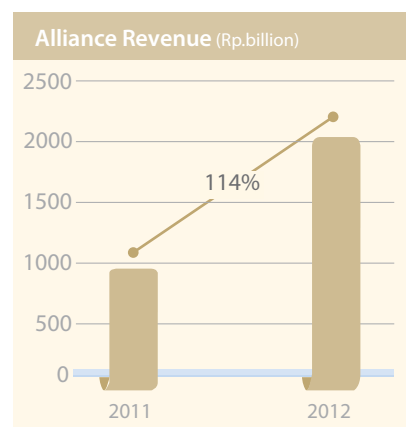
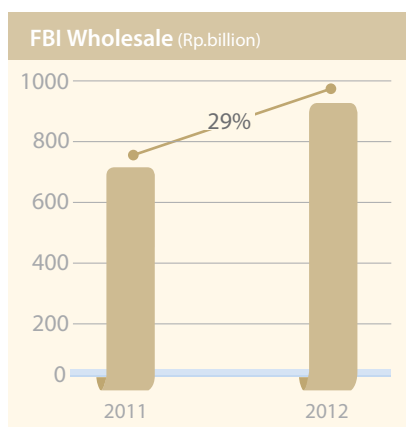
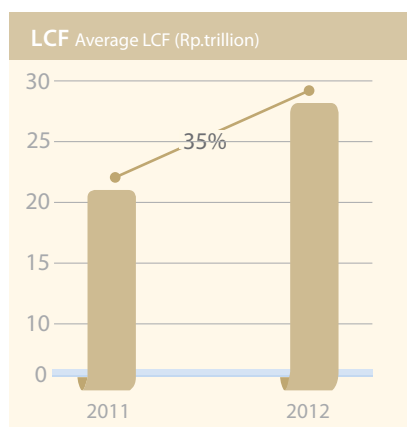
Bank Mandiri was fully aware that top management commitment, employee buy-in and cooperation between business units are essentials for the successful implementation of the Account Planning. This effort was initiated during 2012, which required a direct participation of a large number of employees across business units; implemented with coordination

meetings at the level of directors and top management.

Alignment with all lines of the Organization competencies, Human Capital Development and particularly the Relationship Managers was a priority. Other very vital areas of concern are the provision of supporting infrastructure.

Enhancing Low Cost Funds, Fee-Based Income and Cross Selling Growth

Account Planning implementation for 100 Anchor Clients in 2012 succeeded to push the Low Cost Funds (Current Accounts, Savings Accounts), Fee Based Income from Wholesale Transactions (Cash Management, Trade Services, Bank Guarantee, Foreign Exchanges, Fees), cross-selling products including the Customer and Retail subsidiaries (Alliance Revenue). See graph below:



Anchor Client Team and Cooperate Cross-Sector

Every Anchor Client is managed by an Anchor Client Team that represents business units; support units and a product owner that is led by a Relationship Manager. The Relationship Manager has the main responsibility for the development of relationships with customers.

Through communication and cooperation the Anchor Client Team started the first strategy by targeting (Joint Account Planning Session) and exploring customer potential (wallet sizing) and formulating appropriate solutions to execute a mutually agreed work-plan. Related groups such as: Central Operation, IT, Legal, Compliance and Policy Procedures are often involved to optimize solutions and services for customers as well as to ensure the fulfillment of the internal and external conditions.

In addition to collaborating with the customers, offering solutions and delivering flawless service are also critically important. The Relationship Manager is responsible to introduce the member of the Anchor Client Team to decision makers and other influential parties in the customers' organizations. In this way full and appropriate communications can be conducted effectively and long-term relationships built while at the same time maintaining good coordination among team members.

Understanding Customer and Competition As The Key Formulas In Delivering Precise Solutions

By Harnessing various approaches, our Account Planning process encourages Anchor Client Teams to comprehensively understand the industry and the structure of the customer's business, including suppliers and sales network as well as the business chain. This in-depth understanding will enable us to explore opportunities and design precise solutions for customers. Understanding of fund flows, selling-buying pattern, also terms of payments in the group's network and the customer's business chain have enabled us to identify potential wholesale opportunities promptly.

The Anchor Client teams also explore opportunities at all levels of management and employees in order to spur the development of customer's products and retail (personal loan, credit card, pension fund, and insurance, mutual funds, and wealth management) and to build a holistic relationship with the customer.

Analyzing the competition map and understanding competitors' value propositions are critical in the process of Account Planning. This insight is invaluable in improving products and services to gain a competitive advantage and expand Bank Mandiri's wallet share.

Monitoring Process, KPI And Awards

Account Planning implementation process monitoring will include the achievement of targets, which are the

building blocks that aim to improve effectiveness and at the same time play the role of a coaching forum for Anchor Client Teams. At the Group Head level, Account Plan discussions are held once a month, alongside with the assessment conducted by the Director of Sponsorship. In addition, Account Plan briefing is required at the beginning of every Credit Committee Meeting (Rapat Komite Kredit - RKK) in which discussion of submission of new credit facility, additional or extension for Anchor Clients take place. Report of targets achievement related with Account Plan of every business unit is a permanent agenda in the Bank Mandiri's Board of Directors, monthly performance review.

Quantitative and qualitative targets of Account Plan has become one of the key components of KPI (Key Performance Indicator) for Relationship Managers, Client Teams and Anchors Members as well as its related business unit down to the regional level.

In order to enhance the performances of Anchor Client Teams and all related units, Bank Mandiri provides numerous awards to acknowledge achievement and dedication; Champion Cards and Self Excellence Awards.

Winning criteria includes collaboration, innovation, growth and business impact.

Client Marketing Team As A Catalyst

In order to coordinate, optimize execution and develop initiative strategies for Account Plan, the Client Marketing Team as a special business unit with professional experience from different sources was established. Taking into consideration the majority



BUSINESS OVERVIEW AND CONDITION

CORPORATE BANKING

of Anchor Customers are Corporate Banking customers, Client Marketing Team is assigned in the Corporate Banking Directorate and directly responsible to Director of Corporate Banking. In addition to their roles and responsibilities across business units and Directorates, the Client Marketing Team works closely with the Change Management Office.

Foreign Offices

As a unit that supervises Foreign Office, Directorate of Corporate Banking continues to conduct business development in overseas offices through increasing synergies and integration between domestic offices (Head Office and Domestic Branch) with the foreign office. Synergy is optimized through foreign transactions allocation of Indonesian Related Companies who own businesses or have business partners abroad.

In 2012, Bank Mandiri strengthened its global expansion strategy, "Follow the People, Follow the Trade" with concentration in the developing markets of Asia. This started with the Bank Mandiri group business development project in Singapore. This project involved several business lines in the group including subsidiaries of Bank Mandiri.

These projects were implemented with careful planning and disciplined execution. In less than a year the Singapore Branch has succeeded to achieve its market expansion target that includes business from Indonesian

Corporations, Indonesian High Net Worth Individuals (HNWI), Investment Houses and Indonesian citizens who live in Singapore.

AWARDS PRESENTATION

As a reflection of the achievements of 2012, Corporate Banking succeeded in achieving several international awards in 2012:

1. 1st Rank-Indonesia Loans Mandated Arranger Bloomberg Underwriter League Table 2012 with the highest number of deal and volume as well as the largest market share
2. Maritime Finance Support of the Year 2012 from the INSA (Indonesian National Ship-owners Association)
3. Best Deal Project Finance Chemicals 2012 from Asia Money for loan financial syndicated to Kaltim Fertilizer
4. Best Trade Finance 2012 from Corporate Treasure Hong Kong for trade finance facilities
5. APLMA Syndicated Loan House of The Year-Indonesia for Asia Pacific Loan Market Association (APLMA)
6. Asia-Pacific Transport Deal of The Year from Euromoney for successful conduct syndicated credit arrangement for highway construction projects Gempol-Pandaan

2013 Strategy & Work Planning

In line with the development of good performance in Corporate Banking in 2012, Corporate Banking Directorate should be able to support Bank Mandiri's strategy in 2013 in order to maintain its position as the customers' bank of choice. As the bank of choice, increase in customers' transactions volume are expected to generate fee-based income as well as low-cost funds. Corporate banking will further concentrate on being able to provide integrated transaction services and deliver the best solutions for customers through product innovation and better collaboration between business units. In addition, Corporate Banking also continues to provide lending services and guidance on comprehensive investment opportunity markets for corporate clients that operate in Indonesia and in other countries where Bank Mandiri is present. 5 (Five) strategies and priorities to achieve these objectives as described as the following:

First, focusing on targeted customers that are among the 150, Multi National Companies (MNCs) and SOEs that operate in chosen industry sectors, such as Infrastructure, Telecommunications, Oil & Gas, Food & Beverages, Power Plant, Construction, Oil Palm Plantations, Oleo Chemical & Refinery, Cement, and Pharmacy.

Second, implementing the Account Plan for the Top 100 Corporate Clients of Bank Mandiri. Through this Account Plan, Corporate Banking will be able to explore full business potential of customers, carry

out business planning together with business units, supporting units and product owner, with the aim to be the main bank for customers' transactions.

Third, providing solutions to achieve one-stop service for customers' banking transactions, create a new business process to accelerate the execution of an integrated Account Plan with relevant units which will include implementation for effective and responsive complaint handling.

Fourth, optimizing synergies with Mandiri Sekuritas to facilitate customers' access to sources of funding from capital markets. Mandiri Sekuritas will refer Bank Mandiri to its clients who require banking facilities, according with their segments.

Fifth, develop Foreign Office's business, which is focused on business with Indonesia-Related Companies, with range of products and services; such as loans, funding, trade finance, and treasury. In addition, Corporate Banking will form Desk-Japan and Desk- Korea in order to build close relationships with Japanese and Korean companies. Foreign offices will also explore the development of new businesses, namely wealth management and business trustees.

Several other strategic initiatives related to the optimization of the Foreign offices include Structured Finance Desk establishment as a continuation of the Bank Mandiri's Singapore project development,

expansion of Remittance Office in Hong Kong which aims to provide the best service to customers as well as the provisions of financing and banking products that are required by overseas customers.

Several of the Account Plan development stages that will be implemented in 2013 are:

- Optimization of Customer Feedback, including the establishment of Customer Advisory Council.
- Expansions of the industry to further study the measures of Industry-Based Prospects List.
- Risk-based pricing and total relationship pricing.

EXECUTION AND ACCOUNT PLAN DEVELOPMENT IN 2013

In 2013, the execution of the Account Plan will continue to focus on 100 Anchor Clients including 68 Corporate Banking major clients with few adjustments to ensure that managed Anchor Clients shall receive the full potential of wholesale transactions and significant cross-selling within the value chain.

A Joint-Account Planning Session is conducted for encouraging a more in-depth understanding and improving the wallet sizing, determining strategy and wallet share growth targets. This is achieved through effective collaboration among the members of Anchor Client Teams with the direct supervision by the relevant Group Heads. Regional CEO is responsible for the entire execution of the account strategies and Account Plan targets achievement with predefined KPI, which

will be cascaded down to the branch level.

Integrated solutions will be offered in order to increase the attractiveness and competitiveness of specific consumer products, retail and Bank Mandiri's subsidiaries. Innovative approaches are needed in order to provide the best optimal solution for the customers, which may include product structure and features, pricing and process (risk management, operation) that are carried out by involving all the related entities.

Account Plan implementation assessment and monitoring process is carried out for Anchor Clients (client-based) and product (product-based) with indicators and measurement metrics that are expanded and improved to enhance effectiveness and discipline.

The vital activities of improving competency and retention, particularly for Relationship Managers are conducted in coordination with the Human Capital Group.

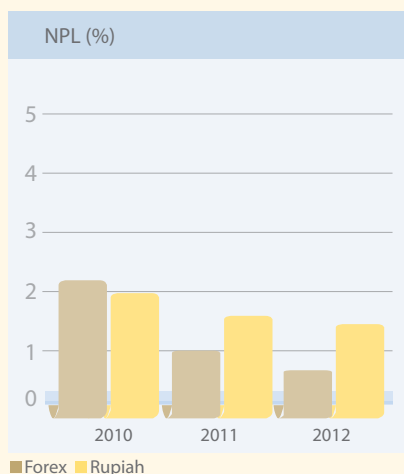
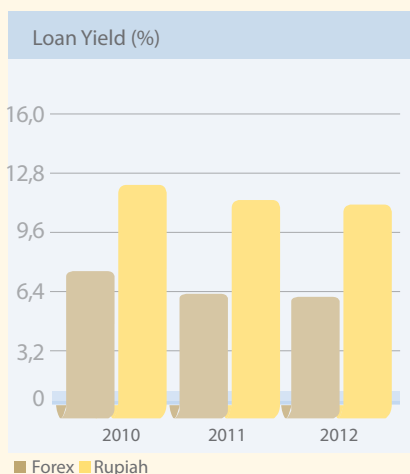
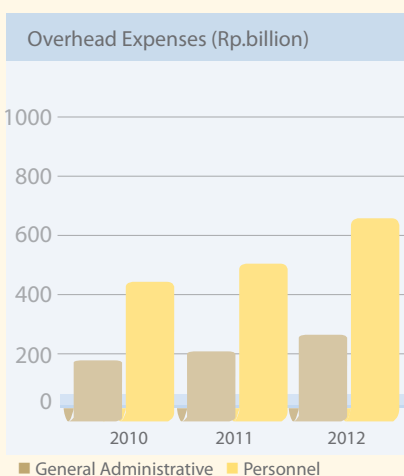
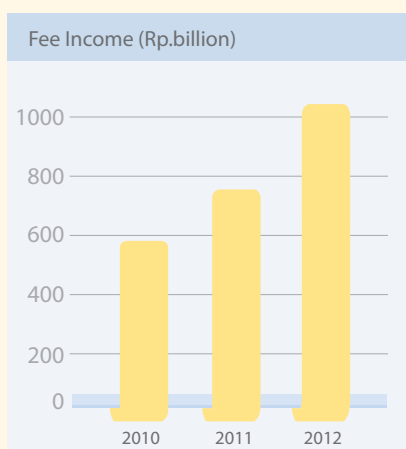
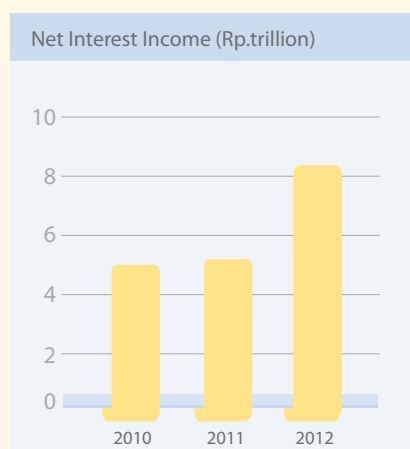
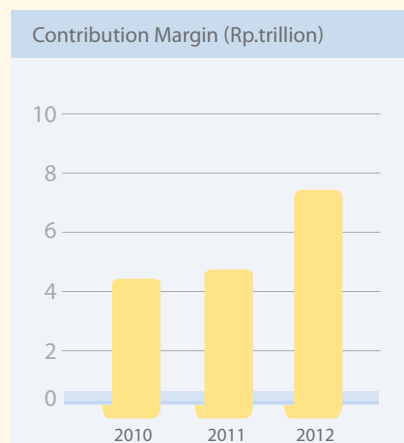
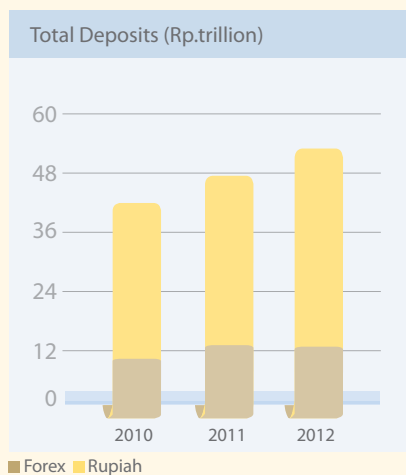
Adequate provision of Management Information System (MIS), as the main supporting infrastructure within the Account Plan process is the priority agenda that involve the Information and Technology Group.

Throughout 2013, a total of 30 of Account Plan formal training sessions were scheduled to be conducted in regional and branches offices throughout Indonesia and are targeted to involve more participants and business units.



BUSINESS OVERVIEW AND CONDITION

COMMERCIAL & BUSINESS BANKING





COMMERCIAL & BUSINESS BANKING

Strategically, the Commercial & Business Banking (CBB) Directorate is consistent in implementing its strategic themes; "Total Solutions" for the Commercial Banking customers and "Quick and Easy" for Business Banking customers. The objectives are to achieve profit and good reputation for CBB Directorate and Bank Mandiri.

CBB Directorate has implemented five main focuses of Capacity & Capability Building, currently on the second stage of implementation in 2012. They are: a network expansion, sharpening of organization functions, the development of IT Wholesale application and infrastructure, business process improvement, and leadership development program.

The following are results of five main focuses were; Contribution Margin of Rp7.1 trillion, an increase by 56.7% from the previous year figure of Rp4.5 trillion. Business volume (lending and funding) of CBB Directorate was recorded at Rp193.5 trillion growing by 22.0% from 2011, meanwhile Fee-Based Income was

posted at Rp1.0 trillion, an increment by 37.6% from previous year.

2012 FINANCIAL PERFORMANCE

The following are several strategic initiatives during 2012:

1. Network Expansion

The network expansion strategy in Commercial Banking was intended toward network intensification program through the recruitment of employees' requirement under an established unit. A total of 115 employees recruited for the Commercial Banking in 2012, consisted of 62 managers and 53 staff.

During the year, in terms of network, the Commercial Banking has selectively pursued its growth by the launching of 4 Commercial Floors. The objective of new network extension was intended towards better market penetration, to provide quick and easy banking processes and services. The newly launched Business Banking network in 2012 consisted of: 7 Business Banking Centers (BBC), 15 Business Banking Floors (BB Floor), 20 Business

Fee Based Income

Rp1.0 Tn

Bank Mandiri in sustaining its leadership in banking industry, with Commercial & Business Banking has established three strategic initiatives, namely Capacity & Capability Building, business process improvement, and Leadership Development Program.



BUSINESS OVERVIEW AND CONDITION

COMMERCIAL & BUSINESS BANKING

Banking Desks (BB Desk) and 20 Business Mandiri. The development was supported with an additional 441 Business Banking staff, consisting of 105 managers and 336 staff. The total number of employees of CBB Directorate stood at 2,766 by end 2012.

A total of 3 Trade Servicing Desks (TSD) supporting Wholesale Transaction service was also opened to serve potentials areas, such as Batam, Palu, and Gresik.

2. The Sharpening of Functions within Organization

The lending process in Business Banking was strengthened through an application of Relationship Manager (RM) as a Hunter and Assistant Relationship Manager (ARM) as Farmer. Hunter is functioned to organize selling and marketing for new customers acquisition, meanwhile ARM as 'farmer' was intended to carry out maintenance of the acquired customers.

The following are initiatives carried out on Wholesale Transaction Banking:

- (i) The additional of sales function on Trade Servicing Centers (TSC), which previously was only carrying out the servicing functions.
- (ii) The expansion of duty and responsibility of Product Manager that include development, new product launch, marketing, and the management of new products in the market.

3. IT Wholesale Application and Infrastructure Development

The application development on information technology was carried out to increase easy access specifically at the front-end. The following are several strategic initiatives; application development of Mandiri Global Trade, e-RTE on foreign exchange of exports result/DHE reporting, feature development and infrastructure of Mandiri Cash Management application and wholesale portal application development preparation.

4. Business Process Improvement

The improvement on business process was conducted on several areas as follows:

- (i) A discipline implementation of Account Plan Program to 20 large commercial customers.
- (ii) Simplification of lending process in both Commercial and Business Banking segments.

The Turn-around Time service acceleration at Bank Guarantee servicing branches (including at TSC) with the same day service as SLA.

The Product Profitability Review development to create better implementation of end-to-end product development process by the product manager.

5. Leadership Development Program

Employee development becomes a major program by CBB Directorate. The development program was conducted based on employees' tenure. The Directorate has implemented 4 programs for new recruits, as follows: Employee Recruitment Program, New Employee Program, Employee Development Program and Employee Appreciation Program.

In the effort to embed the vision, mission and strategic initiatives, CBB Directorate strives to unify several working programs in Bank Mandiri in 2012 with the objective to increase profit and reputation. The programs include: discipline in execution, pipeline management, people development, account strategy to support total relationship of business development, and the implementation of TIPCE culture (Trust, Integrity, Professionalism, Customer Focus, and Excellence).

CBB Directorate succeeded in generating impressive results above its target with the disciplined execution of its working programs and strategic initiatives in 2012. Margin Contribution grew 56.7% from the previous year to Rp7.1 trillion. The high level of Margin Contribution was due to the increase in interest income – net of Rp8.2 trillion growing 48.7% from Rp5.5 trillion in 2011. Fee-based income grew by 37.6% to Rp1.0 trillion from the same period of previous year.

CBB Directorate has also succeeded in increasing lending distribution significantly through the realization of gross expansion at Rp72.6 trillion, consisting of Commercial lending gross expansion at Rp57.3 trillion and Business Banking at Rp15.3 trillion. Commercial has posted lending gross expansion from new debtors at Rp15.0 trillion and Business Banking at Rp9.6 trillion. Thus the lending volume distributed by CBB Directorate has grown by 27.3% to Rp141.1 trillion from previous year. The portion of Commercial segment growing by 27.3% from 2011 was posted at Rp102.7 trillion and Business Banking segment increased by 27.2% from the year before, was recorded at Rp38.4 trillion.

The lending expansion was followed by sound and well maintained lending quality, which may be seen from the decrease in NPL gross. CBB Directorate has recorded NPL gross of 1.4% level in 2012, or a decrease from 1.5% from December 2011. The position was derived from Commercial NPL of 1.1% or a decrease from 1.2% over previous year level, and Business Banking NPL of 2.4%, or a decrease of 2.5% from that of the previous year.

On funding, CBB Directorate has succeeded to increase funding by 9.7% from 2011 to Rp52.4 trillion; funding composition from Commercial segment grew 7.7% from 2011 to Rp45.8 trillion and from Business Banking segment increased 26.2% from 2011 to Rp6.6 trillion. From funding structure, CBB has maintained its low cost funds (Current

Accounts and Business Savings) at 71.4% from total funding volume of Rp37.4 trillion. This is derived from Commercial's low cost fund of Rp31.8 trillion with a 69.3% ratio, and Business Banking's low cost fund of Rp5.7 trillion with an 85.8% ratio. CBB Directorate has reached total funding customers of 92,194 customers, consisting of 71,530 Commercial segment customers, and 20,664 Business Banking segment customers.

CBB Directorate has significantly increased its fee-based income in 2012 compared with previous year. The fee-based income grew 37.6% from 2011 figure of Rp747.8 billion to Rp1.0 trillion whereby the Commercial Banking segment generated a total fee-based income of Rp670.8 billion, and Business Banking segment Rp358.0 billion.

Aligned with CBB Directorate focus in wholesale transaction, the total fee-based income generated from wholesale transaction (Trade, Cash Management, and Bank Guarantee) was increased to Rp342.6 billion in 2012 or 33.3% increase from the total fee-based income of CBB Directorate. This is an increase of 39.9% over previous year, or Rp97.8 billion of fee-based income from wholesale transactions.

In addition to fee-based income from Commercial and Business Banking segments, CBB Directorate has also generated fee-based income from bank-wide wholesale transactions, i.e. Cash Management, Bank Guarantee, and Trade. These products are managed by Wholesale Transaction Banking Solutions Group.

The growth of Cash Management business in 2012 shows positive results with a total transaction value growing 86.1% from Rp883.4 trillion in 2011 to Rp1,643.9 trillion. Meanwhile total transaction increased significantly by 43.0% from 28.9 million transactions in 2011 to reach 41.4 million transactions.

The transaction volume of trade finance in 2012 reached Rp156.9 trillion, or grew by 54% from 2011. The market share of export transaction of Bank Mandiri was also increased by 28.7% from the 2011 of 26.7%. Meanwhile the market share of import transactions grew from 26.4% in 2011 to 29.7%. The Bank Guarantee product has also generated good performance; with a transaction volume of Bank Guarantee grew 88.3% from 2011 to Rp46.9 trillion. Bank Mandiri's market share of Bank Guarantee has also increased by 25.8% from the previous year of 23.0%.

The CBB Directorate achievement and positive financial performance in 2012 was possible because of the clear target and work programs, as well as discipline implementation and coordination with Risk Management and Credit Operations, as part of "3 Pillars". On sectorial, the Regional Managers as CEO of each sector has an important role to synergize the units within Bank Mandiri and to increase its alliance with the subsidiaries of Bank Mandiri.



BUSINESS OVERVIEW AND CONDITION

COMMERCIAL & BUSINESS BANKING

As a reward, due to its significant performance in 2012, Bank Mandiri has received several awards in wholesale transaction and SME from external institutions, such as: The Asset Triple A Transaction Banking Awards 2012 for the category Best SME Bank – Indonesia, The Asian Banker Transaction Banking Awards 2012 for the category Best Cash Management Bank in Indonesia, Trade Finance Magazine London for the Category Best Indonesia Trade Bank, Best Trade Finance Bank in Indonesia from Corporate Treasurer Magazine, and Best Cash Management Bank from Alpha SEA.

2013 Strategy and Work Plan

Following the Capacity Building stage, Commercial & Business Banking (CBB) Directorate will enter 2013 with next phase of Profitability Building. The Directorate will initiate a market-facing and wholesale transaction banking development in this phase. To that end, CBB Directorate has established 5 (five) main strategies;

1. Disciplined Selling Process Implementation

CBB Directorate is expected to continue to aggressively grow its assets in 2013. Lending growth is set to exceed 20% with good quality lending, followed by good balance in Wholesale Transaction with stable and low risk of Low Cost Funds and FBI growth. A disciplined selling process is implemented in order to reach this growth, begins at the customer selection mechanism or customer targeting, up to Closing Sale/Booking. The target was introduced in hierarchy to team level and then to individual level/Relationship Manager. Further, the limit level provision to booking process will be monitored regularly by the application of pipeline management tools.

2. Low Cost Funds/CASA Improvement Program

Banking LDR in 2013 is forecasted to increase by over 85%, creating tough competition in generating third party funds. Further, high growth in assets requires funding support specifically low cost funds. CBB Directorate has set several programs to improve low cost funds/CASA in 2013, as follows:

- a. CASA Improvement Program on Industrial Specific Based
- b. CASA Improvement Program from Anchor Client and its Value Chain
- c. Funding Improvement Program on Customer Operating Account

3. Products, Services, and Process Innovation

To enhance customer service, CBB Directorate implements products, services and process innovation. The wholesale transaction banking product innovation in 2013 will be focusing on product added value. Towards that end, the product solutions will be grouped based on “benefits” toward customers.

The process and services improvement innovation in 2013 will be conducted through the following: (i) Bank Guarantee issuance process, (ii) business banking lending process improvement, (iii) optimizing the lending accounts in Business Banking through ratio improvement between RM and ARM.

4. Organization Capacity Development

CBB Directorate continues its effort to enhance organization capacity through network intensification and extension. The network extension is focused more on the Business Banking segment to widen potential areas that are not yet covered within the existing network of Business Banking.

5. Employees and Leadership Development

The recruitment of human resource (HR) for CBB Directorate was developed by recruiting the candidates with understanding on the market and characteristic of the areas and by considering wider operations of CBB business. To that end, the recruitment was prioritized from local areas and is adjusted with the requirement profiles of each area.

A disciplined and implementation of sustainable work programs and strategic initiatives by all elements in CBB Directorate is required to achieve the set targets. 2013 will be a challenging year, though CBB Directorate will embark 2013 with optimism through the spirit of "Collaboration, Innovation, Building the Country, Building Indonesia;" supported by the values of Bank Mandiri (Trust, Integrity, Professionalism, Customer Focus and Excellence) as well as consistent implementation of Good Corporate Governance.



BUSINESS OVERVIEW AND CONDITION

INSTITUTIONAL BANKING





INSTITUTIONAL BANKING

The Directorate of Institutional Banking has a central role that manages particular segments of ministries or State agencies and State-owned Enterprises, as well as national and international private clients. In their operational activities Directorate of Institutional Banking adheres in the vision "to make Bank Mandiri a Major Partner For Institutions and Government agencies" with a mission that strived to improve execution of the value chain and the alliance of the Institutional segment of government agencies and State-owned Enterprises; as well as being the main partner in the management of funds and investments to optimize revenue and profit pools especially in wholesale transaction.

Despite new challenges in worldwide banking industry in 2012, Institutional Banking Directorate remained focus to maintain its position in the banking industry. The Directorate continuously strives to enhance product competitiveness. The Directorate offers enhanced features especially related to product variations, flexibility to the customers as well as competitive pricing, by upholding the principles of Good Corporate Governance.

The Institutional Banking Directorate succeeded in implementing several national scale projects in 2012 such as the National Selection of Entrance to State University Program (SNMPTN) Year 2012. Bank Mandiri is established as a single partner bank in this program for a period of 5 years (2008-2012). Further, the Bank also supported the Selection of New Students Enrollment for State Islamic University Program (SPMB PTAIN).

As a business entrance-gate, the Directorate of Institutional Banking together with the Product Development team, supported by IT team and related working units has developed a comprehensive solutions, products and services to meet the customers' needs such as:

1. Hospital Billing System. This system replaced the hospital cashier functions with Bank Mandiri teller through online terminal system. The service was conducted in several Public Service Agency (BLU) hospitals under the management of Health Ministry of the Republic of Indonesia.

2. Developing an integrated academic system with payment system. The objective was to manage the finance and academic data of State Universities (PTN).
3. The management of Margin Fund of PT Kliring Berjangka Indonesia (KBI). The objective was to provide banking service in derivatives clearing transactions, such as saving accounts opportunities for the investors.
4. Developing on-line system for registration and payment settlement for court cases through web in which Bank Mandiri acts as the bank to manage the case funds.

Total Fund
Rp44.7 Tn

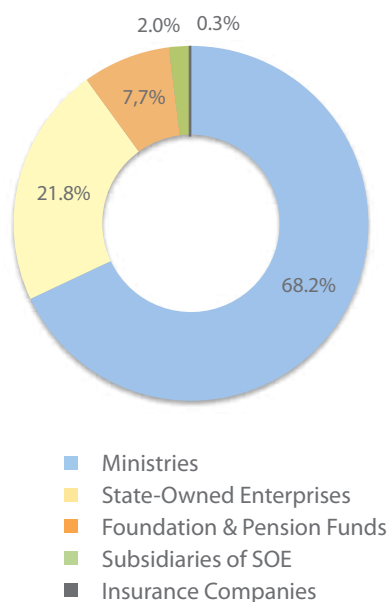
Total fund under
the management of
Institutional Banking
Group.



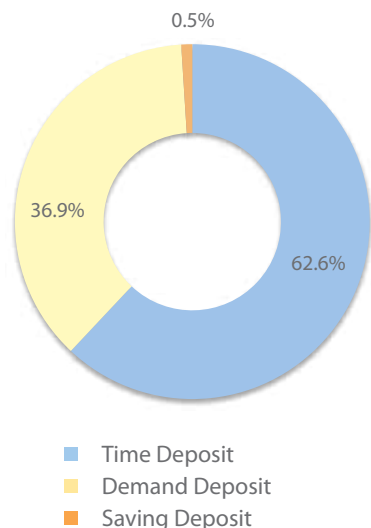
BUSINESS OVERVIEW AND CONDITION

INSTITUTIONAL BANKING

THIRD-PARTY FUNDS BASE ON
CONSUMER SEGMENTATION (Rp.billion)



THIRD-PARTY FUNDS BASE ON
PRODUCT COMPOSITION (Rp.billion)



5. Pension fund payment system enhancement through e-Dapem program (electronic payment fund) and payment for ASABRI pension through payroll system.

6. Providing multi-payment and e-channel facility for Jamsostek's fees and claim payments, as well as the provision of multi-payment and e-channel facility for Jiwasraya insurance premium payment.

7. Enhancement of Mandiri Cash Management (MCM), payroll payment, and multi payment e-channel facility for cash delivery payment and management of potential customers.

8. The provision of Website and enhancement of Mandiri DPLK application for easy access on DPLK product features and DPLK's customer financial position through the application of settlement for withdrawals and claims.

The Directorate of Institutional Banking has implemented business strategy on funding and succeeded in improving Third Party Funds (DPK), to grow by 26.5% from Rp35.3 trillion in 2011 to Rp44.7 trillion in 2012. The fund contributions were 68.2% from Ministry segment, and a 21.8% from State Owned Enterprise/SOEs.

On low cost funds composition (Current Accounts and Business Savings), the Directorate of Institutional Banking has maintained the low cost fund structure at 37.4% from the total fund volume of Rp16.7 trillion. This performance was

achieved through leading indicators support, which includes the growth from close deal customer and productivity of Relationship Manager. Meanwhile, the Rp16.7 trillion low cost funds achieved in 2012 was supported by related leading indicator, such as volume cash management and total accounts growth.

Moreover, in the effort to strengthen customer base, the Directorate of Institutional Banking continues to grow the Mandiri Financial Institution Pension Fund (DPLK). The Directorate conducted DPLK customer acquisition, through relationship with Investment Management companies that include funding placement, competitive market rate, significant increase in pension fund, as well as to organize both internal and external promotion through above the line and below the line media. Currently, Mandiri DPLK has offered 5 investments packages: Money Market Investment, Fixed Income Investment, Equity Investment, Balanced Investment and Sharia Investment – with the objective to increase significant fee-based income and benefits for Bank Mandiri. The total participants of Mandiri DPLK since its establishment in May 2011 to December 2012 has reached 10,820 participants with total assets of Rp89.0 billion.

The Directorate of Institutional Banking in its effort to support SOEs' role as the government agent of change, has also actively distributed the government program funds with related working units, such as School Operational Assistance (BOS) fund, Public Healthcare Guarantee (JAMKESMAS), Corporate Social Responsibility (CSR)

implementation, and other programs. The programs were well executed due to the role of Institutional Banking Directorate functioning as the spearhead in funding management of the ministry and government institutions segment.

2013 Strategy and Work Plan

Institutional Banking business development in 2013 will focus on a planned work program implementation to support business targets as well as a targeted account-planning execution to the customers. Listed are the details of the strategy:

1. SPAN PROGRAM IMPLEMENTATION

On budget distribution, the Finance Ministry will implement SPAN (State Budget Treasury System) program in 2013. SPAN is a centralized APBN fund distribution system that will be channeled through Central Bank Operational 1 (BO I Central) to beneficiary account in the same bank or to different banks, so as to simplify the APBN fund distribution process. The objective of SPAN program implementation was aimed at electronic communication, less paper, one 'window' connection (single point contact between Directorate General of Treasury and Commercial Banks), centralized data base on state budget as well as Grouping payment of Operational Bank in accordance with appropriate designated bank.

Bank Mandiri has included SPAN project into its main priority in 2013. The Directorate of Institutional Banking has conducted coordination with other working unit to discuss strategic steps to ensure the success of the SPAN project. The strategic steps included, target priority and mapping of SPAN business potentials in each Ministry, product strategy and development and special services for SPAN.

2. ACCOUNT PLAN EXECUTION

Account Plan implementation achieved good performance for Institutional Banking Directorate in 2012, by focusing on business and alliance principles implementation with other Strategic Business Units (SBU). The Directorate of Institutional Banking will sustain the Account Planning implementation in 2013 in order to improve business targets that are aligned with customer re-segmentation plan and will be supported with a planned and a well-executed account plan with regular monitoring.

3. INTENSIFICATION AND EXTENSIFICATION

The Directorate of Institutional Banking has conducted intensification activity by re-discovering existing customers and improving Relationship Manager productivity. The Directorate carried out customer extension programs through encouraging of dormant/in-active customers to become active customers, as well as increasing non-SOEs customers especially the non-APBN related customers.

RISK MITIGATION

The Directorate of Institutional Banking has mitigated risk to anticipate business development; business movements and macro economy condition fluctuations as well as new regulation implementation. The risk mitigation was conducted on the following factors: Identification Factor (related to objectives and strategy, events, risks and opportunities as well as identification on events); Risk Assessment Factor (related to risk identification, risk management and fluctuations management); and Risk Response Factor (related to feedback identification on risk).



BUSINESS OVERVIEW AND CONDITION

TREASURY, FINANCIAL INSTITUTIONS & SPECIAL ASSET MANAGEMENT



1) In 2011 do not record non-recurring income

2) Performance Treasury Group and Financial Institutions Coverage and Solutions Group



TREASURY, FINANCIAL INSTITUTIONS & SPECIAL ASSET MANAGEMENT

The Directorate of Treasury, Financial Institutions and Special Asset Management (TFS) are challenged to continue to consistently contribute and have a central role overall in the Bank's performance. The directorate is expected through the reliable and progressive management of the treasury to develop international business, optimize efforts for recovery of bad debt and set up an efficient procurement process.

TFS Directorate holds the responsibility to conduct treasury activities, assets and liability management, international banking business and capital market, overseas branch enhancement and monitoring of Cayman Island branch, including non-performing loans recovery, procurement process as well as Bank Mandiri's asset management.

2012 remains affected by economy crises in Eurozone and economic downturn in China; the second largest economy in the world. The negative impact further affected the developed

countries such as the United States of America, Japan and Australia; resulting with these countries then creating a monetary stimulus and currency war to survive the crises.

Further, the rating improvement on Indonesia to investment grade has attracted foreign investors to invest on the bond market, thus increasing the performance of bond prices. Following the uncertain trends toward fiscal crises solutions in United States of America and Europe, Indonesia economy growth became a main factor for the investors in 2012. Given this condition, TFS Directorate continues its initiative in enhancing existing opportunity into an income, by continuing to maintain liquidity levels and strengthening the funding structure.

Bank Mandiri saw the opportunity to exploit the potential revenue and businesses through placement on instruments with optimal yields, remittance and trade business development, implementation of legal action, including cooperation with investors for the settlement of bad debts.

2012 PERFORMANCE

TFS Directorate continues to generate satisfactory performance in spite of the global economy crises. The success was achieved through several initiatives, such as RTM network addition, from 8 RTMs to 11 RTMs; launching of 3 Treasury Galleries; launching of Mandiri e-fx service for customers and branches; growth of Mandiri Money Changer (MMC) from 88 MMCs to 99 MMCs; Treasury Core System development; interbank foreign exchange transaction development through electronic trading

Fee Based Forex

Rp1.1 Tn

Total Fee Based Income
from customer and
interbank Foreign
Exchange Transactions.



BUSINESS OVERVIEW AND CONDITION

TREASURY, FINANCIAL INSTITUTIONS & SPECIAL ASSET MANAGEMENT

platform; yield program enhancement related to securities portfolios; as well as to strengthen treasury business at Overseas Branches. TFS Directorate has delivered significant contribution through these initiatives in 2012. Margin contribution was posted at Rp5.8 trillion, an increase, compared with 2011 figure of Rp4.7 trillion (excluding non-recurring income). Fee based income grew 26% from Rp1.5 trillion in 2011 to Rp1.9 trillion, and cash collection income was booked at Rp2.0 trillion.

Total volume of customer foreign exchange transaction grew 29% over 2011 to USD72.7 billion, and interbank foreign exchange transaction grew 15% from 2011 to USD113.5 billion or covering a 30.1% market share of national foreign exchange banking transactions. The Directorate posted a 20% growth over 2011 of USD120.5 billion in money market transaction volume, and securities transaction volume of USD30.4 billion. The total volume of treasury transactions grew 15.4% over 2011 and was booked at USD337.1 billion in 2012.

TFS Directorate has also succeeded in improving and strengthened both mid term and long term USD funding structures aligned with improvements in loans volume. As part of Bank Mandiri

effort in solidifying its funding structure and to anticipate global economy recovery process, TFS Directorate succeeded in generating a USD250 million of bilateral loans facilities from global banks. The 3-year maturity bilateral loans will, in addition to strengthening funding structure, also reflected world financial market trust toward Bank Mandiri.

Bank Mandiri has maintained its position by successfully facing the challenges of 2012 to be the leading counterparty. This achievement was rewarded by the award of "Leading Counterparty Award" from The Asian Banker for the period of 2011 and 2012. TFS Directorate commitment to sustain best service in treasury and trade for retail segment customers, corporate as well as financial institutions was recognized with the following awards; Best Foreign Exchange Bank from Finance Asia, Best Domestic Providers of FX Services as voted by Corporates from Asiamoney, Best FX Bank for Corporates and FI from Alpha South East Asia, and The Best Auction Participant of Syariah Government Securities (SBSN) for the Bank category from Finance Ministry of the Republic of Indonesia.

Besides a focus in developing wholesale transactions, remittance was a main business that was enhanced by Bank

Mandiri in 2012. TFS Directorate has implemented a system development investment in its effort to enhance this business segment, i.e. Mandiri Money Transfer Services (MMTS) Wholesale. MMTS is a system that enables transfer facility to the customers without bank accounts or to the customer who requires cash transfer. MMTS Wholesale is an expansion of the existing MMTS system, which is applied for the wholesale segment in conducting payment activity to their business partners or customers. In its remittance business management, TFS Directorate has successfully increased the total remittance transaction by 8% above market average of 5%, and captures 13.2% of national banking total volume. This was achieved through innovative remittance products and with a well-focused and expansive marketing strategy.

On the capital market, Bank Mandiri was assigned as the Capital Market Transaction Payment Bank for the period of 2011 to 2015, thereby strengthening its domination with the cooperation of exchange members. Bank Mandiri also supported the implementation of Customer Fund Separate Accounts by opening the investor accounts with exchange members.

Bank Mandiri has also delivered significant improvement on custodial services in 2012, which was reflected through the safe keeping of securities portfolio improvement by 26.4%. Bank Mandiri also acted as custodial bank for Asset-Based Securities (EBA). The Bank provided Trust services in the capital market by being an escrow agent, paying agent, security agent, and receiving bank for public companies that will conduct an Initial Public Offering (IPO).

TFS Directorate has also succeeded in posting the written-off of loan recovery amounting to Rp3.2 trillion in 2012, thus providing a significant increase in fee based income of Rp2.1 trillion for Bank Mandiri. Meanwhile the productive asset quality management, Gross non Performing Loan (NPL) of Bank Mandiri has been maintained at 1.7% level on December 2012; a better result than the 2.2% position of December 2011. This indicated an improvement in the management of non-performing loans in Bank Mandiri through a recovery strategy implementation. The strategy was conducted through legal action toward non-performing debtors, by bankruptcy process or Debt Payment Suspension (PKPU), implemented through Court Fiat executions and civil suits. The legal actions are expected to increase maximum recovery and at the same time correct the bad habits of uncooperative debtors.

The Bank has recorded Non Operational Income (PNO) of Rp725 billion during the year, of which part of the total was derived from the sale and auction of Repossessed Assets (AYDA) amounting to Rp460 billion.

TFS Directorate has also been actively involved in the Bank assets development and enhancement through an efficient system; the Property Management System, an accurate, up to date, integrated, safe and easy data information facility of the Bank immovable assets (ATTB).

Moreover, Mandiri City is currently under construction. This city will be an integrated complex of Bank Mandiri encompassing Mandiri University, operational offices, branches, residences, sport facility and others. The development will be in stages. The construction of Office Building will be completed in 2014. The Mandiri University constructed at this City is expected to enhance Bank Mandiri brand awareness and image.

On procurement process, TFS Directorate continues to refine its procurement strategy in order to achieve an effective, efficient and quality procurement. The strategy was implemented through Strategic Sourcing and Procurement Partnership as part of Procurement Roadmap 2011-2014. The complex and high volume of procurement has propelled the procurement performance by

enhancing its existing resources. In this respect, in order to support the procurement-monitoring process, the Bank has implemented Project Tracking System and Procurement Document Registration System for the procurement process in Work Units of Head Office and Regions. In addition, Quality Control unit was also established; this includes Supplier Relationship Management implementation by building cooperation with quality vendors; e-Auction implementation to attain competitive prices and accountable quality; Owner's Estimate benchmarking improvement to renew procurement price assessment system; Legal Review; and sustainable process refinement & guidelines.

TFS Directorate has involved in the procurement process in 2012, for 232 IT & Non IT Strategic Initiatives as well as over 2,000 routine procurements. The Directorate has supported all working units in its business development, which include Development Initiative System in several Work Unit, installation of 2,065 Automatic Teller Machine (ATM) units, 130,000 EDCs procurement, launching of 67 new Branch Office in Indonesia, the launching of 7 BBC, network development of 20 Mandiri Business, and 339 micro networks.



BUSINESS OVERVIEW AND CONDITION

TREASURY, FINANCIAL INSTITUTIONS & SPECIAL ASSET MANAGEMENT

2013 Strategy and Work Plan

Extensive challenges in 2013 will remain considering the uncertainties of the global economy. However TFS Directorate will continue to improve its treasury service in 2013 to able to realise its vision to be "The Best Treasury House in The Region". Strategic objectives will be implemented through optimization of treasury service via 11 RTMs network, 3 Treasury Gallery, Mandiri e-fx for customers and branches, Mandiri Money Changer (MMC), and Treasury Core System development, interbank foreign exchange transaction through electronic trading platform, yield enhancement program related to securities portfolio as well as to strengthen treasury business at overseas branches.

TFS Directorate in facing the challenges as well as the opportunities in 2013 will continue to focus on wholesale remittance, trade and capital market services. The Directorate will conduct strategic initiatives in 2013 by including

product development of remittance service, as well as marketing intensification of remittance products such as Mandiri USD Direct Settlement (MDS) 3rd Party and bundling product marketing to increase remittance income.

On trade front, the Directorate has developed Bank Guarantee Confirmation, as a service to distribute confirmation on Bank Guarantees issued by correspondent banks. Other strategies will include marketing intensification of trade finance products to correspondent banks. Custody system improvement and capital market product development such as reserve fund services for securities transaction of intraday foreign exchange will be implemented to maintain Bank Mandiri market share in the capital market business. The strategy is important to maintain Bank Mandiri position as the leading counterparty with the bank and non-bank FI customers.

The future challenge on non-performing loans (NPL) is to improve gross NPL ratio. To that end, a proactive and sustainable optimizing of Early Warning System (EWS) and Joint Effort Program will be conducted with Unit Business to recognise and prevent potential non-performing debtors at an early stage, enabling Bank Mandiri to maintaining its NPL ratio. This strategy is in line with Bank Indonesia regulations concerning the Assessment of Assets Quality of Commercial Banks; thus the lending focus will be enhanced at front-end when the debtors are still well performing in unit business.

The Indonesia economy conditions unaffected by the European crisis and the Indonesia investment grade rating by international rating agency will set a stage to settle balance debtors through investors' takeover. Meanwhile, the Bank will subpoena uncooperative debtors, conduct collateral liquidation optimization and legal action enhancement both in debt payment suspensions, bankruptcy, and civil suits to Court.

On assets development and enhancement, the Bank will continue the construction of office buildings both new and renovation in several big cities in Indonesia, as well as carry out existing assets optimization of the Bank.

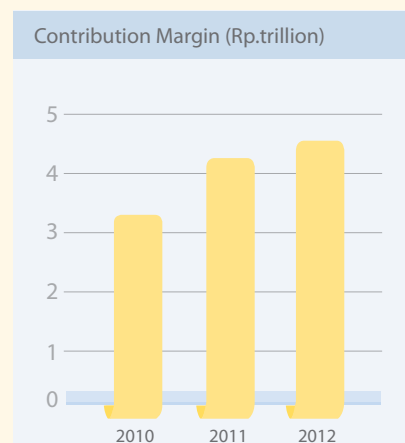
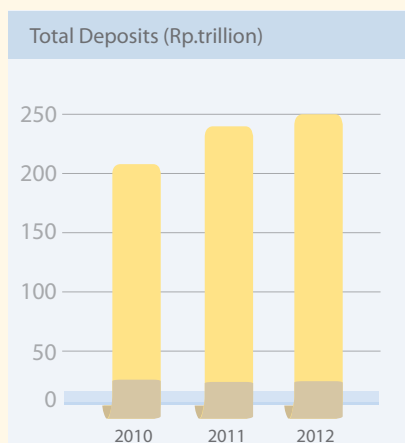
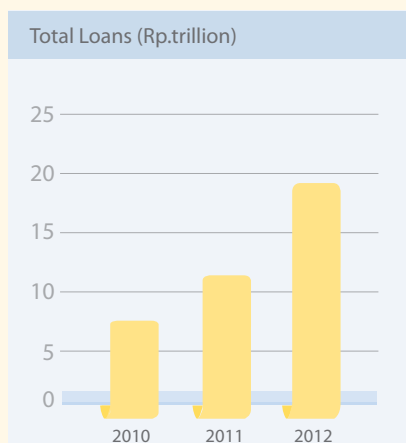
The Procurement unit will continue its strategy and work plan through business process refinement based on Procurement Roadmap 2011-2014 in an efficient, effective and timely manner. This includes the Action Plan implementations related to Procurement Partnership, building long term relationships with strategic suppliers and initiative implementation of cross functional team via joint planning session for both IT and non IT Projects Procurement.

Moreover, the Directorate will conduct other initiatives including employee productivity and competency improvement, optimum procurement strategy implementation, strengthening the supervision procurement process in regions as well as refinement of Procurement Information System.

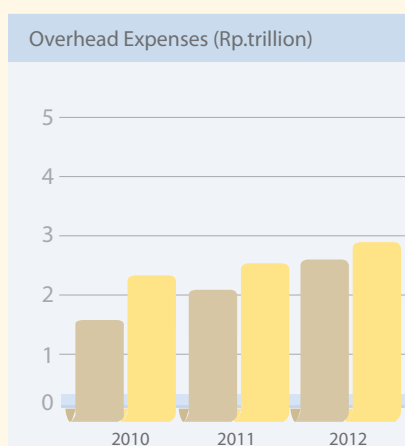
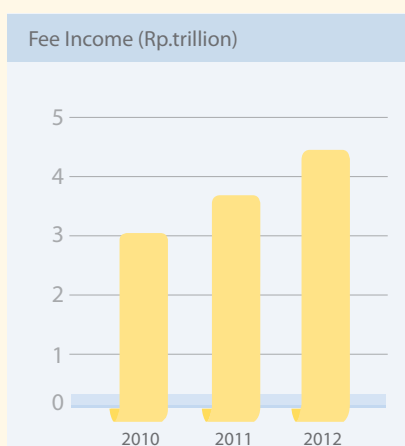
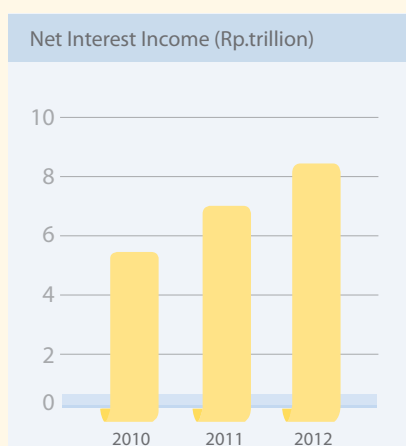


BUSINESS OVERVIEW AND CONDITION

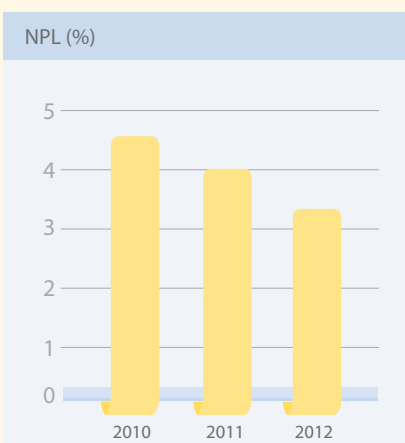
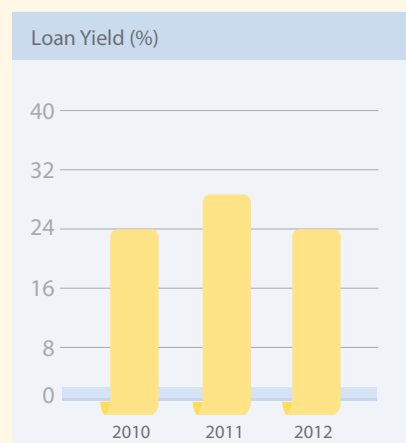
MICRO & RETAIL BANKING



■ Valas ■ Rupiah



■ General Administrative ■ Personnel



Distributions		
Distributions	2011	2012
Branches	1,237	1,308
Micro Unit	878	928
Micro Branches	300	502
Micro Outlets	710	760
Priority Outlets	47	52
Mandiri ATM	8,996	10,985
Mandiri EDC	92,903	180,352



MICRO & RETAIL BANKING

The Directorate of Micro & Retail Banking has delivered significant results in 2012 attributable to its "transformation" efforts during the year. In the midst of many challenges, the achievements were obtained through increased market share, funding composition, fee-based income, customer base, transaction channels and total distribution.

SUSTAINABLE GROWTH AND EXPANSION IN 2012

In 2012, the Micro & Retail Banking Directorate remained focused on expanding its customer base and loyalty through fulfilling customer needs. This included fulfilling the customer financial transaction requirements, as well as network expansion and funding composition improvements. The Directorate of Micro & Retail Banking has recorded total accounts of 12.9 million in 2012, growing by 7.5% over 2011.

As the effort to get closer to its customers, Bank Mandiri has expanded its network by launching 71 new branches, thus increasing number of branches from 1,237 in 2011 to 1,308 in 2012 (excluding 202 micro branches at the end of 2011 and 502 micro branches at the end of 2012). To further enhance customer service Bank Mandiri added 329 micro outlets, to make a total of 2,353 micro outlets throughout Indonesia.

Bank Mandiri also provided special office networks to serve its 'Prioritas' customers, with 52 Prioritas Outlets and 52 Prioritas Lounge across Indonesia in 2012.

Bank Mandiri expanded not only its branch network, but also installed 1,989 new ATMs units during 2012, bringing the total of Bank Mandiri ATMs to 10,985 units. Bank Mandiri ATMs have facilitated around 828 million transactions in 2012, growing 20% over 2011. Debit card transactions were recorded at 39.4 million in 2012, growing by 32.6% over 2011.

Total Saving
Rp177.2 Tn

Bank Mandiri strives to attain micro and retail customers through branch network expansion in Indonesia.



BUSINESS OVERVIEW AND CONDITION

MICRO & RETAIL BANKING

Bank Mandiri launched an additional 5 ATM Mobile units in 2012, bringing the total to 43 ATM Mobile units. These units provide retail-banking services to the customers such as cash service, ATM, and account opening. The ATM Mobile units are available in several big cities including Jakarta, Bandung, Surabaya, Medan, Palembang, Batam, Semarang, Malang, Yogyakarta, Pekanbaru, Makasar, Balikpapan, and Denpasar.

In addition to ATM networks, Bank Mandiri installed more EDCs in 2012 to total 180 thousand EDCs from 88 thousand EDCs in 2011. Bank Mandiri total EDC transaction was increased by 49% from 39 million in 2011 to 58 million in 2012. EDC networks represent one of main channels to support business increments for Bank Mandiri.

Bank Mandiri improved its e-Banking service, as part of strategy to expand its banking transaction capability. The services include mobile banking and internet banking. Banking transactions through internet banking increased by 46.5% in 2012 to 314.6 million transactions and mobile banking transactions grew

by 37.1% to 120.2 million transactions. The significant growth of online transaction represents high level of trust and confidence from retail customers toward Bank Mandiri e-Banking. Bank Mandiri continued its innovation program by becoming the first bank in 2011 to launch a mobile banking service for Blackberry users, following up with a launch of a mobile banking application for Android and iPhone in 2012.

Bank Mandiri continued to enhance its prepaid service, a Mandiri e-Money card (including the e-toll card, Indomaret card, and gazcard). The total uses of Mandiri e-Money card was posted at 2.7 million cards (growing 103% from 2011), with 82.3 million times of transaction frequency. This reflected a 93.2% market share and a 193% increase of transaction volume compared to Rp950.5 billion in 2011.

FUNDING COMPOSITION IMPROVEMENT

Bank Mandiri constantly improved its funding composition every year. The Directorate of Micro & Retail Banking recorded Rp271.3 trillion of third party funds in 2012; growing 14.3% over 2011. The Current Accounts volume was increased by Rp3.2 trillion in 2012

to Rp18.7 trillion (Rp15.5 trillion in 2011). The Bank savings was increased by 22.8% to Rp177.2 trillion (Rp144.3 trillion in 2011). Savings contributed to a 65.3% growth in 2012, from the total third party funds, growing 60.8% over 2011.

The marketing of wealth management products by Mandiri Prioritas outlets and regular branches has recorded total sales of Rp3.9 trillion from the sales of retail Sukuk (SR-004) in 2012, or 29.4% of national sales market share. The Bank has also posted a total sale of Rp2.4 trillion of retail ORI (ORI 009), or 18.7% of national sales market share.

Micro business has also booked a significant growth of 60.4% in its lending portfolio to Rp19,005 trillion. Bank Mandiri has maintained its NPL at 3.2% for micro banking customers in 2012 despite the significant growth in its lending. Bank Mandiri also succeeded in contributing a total of Rp1.2 trillion from Credit Financing or KUR, mainly from cooperatives, BPR and farmers' groups.

2013 Strategy and Work Plan

In 2013 the Directorate of Micro & Retail Banking continues to work towards achieving its vision to become the prominent retail franchise by implementing well thought-out strategic initiatives. Network expansion on Micro & Retail Banking is the first strategic initiative that will be developed through the launching of 51 branch offices, 500 new ATM units, modernization of 1,000 old ATMs, and 50,000 new EDCs. By the end of 2013 the Bank will reach a total of 1,359 branch offices, a total of 11,514 ATM networks, and 230,000 EDCs. The total of micro banking outlets will be increased to 2,636 outlets within the same period.

The main focus of the second strategic initiative is for Bank Mandiri to strengthen its position and reputation with its customers through Mandiri Fiesta Poin promotional activities highlighting the Bank's savings product. Mandiri Fiesta Poin, a new and original concept, is expected to increase customer transaction and loyalty, thereby improve the effort in generating effective and efficient low cost funds. Bank Mandiri will aggressively continue to develop its micro-banking portfolio, within a prudent risk management corridor.

The third strategic initiative is refining sustainable service levels in all business activity. This includes the expansion on students' enrollment at Bank Mandiri Micro & Retail Banking Academy. The Academy provides programs such as branch office management, micro business school, and school of retail and wealth management. The delivery of service excellence is Bank Mandiri commitment to its customers, and this was recognized through the award of The Best Service Excellence award to Bank Mandiri for 5 consecutive years.

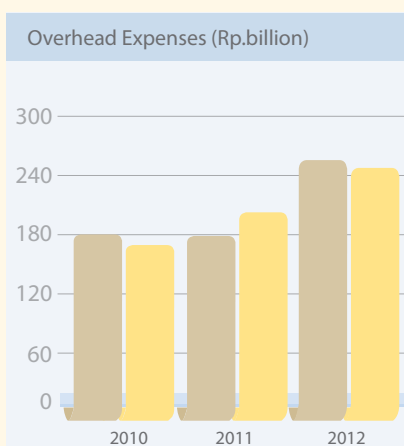
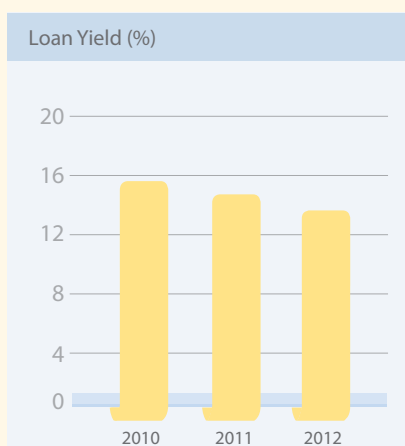
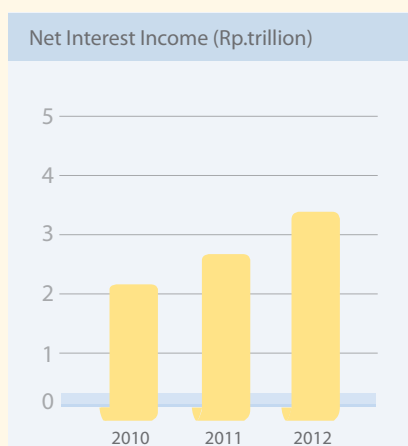
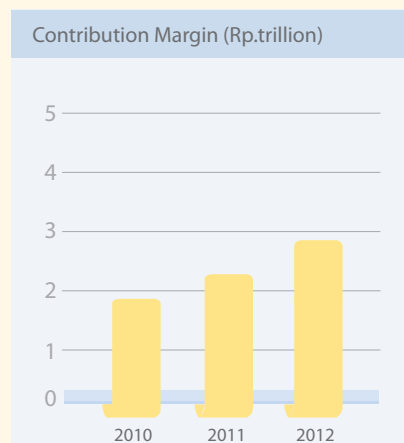
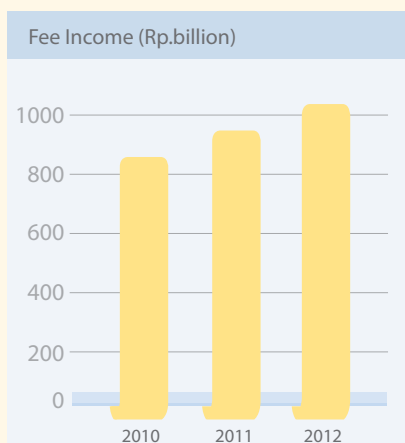
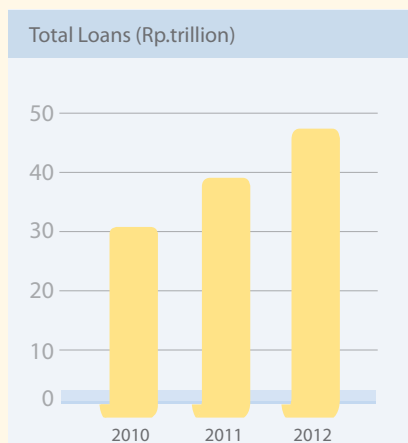
Lastly, or the fourth initiative, is alliance and synergy improvement with other business units and Bank Mandiri subsidiaries. Bank Mandiri domination in retail payment is expected to be enhanced through this alliance and synergy.

Bank Mandiri through four strategic initiatives and supported by consistency in quality service toward Micro & Retail Banking customers is optimistic in being able to retain its position as the leading micro and retail bank in Indonesia.

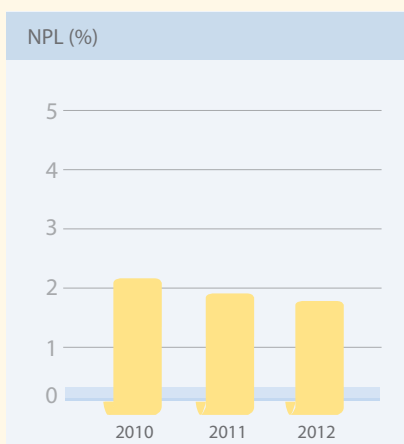
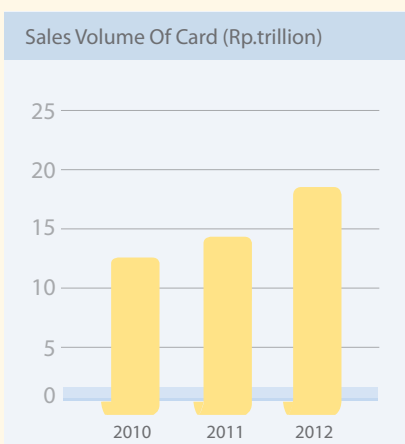
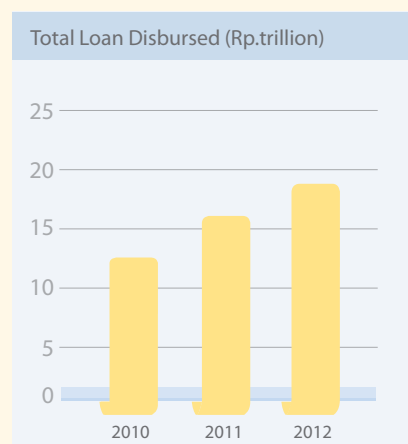


BUSINESS OVERVIEW AND CONDITION

CONSUMER FINANCE



■ General Administrative ■ Personnel





CONSUMER FINANCE

The Indonesian banking industry was marked by aggressive competition in the consumer financing business during 2012. In spite of this, Bank Mandiri, through its Consumer Finance Directorate maintained its position as one of the dominant players in this segment.

The Consumer Finance Directorate is responsible for managing the consumer finance business; mortgage loans, payroll loans, unsecured loans, credit cards, and auto financing. The Directorate also began to develop a general insurance business in 2012.

Bank Mandiri aims to be the leader and the most innovative financial service provider in this segment. The Bank consistently implemented marketing products during 2012 and has launched new products to support the Consumer Finance Directorate's businesses performance and growth.

SUCCESS KEY AND AWARDS IN 2012

In the midst of tight competition in the consumer financing segment, Bank Mandiri has booked significant growth in its Consumer Finance business in 2012. The total loans increased by 22.4% from Rp39.0 trillion in 2011 to Rp47.8 trillion in 2012 while the consumer financing industry recorded 18.5% loans growth within the same period. Bank Mandiri has exceeded the industry growth by recording consumer loan market share of 6.0%; increasing by 0.2% from 2011. At the same time, the Consumer Finance Directorate continues to strengthen its risk management and to implement prudent principles, thereby succeeding in improving its Non Performing Loans to 1.8% compared with 2.0% in 2011. With this achievement the Directorate has posted net interest income of Rp3,415 billion, and Rp1,065 billion of fee-based income. The Consumer Finance Directorate also improved its contribution margin by 27.0% to Rp2,987 billion.

Consumer Finance Total
Financing

Rp47.8 Tn

The Consumer Finance Directorate is committed to become the market leader in consumer financing in Indonesia. The unit strives to continuously innovate to increase our market share.



BUSINESS OVERVIEW AND CONDITION

CONSUMER FINANCE

Mortgage loans contributed to the success of the Directorate of Consumer Finance in 2012 by growing 28.3% to Rp22.82 trillion. In solidifying its mortgage business, Bank Mandiri has established a partnership with 1,137 developers in an effort to reach a broader range of consumers and to position the Bank as one of the best banks in mortgage lending in Indonesia. The Bank also conducts joint promotions and marketing programs with these developers through competitive offers, attractive interest rates and other unique products..

In addition to mortgage loans, Bank Mandiri has improved its personal loans distribution in 2012 and has posted a growth of 18.4% over 2011 to Rp8,330 billion. The focus of personal loans is Unsecured Loans (KTA) supported with the bank's expansive database with a focus on customers who maintain their payroll with Bank Mandiri.

Bank Mandiri also posted strong growth in its credit card business in 2012, and strengthening the Bank's position as the leader in this industry. Bank Mandiri maintained its solid year on year growth in 2012. The Bank's debit was increased by 17.2% over 2011 to Rp5 trillion. The account exceeded the markets growth rate of 14.0%. The Bank's credit card market share grew by 11.8% in 2012 compared to 11.5% in 2011. This achievement was due to

the growth of the leading indicators as total credit cards outstanding increased to 2.85 million cards, an increase of 21.0% from 2011, and sales volume increased by 23.0% from 2011 to Rp18 trillion. Prudent oversight and excellent implementation of risk management systems enabled the Bank to lower the NPL's of its credit card business to 2.2%; an improvement from 2.3% in 2011.

Another positive development was from the auto financing business that was developed through Mandiri Tunas Finance (MTF). MTF has booked a total vehicle loans of Rp11,444 billion in 2012, an increase of 37.0% compared with 2011. The joint financing portion from Bank Mandiri amounted to Rp7,201 billion. Mandiri Tunas Finance has increased its distribution network to 68 branches across Indonesia, offers a competitive interest rate, and streamlined loan approval process for customers benefit. MTF utilizes synergies with Bank Mandiri business units such as the agent service program, in cooperation with the Distribution Network, Corporate Banking, Commercial & Business Banking leading to a total of Rp386.1 billion of Agency Service fees through December 2012.

The general insurance business Managed by Bank Mandiri, Mandiri AXA General Insurance (MAGI), focused on the organizational development and enhancing company infrastructure in

2012. The objective was to be the biggest and best insurance company in Indonesia. MAGI currently cooperates with 247-workshop and service garage networks in 60 cities and provides Emergency Road Assistance in 12 big cities. Mandiri AXA General Insurance posted revenue of Rp191.5 billion in 2012 with 182,000 insurance policies.

Bank Mandiri achievements were recognized by receiving the following awards; Top Brand Award as Top Brand in the Category of Mortgage Loans Banks; Property & Bank Award as The First Choice Banks in Mortgage Loans Facility in the Category of SOEs Bank/Commercial Bank with Very Good Performance. Consumer Banking Excellence Award as The 1st Winner in the Category of KTA; Net Promote Leader for the Category Housing Loan; and The Most Favorite Mortgage 2012. Further, Bank Mandiri credit cards received 2 (two) prestigious awards, which are Product Excellence in E-Commerce from Banking & Payment Asia; and The Best Co-Brand Card from Card & Payment Asia.

2013 Strategy and Work Plan

The development strategy of the Consumer Finance business in 2013 will continue to focus on strengthening the high yield business development of Bank Mandiri. This is in line with the corporate plan of Bank Mandiri for 2010-2014; with the objectives to be the leader in mortgage loans segment, personal loans, credit cards and the auto financing business.

The Directorate will continue its synergy with Bank Mandiri's branch network and business units, sharpening target markets in potential regions, innovating a variety of new products with inspired features, focusing on marketing and pricing strategies as well as dynamic risk management. Optimum effort will also be placed on strategic alliances with the branch network and other business units to conduct credit card product referrals and cross selling, Mortgage Loans and other personal loans. The strength to penetrate wider markets in a more aggressive strategy may be implemented with the support of our existing 1,300 branch networks and over 12 million customers.

Bank Mandiri's efforts in maintaining its position as one of the market leaders in Mortgage Loans will be conducted by strengthening and expanding developer relationships as well as adding the PKS Developers specifically with second tier developers, through document simplification and smoother processes. In addition, Easy Approval programs will also be launched for

potential debtors to experience shorter processing times with more flexible options. The secondary market financing will also be enhanced by the Consumer Finance Directorate with a focus on high potential regions.

Bank Mandiri will offer KTA payroll for its personal loans, through strategic alliance with other business units. The alliance will be optimized with a special program, with Bank Mandiri Anchor Clients, among others, through special offer on payroll products with relatively easy requirements. The existing customers will be offered a current Top Up Approved Program with a specific period and better quality service.

With all the challenges expected in the credit card business in 2013, Bank Indonesia regulations regarding stringent credit card ownership requirements and interest rate level limitations, Bank Mandiri remains confident in being able to maintain positive growth. This will be supported by middle-income growth in Indonesia, which will see an increasing consumer purchasing power. Bank Mandiri will optimize this potential in 2013 by focusing on special programs through core merchants, including other interesting offers. Card acquisition as a driver of 2013 business development will be carried out by optimizing our branch channels and alliances with other business units in Bank Mandiri that currently has positive and quality portfolios.

The Consumer Finance Directorate will also focus on technology development in 2013, which will be directed to

create a horizontal, efficient and focused marketing communications. Electronic channels applications will be propelled as one of the core channels in communication, including online application and email marketing optimization, utilizing new features on e-commerce portals like www.tokone.com.

Bank Mandiri, through the Consumer Finance Directorate, will continue to invest and increase its employees' capability with the objective to provide innovative solutions and added value creation for customers. It is recognized that the capability and competency of Bank Mandiri's human resources is the foundation of the Bank's growth strategy. Risk management system will be continuously refined in order to record a better performance for the Consumer Finance Directorate in 2013.



BUSINESS OVERVIEW AND CONDITION

SUBSIDIARIES

BANK SYARIAH MANDIRI

Total Loans (Rp. Trillion)	Total Deposits (Rp. Trillion)	Total Fee (Rp.billion)	Total NII (Rp.billion) (Asset & Deposits)
44.5	47.4	1,135	2,771.2
Net Profit After Tax (Rp.billion)	NPF (%)	ROA (%)	ROE (%)
806	1.1	2.3	25.1

BANK SINAR HARAPAN BALI

Total Loans (Rp. Trillion)	Total Deposits (Rp. Trillion)	Total Fee (Rp.billion)	Total NII (Rp.billion)
0.64	0.85	9.64	93.59
Net Profit After Tax (Rp.billion)	NPL (%)	ROA (%)	ROE (%)
14.97	0.78	2.0	10.33

AXA MANDIRI FINANCIAL SERVICES

Volume AFYP (Rp. Trillion)	Total Fee (Rp.billion)	Net Profit After Tax (Rp.billion)	ROE (%)
3.07	460.72	1,013.87	75.3

MANDIRI SEKURITAS

Securities Under-Writing (Rp. Trillion)	Bond Trading Volume (Rp. Trillion)	Equity Trading Value (Rp. Trillion)	Operating Revenues (Rp.billion)
10.91	67.13	68.37	423.73

MANDIRI TUNAS FINANCE

Total Loans (Rp. Trillion)	Total Asset (Rp. Trillion)	Total Fee (Rp.billion)	Total NII (Rp.billion) (Asset & Deposits)
11.4	4.4	180.7	341.4
Net Profit After Tax (Rp.billion)	NPL (%)	NIM (%)	ROE (%)
116,5	1.2	4.2	25.0



MANDIRI SEKURITAS

The capital market showed satisfactory energy in 2012. In spite of the continuing global economy downturns the Jakarta Stock Index (JCI) rose by 13% and closed at 4,316.68 points. The interest rate and socio-political continues to stabilize encouraging investor's trust to keep the investment flow to the capital market.

Mandiri Sekuritas (Mansek), a subsidiary of Bank Mandiri operating in capital market industry delivered positive performance. The end of year 2012, Mansek succeed in becoming the top guarantor of bond issues and IPOs in Indonesia. The company was also able to maintain its lead in stock broking.

Mansek continued in 2012, to remain as the number 1 investment bank in Indonesia. This was recognised nationally and internationally with awards in various categories;

- **Best Investment Bank in Indonesia** for the eight consecutive years; from Global Finance
- **Best Investment Bank in Indonesia** for the second time; from FinanceAsia
- **Best Equity House in Indonesia** from Asiamoney
- **Best Domestic Bond House in Indonesia** for the fourth time; from The Asset
- **Penjamin Emisi Teraktif** from Capital Market Award
- **#1 Best Local Brokerage House in Indonesia** from Brokers Poll - Asiamoney.

INVESTMENT BANKING

Increase in investment banking business activities resulted positively as the corporate sector took the opportunity of the positive economic trend and low interest rates, to fulfill their requirements. Bloomberg records, Mansek succeeded in maintaining its position as the biggest guarantor in stock issue guarantees (IPO) market, by completing 6 IPOs with the value of Rp1.68 trillion and acquiring a 17% market share.

Mansek has also been able to maintain its position as the biggest issue guarantor in the bond issue guarantees market, with the value of Rp9.23 trillion and acquiring a 13% market share.



BUSINESS OVERVIEW AND CONDITION

SUBSIDIARIES

Some of the highlights in 2012 is completing in bond issues for blue chip companies like: Astra Sedaya Finance, Indosat, Medco Energy, Bank Permata, Bank Jatim, Express Transindo Utama, Wismilak, and Waskita Karya. In addition, Mansek also took a role in Bank BTN's rights issue and served as a financial advisor to several SOEs and private prominent companies.

CAPITAL MARKETS

The JCI increment during 2012 made Mandiri Sekuritas (Mansek) to book a positive performance in the secondary market. On stock transactions, Mansek reached a transaction value of Rp68.4 trillion and acquired 3.1% market share. Mansek was also the most active broker in the Government Bond Trading with a transaction value of Rp67.1 trillion and 11.4% market share.

In 2012, Mansek has expanded its network by opening two-branch office in Solo and Pontianak. In addition, Mansek complemented its services by launching on-line trading facility-based applications to provide swift and easy transaction for the customers.

2013 Strategy & Work Plan

Mandiri Sekuritas is one of the leaders in the investment banking of the Indonesia's capital market. The company has a wide range of services; which includes Investment Banking and Brokerage (Equity & Debt). Aligned with Bank Mandiri vision: "To Be Indonesia's Most Admired and Most Progressive Financial Institution", Mandiri Sekuritas

holds a strategic position as one of Bank Mandiri's 5 business pillars. Mandiri Sekuritas focuses with 3 core strategies:

1. To strengthen the company leadership in investment banking services.
2. To be the first choice broker in stock broking and bond trading transactions.
3. To solidify the company position as a significant player in regional/global market.

Underwriter Ranking 2012

Rank	Underwriter	Market Share (%)	Amount IDR (Month)	Issues
1	Mandiri Sekuritas PT	13.9	10,912.9	63
2	Indo Premier Securities	12.6	9,934.8	63
3	CIMB	11.3	8,881.5	34
4	Danareksa Sekuritas PT	8.8	6,952.1	39
5	Standard Chartered Bank	8.2	6,459.4	35

Source: Bloomberg

To achieve the above, the main strategic initiatives in Brokerage business will be as follows:

1. To establish a joint team with Wholesale Banking of Bank Mandiri with the objective of a strong and effective alliance.
2. Research capacity development to serve ever-growing customers expectations both in the institutional and retail segments.
3. Co-location branches concept opening with Bank Mandiri.
4. Back office systems refinement.
5. Equity trading system marketing, Direct Market Access (DMA) for institutional segments.
6. To expand strategic partnership with brokerage houses in the UK and Europe.

Meanwhile, the following main strategic initiatives will be taken in the Investment Banking business:

1. Strengthen Account Plan coordination with Bank Mandiri in the corporate segment.
2. Increase participation on overseas listing transaction especially with USD bonds via Singapore.
3. To strengthen Mandiri Sekuritas' role as financial advisor on M&A transactions.

BANK SYARIAH MANDIRI

In 2012 Bank Syariah Mandiri (BSM) clearly established itself as the principal players in national syariah banking. BSM recorded net profit increase of 46.2% from Rp551.1 billion in 2011 to Rp805.7 billion in 2012. Since

its inception, BSM has delivered a consistent growth year to year.

In the midst of adverse economic conditions and tight banking competition, BSM has been able to take advantage of its own growth momentum to enhance its performance to reach its aspiration as The Most Trusted Bank Syariah and Partner of Choice. Despite the challenges in 2012 on the implementation of Corporate Plan 2011-2015 and new Core Banking System, BSM was able to maintain and focus on its business plan to gain positive performance.

In 2012 BSM focused its business development on retail banking, among others, through financing of the micro segment and small business including the Pawn Business, Micro Kiosks, and CFBC (Consumer Financing Business Center). BSM has focused on 5 objectives to compete in this segment, they are as follows; business capacity enhancement, asset quality controlling, service quality improvement, new core banking system implementation, and 2012 corporate plan project implementation.

On infrastructure network expansion, BSM has expanded its business network both physically and virtually. Physical network in 2012 includes 764 outlets in 33 provinces in Indonesia and



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96 thousand ATM networks across Indonesia and Malaysia. The BSM ATM networks covered 808 units, 10,985 Mandiri ATMs, 43,168 ATM Bersama, and 45,902 units of ATM Prima. BSM has also supported banking transactions through internet with the application of BSM Net Banking, as well as cellphones with SMS Banking and BSM Mobile Banking GPRS services.

BSM has also enhanced its service quality through the provision of product variety to support customer business activity. This development includes funding, financing, and other banking services.

Aside from the main strategies, BSM continues to improve and sustain its HR quality and quantity.

BSM total assets has increased by 11.3% from Rp48.7 trillion in 2011 to Rp54.2 trillion in 2012. This growth is lower compared to the assets growth of 23.6% from Rp145.5 trillion in 2011 to Rp179.9 trillion as of November 2012, of syariah commercial banks and national syariah units.

BSM was able to acquire market share of 29.3% up to November 2012 in the syariah segment, lower than the 33.5% gained in 2011. Even though market share has declined, BSM has maintained

its position within the 20 biggest national banks under total asset (including conventional banks), an increase from 21st in 2010, and 32nd in 2006.

BSM acquired cash capital injection in 2012 from Bank Mandiri amounting to Rp300 billion. In respect, BSM total equity grew 36.0%, from Rp3.1 trillion in 2011 to Rp4.2 trillion for 2012.

BSM posted growth in financing; 21.2% from Rp36.7 trillion in 2011 to Rp44.5 trillion in 2012. This growth was lower than the financing industry's, which rose by 36.7% from Rp102.7 trillion in 2011 to Rp140.3 trillion as of November 2012.

BSM financing distribution also refers to the company's mission i.e. to focus on SMEs financing. In 2012, BSM has succeeded to improve its SMEs (Non-Corporate) financing portion by 73.0% over the 72.9% in 2011. BSM continued to maintain its prudent strategy even though the Bank's gross ratio of Non Performing Loan (NPL) increased from 2.4% in 2011 to 2.6% in 2012, and NPL netto from 1.0% in 2011 to 1.1% in 2012.

On funding, BSM booked 11.2% or Rp4.8 trillion on third party funds, an increase from Rp42.6 trillion in 2011 to Rp47.4 trillion in 2012. Meanwhile the syariah banking third party funds grew 20.2% as of November 2012 to Rp138.7 trillion, from Rp115.4 trillion

in 2011. BSM continues to maintain the levels attained in consumer fund and low-fund ratios. BSM total funding in the last 8 years was dominated by consumer funds (funding from individual customers). Consumer funding contributed 59.2% toward total third party funds in 2012. By the end of 2012, BSM gained over 4.3 million funding accounts, both in individual and corporate accounts.

BSM continues to build market share up to end of 2012, both in funding and financing. Despite the decrease in funding's market share from 36.9% in 2011 to 33.4% as of end November 2012. Financing market share declined from 35.8% in 2011 to 31.0% as of November 2012.

BSM succeeded in maintaining optimal profitability during 2012. Net profit was increased by 46.2% to Rp805.7 billion from Rp551.1 billion in 2011. The performance of Return on Equity (ROE) was booked at 25.1%, meanwhile Return on Assets (ROA) was posted at 2.3%.

For its positive performance, BSM received 30 awards in 2012 from external institutions. These included, The Best Islamic Bank in Indonesia from Islamic Finance News (Redmoney Malaysia), Infobank Platinum Trophy Award, The Best Islamic Bank from The Asset of Hongkong, Annual Report Award 2011 from BI, Bapepam & IDX.

Moving forward, BSM will sharpen its business focus in retail banking and SME segments through Pawn Business, Micro Kiosks, and CFBC. To meet existing business challenges and to further to sharpen its business focus in 2012, BSM sets five main objectives: increase productivity of profit per employee; assets quality controlling; service quality improvement; Implementation of Saturn Project, Corporate Plan, Business Alliances and Core Banking System stage II and employee competency enhancement and to strengthen shared values of ETHIC implementation.

In addition to focus on establishment and internal restructuring, BSM will strengthen the synergy and alliances with Bank Mandiri and its subsidiaries, specifically through optimizing Mandiri Group's customer base, in order to meet the challenges of increasing competition. This synergy will also be implemented in the funding and financing segments with branch network sharing where the syariah and insurance products may be sold at Bank Mandiri branches and other subsidiaries. Also, BSM has optimized Bank Mandiri's ATM by sharing features such as payments since the beginning of December 2012. BSM has also carried out the ATM sharing cooperation with BCA effective from 2012.

2013 Strategy & Work Plan

Bank Syariah Mandiri (BSM) will sharpen its business focus in retail banking and SME segments through the development of Pawn Business, Micro Kiosks, and CFBC. To meet growing business challenges, BSM has established five main objectives for 2013, as follows:

- I. To increase productivity of profit per employee;
- II. Assets quality controlling;
- III. Service quality improvement;
- IV. Saturn Project Implementation; Corporate Plan; Business Alliances; and Core Banking System stage II;
- V. Employee competency enhancement and to strengthen shared values of ETHIC implementation.

In line with business growth, BSM will strengthen its risk management through consolidated risk management implementation with Bank Mandiri, to increase network productivity, to strengthen competency-based human resource through competence development, as well as inculcation of company

culture, based on Shared Values ETHIC (Excellence, Teamwork, Humanity, Integrity, Customer Focus).

Apart from focus on primary objectives for 2013 and internal restructuring, BSM will solidify the synergy and alliances with Bank Mandiri and cooperate with its subsidiaries, specifically by optimization of the Mandiri's customer base in order to be able to deal with the increasing competition. This synergy will also be implemented in funding and financing segments, branch network sharing where the syariah and insurance products may be sold at Bank Mandiri branches and other subsidiaries, as well as optimization of Bank Mandiri and BCA ATM sharing effective as of December 2012.

BSM is confident of being able to deliver its aspiration as the pride Nation Bank through internal restructuring and sharpening of business strategies, and with full support not only from Bank Mandiri but also from majority shareholders, government, regulators, scholars, communities, customers, and business partners.



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AXA MANDIRI FINANCIAL SERVICES

PT AXA Mandiri Financial Services (AXA Mandiri) is a joint venture between Bank Mandiri (51%) and AXA (49%), which has been in operation since December 2003. AXA Mandiri is currently represented in more than 1,000 Bank Mandiri branches and 190 Bank Mandiri Syariah branches throughout Indonesia, and supported by 1,888 Financial Advisors and 144 Sales Managers. Furthermore, AXA Mandiri owns 463 Telephone Sales Officers to offer protection products through their telemarketing facilities.

AXA Mandiri booked positive premium income of Rp5.7 trillion during 2012 or an increase of 16.89% from 2011 achievements. Net profit growth was posted at 20% from Rp846 billion in 2011 to Rp1,014 billion in 2012. Meanwhile, AXA Mandiri assets as of 31 December 2012 was posted at Rp15.1 trillion with capital adequacy ratio (RBS/risk based capital, as indicator of healthy insurance company) at 340% (consolidated conventional and syariah).

AXA Mandiri offers financial planning and wealth management through added value insurance and investment products to the customers of Bank Mandiri and its subsidiaries. On the retail business, AXA Mandiri offers

a combination of insurance and investment (unit-linked) products with flexible options and optimum benefits so as to meet a variety of needs such as retirement savings, education funds and other future financial requirements. AXA Mandiri also offers conservative insurance products such as Mandiri Life Insurance, Mandiri Hospital Savings and Mandiri Secure Plan, which provide life and insurance coverage, as well as range of additional insurance protections (riders).

On group business, AXA Mandiri provides insurance coverage for credit card, savings, consumer loans as well as micro loans of Bank Mandiri and its subsidiaries' customers.

AXA Mandiri launch its healthcare program was a proof of its commitment to innovate and provide a product range to meet customer needs, namely Mandiri Global Health and Mandiri Prima Health; both of which are being marketed throughout Bank Mandiri branches.

For its positive performance, AXA Mandiri received the following awards in 2012:

- Top Brand Award 2012 from Marketing & Frontier Consulting Group Magazine for the Category of Life Insurance.

- Call Centre Award 2012 from Service Excellence & Care Center for Customer Satisfaction & Loyalty (Care CCSL) Magazine for the category of Life Insurance with "EXCELLENCE" Service Performance certification.
- Service Quality Award 2012 from Service Excellence & Care Center for Customer Satisfaction & Loyalty (Care CCSL) Magazine for the Category of Life Insurance.
- Indonesia Insurance Award 2012 from Business Review Magazine as the Best Life Insurance Private Company 2012 for the category of the company with the assets above Rp10 Trillion.
- Indonesia Insurance Award 2012 from Business Review Magazine as Life Insurance Company with Best CSR 2012.
- The Best Insurance Company 2012 from Investor Magazine for the Category of Life Insurance with the assets above Rp5 Trillion – Rp15 Trillion.
- Indonesia Brand Champion 2012 from Markteers & Markplus Insight Magazine.
- Insurance Award 2012 from Infobank Magazine with certification of "Very Good" on 2011 financial performance.
- Top Agent Award 2012 from the Indonesia Life Insurance Association for the Category of Bancassurance

- Marketing Award 2012 Marketing Magazine for the category of The Best Innovation in Marketing
- Bisnis Indonesia Insurance Award 2012 from Bisnis Indonesia as Rank II The Most Reliable.

2013 Strategy & Work Plan

To support AXA Mandiri Financial Services (AMFS) aspirations to be the Number 1 Life Insurance Company in Indonesia and AXA Asia, AXA Mandiri will implement the following initiatives in 2013; bancassurance channel sales through optimization of Sales Force assignment throughout Bank Mandiri branches, increase Sales Force productivity, boost sales of Health & Protection products, and sales and service exploration through digital network. Meanwhile, the effort to support sales through Telemarketing channel is going to be implemented through new product launches and new business exploration with some new business models to ensure database availability of customers that will be contacted by the Telemarketing officers.

BANK SINAR HARAPAN BALI

Bank Sinar Harapan Bali (BSHB) is one of the prominent bank in Bali province that focuses on the financing of micro and small business segments. BSHB was established in 1970 and acquired by Bank Mandiri in May 2008 to become a joint venture company with Bank Mandiri (80%) and other shareholders (20%). By the end of December 2012, the PT Bank Mandiri (Persero) Tbk owns 81.5% of shares.

BSHB successfully booked net profit of Rp15.5 billion in 2012. Meanwhile, BSHB assets was recorded at Rp1.1 trillion (growth of 3.0%) as of 31 December 2012, with the capital adequacy ratio (CAR) of 20.2%. Other financial ratios were presented positive including 75.1% of LDR, 2.0% of ROA, 10.8% of ROE, and 1.8% of gross NPL.

BSHB, a bank that focuses on micro and small business segments, has implemented a business development strategy by building branches closer to its targeted micro customers. BSHB has increased its 23 Cash Office status in 2012 to become Micro Branch Office (KCM) and has added a full Branch Office in North Bali, Singaraja. This brings the total of BSHB offices to 120 throughout Bali. On e-channel development,

the service of Bank Sinar ATM was connected with ATM Mandiri networks throughout Indonesia in 2012. BSHB has conducted socialization and mobile banking service education, Sinar Sip, as the embryo of branchless banking, to market traders in 11 traditional markets in Bali.

BSHB micro financing portfolios cover 56.6% of total loans, 70.9% of which was distributed to productive businesses such as trade sectors financing, restaurants and hotels; developed business segments in Bali. BSHB will also continue to improve its corporate governance, innovative product development, employee enrollment, business process refinement, and organization structure adjustment, as well as service improvement and premium operations.

2013 Strategy & Work Plan

The short and mid term direction of Bank Sinar Harapan Bali (BSHB) business development is to increase market share and to be a dominant bank in Bali in the SME segment. BSHB target in 2013 is to enhance the company value and assets growth, third party funds and profits, with the focus on small and micro businesses. The shareholders (Bank Mandiri) have currently developed plans in 2013 to carry out alliances



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with other institutions so as to improve BSHB business significantly. BSHB portfolios will be focusing on SME segments through loan distribution on productive businesses in trading sectors and developed businesses in Bali; for instance in the restaurants and the hospitality industries. The strategy will be implemented by offering easy access and services to SME business.

To facilitate easy transactions, BSHB built convenient located branches with quick access to its SME customers. BSHB will launch four Branch Offices in 2013, 47 Sub-Branch Offices (KCP), and will upgrade the three KCPs into Branch Office. In addition 39 Cash Offices will be upgraded into KCPs in order to expand loan distribution facilities especially to the micro segment.

In addition to expansion and alliances in financing, BSHB will also take important steps forward to strengthen its capability in risk management, good corporate governance, and innovative products for SME segment as refining business process and organization structures.

MANDIRI MANAJEMEN INVESTASI

Mandiri Manajemen Investasi (MMI or Mandiri Investasi) is a subsidiary of PT Mandiri Sekuritas and PT Bank Mandiri (Persero) Tbk, established in December 2004. PT Mandiri Sekuritas owns 99.9%

and the remaining 0.1% by Mandiri Employee Cooperatives.

Currently, Mandiri Investment Mutual Funds are distributed through 811 Bank Mandiri branches acting as sales and referral agents (with Waperd Licenses from Bapepam-LK) and through 13 distributors (mutual funds sales agents) throughout Indonesia. The total sales of AUM mutual fund products, through distributors alone, were recorded at Rp13.8 trillion.

Mandiri Investasi successfully booked revenue of Rp160.9 billion during 2012, and net profit of Rp24.1 billion. Assets were posted at Rp120 billion as of 31 December 2012 with capital adequacy ratio (CAR, as an indicator of healthy investment management company) at Rp24 billion.

Mandiri Investasi offers funding management services including: Money Market, Fixed Income, Balanced, Equity and Protected Mutual Funds, Discretionary Funds, and Advisory services.

Mandiri Investasi has launched 13 Mutual Funds during 2012, which consisted of 9 Protected Mutual Funds, 3 Equity Mutual Funds, and 1 Balanced Mutual Fund.

Mandiri Investasi, market share in 2012 reached a 9.5% with assets under management was recorded at Rp19.8 trillion. Mandiri Investasi consistently implements and sustains principles of independency, credibility, and good

corporate governance to meet the accepted international best practice requirements.

Mandiri Investasi is committed to constantly provide the best services to all its stakeholders, including business partners and investors. This effort was recognized with of several awards from independent sources;

- Mandiri Investment Mutual Funds of Money Market (MPU), Best Mutual Funds 2012 from Investor Magazine.
- Category B/Indonesia/Most Innovative Product from Asia Asset Management.
- Category/Indonesia/Best Islamic Product, from Asia Asset Management.
- Performance Award 2011, Best Indonesian On Shore Fund House Award from Asian Investor
- The Top 50 Most Influential Individuals in The Fund Industry in Asia 2011 as the recognition from Leadership of MMI HR.
- The Best Money Market Mutual Funds 2009 & 2010 for Mandiri Investment Mutual Funds product from Investor Magazine.
- The Most Expansive Islamic Protected Fund 2009 for Mandiri Protected Syariah Mutual Funds Premium 1 Income from Karim Business Consulting.

- To Fund Manager 2010, Mr. Abiprayadi, CEO of PT Mandiri Manajemen Investasi on figure section of Financial Awards from Investor Magazine.

2013 Strategy & Work Plan

To support Mandiri Manajemen Investasi ambition to be a significant regional player, the Asset Under Management income for 2013 is targeted at Rp1.8 trillion. This target will be achieved through strategic initiatives such as the establishment of a subsidiary, namely Mandiri Investasi Singapore that will conduct close cooperation with distributor banks in that country.

This strategic initiative was part of Bank Mandiri plans to strengthen market penetration as a global investment company. As a fund management company, MMI will optimize on Indonesia's investment grade rating together with strict compliance principles of good governance to win trust and a good international reputation.

MANDIRI TUNAS FINANCE

Mandiri Tunas Finance (MTF) established in 1989 as, PT Tunas Financindo Corporation, is a finance company focusing on vehicle loans. Bank Mandiri

acquired this company in February 2009, and the structure of ownership is 51.0%, Bank Mandiri and 49.0%, PT Tunas Ridean Tbk. MTF's vision is to become the best, the biggest and the most trusted vehicle loans company in Indonesia. This vision will be achieved by setting to be 'top of mind' in the financing industry and to own service availability throughout Indonesia.

MTF booked a net profit (unaudited) of Rp116.48 billion in 2012, increase by 77.1% from 2011; with Return On Equity (ROE) of 25.0% as well as maintaining around 1.2% gross NPL. PT PEFINDO rating agency placed MTF with "idAA+" rating in 2012. This indicates not only MTF's strength in performance but also in meeting its financial liabilities.

MTF distributed new financing up to Rp8.35 trillion in 2012 with the support of 68 branch offices located in cities throughout Indonesia. Strong alliances between MTF and Mandiri branches have expanded MTF networks across Indonesia. Continued synergy was implemented through cross selling across a big customer base of potentials from Bank Mandiri as well from customers of Corporate Banking and Commercial Banking for fleet financing. MTF owned captive dealers from Tunas Group, include Tunas Toyota, Daihatsu, Isuzu, Mersindo Perkasa, Tunas BMW, and Tunas Used Car. MTF has benefitted through this infrastructure to reach the financing targets set for in 2012. New

financing realisation in 2012 covers new car financing at Rp6.46 trillion, used car Rp1.66 trillion and motorcycle financing at Rp237 billion.

To support and to meet MTF 2013 Vision and objectives to increase new financing portfolios, MTF will expand its ATPM cooperation and strategic alliances with Bank Mandiri business groups. MTF will also enhance finance leasing for heavy equipments to Corporate Banking and Commercial Banking debtors. To improve financing expansion, MTF will also continue to implement Risk Management Information System (RMIS) to monitor and mitigate credit risk portfolio and to achieve maximum return.

MANDIRI AXA GENERAL INSURANCE

Mandiri AXA General Insurance (MAGI) was officially established on 27 October 2011. MAGI is a joint venture for general insurance business between Bank Mandiri (60%) and AXA Group (40%), following the acquisition of PT Asuransi Dharma Bangsa by Bank Mandiri. MAGI will benefit from the already successful businesses of AXA Mandiri, Bank Mandiri wide networks, and AXA global expertise to offer product innovation and general insurance service for its customers in Indonesia.



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MAGI set its target to become the company of choice, for its customers, a reliable business partner; providing benefits to employees, shareholders, and community. The company is committed to manage its business deep sense of responsibility and to build trustworthy relationships with all stakeholders.

MAGI focused in the development of organization and company infrastructure during 2012 aspiring to be one of the biggest and the best insurance companies in Indonesia. The company enrolled 235 employees, and expanded its network with 28-service locations. The company cooperates with 247 service-garages in 60 cities and provides Emergency Road Assistance in 12 big cities. With this development, MAGI revenue reached Rp191.5 billion in 2012. Mandiri AXA General Insurance recorded net loss of Rp48.09 billion in 2012 with financial ratio of Combined Ratio at 274.0%, ROA negative at 18.0%, and ROE negative at 36.0%. On its 2011 performance, MAGI received a "Very Good" certification on the Insurance Award 2012 from Infobank Magazine.

MAGI marketing strategies will focus on Multifinance, Consumer, Micro, SME and the Commercial segments. With the support of Bank Mandiri wider customer base, which includes retail to corporate segments, and with the support of subsidiary companies (such as Mandiri Tunas Finance which engages in motor vehicle financing), there is optimistic synergy potential in this alliance. Bank Mandiri general insurance is favourably positioned to be able to create added values.

Strong working alliances with networks from Bank Mandiri, its subsidiaries and its customers are expected to raise MAGI potential to fully realize its business objectives.

MAGI existence solidifies Bank Mandiri position as an integrated financial service business group owning insurance syariah banking, multifinance, a securities company, and investment management services.

Bank Mandiri entering into general insurance was based on the effort to realize its vision: To be the Most Admired and Progressive Financial Institution. The vision reflected Bank Mandiri aspiration in providing the widest possible range of banking products and services. The existence of general insurance business will establish Bank Mandiri's position as the leader in Financial Services in the Country. This will be a stepping-stone to bring Bank Mandiri to the next level of competition, which is South East Asia.

List of Subsidiaries Address			
Office	Address	Phone	Fax
PT Mandiri Sekuritas	Plaza Mandiri 28th Floor, Jl. Jend. Gatot Subroto Kav. 36-38 Jakarta 12190 www.mandirisekuritas.co.id	62-21-526-3445	62-21-5275711
PT Bank Syariah Mandiri	Wisma Mandiri Jl. MH. Thamrin No. 5, Jakarta 10340 www.syariahamandiri.co.id	021-2300 509, 3983 9000 (hunting)	021-3983 2989
PT AXA Mandiri Financial Service	AXA Tower 10th Floor Jl. Prof. Dr. Satrio Kav. 18, Kuningan City Jakarta, 12940, Indonesia www.axa-mandiri.co.id	021-30058888	021-30058877
Bank Sinar Harapan Bali	Jl. Melati No.65, Denpasar 80232, Bali www.banksinar.co.id	0361-227076, 227887	0361-227783
PT Mandiri Manajemen Investasi	Plaza Mandiri Lt. 29 Jl. Jend. Gatot Subroto Kav. 36-38 Jakarta 12190, Indonesia info@mandiri-investasi.co.id www.mandiri-investasi.co.id	(62-21) 526-3505 Hotline Number: (62-21) 527-3110	(62-21) 526-3506
PT Mandiri Tunas Finance	Graha Mandiri Lantai 3A Jl. Imam Bonjol 61, Jakarta 10310	021 230 5608	021 230 5618
PT Mandiri AXA General Insurance	Wijaya Grand Center Blok B 1-3 Jl. Wijaya II, Kebayoran Baru Jakarta, 12160	021 727 89477	021 720 8460



SUPPORTING UNITS REVIEW

RISK MANAGEMENT

Bank Mandiri applies Risk management to maintain its capital, increase the company's value, and optimize the Bank's risk-return profile, to support the decision-making process as well as to protect the Bank's reputation.

A. RISK MANAGEMENT IMPLEMENTATION PRINCIPLES

Bank Mandiri conducts proactive risk management principles to support sound and sustainable growth of the Bank, as well as maintaining the level of optimized risk-adjusted return. The risk management of Bank Mandiri thereby has a mission to create and implement a comprehensive approach to identify, mitigate, prioritize, manage, and monitor risks that have a direct impact on the business, operations and organization. The Bank also continues to find business opportunities to optimize risk-adjusted return and shareholder value. Bank Mandiri has developed policies in process, competency, accountability, reporting and supporting technology with the objective to support effective and efficient risk management implementation.

Bank Mandiri focuses its risk management on eight categories of risk as stipulated by Bank Indonesia; namely credit risk, market risk, liquidity risk, operations risk, strategic risk, reputation risk, legal risk, and compliance risk.

Bank Mandiri adopts risk management implementation with an Enterprise Risk Management (ERM) approach, which consists of 4 building blocks; Organization & Human Resource, Policy & Procedure, System & Data, as well as Methodology/Model & Analytics.

1. ORGANIZATION AND HUMAN RESOURCES

The risk management organizations in Bank Mandiri consist of the Board of Commissioners in charge of the risk oversight function through the Risk Monitoring & Good Corporate Governance Committee, and the Audit Committee. The Board of Directors in charge of the risk policy function, and Risk & Capital Committee are supported by the following subcommittee; Risk Management Committee, Asset & Liability Committee, Operational Risk Committee, and Capital & Investment Committee. On operations, Risk Management Work Unit with the business and compliance work units are in charge of risk identification functions, risk measurement, risk mitigation and risk control.

One of the key success in the risk management functions implementation is risk awareness and adequate technical capabilities in all of Bank Mandiri's work units, which is part of the responsibility and involvement of all work units in Bank Mandiri. Towards that end, regular internal training is conducted through the Risk Management Academy (RMA), both for employees of Risk Management Directorate as well as other Directorates. The Bank also conducts an annual socialization, discussion forums, apprenticeships, and risk management programs that are in line with the company's culture.

2. POLICY & PROCEDURE

Bank Mandiri developed the Bank Mandiri Risk Management Policy (KMRBM) as the main guideline in risk

management implementation. The Bank develops policy and procedures in specific areas; for example on loans, treasury, and operations. These policies and procedures are a manifestation of risk management that is embedded in every operational activity of the Bank, and which will be reviewed and updated at a minimum of once a year.

Bank Mandiri's risk management implementation is an optimization of business judgement application that was analyzed in tandem with historical conditions with

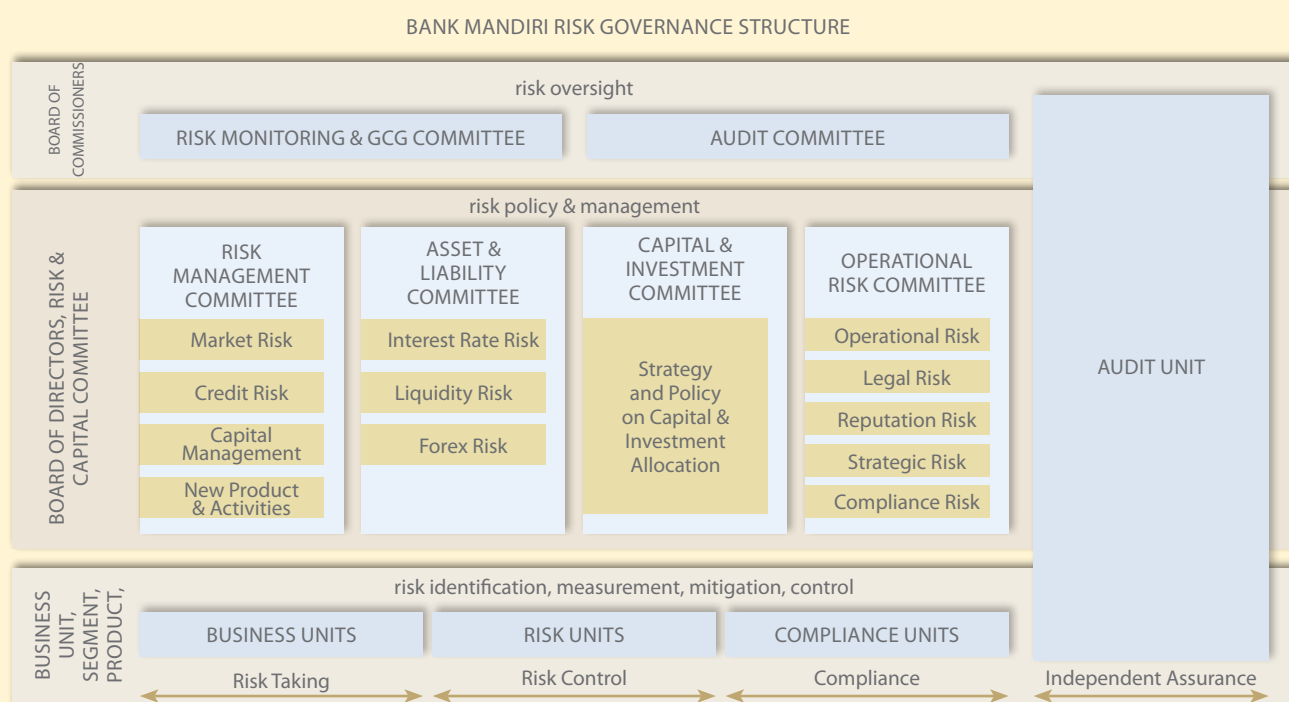
the objective to implement risk management processes that are embedded within business process.

3. SYSTEM & DATA

The Risk Management system is developed to support efficient business processes, thereby to create faster decision making, yet still maintaining prudent principles. To maintain data integrity and quality, the Bank has implemented the Integrated Processing System and Loan Origination System, which has been applied to increase loan process efficiency and to upkeep data quality

on corporate, commercial, as well as retail segments. This also included an Integrated Collection System to improve collection productivity, specifically on the consumer and retail segments. Bank Mandiri developed the Mandiri Risk Profile System (RPX) with the objective to review the risk profile of the Bank as a consolidated holding company and integrated with our subsidiaries. The system was web-based and implemented to smooth access and for easy control.

OVERALL RISK MANAGEMENT GOVERNANCE STRUCTURE





SUPPORTING UNITS REVIEW

RISK MANAGEMENT

To integrate bankwide risk management, the Bank has also implemented the ERM system as the facility to monitor holistic risk management including capital calculation covering all risk types.

The ERM system implementation covers the capital charge calculation (Standardized Approach and Advanced Approach), operational risk management tools, active portfolio management, stress testing and value-based management.

4. METHODOLOGY/MODEL & ANALYTICS

The Bank sustainably implements risk measurement with international best practices based by the application of a quantitative and qualitative approach through risk model development such as rating, scoring, Value at Risk (VaR) model, portfolio management, stress testing and other models to support judgment-based decision making. The risk models are periodically calibrated and validated by an independent Risk Validator Model unit to maintain its excellence and model validity as well as to comply with applicable regulations.

B. RISK PERFORMANCE REVIEW

In the past year Indonesia recorded economic growth above 6% that was supported by high bank loan growth of 23%. Nevertheless, the threat on the global economy and money market stability lingered due to the crisis in Europe and the slowdown of China's economy. Bank Mandiri anticipated this trend by conducting stress testing and contingency planning. The Bank also continued to operate a Business Command Center as an integrated crisis management center.

RISK & PERFORMANCE PROFILE (BANK ONLY)

Loan growth with maintained quality	<ul style="list-style-type: none"> • Loan growth of 24.1% (YoY) and NPL's improved to 1.74% level (Bank only). • Loan portfolio diversification with limit policy implementation (industry limit and debtor limit). During 2012, the exposure to mining related sectors, commodity and textile was tightly monitored.
Strong liquidity and market access	<ul style="list-style-type: none"> • Good condition of liquidity and supported business activity with LDR at 77.66%. • Good funding access.
Excellent risk management implementation	<ul style="list-style-type: none"> • Active monitoring by the Board of Commissioners and Directors. • The development of risk management policy in accordance with the Bank mission, business strategy, capital adequacy, HR capability and risk appetite. • As a trusted respondent in Thematic Peer Review Risk Governance Survey by Financial Stability Board.
Trusted implementation of Good Corporate Governance	<ul style="list-style-type: none"> • Maintaining compliance aspects toward internal and regulators regulations. • Recognition and awards from independent parties on Good Corporate Governance (GCG) quality, among others through the achievement of highest rank in Corporate Governance Perception Index survey, Indonesia.

C. RISK OVERVIEW

Bank Mandiri conducted an integrated and bankwide evaluation of its risks.

The following are risk uncertainties and mitigation activities carried out by Bank Mandiri in 2012:

Uncertainties	Description	Mitigation
Global crisis and economic growth slowdown	The European sovereign debt crisis has affected in economic growth slowdown and money market volatility. The weakening economic in China and India has threatened commodity demand.	<ul style="list-style-type: none"> • Conducted a comprehensive and periodical stress testing, and developed contingency plan. • Operated Business Command Center as an integrated crisis management center. • Closely monitoring of industry sectors with potential impact from crisis and recession, for example mining, commodity and textile.
Loan concentration	Over exposure on individual or entity, related group of entity, geographical region, industry sectors, specific products and others, with similar systematic criteria, will create huge loss potential.	<ul style="list-style-type: none"> • Application of Portfolio Guideline (PG) tools on every stage of credit risk management. • Application of exposure limitation through limit policy (industry limit and debtor limit).
Amendment on government and regulators regulations	Regulations amendment from regulators that may increase the Bank's exposure level.	Adjustment on the Bank portfolio and risk exposure, thereby to reduce the impact from policy amendment by the government/regulator, among others through Bank portfolio diversification, increase capital, and other.
Business process complexity and wider network coverage	In line with aggressive and non-organic business growth, Bank Mandiri has a variety and complex business range as well as wider network encompassing overseas offices and subsidiary.	<ul style="list-style-type: none"> • Application of Enterprise Risk Management in risk management implementation. • Implementation of consolidated risk management with subsidiaries that engaged in finance, in stages and sustainably
Increased competition in banking industry	Improving economy in the country give impact to banking industry competition, with one example of interest rate pricing.	<ul style="list-style-type: none"> • Strategy implementation as market leader in funding pricing. • Implementation of risk based pricing, which is a various loan interest rates to the customers based on its credit risk.
Internal & external fraud	A deliberate action of violation or breach done to deceive, cheat, or manipulate the bank, customers, or other party that occurred in the bank and/or the use of bank facilities that causing the bank, customers, or other party suffers losses and/or perpetrators of fraud to obtain financial gain, either directly or indirectly.	<ul style="list-style-type: none"> • Risk awareness improvement at work units was conducted among others through "Letter to CEO", "No Surprise" program socialization to Work Units, the CEO direction presentation through video to all work units, culture program, application/system to detect/prevent fraud (ATM, credit card), operational risk identification and detect a possible fraud with Risk Control Assessment (ORM Tools), other tools and information as well as tough sanctions to the perpetrators. • ORM implementation that monitored periodically in the Operational Risk Management Forum conducted in Regional Office and Head Office. • Due diligence process implementation and risk management toward customers refers to Bank Indonesia regulation and based on the risk-based approach principles.



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RISK MANAGEMENT

D. ENTERPRISE RISK MANAGEMENT (ERM)

ERM is integrated risk management connecting strategic planning, risk appetite, business execution, risk assessment and performance evaluation; to optimize business growth based on risk-adjusted return as well as to maximize shareholder value. Bank Mandiri implements ERM and at the same time applies the Basel II Accord in stages based on Bank Indonesia's regulations. To comply with Bank Indonesia's regulations, in Circular Letter No.13/6/DPNP dated 18 February 2011 concerning The Calculation of Credit Risk Weighted Assets (ATMR) with the Standardized Approach, Bank Mandiri completed the calculation of capital adequacy utilizing the Standardized Approach.

ERM implementation coverage is done with a two-prong approach, namely capital risk management and operational activity risk management; thereby expecting to achieve risk management that is embedded within business management.

ERM also provides a common language to all work units, thereby minimizing silo's between work units and increasing relationships and synergies between risk management functions with internal controls; including all subsidiaries. Further, ERM has the role to increase transparency and accountability in the management of business and risk.

CAPITAL RISK MANAGEMENT

Bank Mandiri implements Capital Risk Management covering the Capital Resource Diversification policy that is in line with the long-term strategic plan, and an efficient capital allocation policy on business segments with optimum risk-return profile (includes placement on subsidiaries). The objective is to meet stakeholders' expectations including that of investors and regulators.

Bank Mandiri ensures it maintains adequate capital to cover credit risk, market risk and operational risk, based on applicable regulations (regulatory capital) as well as internal needs (economic capital). On calculating

capital adequacy on credit risk, market risk and operational risk, the Bank refers to Bank Indonesia's regulations (Basel II). The Bank uses Basel II's Standardized Approach for credit risk, and has begun a simulation approach in stages based on Internal Ratings. The Basel II Standardized Approach of credit risk refers to BI Circular Letter No. 13/6/DPNP and this does not include calculating external debtor ratings; however the Bank has done the simulation on the use of concerned external ratings. The Bank applies the Standardized Model for market risk; meanwhile the Bank has used Value at Risk internally as an internal model. For operational risk, the Bank uses Basel II Basic Indicator Approach and has done the simulation of the Standardized Approach. The Weighted Assets (ATMR) calculation and capital adequacy as of December 2012 is stated on the right table:

Based on the calculation simulation of capital expense on operational risk with the Standardized Approach, the ATMR was posted at Rp47.3 trillion (compared with Basel II Basic Indicator Approach amounting to Rp48.4 trillion).

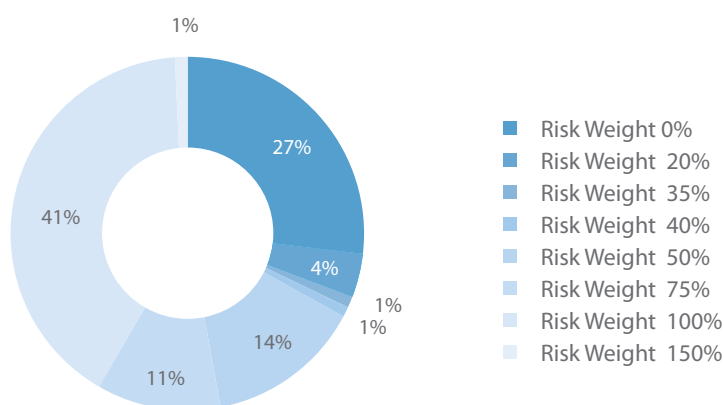
Capital expense for credit risk with Standardized Approach as of December 2012 has provided assets composition based on risk weight as stated on the right pie chart:

The Bank applies Advance IRBA (Internal Rating Based Approach) in calculating the credit capital expense simulation. The Bank's simulation with the Advanced IRBA approach could lead to a higher capital adequacy of around 1% compared with the current approach.

Rp.billion	2012
Core Capital	
Paid-in Capital	11,667
Disclosed Reserves	44,369
Deduction Factor of Tier 1 Capital	(1,597)
Total Core Capital	54,439
Tier 2 Capital	7,509
Total Capital	61,948
Weighted Assets (ATMR)	
Credit Risk (Standardized Approach)	350,761
Market Risk (Standardized Model)	1,044
Operational Risk (α 15%) (Basic Indicator Approach)	48,385
Total ATMR	400,190
CAR (Core Capital) *	13.60%
CAR (Total Capital) *	15.48%

* Based on BI regulations, a minimum 5% Core Capital from ATMR and a minimum 8% Total Capital from ATMR.

Composition Asset Base On Risk Weight Credit Risk SA - December 2012



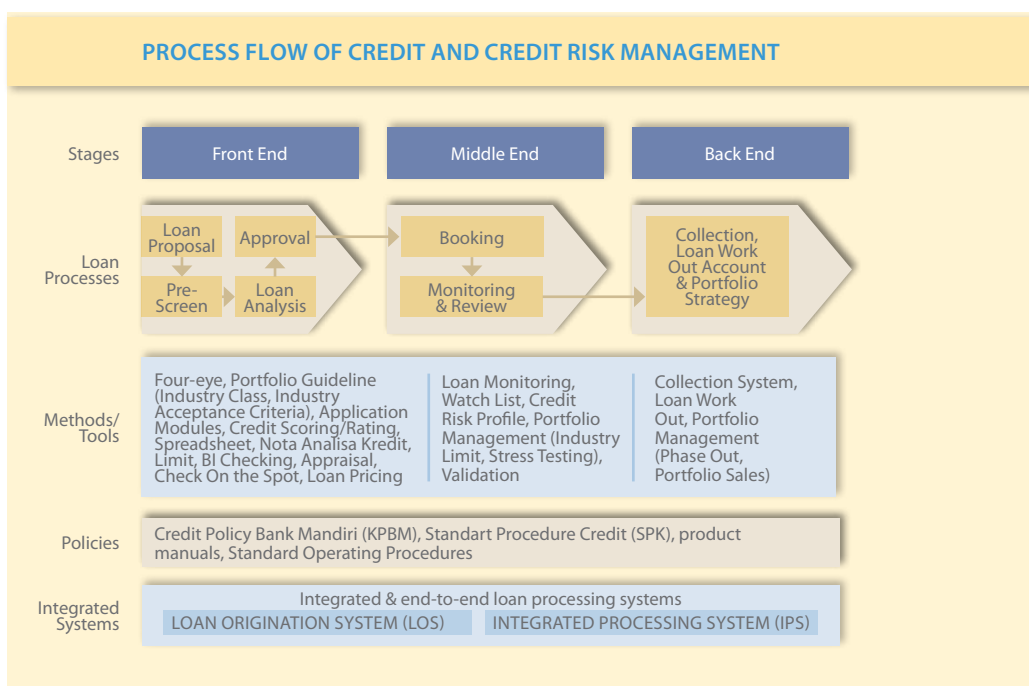


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The Bank is currently measuring the economic capital needs both for credit risk and operational risk. This will be used as the base to implement VBM (Value Based Management) through the measurement of RORAC (Return On Risk Adjusted Capital). One of Bank Mandiri business focuses in 2012 is the micro segment; this was evident by significant growth of 60.4% (YoY) in micro segment that was justified with high rating of RORAC.

Bank Mandiri has prepared Basel III implementation that refers to Basel documents as well as regulations and initiatives presented by Bank Indonesia. Bank Mandiri is active in the working group participation of Basel III and Quantitative Impact Study (QIS) held by Bank Indonesia. Based on June 2012 position, QIS results generally present Bank Mandiri's stance in meeting the Basel III guideline, with higher simulation result of Capital Adequacy Ratio compared with Basel II capital adequacy calculation. This was due to Bank Mandiri capital structure that was dominated by Tier 1 Common Equity. QIS results also present Bank Mandiri operations at a low-risk level, by the leverage ratio adequacy and high liquidity ratio, as the result of tight risk controlling of balance sheet exposure. The position of liquidity assets and the Bank's balance sheet composition is consistent towards Basel III requirements.



RISK MANAGEMENT THROUGH OPERATIONAL ACTIVITIES

Risk management through operational activities was intended for the management of credit risk, market risk and operational risk on an acceptable level. Bank Mandiri implements risk appetite and risk tolerance in the form of a limit policy and limit system. This system is developed and proposed by business units to the risk management unit, and approved by the Risk & Capital Committee. The limit was determined based on overall limits, limit per risk type and limit per certain functional activity that possess risk exposure. The limit policy function is not only for the

risk controlling process but also to boost business strategy and expansion into a growth corridor with an optimum risk-reward profile.

Credit risk is managed through front end, middle end and back end. Market risk and liquidity management is implemented through limit systems. All working units manage the operational risk on products and activity of the Bank, while risk management units will do a bankwide review as well as measure their effectiveness (assurance) by an Audit Internal unit.

1. Credit Risk Management

Credit risk arises from loan activity, placement of securities at other banks, sales to customers and trading activity.

Credit risk also arises from commitment and contingency transactions to customers and counterparties. The objectives of credit risk management are to measure, anticipate, and minimizing loss due to customer failure in debt or counterparty in fulfilling their obligations.

Bank Mandiri maintains an integrated credit process and credit risk management by Business Unit, Credit Operation Unit, and Credit Risk Management Unit. The process is supported by an integrated system and applied in an end-to-end manner.

Credit Policy

Bank Mandiri developed the Bank Mandiri Credit Policy (KPBK) as the guideline in end-to-end credit management; include Credit Culture and Credit Doctrines. The credit policy application operationally is set under Credit Procedure Standard (SPK) and in the Product Manual. The credit management process first defines the target market then the, risk assessment and loan monitoring.

Bank Mandiri applies prudent principles in loan distribution, where the independent business units and credit risk units conduct the credit analysis function. The credit approval function is implemented with the "4 eyes principle", and an independent credit operation unit conducts the credit administration function.

Credit Approval

Credit approval and its limit for the corporate and commercial segments are measured with a credit rating system. This is followed with a business appraisal analysis through an integrated spreadsheet and Credit Analysis Note (NAK) as well as end-to-end with the Integrated Processing System (IPS).

Meanwhile the process is measured with our credit scoring system for retail (business banking & micro) and consumer segments. Credit process and credit risk management for micro and consumer segments are done with an end-to-end process that is integrated with the Loan Origination System (LOS).

Credit rating (wholesale) and credit scoring (retail and consumer) models are continuously developed and validated, as well as monitored through Scoring Model Review and Rating reports. The results of the credit rating and credit scoring model delivers a Probability of Default (PD) score. Meanwhile the Bank continuously develops Loss Given Default (LGD) and Credit Conversion Factors (CCF) models to calculate Exposure at Default (EAD) to support Basel II implementation and economic capital calculation.

The collateral in the credit process may be set as financed objects (moving or unmoving objects), as well as non-financed objects (personal guarantee or corporate guarantee). Credit collaterals have to meet several criteria such as economic value, marketability, transferability, and juridical value.

Credit Monitoring

Bank Mandiri strives to comply with Bank Indonesia regulations and prudent practices in assessing and monitoring credit quality, among others, based on business prospect assessment factors, debtors' performance and ability to pay.

A Watch List is applied to monitoring the credit of debtors from corporate, commercial and business banking segments specifically for > Rp2 billion limit. The Watch List is a standard method, structured, and comprehensive in monitoring the debtors' performance. The system is used to conduct an immediate action plan to prevent decreasing credit quality of debtors. The monitoring process is done at least every quarter to identify potential non-performing debtors through the integrated Loan Monitoring System with the IPS system, and to carry out early warning analysis. The Bank will determine an account strategy based on an analysis of results and conduct early action to prevent decreasing credit quality.

Credit monitoring for < Rp2 billion limit for business banking, retail and consumer segments are implemented on the portfolio level through portfolio analysis on several aspects (portfolios quality and quantity from several perspectives: industry, region, product, credit type, business unit, segment, etc.), which are presented on the credit risk report.

Bank Mandiri also conducts credit monitoring on credit processes and systems, as well as its supporting



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tools, through credit session forums that are regularly held for every credit segment. Any issues and weaknesses on business process, credit policy as well as methodology and credit tools will be identified and immediately actioned for improvement.

The Bank holds a periodical simulation and stress testing to anticipate (early warning signal) the movement in the Bank's portfolio quality per segment or per industry sector, which may arise due to changes in economic condition parameters that may occur under extraordinary circumstances (extreme but plausible). The Bank will obtain guidelines from this simulation to closely monitor potential non-performing sectors and debtors and to set anticipative steps to prevent the worst possible impact. Bank Mandiri continues to conduct stress-testing simulations related to commodity price fluctuations and the impact of provincial minimum wage increases.

Credit Collection And Recovery

The Risk Management Directorate develops policies to manage credit collection and recoveries specifically for the retail and consumer segments (micro and business banking credit with limits up to Rp5 billion). The employed policy was developed to be more focussed, systematic, aggressive and integrated and is based on product type and collection bucket. This policy is supported by the Automated Collection System with end-to-end manner and completed with the following collection tools:

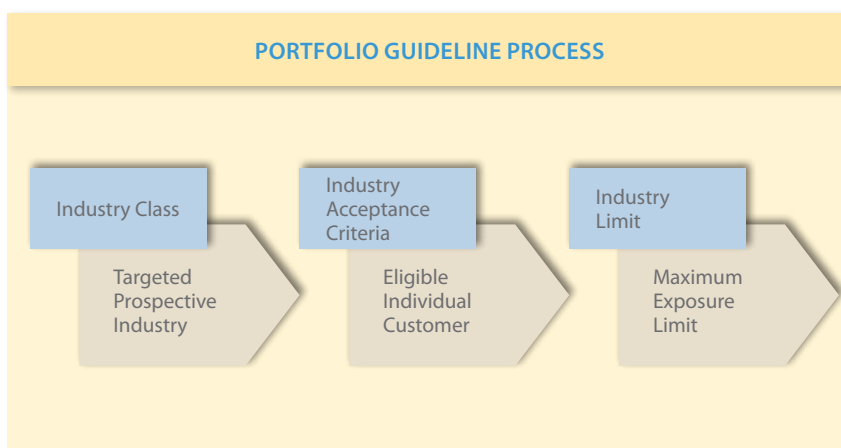
- a. To monitor and record billing activities through the telephone to minimize Reputational Risks and at the same time to be utilized as training/coaching.

- b. To increase efficiency, effectiveness and productivity of the credit card collection process which is integrated with the Behavior Score.

To improve efficiency and effectiveness, the Bank applied in 2009 a credit card billing strategy based on the collection & recovery scorecard. This strategy continues to be refined. The Bank will continue to enhance its Automated Collection System for credit cards and micro credit Debt Relief Program (restructurization) as a commitment to comply with Bank Indonesia's regulation on limit restrictions of restructured loan collectability.

Management Portfolio and Concentration Risk

The Bank implements capital allocation and active portfolio management principles in the portfolio level of credit risk management by referring to our Portfolio Guideline (PG), which consists of Industry Classification and Industry Acceptance Criteria and Industry Limit.



This guideline will be applied in all credit risk management stages.

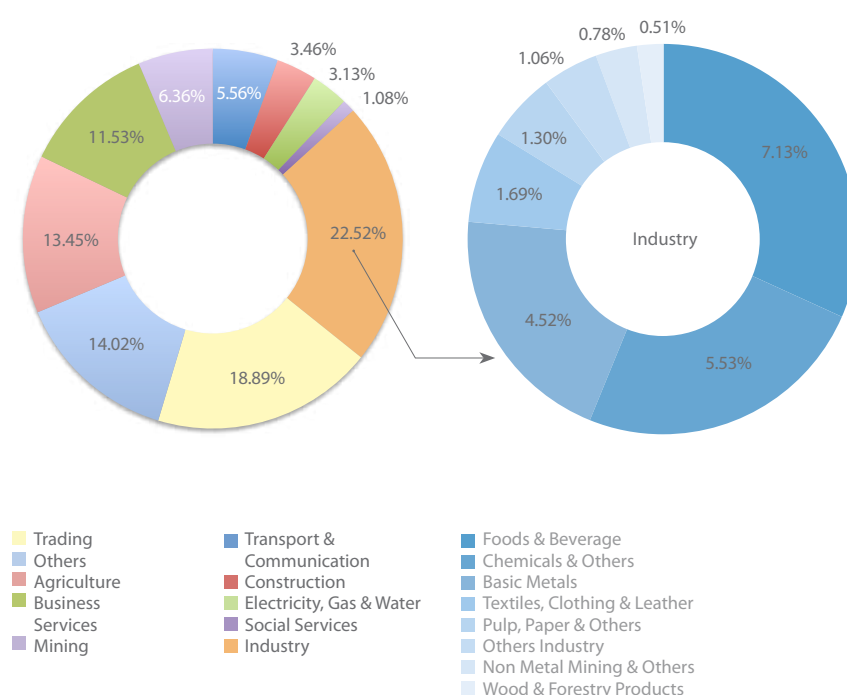
The objective of Industry Classification and Industry Acceptance Criteria is to pick winners from targeted customers from priority industries that may provide added economic value. The proactive selection process has created a professional and sustainable partnership relationship between the Bank and customer.

Concentration risk is conducted through industry sector diversification in line with Industry Class. This is done by considering several factors such as industry/sector prospects, Bank internal skills, and portfolio performance. Industry Limit is set for every sector that stated a maximum credit allocation aligned with Industry Class. Industry limit's differ based on the risk and return level of each industry. Meanwhile concentration risk for debtor level is set through an in-house limit, a more conservative manner compared with Maximum Limit of Credit Distribution (BMPK) as stipulated by Bank Indonesia.

Bank Mandiri does not engage in asset securitization activities as investors, original creditors, or issuers.

The Bank successfully managed its credit risk capital allocation amounting to Rp26.86 trillion as of December 2012; below the limit of Rp29.86 trillion.

CREDIT COMPOSITION BANK MANDIRI PER ECONOMIC SECTOR (DECEMBER 2012)





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Credit Growth and Quality

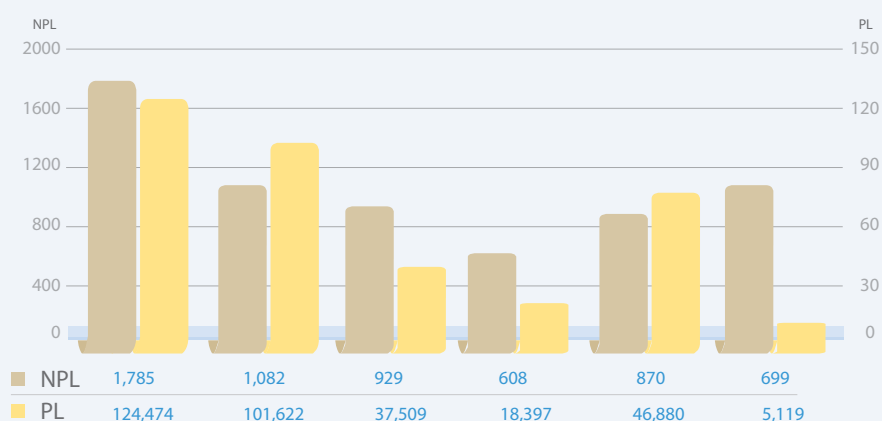
Bank Mandiri booked significant credit growth in 2012 and maintained its NPL level. Bank Mandiri's credit portfolio for all segments (bank only) was increased by 24.1% (YoY) with NPL level of 1.74% (gross) or 0.37% (net). Several credit segments experienced above average growth, such as micro segment with 60.4% (YoY) growth, yet maintained the NPL level at 3%. The achievement was attributable to the integrated and excellent end-to-end credit process, covering identification process of potential credit sector, accurate and

stringent underwriting process, continued credit-monitoring process, comprehensive management portfolio, and disciplined settlement on non-performing loans.

The Bank conducts periodical stress testing to analyze the impact of macro economic trends toward the portfolio, towards its profitability and its capital resilience. The stress testing is done in two ways: sensitivity analysis and scenario analysis. Based on simulation results of sensitivity analysis in 2012, the impact on macro variables movement will affect the NPL level on the Bank's credit portfolio (in the next one year) as follows:

SENSITIVITY ANALYSIS CREDIT RISK		
Risk Factors	Value Change*	NPL Change (bps)
GDP	↓100bps	↑42.59
Inflation	↑100bps	↑36.53
BI Rate	↑100bps	↑36.63
Exchange Rate (Rp/USD)	↑Rp.100/USD	↑30.03
* Other Risk Factors Consider Fixed		

VOLUME & CREDIT QUALITY BANK MANDIRI DECEMBER 2012 (RP billion)



2. Market Risk Management

Market Risk – Trading Book

The trading book's market risk was attributable to interest rate and exchange rate fluctuations on the trading portfolio (including derivative instruments). In the implementation of trading market risk management, the Bank applies principle of segregation of duties by separating front office units (executing trading transactions), middle-office units (implementing risk management processes, developing policies and procedures) and back office unit (executing the transaction settlement process).

The Bank conducts a daily valuation process on the trading book portfolio that is completed by independent

sources. The Bank uses market price sources from:

- i. Reuters, Bloomberg or similar agency;
- ii. Exchange prices or secondary market;
- iii. Screen prices; or
- iv. The most conservative quotes provided by a minimum of 2 (two) brokers and/or an independent market maker with a good reputation.

The Bank applies mark-to-model process for non-market price instruments based on a methodology approved by the board of directors and this is reviewed periodically.

Market risk measurement for the capital adequacy calculation is conducted both with the standardized method as well as an internal method. The standardized method calculation is used in the monthly reporting to the regulator (Bank Indonesia) – bank only,

and quarterly (consolidated). Whereas the Internal Method calculation is done in daily reporting to the management and utilizes the Value at Risk (VaR) methodology.

The Bank applies two VaR calculation approaches, as follows:

- i. Variance Covariance Method, to calculate market risk on plain vanilla product transactions. This method applies the Exponential Weighted Moving Average (EWMA) concept in the volatility calculation that provides a larger weighting for current data with a decay factor value at 0.94;
- ii. Historical Simulation Method, to calculate market risk of derivative transactions.

The following are realization of Value at Risk in 2012:

VALUE AT RISK (VaR) PER RISK FACTOR (Rp.billion)					
VaR	Year End 2012	Maximum	Minimum	Average	Year End 2011
FX	2.25	11.70	1.28	4.88	2.73
IR	3.66	15.00	0.67	5.43	6.20
Total	4.84	16.66	1.75	7.57	6.31
Utilisation Limit VaR	10.57%	44.91%	3.82%	17.70%	17.01%
Limit VaR Total	45.80				37.10



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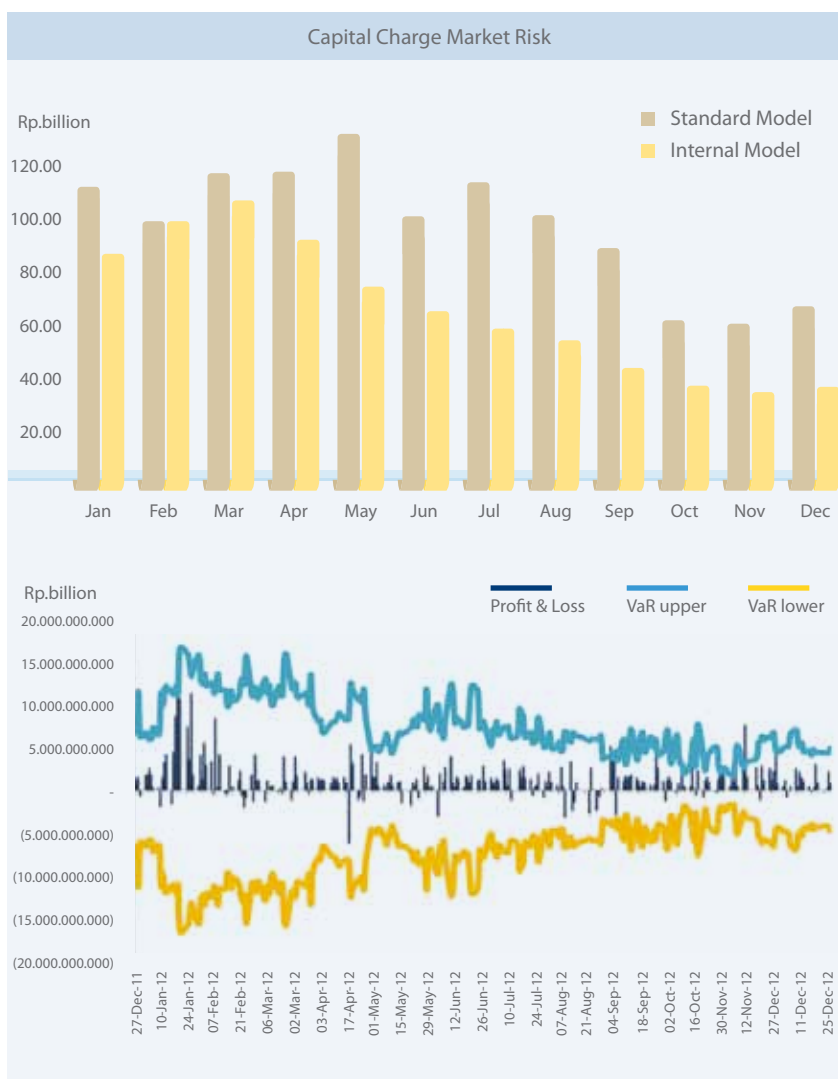
RISK MANAGEMENT

Whereas the realization of Minimum Capital Adequacy Requirement (KPMM) in 2012 with Standardized and internal method is as shown on the right bar chart.

The Bank conducts market risk monitoring on treasury activities to ensure the risk is in line with the risk appetite. The process is done by comparing risk realization towards set limits. Further, the Bank also monitors treasury performance to ensure achievement on business target and revenue.

The feasibility and accuracy of the Value at Risk (VaR) internal method approach is constantly measured through a backtesting process. The backtesting process will present the existing threshold level, to measure loss estimation compared with VaR calculations in line with actual/hypothetical loss and how to tolerate the threshold level. The result of backtesting as of December 2012 presented a valid VaR calculation methodology without breaching (P/L calculation is not exceeded daily VaR).

The Bank conducts stress-testing process on extreme market conditions to evaluate capital resilience toward significant market movements and prepares required strategies if a crisis arises. Stress-testing is done through the following stress scenario combination:



- i. Based on Bank Indonesia scenario, with the Bank biggest loss potential will amount to Rp285.97 billion (if the interest rate is increased by 400 basis points and the Rupiah appreciates by 20%);
- ii. Based on the Bank's Historical Scenario, the Bank's biggest loss potential amounts to Rp234.17 billion (if the interest rate is increased by 31 – 314.5 basis points and the Rupiah appreciates by 30%).

Market Risk – Banking Book

The banking book's market risk is attributable to, interest rate and exchange rate fluctuations on banking book activity. The banking book's market risk is managed by optimizing the structure of the Bank's statement of financial position to obtain maximum yield at risk levels acceptable to the Bank. The controls over the Banking book's market risk is performed by setting a limit which refers to the regulator's requirements and the internal policies, and is monitored on a weekly and monthly basis by the Market Risk Management Unit.

The banking book's interest rate risk arises from movements in market interest rates counter to the position or transactions held by the Bank, which

could affect the Bank's profitability (earnings perspective) as well as the economic value of the Bank's capital (economic value perspective). The sources of the banking book's interest rate risk are repricing risk (repricing mismatch between asset and liability components), basic risk (usage of different interest rate reference), yield curve risk (changes in the shape and slope of the yield curve) and the option risk (loan repayment or release of deposit before maturity). The Bank utilizes the repricing gap and performs sensitivity analysis to obtain the projected Net Interest Income (NII) and Economic Value of Equity (EVE). Based on simulation results of sensitivity analysis as at December 31, 2012, the impact from an interest rate increase of 100 bps will lower the level of Bank NII and Equity by 2.74% and 2.82%

respectively for the next 12 months, from the set target.

Exchange rate risk is attributable to unfavourable exchange rate movements in the market when the Bank has an open position. Exchange rate risk arises from foreign exchange currency transactions with customer or counterparty, which led to an open position in foreign currency or structural positions in foreign currency due to capital investment. The Bank manages exchange rate risk by monitoring and managing the Net Open Position (NOP) in accordance with internal limits and the regulations of Bank Indonesia. The Bank posted overall NOP (absolute) at 0.76% from capital as of December 31, 2012.

The Bank conducts stress testing on the banking book's market risk on a regular basis to assess the impact of interest rate and exchange rate movements on extreme conditions (crisis) toward revenue and capital

Pricing Management

The Bank applies a pricing policy for loans and deposit products. The pricing policy is one of the Bank's strategies to maximise Net Interest Margin (NIM) and simultaneously support the Bank to achieve revenue and market share in the competitive market.

As a market leader the Bank consistently seeks to apply strategies in terms of pricing of funding. However, taking

SENSITIVITY ANALYSIS INTEREST RATE		
Description	Dec 2011	Dec 2012
NII Sensitivity 100bps, NII 12mo (% against target NII)	3.07%	2.74%
EVE Sensitivity (100bps: % Equity)	1.84%	2.82%
Earning at Risk (%Equity)	0.40%	0.26%
Capital at Risk (%Equity)	1.15%	1.06%



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into account liquidity conditions and funding needs, the Bank may implement an aggressive strategy (greater than major competitors) or defensive (equal to or smaller than major competitors).

The Bank implements risk-based pricing to customers, which varies according to the level of credit risk. In order to minimize interest rate risk, the lending interest rate is adjusted with the interest rate from the cost of funds. Other than cost of funds, lending interest rates are determined by considering overhead costs, credit risk premiums and profit margins as well as taking into account the Bank's competitiveness with its major competitors. Lending rates can be either be floating or fixed rates.

The Bank announces the Base Lending Rate (SBDK) of Rupiah currency in every office, website, and quarterly through newsmedia as per the Bank Indonesia Circular Letter No. 13/5/DPNP dated February 8, 2011.

3. Liquidity Risk Management

Liquidity risk arises if the Bank is not able to provide liquidity at a fair price that impacts the Bank's profitability and capital. The Bank's liquidity is influenced by the funding structure, asset liquidity, liabilities to counterparty and loan commitment to debtors. The Bank's liquidity risk indicators are measured through several

indicators, which among others include minimum reserve ratio (Minimum Current Account-GWM ratio and cash), secondary reserve (liquidity reserve) and loan to deposit ratio (LDR). The liquidity risk control is done in accordance with the required regulatory and internal limits.

As of December 31, 2012, the Bank maintained Rupiah GWM primary reserve of 8.00% from total third party Rupiah denominated funds, whereas Rupiah GWM secondary reserve was at 24.94% from total third party Rupiah Denominated funds. Meanwhile for the foreign exchange, the Bank maintained GWM at 8.01% from the total third party fund denominated in foreign exchange in accordance with the required regulatory limit.

The Bank has a liquidity reserve limit in the form of a safety level limit, which represent the Bank's liquidity reserve projection for three months ahead. As at December 31, 2012, the liquidity reserve balance was above the safety level.

As of December 31, 2012, the Bank's LDR was 77.66%, which qualified as "very liquid" in the assessment of Bank Soundness. The Bank uses a liquidity gap to project the liquidity conditions in the future. The liquidity gap was created on the basis of the maturity mismatch between the components of assets and liabilities (including off-balance sheet), which is organized into time periods (time buckets) based on contractual maturity or behavioral maturity. As of

December 31, 2012, the Bank's liquidity forecast up to 12 months ahead is in a position of optimal surplus.

To determine the impact of changes in market factors and internal factors in extreme conditions (crisis) on the liquidity condition, the Bank conducts stress testing of liquidity risk on a regular basis. The Bank has Liquidity Contingency Plan (LCP), which will cover the funding strategy and pricing strategy. The funding strategy consists of money market lending, repo, bilateral loan, FX swap, and sale of marketable securities. LCP determination, of liquidity condition and funding strategies, has considered internal and external conditions.

In order to anticipate direct and indirect impact from the European crisis to the Bank's liquidity condition and business, the Bank has activated its Business Command Center (BCC) to intensively manage and monitor the liquidity condition and Loan to Deposit Ratio (LDR) in foreign currencies. BCC manages the adequacy of the Bank's liquidity and foreign currency LDR by providing foreign currency liquidity for selective credit disbursement and monitoring the movement of foreign currency source of funds on a daily basis. Thereby, foreign currency liquidity reserves can be maintained above the minimum liquidity reserve and LDR limits. BCC also coordinates programs to increase cheap and stable foreign currency funding sources.



To increase awareness of unstable economic conditions, either from the crisis in Europe and/or various domestic issues, BCC also monitors external indicators among others: USD/IDR exchange rate, Indonesia's five year Credit Default Swap (CDS), Spread between 5 years ROI compared with 5 years UST, composite stock price index (IHSG), Rupiah interest rate and USD interbank, Non Delivery Forward (NDF) USD/IDR IM and update market informations.

Since the activation of BCC, the Bank foreign currency liquidity reserves can be controlled over the limit and foreign currency LDR realisation at maximum level of 85%.

4. Operational Risk Management

Operational Risk is defined as the risk resulting from inadequate or failure in internal processes, people and systems or from external factors which impact the Bank's operations.

Effective operational risk management may reduce losses due to operational risk. Frameworks for Operational Risk Management (ORM) are based on Bank Indonesia regulations and Basel II and the provisions of the Bank's internal regulations. At this time, the Bank has an ORM risk management policy, Mandiri Risk Management Policy (KMRBM), and Standard Operating Procedures (SOPs), which contains both the technical

aspects of operational risk management governance, reporting systems and capital calculation.

In addition, to support Bank's innovations to meet Customer needs of its product and services, the Bank has established procedures regarding risk management and mitigation measures for New Products and Activities (PAB), which is Standard Operating Procedure (SOP) for PAB to standardize PAB risk management in an end-to-end manner and in turn to create excellent products or activities as well as improve the Bank's profit, corporate image, and service quality. In an effort to always implement prudent principles and Good Corporate Governance, the Bank



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formulates assessment methodologies on 8 (eight) types of risk. Making new products and activities to meet required regulatory guidelines.

In order to improve the effectiveness of operational risk management, the Bank has implemented the following initiatives: alignment of operational risk methodology with risk-based audit methodology through synchronization risk library; providing a communication tool with the President Director called "Letter to CEO" and dually serving as a Whistle Blower System; and implement of Operational Risk Management Tools (ORM Tools).

ORM Tools used for ORM implementation are as follows:

a. Risk & Control Self Assessment (RCSA):

RCSA is used to identify and assess inherent risks in Bank's activities and assessing the quality of control.

b. Mandiri Form Operational Risk System (M-FORs):

The Bank uses MFORs to record losses from operational risk that occur in each business unit of work.

c. Key Indicator (KI) :

KI are quantitative indicators used to provide an indication of inherent risk levels in key processes within one business unit/supporting or end-to-end processing.

d . Issue & Action Management (IAM):

IAM is a tool used to document issues/problems related to operational risk. These issues/problems are analyzed, to determine the root causes, as well as the action plan and execution monitoring, of the action plan of the business unit.

With regard to operational risk management, Risk Management Unit acts as a second line of defense and Internal Audit as a third line of defense. Business Unit as a risk unit owner is the first line of defense that responsible for operational risk management of each unit of the Bank.

As the output of Operational Risk Management process, each Business Unit produces an operational risk profile describing operational risk exposure of the respective business unit, which will be used as the basis in preparing the operational risk profile of the Bank. The Bank's operational risk profile report (bankwide) is reviewed by Internal Audit and presented to the Board of Commissioners and reported to Bank Indonesia periodically.

Anti Fraud Strategy and Fraud Monitoring System

Based on BI Circular Letter No. 13/28/DPNP year 2011 concerning the Implementation of Anti Fraud Strategy for Commercial Bank, Bank Mandiri has

conducted several ways to monitor and mitigate fraud risk through 4 pillars:

1. Prevention;
 2. Detection;
 3. Investigation, Reports and Sanctions; and
 4. Monitors, Evaluation and Follow-up
5. The implementation of this process involved all line of defenses.

To support the implementation of anti fraud strategy, the Bank has developed supporting system for the retail segment (micro) and Consumer & Electronic Banking (debit card, credit card, merchants, internet & mobile banking). Early detection system has been developed to detect early anomalies in transaction, which has fraud potential. The system will alert the Bank on transactions with fraud risk; the Bank will then immediately action preventive measures. The following are Fraud Control Systems applied by the Bank, as follows:

- a. Fraud Control System Credit Card
- b. Fraud Control System Debit Card
- c. Merchant Monitoring System
- d. Internet & Mobile Banking Monitoring System
- e. Anti Fraud Application System

Anti Money Laundering and Terrorism Funding Prevention

Bank has implemented due diligence and risk management on its customers in order to prevent and mitigate risks arising from money laundering and terrorism funding transactions. The procedure is based on Bank Indonesia

regulations on Anti Money Laundering and Terorsim Funding Prevention. The due diligence process and risk management is based on risk-based approach principles that identify, classify, monitor and manage risk transaction by customers on the basis of product characteristic, customer and geography (country, cross-border).

Business Continuity Management

In order to secure Bank operations during an emergency, the Bank has a comprehensive plan that has been documented and tested. This covers steps that must be taken prior, during and after the emergency situation. The Bank's policy to secure business operations is arranged under the Business Continuity Plan (BCP). Currently, the Bank is developing the BCP into Business Continuity Management (BCM) covering Business Continuity Plan (BCP), Disaster Recovery Plan (DRP) and Emergency Response Procedure (ERP). An External consultant was hired to assist in the project development and to meet international standards.

5. Worst Condition Simulation & Stress Testing

Stress testing is done to evaluate the Bank's resilience in meeting extreme (exceptional) but plausible external situations; as is based in the contingency plan, as well as to fulfill required regulatory measures. Stress testing has the objective to estimate

loss numbers and estimate capital resilience of the Bank to absorb the loss; as well as to identify steps to mitigate the risk and maintain the capital. The Bank conducted two types of stress testing, which are: sensitivity/stock analysis and scenario analysis (historical or hypothetical).

Stress testing simulation is supported by actual scenarios, comprehensive models and an automated calculating system. Stress testing models cover primary risk such a, credit risk, market risk and liquidity risk. For credit risk, a stress testing model is developed with international best practices to cover the wholesale, consumer and retail segments, among others, through an econometric model connecting credit risk factor with macroeconomy factor.

With the global economy forecasted to be in a perilous and uncertainty trend, low growth in developed countries and high volatility of financial markes, Bank Mandiri conducted stress testing in 2012 and prepared contingency plans if the trends were to come to a crisis point.

Besides quarterly stress testing being applied with standard shock parameters from regulators, the Bank organized some scenario analysis such as commodity price decreasing scenario (coal and crude palm oil), rising fuel prices, wage increases, and regulation amendments (increase in loan-to-finance limit for credit consumers).

Bank Mandiri has proved its resilience in facing the global financial crisis in 2008 and the crisis in Europe in 2011 without significant loss or shock. Nevertheless the Bank continues to maintain the Business Command Center's activity in 2012 as an integrated crisis management center to anticipate crisis impact and global recession. On this strategy, Bank Mandiri received the "Asian Banker Risk Management Award" for the category of Achievement in Liquidity Risk Management.

6. Other Risks

Aside from primary risks, the Bank understands and managed other risks, such as compliance risk, legal, reputation, strategic, information technology, competitors, human resources and business interruption risk. Every year, the Bank carries out a top-down assessment and measurement of all risks including other primary risks by the management. A bottom-up process is also measured through the Risk Profile at every quarter.

The management of other risks is completed through the Operational Risk Committee and directly implemented by supporting work units, such as Compliance Unit, Legal Unit, Corporate Secretary and IT Operations Unit.

On legal risk, the Bank continues to increase the control of legal risk, among others, with the placement



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of legal officers at Work Units in Head Office and Regional Offices. The officers are obliged to ensure all activities/ transactions have been reviewed from the legal perspective.

On strategic risk, the Bank carried out a performance review and evaluated the Business Target Development policy as well as the Improve Strategy Plan by considering both internal and external conditions, whenever required. The Bank continues to enhance the implementation of the Financial Performance Management Support program through the development of automated budgeting, PMS enhancement, and Executive Information System (EIS) development.

On compliance risk, the Bank has established a Code of Conduct as a part of corporate culture as well as to provide guidelines. In the strategic planning stage, the Bank constantly assesses the compliance adequacy on the applicable regulations. The Bank also implements consistent and comprehensive rotation and mutation systems to some of its employees and officers in strategic positions.

On reputation risk, the Bank has customer service standards, which is monitored on a regular basis and is set as part of Branch's KPI. The customer

may submit complaints and inquiries on products and services of the Bank through a Contact Center. The Bank has also actively organized a Corporate Social Responsibility program in education, healthcare, culture, sports, environment, religious facilities and assistance to natural disaster victims.

7. Model Validation

Bank Mandiri has an independent Validation Work Unit in the Risk Management Directorate. This unit is part of internal control of the Bank, which helps to simultaneously provide quality assurance on model development, as well as to fulfill required regulatory measures of Bank Indonesia. The work unit validates all risk models that already applied and those to be developed by the Risk Management Directorate. The Validation Unit is actively involved in the advisory process on the development and improvement of risk models.

The Bank has carried out validation on 22 credit and market risk models in 2012 which covered scoring and rating models (among others; scoring for micro, consumer, credit card segments, and corporate rating, as well as collection/recovery scoring); macroeconomy stress testing model; risk parameter model of Basel II (probability of default) as well as measurement model on market risk

exposure (deflator factor and potential future exposure). The Bank provides advisory services that include models of credit risk, economic capital for corporate and retail segments, qualitative scoring model, and advisory on probability of default, model simulation for project finance segment using Monte Carlo.

Validation process of risk models is also verified by Audit Internal Directorate to ensure that Good Corporate Governance principles are aligned with the process.

E. SUBSIDIARY RISK MANAGEMENT

Consolidated risk management has been implemented in stages since 2008 in line with the BI regulation No. 8/6/PBI/2006 concerning The Implementation of Consolidated Risk Management For Banks Controlling Subsidiaries remains a strategic initiative of the Bank Mandiri risk management work unit and is communicated on a regular basis to BI on risk profile or Risk Based Bank Rating forum discussion. This is viewed as an important matter; Bank Mandiri understands its business may be directly or indirectly influenced by risk exposure from its subsidiary business activities.

Bank Mandiri implements consolidated risk management with Subsidiaries operating in Indonesia and elsewhere by maintaining risk management principles and adjusting it with jurisdictional local authorities, as well as

taking into consideration the business characteristic of each Subsidiary.

Bank Mandiri consolidated risk management concept with subsidiaries is generally divided into two parts, as follows:

1. First Line, related to BI Regulation No. 8/6/PBI/2006 regarding The Implementation of Consolidated Risk Management for Bank's with a Controlling stake in Subsidiaries.
2. Second Line, an internal requirement approach of the Bank as a whole that covers tools, risk awareness, corporate governance, and risk management information system.

Consolidated risk management aims to provide added value to stakeholders as it is indirectly shaping a progressive and safe business environment. This works by fulfilling BI regulations on consolidated risk management processes with its reporting, and monitoring of risk exposure on subsidiary business activities. This enables mitigation steps to be immediately taken when necessary.

Bank Mandiri implements consolidated risk management in stages with Subsidiaries that are engaged in finance (Bank Syariah Mandiri, Bank Mandiri Europe, Bank Sinar Harapan Bali, Mandiri Sekuritas, AXA Mandiri Financial Services, Mandiri Tunas Finance, Mandiri

International Remittance, and Mandiri AXA General Insurance). This provides the framework of the consolidated risk management process and the policy alignment and regulation between Bank as holding company and its subsidiaries.

In order to increase understanding on risk management at the Bank and Subsidiaries, Bank Mandiri held an Enterprise Risk Management Forum (FERMA) every quarter in 2012. Also, Annual Risk Consolidation Forum (ARCC), Risk Awareness Survey (RAWS), risk management tools training, and sharing as well as risk management training in accordance with subsidiary requirements. The Bank has also developed RPX system with a comprehensive platform for online access by Subsidiaries and added other facilities to reach a consolidated and improved Risk Profile report.

F. CAPITAL AND RISK EXPOSURES AND BANK RISK MANAGEMENT IMPLEMENTATION

In order to provide a transparent risk management implementation Bank Mandiri referred to Bank Indonesia regulatios that regulate transparency, publication, and annual reports of banks (BI Regulation No. 14/14/PBI/2012 concerning Transparency and Publication of Bank Reports and BI Circular Letter No. 14/35/DPNP regarding Annual Report of Commercial Banks and Specific Annual Report

Submitted to Bank Indonesia). The stipulation is intended for exposure alignment with Pillar 3 Basel II implementation regarding market discipline.

The tables of capital and risk exposures based on the guideline of the BI Circular Letter, with detailed exposures are stated on the following tables:



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3	Disclosures of Net Exposure Based on Remaining Contract Term
Table 2.2.a	Disclosures of Net Exposure Based on Remaining Contract Term – Bank Only
Table 2.2.b	Disclosures of Net Exposure Based on Remaining Contract Term – Consolidated
4	Disclosures of Net Exposure Based on Economic Sectors
Table 2.3.a	Disclosures of Net Exposure Based on Economic Sectors – Bank Only
Table 2.3.b	Disclosures of Net Exposure Based on Economic Sectors – Consolidated
5	Disclosures of Exposure and Provisions Based on Regions
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6	Disclosures of Exposure and Provisions Based on Economic Sectors
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7	Disclosures of Movements of Allowance for Impairment Losses Details
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Table 3.1.b	Net Exposure Based on Portfolio Category and Rating Scale – Consolidated
9	Disclosures of Counterparty Credit Risk
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Table 3.2.b.1	Disclosures of Counterparty Credit Risk: Repo Transactions – Bank Only
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10	Disclosures of Net Exposure Based on Risk Weight After Credit Risk Mitigation
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12	Disclosures of Securitization Transactions
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13	Disclosures of Securitization Transaction Activity Summary (Bank As Originator)
Table 5.2.a	Disclosures of Securitization Transaction Activity Summary (Bank As Originator) – Bank Only
Table 5.2.b	Disclosures of Securitization Transaction Activity Summary (Bank As Originator) – Consolidated
14	Calculation of Credit Risk RWA Standardized Approach
14.a	Calculation of Credit Risk RWA Standardized Approach – Bank Only
Table 6.1.1	Disclosures of Asset Exposure in Balance Sheet
Table 6.1.2	Disclosures of Commitment/Contingency Exposure in Off Balance Sheet
Table 6.1.3	Disclosures of Counterparty Credit Risk Exposure
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Table 6.1.5	Disclosures of Securitization Exposure
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Table 6.1.7	Disclosures of Total Credit Risk Measurement
14.b	Calculation of Credit Risk RWA Standardized Approach– Consolidated
Table 6.2.1	Disclosures of Asset Exposure in Balance Sheet
Table 6.2.2	Disclosures of Commitment/Contingency Exposure in Off Balance Sheet
Table 6.2.3	Disclosures of Counterparty Credit Risk Exposure
Table 6.2.4	Disclosures of Settlement Risk Exposure
Table 6.2.5	Disclosures of Securitization Exposure
Table 6.2.6	Disclosures of Exposure in Sharia Business Unit and/or Subsidiary that Engaged in Sharia Principle-based Business Unit (if any)
Table 6.2.7	Disclosures of Total Credit Risk Measurement



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No	Title
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Table 7.2.a	Disclosures of Market Risk Internal Model (Value at Risk/VaR) – Bank Only
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18	Disclosures of Rupiah Maturity Profile
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Table 9.2.a	Disclosures of Foreign Exchange Maturity Profile – Bank Only
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Table 1.a Quantitative Disclosures of Commercial Bank's Capital Structure

(in million rupiah)

CAPITAL COMPONENTS			Reporting Date Period	
			Bank	Consolidated
I CAPITAL COMPONENTS				
	A	Tier 1 Capital	54,438,380	58,932,921
		1 Paid-up Capital	11,666,667	11,666,667
		2 Disclosed Reserve	44,369,337	47,655,277
		3 Innovative Capital Instrument	-	-
		4 Deduction Factor of Tier 1 Capital	(1,597,624)	(679,385)
		5 Minority Interest	-	290,362
	B	Tier 2 Capital	7,509,124	9,003,821
		1 Upper Tier 2 (Upper Tier 2)	5,755,636	6,226,427
		2 Lower Tier 2, a 50% maximum of Tier 1 Capital	3,351,112	3,351,112
		3 Deduction Factor of Tier 2 Capital	(1,597,624)	(573,718)
	C	Deduction Factor of Tier 1 Capital and Tier 2 Capital	-	-
		Securitization Exposure	-	-
	D	Additional Supplementary Capital (Tier 3)	-	-
	E	ALLOCATED TIER 2 CAPITAL TO ANTICIPATE MARKET RISK	-	-
II TOTAL OF TIER 1 CAPITAL AND TIER 2 CAPITAL (A + B - C)			61,947,503	67,936,742
III TOTAL OF TIER 1 CAPITAL, TIER 2 CAPITAL AND ALLOCATED TIER 2 CAPITAL TO ANTICIPATE MARKET RISK (A + B - C + E)			61,947,503	67,936,742
IV RISK-WEIGHTED ASSETS FOR CREDIT RISK			350,761,176	388,424,480
V RISK-WEIGHTED ASSETS FOR OPERATIONAL RISK			48,384,624	55,735,767
VI RISK-WEIGHTED ASSETS FOR MARKET RISK			1,044,148	1,244,238
VII MINIMUM CAPITAL ADEQUACY RATIO FOR CREDIT RISK, OPERATIONAL RISK AND MARKET RISK [III: (IV + V + VI)]			15.48%	15.25%



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Table 2.1.a Disclosures of Net Exposure Based on Region – Bank Only

No.	Portfolio Category	Net exposure based on region						
		REGION I / MEDAN	REGION II/ PALEMBANG	REGION III/ JAKARTA KOTA	REGION IV/ JAKARTA THAMRIN	REGION V/ JAKARTA SUDIRMAN	REGION VI / BANDUNG	
(1)	(2)	(3)	(4)	(5)	(6)	(8)	(9)	
1	Claims on Sovereigns	21	2,272	7	45	531,055	25	
2	Claims on Public Sector Entities	8,370,621	2,559,286	3,797,093	22,885,610	13,849,824	1,683,613	
3	Claims on Multilateral Development Banks and International Institutions							
4	Claims on Banks	53,252	23,920	181,440	331,950	290,608	98,001	
5	Claims Secured by Residential Property	1,016,354	1,025,357	709,797	740,177	1,491,082	1,245,716	
6	Claims Secured by Commercial Real Estates		250,044					
7	Employees/Pension Loans							
8	Claims on Micro Business, Small Business and Retail Portfolios	5,156,617	5,824,950	3,734,669	3,974,006	16,466,547	4,510,398	
9	Claims on Corporates	22,944,584	12,825,979	29,072,796	28,982,105	52,709,688	7,802,119	
10	Past Due Loans	94,506	104,263	61,164	95,700	123,212	92,656	
11	Other Assets							
12	Exposures on Sharia Business Unit (if any)							
	Total	37,635,957	22,616,073	37,556,966	57,009,594	85,462,017	15,432,529	

(in million rupiah)

Net exposure based on region								
	REGION VII/ SEMARANG	REGION VIII/ SURABAYA	REGION IX/ BANJARMASIN	REGION X/ MAKASSAR	REGION XI/ DENPASAR	REGION XII/ JAYAPURA	HEAD OFFICE	OVERSEAS
	(10)	(11)	(12)	(13)	(14)	(15)	(16)	(17)
			233	438		10	155,647,236	344,889
	449,964	2,978,921	2,670,398	1,738,026	223,891	8,714	852,094	
	74,961	189,266	49,099	44,769	7,230	1,460	26,791,110	4,488,352
	1,174,105	1,774,826	891,128	901,029	606,004	91,154		
			84					
	6,028,990	5,496,299	5,028,938	5,599,741	1,485,913	1,657,047	5,587,270	2,451
	16,112,360	30,940,610	15,677,598	5,416,282	3,560,726	936,997	5,257,434	8,218,998
	104,487	243,081	83,070	144,966	29,680	23,595	4,341	28,068
							25,011,743	
	23,944,867	41,623,003	24,400,548	13,845,251	5,913,444	2,718,978	219,151,228	13,082,759



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Table 2.1.b Disclosures of Net Exposure Based on Region – Consolidated

No.	Portfolio Category	Net exposure based on region						
		REGION I / MEDAN	REGION II/ PALEMBANG	REGION III/ JAKARTA KOTA	REGION IV/ JAKARTA THAMRIN	REGION V/ JAKARTA SUDIRMAN	REGION VI / BANDUNG	
(1)	(2)	(3)	(4)	(5)	(6)	(8)	(9)	
1	Claims on Sovereigns	21	2,272	7	45	531,055	25	
2	Claims on Public Sector Entities	8,370,621	2,559,286	3,797,093	22,885,610	13,849,824	1,683,613	
3	Claims on Multilateral Development Banks and International Institutions							
4	Claims on Banks	53,252	23,920	181,440	331,950	290,608	98,001	
5	Claims Secured by Residential Property	1,016,354	1,025,357	709,797	740,177	1,491,082	1,245,716	
6	Claims Secured by Commercial Real Estates		250,044					
7	Employees/Pension Loans							
8	Claims on Micro Business, Small Business and Retail Portfolios	5,156,617	5,824,950	3,734,669	3,974,006	16,466,547	4,510,398	
9	Claims on Corporates	22,944,584	12,825,979	29,072,796	28,982,105	52,709,688	7,802,119	
10	Past Due Loans	94,506	104,263	61,164	95,700	123,212	92,656	
11	Other Assets							
12	Exposures on Sharia Business Unit (if any)							
	Total	37,635,957	22,616,073	37,556,966	57,009,594	85,462,017	15,432,529	

Notes: The net exposure of Subsidiary is recorded under Head Office column

(in million rupiah)

Net exposure based on region								
	REGION VII/ SEMARANG	REGION VIII/ SURABAYA	REGION IX/ BANJARMASIN	REGION X/ MAKASSAR	REGION XI/ DENPASAR	REGION XII/ JAYAPURA	HEAD OFFICE	OVERSEAS
	(10)	(11)	(12)	(13)	(14)	(15)	(16)	(17)
			233	438		10	155,948,517	344,889
	449,964	2,978,921	2,670,398	1,738,026	223,891	8,714	852,094	
	74,961	189,266	49,099	44,769	7,230	1,460	26,773,055	4,488,352
	1,174,105	1,774,826	891,128	901,029	606,004	91,154		
			84					
	6,028,990	5,496,299	5,028,938	5,599,741	1,485,913	1,657,047	9,771,817	2,451
	16,112,360	30,940,610	15,677,598	5,416,282	3,560,726	936,997	5,590,273	8,218,998
	104,487	243,081	83,070	144,966	29,680	23,595	40,893	28,068
							26,305,440	
							56,589,077	
	23,944,867	41,623,003	24,400,548	13,845,251	5,913,444	2,718,978	281,871,166	13,082,759



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Table 2.2.a Disclosures of Net Exposure Based on Remaining Contract Term – Bank Only

(in million rupiah)

No.	Portfolio Category	Net exposure based on the balance of Remaining Contract Term				
		< 1 year	1 year to 3 year	3 year to 5 year	> 5 year	Total
(1)	(2)	(3)	(4)	(5)	(6)	(7)
1	Claims on Sovereigns	79,836,054	609	1,863,953	74,825,616	156,526,232
2	Claims on Public Sector Entities	50,935	23,378,088	1,312,020	37,327,012	62,068,056
3	Claims on Multilateral Development Banks and International Institutions					-
4	Claims on Banks	23,669,594	4,238,614	2,627,401	2,089,808	32,625,417
5	Claims Secured by Residential Property	26	-	32	11,666,672	11,666,730
6	Claims Secured by Commercial Real Estates	-			250,129	250,129
7	Employees/Pension Loans					-
8	Claims on Micro Business, Small Business and Retail Portfolios	78,533	5,103,024	51,411	65,320,870	70,553,838
9	Claims on Corporates	325,921	24,792,421	5,313,208	210,026,727	240,458,277
10	Past Due Loans	309,621	45,814	210	877,146	1,232,791
11	Other Assets		25,011,743			25,011,743
12	Exposures on Sharia Business Unit (if any)					-
	Total	104,270,684	82,570,314	11,168,235	402,383,981	600,393,214

Table 2.2.b Disclosures of Net Exposure Based on Remaining Contract Term – Consolidated

(in million rupiah)

No.	Portfolio Category	Net exposure based on the balance of Remaining Contract Term				
		< 1 year	1 year to 3 year	3 year to 5 year	> 5 year	Total
(1)	(2)	(3)	(4)	(5)	(6)	(7)
1	Claims on Sovereigns	79,836,054	609	1,863,953	75,126,897	156,827,512
2	Claims on Public Sector Entities	50,935	23,378,088	1,312,020	37,327,012	62,068,056
3	Claims on Multilateral Development Banks and International Institutions					-
4	Claims on Banks	23,651,539	4,238,614	2,627,401	2,089,808	32,607,362
5	Claims Secured by Residential Property	26	-	32	11,666,672	11,666,730
6	Claims Secured by Commercial Real Estates	-			250,129	250,129
7	Employees/Pension Loans					-
8	Claims on Micro Business, Small Business and Retail Portfolios	78,533	5,103,024	4,235,958	65,320,870	74,738,385
9	Claims on Corporates	325,921	24,792,421	5,646,047	210,026,727	240,791,117
10	Past Due Loans	309,621	45,814	36,762	877,146	1,269,344
11	Other Assets		26,305,440			26,305,440
12	Exposures on Sharia Business Unit (if any)			56,589,077		56,589,077
	Total	104,252,629	83,864,011	72,311,250	402,685,261	663,113,151



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Table 2.3.a Disclosures of Net Exposure Based on Economic Sectors – Bank Only

No.	Economic Sectors	Claims on Sovereigns	Claims on Public Sector Entities	Claims on Multilateral Development Banks and International Institutions	Claims on Banks	
(1)	(2)	(3)	(4)	(5)	(6)	
1	Agriculture, hunting and Forestry	-	10,850,710	-	-	
2	Fishery	-	-	-	-	
3	Mining and Quarrying	930	3,468,078	-	-	
4	Processing industry	-	5,445,981	-	-	
5	Electricity, Gas and Water	-	9,911,037	-	-	
6	Construction	-	1,587,955	-	-	
7	Wholesale and retail trading	1,343	864,229	-	-	
8	Accommodation and food and beverage facility	-	148,253	-	-	
9	Transportation, warehouse and communication	-	173,796	-	-	
10	Financial intermediaries	-	6,418,375	-	32,625,417	
11	Real estate, rental and company service	248,688	1,095,469	-	-	
12	Government administration, defense and compulsory social security	442,597	-	-	-	
13	Education service	-	-	-	-	
14	Healthcare and social activity	-	-	-	-	
15	Community service, socio culture, entertainment and other individuals	-	-	-	-	
16	Individual service on households	-	-	-	-	
17	International agency and other extra international agency	-	-	-	-	
18	Activity with unclear limits	90,091	-	-	-	
19	Non-Business Sector	-	-	-	-	
20	Others (additional e.g. SBI, SUN)	155,742,583	22,104,173	-	-	
	Total	156,526,232	62,068,056	-	32,625,417	

(in million rupiah)

	Claims Secured by Residential Property	Claims Secured by Commercial Real Estates	Employees/ Pension Loans	Claims on Micro Business, Small Business and Retail Portfolios	Claims on Corporates	Past Due Loans	Other Assets	Exposures on Sharia Business Unit (if any)
	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)
	-	-	-	1,988,449	31,485,016	27,211	-	-
	-	-	-	58,021	348,203	1,391	-	-
	-	-	-	51,067	13,818,336	12,101	-	-
	-	-	-	909,466	67,377,819	196,109	-	-
	31	-	-	17,099	3,092,263	(125,209)	-	-
	-	-	-	275,379	7,107,271	10,040	-	-
	120	-	-	16,439,098	43,616,365	471,135	-	-
	-	-	-	1,452,731	2,042,500	22,470	-	-
	-	-	-	253,868	18,863,897	6,325	-	-
	-	-	-	25,878	7,109,706	1,356	-	-
	246	250,129	-	2,400,283	10,897,569	51,245	-	-
	-	-	-	51,767	109,758	1,990	-	-
	-	-	-	15,917	141,286	5	-	-
	-	-	-	60,462	851,893	623	-	-
	-	-	-	9,649	272,650	16	-	-
	-	-	-	16,050	14,184	708	-	-
	-	-	-	-	13,378	-	-	-
	-	-	-	75,493	242,767	351	-	-
	11,666,333	-	-	46,243,563	758,222	454,787	-	-
	-	-	-	209,597	32,295,195	100,135	25,011,743	-
	11,666,730	250,129	-	70,553,838	240,458,277	1,232,791	25,011,743	-



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Table 2.3.b Disclosures of Net Exposure Based on Economic Sectors – Consolidated

No.	Economic Sectors	Claims on Sovereigns	Claims on Public Sector Entities	Claims on Multilateral Development Banks and International Institutions	Claims on Banks	
(1)	(2)	(3)	(4)	(5)	(6)	
1	Agriculture, hunting and Forestry	-	10,850,710	-	-	
2	Fishery	-	-	-	-	
3	Mining and Quarrying	930	3,468,078	-	-	
4	Processing industry	-	5,445,981	-	-	
5	Electricity, Gas and Water	-	9,911,037	-	-	
6	Construction	-	1,587,955	-	-	
7	Wholesale and retail trading	1,343	864,229	-	-	
8	Accommodation and food and beverage facility	-	148,253	-	-	
9	Transportation, warehouse and communication	-	173,796	-	-	
10	Financial intermediaries	-	6,418,375	-	32,607,362	
11	Real estate, rental and company service	248,688	1,095,469	-	-	
12	Government administration, defense and compulsory social security	442,597	-	-	-	
13	Education service	-	-	-	-	
14	Healthcare service and social activity	-	-	-	-	
15	Community service, socio culture, entertainment and other individuals	-	-	-	-	
16	Individual service on households	-	-	-	-	
17	International agency and other extra international agency	-	-	-	-	
18	Activity with unclear limits	90,091	-	-	-	
19	Non-Business Sector	-	-	-	-	
20	Others (additional e.g. SBI, SUN)	156,043,863	22,104,173	-	-	
	Total	156,827,512	62,068,056	-	32,607,362	

(in million rupiah)

	Claims Secured by Residential Property	Claims Secured by Commercial Real Estates	Employees/ Pension Loans	Claims on Micro Business, Small Business and Retail Portfolios	Claims on Corporates	Past Due Loans	Other Assets	Exposures on Sharia Business Unit (if any)
	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)
	-	-	-	1,988,449	31,485,016	27,211	-	-
	-	-	-	58,021	348,203	1,391	-	-
	-	-	-	51,067	13,818,336	12,101	-	-
	-	-	-	909,466	67,377,819	196,109	-	-
	31	-	-	17,099	3,092,263	(125,209)	-	-
	-	-	-	275,379	7,107,271	10,040	-	-
	120	-	-	16,439,098	43,616,365	471,135	-	-
	-	-	-	1,452,731	2,042,500	22,470	-	-
	-	-	-	253,868	18,863,897	6,325	-	-
		-	-	25,878	7,109,706	1,356	-	-
	246	250,129	-	2,400,283	10,897,569	51,245	-	-
	-	-	-	51,767	109,758	1,990	-	-
	-	-	-	15,917	141,286	5	-	-
	-	-	-	60,462	851,893	623	-	-
	-	-	-	9,649	272,650	16	-	-
	-	-	-	16,050	14,184	708	-	-
	-	-	-	-	13,378	-	-	-
	-	-	-	75,493	242,767	351	-	-
	11,666,333	-	-	46,243,563	758,222	454,787	-	-
	-	-	-	4,394,144	32,628,034	136,688	26,305,440	56,589,077
	11,666,730	250,129	-	74,738,385	240,791,117	1,269,344	26,305,440	56,589,077



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Table 2.4.a Disclosures of Exposure and Provisions Based on Regions – Bank Only

No.	Description	Net Exposure based on region						
		REGION I / MEDAN	REGION II/ PALEMBANG	REGION III/ JAKARTA KOTA	REGION IV/ JAKARTA THAMRIN	REGION V/ JAKARTA SUDIRMAN	REGION VI / BANDUNG	
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	
1	Exposure	38,014,179	22,811,378	38,783,092	58,445,882	89,520,845	16,132,588	
2	Impaired loans							
	a. Prior to Maturity	37,716,896	22,580,590	38,040,475	57,813,097	88,546,720	15,731,295	
	b. Past Due Loans	297,282	230,788	742,617	632,785	974,125	401,293	
3	Allowance for Impairment Losses – Individual ^{*)}	188,446	13,065	869,491	1,287,128	3,906,859	511,176	
4	Allowance for Impairment Losses – Collective ^{*)}	189,776	182,239	356,635	149,160	151,969	188,883	
5	Written off Exposure ^{**)}	29,505	23,707	22,018	30,130	13,908	13,893	

^{*)} Allowance for Impairment Losses was as defined in Circular Letter number 13/6/DPNP dated 18 February 2011 concerning the calculation of Risk-Weighted Assets for Credit Risk (without collectability 1)

^{**) the value of written off exposure was only for Bank Only}

Table 2.4.b Disclosures of Exposure and Provisions Based on Regions – Consolidated

No.	Description	Net Exposure based on region						
		REGION I / MEDAN	REGION II/ PALEMBANG	REGION III/ JAKARTA KOTA	REGION IV/ JAKARTA THAMRIN	REGION V/ JAKARTA SUDIRMAN	REGION VI / BANDUNG	
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	
1	Exposure	38,014,179	22,811,378	38,783,092	58,445,882	89,520,845	16,132,588	
2	Impaired loans							
	a. Prior to Maturity	37,716,896	22,580,590	38,040,475	57,813,097	88,546,720	15,731,295	
	b. Past Due Loans	297,282	230,788	742,617	632,785	974,125	401,293	
3	Allowance for Impairment Losses – Individual ^{*)}	188,446	13,065	869,491	1,287,128	3,906,859	511,176	
4	Allowance for Impairment Losses – Collective ^{*)}	189,776	182,239	356,635	149,160	151,969	188,883	
5	Written off Exposure ^{**)}	29,505	23,707	22,018	30,130	13,908	13,893	

^{*)} Allowance for Impairment Losses was as defined in Circular Letter number 13/6/DPNP dated 18 February 2011 concerning the calculation of Risk-Weighted Assets for Credit Risk (without collectability 1)

^{**) The value of written off exposure was only for Bank Only}

(in million rupiah)

Net Exposure based on region

	REGION VII/ SEMARANG	REGION VIII/ SURABAYA	REGION IX/ BANJARMASIN	REGION X/ MAKASSAR	REGION XI/ DENPASAR	REGION XII/ JAYAPURA	HEAD OFFICE	OVERSEAS
	(9)	(10)	(11)	(12)	(13)	(14)	(15)	(16)
	24,514,597	42,540,404	24,560,843	14,316,046	6,029,232	2,758,687	220,302,166	13,350,953
	24,254,784	41,461,915	24,374,893	13,897,916	5,961,881	2,708,076	219,235,017	13,192,448
	259,812	1,078,489	185,950	418,129	67,351	50,611	1,067,148	158,505
	376,247	273,430	123,602	249,898	76,530	22,731	1,005,874	267,890
	193,483	643,971	36,694	220,896	39,257	16,977	145,063	304
	34,324	33,510	32,098	33,879	7,281	760	22,682	-

(in million rupiah)

Net Exposure based on region

	REGION VII/ SEMARANG	REGION VIII/ SURABAYA	REGION IX/ BANJARMASIN	REGION X/ MAKASSAR	REGION XI/ DENPASAR	REGION XII/ JAYAPURA	HEAD OFFICE	OVERSEAS
	(9)	(10)	(11)	(12)	(13)	(14)	(15)	(16)
	24,514,597	42,540,404	24,560,843	14,316,046	6,029,232	2,758,687	283,075,760	13,350,953
	24,254,784	41,461,915	24,374,893	13,897,916	5,961,881	2,708,076	281,946,797	13,192,448
	259,812	1,078,489	185,950	418,129	67,351	50,611	1,128,963	158,505
	376,247	273,430	123,602	249,898	76,530	22,731	1,059,531	267,890
	193,483	643,971	36,694	220,896	39,257	16,977	145,063	304
	34,324	33,510	32,098	33,879	7,281	760	22,682	-



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Table 2.5.a Disclosures of Exposure and Provisions Based on Economic Sectors –Bank Only

(in million rupiah)

No.	Economic Sectors ^{*)}	Exposure ^{**)}	Impaired Loans		Allowance for Impairment Losses – Individual ^{***)}	Allowance for Impairment Losses – Collective ^{***)}	Written off Exposure ^{****)}
			Prior to Maturity	Past Due Loans			
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)
1	Agriculture, hunting and Forestry	44,534,450	44,405,085	129,365	114,656	68,407	5,324
2	Fishery	410,865	407,686	3,179	912	2,338	2,881
3	Mining and Quarrying	17,508,897	17,427,042	81,855	158,197	188	259
4	Processing industry	79,664,741	77,686,480	1,978,261	5,595,224	140,142	57,758
5	Electricity, Gas and Water	13,058,903	13,060,056	(1,154)	38,943	124,740	-
6	Construction	9,174,633	9,093,100	81,533	174,140	19,848	6,948
7	Wholesale and retail trading	62,957,406	61,230,308	1,727,098	1,115,210	449,906	142,311
8	Accommodation and food and beverage facility	3,842,911	3,790,815	52,096	125,106	51,851	5,699
9	Transportation, warehouse and communication	19,969,673	19,576,221	393,451	643,030	28,758	3,259
10	Financial intermediaries	13,624,320	13,562,392	61,928	58,819	6,017	618
11	Real estate, rental and company service	15,162,625	15,030,674	131,951	116,181	102,814	14,163
12	Government administration, defense and compulsory social security	608,953	604,719	4,235	-	2,841	5,722
13	Education service	158,517	158,503	13	-	1,309	6,274
14	Healthcare service and social activity	935,799	934,580	1,219	21,484	1,336	3,864
15	Community service, socio culture, entertainment and other individuals	282,626	282,585	40	150	160	-
16	Individual service on households	32,255	30,612	1,643	-	1,313	26
17	International agency and other extra international agency	13,378	13,378	-	-	-	-
18	Activity with unclear limits	409,904	409,203	701	-	1,202	3,444
19	Non-Business Sector	59,916,354	58,970,144	946,211	9,000	784,449	39,143
20	Others (additional e.g. SBI, SUN)	269,813,681	268,842,420	971,261	1,729,006	-	-
	Total	612,080,890	605,516,003	6,564,887	9,900,057	1,787,619	297,694

^{*)} The above sectors are disclosed with material value of nominal/balance

For immaterial sectors, the disclosure was compiled into other sectors and was elaborated to the stakeholders

^{**) Gross Exposure (prior to deduction of Allowance for Impairment Losses)}

^{***)} Allowance for Impairment Losses was as defined in Circular Letter number 13/6/DPNP dated 18 February 2011 concerning the calculation of Risk-Weighted Assets for Credit Risk (without collectability 1)

^{****)} The value of written off exposure was only for Bank Only

Table 2.5.b Disclosures of Exposure and Provisions Based on Economic Sectors – Consolidated

(in million rupiah)

No.	Economic Sectors ^{*)}	Exposure ^{**)}	Impaired Loans		Allowance for Impairment Losses – Individual ^{***)}	Allowance for Impairment Losses – Collective ^{***)}	Written off Exposure ^{****)}
			Prior to Maturity	Past Due Loans			
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)
1	Agriculture, hunting and Forestry	44,534,450	44,405,085	129,365	114,656	68,407	5,324
2	Fishery	410,865	407,686	3,179	912	2,338	2,881
3	Mining and Quarrying	17,508,897	17,427,042	81,855	158,197	188	259
4	Processing industry	79,664,741	77,686,480	1,978,261	5,595,224	140,142	57,758
5	Electricity, Gas and Water	13,058,903	13,060,056	(1,154)	38,943	124,740	-
6	Construction	9,174,633	9,093,100	81,533	174,140	19,848	6,948
7	Wholesale and retail trading	62,957,406	61,230,308	1,727,098	1,115,210	449,906	142,311
8	Accommodation and food and beverage facility	3,842,911	3,790,815	52,096	125,106	51,851	5,699
9	Transportation, warehouse and communication	19,969,673	19,576,221	393,451	643,030	28,758	3,259
10	Financial intermediaries	13,624,320	13,562,392	61,928	58,819	6,017	618
11	Real estate, rental and company service	15,162,625	15,030,674	131,951	116,181	102,814	14,163
12	Government administration, defense and compulsory social security	608,953	604,719	4,235	-	2,841	5,722
13	Education service	158,517	158,503	13	-	1,309	6,274
14	Healthcare service and social activity	935,799	934,580	1,219	21,484	1,336	3,864
15	Community service, socio culture, entertainment and other individuals	282,626	282,585	40	150	160	-
16	Individual service on households	32,255	30,612	1,643	-	1,313	26
17	International agency and other extra international agency	13,378	13,378	-	-	-	-
18	Activity with unclear limits	409,904	409,203	701	-	1,202	3,444
19	Non-Business Sector	59,916,354	58,970,144	946,211	9,000	784,449	39,143
20	Others (additional e.g. SBI, SUN)	332,587,275	331,554,199	1,033,076	1,782,662	-	-
	Total	674,854,485	668,227,783	6,626,702	9,953,714	1,787,619	297,694

^{*)} The above sectors are disclosed with material value of nominal/balance
For immaterial sectors, the disclosure was compiled into other sectors and was elaborated to the stakeholders

^{**) Gross Exposure (prior to deduction of Allowance for Impairment Losses)}

^{***)} Allowance for Impairment Losses was as defined in Circular Letter number 13/6/DPNP dated 18 February 2011 concerning the calculation of Risk-Weighted Assets for Credit Risk (without collectability 1)

^{****)} The value of written off exposure was only for Bank Only



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Table 2.6.a Disclosures of Movements of Allowance for Impairment Losses Details – Bank Only

(in million rupiah)			
No.	Description	Individual Allowance for Impairment Losses	Collective Allowance for Impairment Losses
(1)	(2)	(3)	(4)
1	Beginning balance of Allowance for Impairment Losses	8,715,624	3,844,398
2	Allowance (reversal) for Impairment Losses for the current periods	912,783	2,077,439
3	Allowance for Impairment Losses channeled for write-offs of exposure	(920,617)	(1,542,294)
4	Other allowance (reversal) *)	931,229	131,226
Balance at end of year of Allowance for Impairment Losses **)		9,639,019	4,510,769

*) Includes effect of foreign currency translation and accrued interest on the non-impaired portion of the impaired loans

**) Excludes Allowance for Impairment Losses from the administrative accounts transaction

Table 2.6.b Disclosures of Movements of Allowance for Impairment Losses Details – Consolidated

(in million rupiah)

No.	Description	Individual Allowance for Impairment Losses	Collective Allowance for Impairment Losses
(1)	(2)	(3)	(4)
1	Beginning balance of Allowance for Impairment Losses	8,801,400	4,896,296
2	Allowance (reversal) for Impairment Losses for the current periods	816,374	2,606,693
3	Allowance for Impairment Losses channeled for write-offs of exposure	(920,617)	(1,830,461)
4	Other allowance (reversal) *)	1,078,164	194,184
Balance at end of year of Allowance for Impairment Losses **)		9,775,321	5,866,712

*) Includes effect of foreign currency translation and accrued interest on the non-impaired portion of the impaired loans

**) Excludes Allowance for Impairment Losses from the administrative accounts transaction



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Table 3.1.a. Net Exposure Based on Portfolio Category and Rating Scale – Bank only

Portfolio Category		Net Exposure							
		Rating Agency	Long term rating						
		Standard and Poor's	AAA	AA+ to AA-	A+ to A-	BBB+ to BBB-	BB+ to BB-	B+ to B-	Less than B-
		Fitch Rating	AAA	AA+ to AA-	A+ to A-	BBB+ to BBB-	BB+ to BB-	B+ to B-	Less than B-
		Moody's	Aaa	Aa1 to Aa3	A1 to A3	Baa1 to Baa3	Ba1 to Ba3	B1 to B3	Less than B3
		PT. Fitch Ratings Indonesia	AAA (idn)	AA+(idn) to AA-(idn)	A+(idn) to A-(idn)	BBB+(idn) to BBB-(idn)	BB+(idn) to BB-(idn)	B+(idn) to B-(idn)	Less than B-(idn)
		PT ICRA Indonesia	[Idr]AAA	[Idr]AA+ to [Idr]AA-	[Idr]A+ to [Idr]A-	[Idr]BBB+ to [Idr]BBB-	[Idr]BB+ to [Idr]BB-	[Idr]B+ to [Idr]B-	Less than [Idr]B-
		PT Pemeringkat Efek Indonesia	idAAA	idAA+ to idAA-	idA+ to idA-	id BBB+ to id BBB-	id BB+ to id BB-	id B+ to id B-	Less than idB-
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)
1	Claims on Sovereigns								
2	Claims on Public Sector Entities								
3	Claims on Multilateral Development Banks and International Institutions								
4	Claims on Banks								
5	Claims Secured by Residential Property								
6	Claims Secured by Commercial Real Estates								
7	Employees/Pension Loans								
8	Claims on Micro Business, Small Business and Retail Portfolios								
9	Claims on Corporates								
10	Past Due Loans								
11	Other Assets								
12	Exposures on Sharia Business Unit (if any)								
	TOTAL	-	-	-	-	-	-	-	-

Notes:

For CAR calculation and regulatory reporting, Bank Mandiri refers to BI Circular Letter No. 13/6/DPNP dated 18 February 2011, by assigning all exposures as Unrated.

(in million rupiah)

Net Exposure						
	Short term rating				Unrated	Total
	A-1	A-2	A-3	Less than A-3		
	F1+ to F1	F2	F3	Less than F3		
	P-1	P-2	P-3	Less than P-3		
	F1+(idn) to F1(idn)	F2(idn)	F3(idn)	Less than F3(idn)		
	[Idr]A1+ to [Idr]A1	[Idr]A2+ to A2	[Idr]A3+ to [Idr] A3	Less than [Idr]A3		
	idA1	idA2	idA3 to id A4	Less than idA4		
	(11)	(12)	(13)	(14)		
					156,526,232	156,526,232
					62,068,056	62,068,056
					-	-
					32,625,417	32,625,417
					11,666,730	11,666,730
					250,129	250,129
					-	-
					70,553,838	70,553,838
					240,458,277	240,458,277
					1,232,791	1,232,791
					25,011,743	25,011,743
					-	-
	-	-	-	-	600,393,214	600,393,214



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Table 3.1.a. Net Exposure Based on Portfolio Category and Rating Scale – Bank only (Simulation Using Rating)

Portfolio Category		Net Exposure							
		Rating Agency	Long term rating						
		Standard and Poor's	AAA	AA+ to AA-	A+ to A-	BBB+ to BBB-	BB+ to BB-	B+ to B-	Less than B-
		Fitch Rating	AAA	AA+ to AA-	A+ to A-	BBB+ to BBB-	BB+ to BB-	B+ to B-	Less than B-
		Moody's	Aaa	Aa1 to Aa3	A1 to A3	Baa1 to Baa3	Ba1 to Ba3	B1 to B3	Less than B3
		PT. Fitch Ratings Indonesia	AAA (idn)	AA+(idn) to AA-(idn)	A+(idn) to A-(idn)	BBB+(idn) to BBB-(idn)	BB+(idn) to BB-(idn)	B+(idn) to B-(idn)	Less than B-(idn)
		PT ICRA Indonesia	[Idr]AAA	[Idr]AA+ to [Idr]AA-	[Idr]A+ to [Idr]A-	[Idr]BBB+ to [Idr]BBB-	[Idr]BB+ to [Idr]BB-	[Idr]B+ to [Idr]B-	Less than [Idr]B-
		PT Pemeringkat Efek Indonesia	idAAA	idAA+ to idAA-	idA+ to id A-	id BBB+ to id BBB-	id BB+ to id BB-	id B+ to id B-	Less than idB-
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)
1	Claims on Sovereigns								
2	Claims on Public Sector Entities		2,955,570	20,157,580	6,090,719				
3	Claims on Multilateral Development Banks and International Institutions								
4	Claims on Banks		2,326	7,206,429	1,772,298	576,892			
5	Claims Secured by Residential Property								
6	Claims Secured by Commercial Real Estates								
7	Employees/Pension Loans								
8	Claims on Micro Business, Small Business and Retail Portfolios								
9	Claims on Corporates		1,436,646	12,402,990	4,754,722	133,004			
10	Past Due Loans								
11	Other Assets								
12	Exposures on Sharia Business Unit (if any)								
	TOTAL	-	4,394,541	39,766,999	12,617,739	709,897	-	-	-

Notes:

For CAR simulation, Bank Mandiri use the current external rating from the debtors/counterparty.

Claims on Sovereigns consists of SUN, SBI and placements in BI, based on regulation are assigned 0% risk weight.

(in million rupiah)

Net Exposure						
	Short term rating				Unrated	Total
	A-1	A-2	A-3	Less than A-3		
	F1+ to F1	F2	F3	Less than F3		
	P-1	P-2	P-3	Less than P-3		
	F1+(idn) to F1(idn)	F2(idn)	F3(idn)	Less than F3(idn)		
	[ldr]A1+ to [ldr]A1	[ldr]A2+ to A2	[ldr]A3+ to [ldr] A3	Less than [ldr] A3		
	idA1	idA2	idA3 to id A4	Less than idA4		
	(11)	(12)	(13)	(14)	(15)	(16)
					156,526,232	156,526,232
					32,864,187	62,068,056
					-	-
					23,067,473	32,625,417
					11,666,730	11,666,730
					250,129	250,129
					-	-
					70,553,838	70,553,838
					221,730,916	240,458,277
					1,232,791	1,232,791
					25,011,743	25,011,743
						-
	-	-	-	-	542,904,038	600,393,214



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Table 3.1.b. Net Exposure Based on Portfolio Category and Rating Scale – Consolidated

Portfolio Category		Net Exposure							
		Rating Agency	Long term rating						
		Standard and Poor's	AAA	AA+ to AA-	A+ to A-	BBB+ to BBB-	BB+ to BB-	B+ to B-	Less than B-
		Fitch Rating	AAA	AA+ to AA-	A+ to A-	BBB+ to BBB-	BB+ to BB-	B+ to B-	Less than B-
		Moody's	Aaa	Aa1 to Aa3	A1 to A3	Baa1 to Baa3	Ba1 to Ba3	B1 to B3	Less than B3
		PT. Fitch Ratings Indonesia	AAA (idn)	AA+(idn) to AA-(idn)	A+(idn) to A-(idn)	BBB+(idn) to BBB-(idn)	BB+(idn) to BB-(idn)	B+(idn) to B-(idn)	Less than B-(idn)
		PT ICRA Indonesia	[Idr]AAA	[Idr]AA+ to [Idr]AA-	[Idr]A+ to [Idr]A-	[Idr]BBB+ to [Idr]BBB-	[Idr]BB+ to [Idr]BB-	[Idr]B+ to [Idr]B-	Less than [Idr]B-
		PT Pemeringkat Efek Indonesia	idAAA	idAA+ to idAA-	idA+ to idA-	id BBB+ to id BBB-	id BB+ to id BB-	id B+ to id B-	Less than idB-
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)
1	Claims on Sovereigns								
2	Claims on Public Sector Entities								
3	Claims on Multilateral Development Banks and International Institutions								
4	Claims on Banks								
5	Claims Secured by Residential Property								
6	Claims Secured by Commercial Real Estates								
7	Employees/Pension Loans								
8	Claims on Micro Business, Small Business and Retail Portfolios								
9	Claims on Corporates								
10	Past Due Loans								
11	Other Assets								
12	Exposures on Sharia Business Unit (if any)								
	TOTAL	-	-	-	-	-	-	-	-

Notes:

For CAR calculation and regulatory reporting, Bank Mandiri refers to BI Circular Letter No. 13/6/DPNP dated 18 February 2011, by assigning all exposures as Unrated.

(in million rupiah)

Net Exposure						
	Short term rating				Unrated	Total
	A-1	A-2	A-3	Less than A-3		
	F1+ to F1	F2	F3	Less than F3		
	P-1	P-2	P-3	Less than P-3		
	F1+(idn) to F1(idn)	F2(idn)	F3(idn)	Less than F3(idn)		
	[ldr]A1+ to [ldr]A1	[ldr]A2+ to A2	[ldr]A3+ to [ldr] A3	Less than [ldr]A3		
	idA1	idA2	idA3 to id A4	Less than idA4		
	(11)	(12)	(13)	(14)	(15)	(16)
					156,827,512	156,827,512
					62,068,056	62,068,056
					-	-
					32,607,362	32,607,362
					11,666,730	11,666,730
					250,129	250,129
					-	-
					74,738,385	74,738,385
					240,791,117	240,791,117
					1,269,344	1,269,344
					26,305,440	26,305,440
					56,589,077	56,589,077
	-	-	-	-	663,113,151	663,113,151



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Table 3.1.b. Net Exposure Based on Portfolio Category and Rating Scale – Consolidated (Simulation Using Rating)

Portfolio Category		Net Exposure							
		Rating Agency	Long term rating						
		Standard and Poor's	AAA	AA+ to AA-	A+ to A-	BBB+ to BBB-	BB+ to BB-	B+ to B-	Less than B-
		Fitch Rating	AAA	AA+ to AA-	A+ to A-	BBB+ to BBB-	BB+ to BB-	B+ to B-	Less than B-
		Moody's	Aaa	Aa1 to Aa3	A1 to A3	Baa1 to Baa3	Ba1 to Ba3	B1 to B3	Less than B3
		PT. Fitch Ratings Indonesia	AAA (idn)	AA+(idn) to AA-(idn)	A+(idn) to A-(idn)	BBB+(idn) to BBB-(idn)	BB+(idn) to BB-(idn)	B+(idn) to B-(idn)	Less than B-(idn)
		PT ICRA Indonesia	[Idr]AAA	[Idr]AA+ to [Idr]AA-	[Idr]A+ to [Idr]A-	[Idr]BBB+ to [Idr]BBB-	[Idr]BB+ to [Idr]BB-	[Idr]B+ to [Idr]B-	Less than [Idr]B-
		PT Pemeringkat Efek Indonesia	idAAA	idAA+ to idAA-	idA+ to id A-	id BBB+ to id BBB-	id BB+ to id BB-	id B+ to id B-	Less than idB-
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)
1	Claims on Sovereigns								
2	Claims on Public Sector Entities		2,955,570	20,157,580	6,090,719				
3	Claims on Multilateral Development Banks and International Institutions								
4	Claims on Banks		2,326	7,206,429	1,772,298	576,892			
5	Claims Secured by Residential Property								
6	Claims Secured by Commercial Real Estates								
7	Employees/Pension Loans								
8	Claims on Micro Business, Small Business and Retail Portfolios								
9	Claims on Corporates		1,436,646	12,402,990	4,754,722	133,004			
10	Past Due Loans								
11	Other Assets								
12	Exposures on Sharia Business Unit (if any)								
	TOTAL	-	4,394,541	39,766,999	12,617,739	709,897	-	-	-

Notes:

For CAR simulation, Bank Mandiri use the current external rating from the debtors/counterparty.

Claims on Sovereigns consists of SUN, SBI and placements in BI, based on regulation are assigned 0% risk weight.

(in million rupiah)

Net Exposure						
	Short term rating				Unrated	Total
	A-1	A-2	A-3	Less than A-3		
	F1+ to F1	F2	F3	Less than F3		
	P-1	P-2	P-3	Less than P-3		
	F1+(idn) to F1(idn)	F2(idn)	F3(idn)	Less than F3(idn)		
	[ldr]A1+ to [ldr]A1	[ldr]A2+ to A2	[ldr]A3+ to [ldr] A3	Less than [ldr] A3		
	idA1	idA2	idA3 to id A4	Less than idA4		
	(11)	(12)	(13)	(14)	(15)	(16)
					156,827,512	156,827,512
					32,864,187	62,068,056
					-	-
					23,049,417	32,607,362
					11,666,730	11,666,730
					250,129	250,129
					-	-
					74,738,385	74,738,385
					222,063,755	240,791,117
					1,269,344	1,269,344
					26,305,440	26,305,440
					56,589,077	56,589,077
	-	-	-	-	605,623,975	663,113,151



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Table 3.2.a Disclosures of Counterparty Credit Risk: Derivative Transactions

(in million rupiah)

No.	Underlying Variables	Notional Amount			Derivative Exposures	Derivative Liabilities	Net Exposure before CRM	CRM	Net Exposure After CRM
		≤ 1 Year	> 1 Year - ≤ 5 Year	> 5 Year					
BANK ONLY									
1	Interest Rate	1,650,000	750,000	-	90,716	120,691	-	-	-
2	Exchange Rate	19,643,908	-	-	93,280	-	293,469	-	293,469
3	Others	-	-	-	-	-	-	-	-
	Total	21,293,908	750,000	-	183,996	120,691	293,469	-	293,469
CONSOLIDATED									
1	Interest Rate	1,650,000	750,000	-	90,716	120,691	-	-	-
2	Exchange Rate	19,643,908	-	-	93,291	-	293,480	-	293,480
3	Shares	-	-	-	-	-	-	-	-
4	Gold	-	-	-	-	-	-	-	-
5	Other Metals	-	-	-	-	-	-	-	-
6	Others	-	-	-	-	-	-	-	-
	Total	21,293,908	750,000	-	184,007	120,691	293,480	-	293,480

Table 3.2.b.1. Disclosures of Counterparty Credit Risk: Repo Transactions – Bank Only

(in million rupiah)

No.	Portfolio Category	Reporting Dates			
		Fair Value of Repo	Repo Liabilities	Net Exposure	RWA
(1)	(2)	(3)	(4)	(5)	(6)
1	Claims on Sovereigns				
2	Claims on Public Sector Entities				
3	Claims on Multilateral Development Banks and International Institutions				
4	Claims on Banks				
5	Claims on Micro Business, Small Business and Retail Portfolios				
6	Claims on Corporates				
7	Exposures on Sharia Business Unit (if any)				
	Total	NIL	NIL	NIL	NIL

Table 3.2.b.2. Disclosures of Counterparty Credit Risk: Repo Transactions – Consolidated

(in million rupiah)

No.	Portfolio Category	Reporting Dates			
		Fair Value of Repo	Repo Liabilities	Net Exposure	RWA
(1)	(2)	(3)	(4)	(5)	(6)
1	Claims on Sovereigns				
2	Claims on Public Sector Entities				
3	Claims on Multilateral Development Banks and International Institutions				
4	Claims on Banks				
5	Claims on Micro Business, Small Business and Retail Portfolios				
6	Claims on Corporates				
7	Exposures on Sharia Business Unit (if any)				
	Total	NIL	NIL	NIL	NIL



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Table 3.2.c.1. Disclosures of Counterparty Credit Risk: Reverse Repo Transactions – Bank Only

(in million rupiah)

No.	Portfolio Category	Net Exposure	CRM Value	Net Exposure After CRM	RWA After CRM
(1)	(2)	(3)	(4)	(5)	(6)
1	Claims on Sovereigns	9,995,953	-	9,995,953	-
2	Claims on Public Sector Entities	-	-	-	-
3	Claims on Multilateral Development Banks and International Institutions	-	-	-	-
4	Claims on Banks	4,326,409	-	4,326,409	865,282
5	Claims on Micro Business, Small Business and Retail Portfolios	-	-	-	-
6	Claims on Corporates	-	-	-	-
7	Exposures on Sharia Business Unit (if any)	-	-	-	-
	Total	14,322,362	-	14,322,362	865,282

Table 3.2.c.2. Disclosures of Counterparty Credit Risk: Reverse Repo Transactions – Consolidated

(in million rupiah)

No.	Portfolio Category	Net Exposure	CRM Value	Net Exposure After CRM	RWA After CRM
(1)	(2)	(3)	(4)	(5)	(6)
1	Claims on Sovereigns	9,995,953	-	9,995,953	-
2	Claims on Public Sector Entities	-	-	-	-
3	Claims on Multilateral Development Banks and International Institutions	-	-	-	-
4	Claims on Banks	4,326,409	-	4,326,409	865,282
5	Claims on Micro Business, Small Business and Retail Portfolios	-	-	-	-
6	Claims on Corporates	134,950	-	134,950	134,950
7	Exposures on Sharia Business Unit (if any)	-	-	-	-
	Total	14,457,313	-	14,457,313	1,000,232



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Table 4.1.a Disclosures of Net Exposure Based on Risk Weight After Credit Risk Mitigation – Bank Only

No.	Portfolio Category	Net Exposure After Credit Risk Mitigation					
		0%	20%	35%	40%	45%	
(1)	(2)	(3)	(4)	(5)	(6)	(7)	
A On Balance Sheet Exposure							
1	Claims on Sovereigns	146,519,823					
2	Claims on Public Sector Entities						
3	Claims on Multilateral Development Banks and International Institutions						
4	Claims on Banks		19,118,319				
5	Claims Secured by Residential Property			3,253,471	8,413,259		
6	Claims Secured by Commercial Real Estates						
7	Employees/Pension Loans						
8	Claims on Micro Business, Small Business and Retail Portfolios	53,233					
9	Claims on Corporates	189,633					
10	Past Due Loans	117					
11	Other Assets	14,131,816					
12	Exposure on Sharia Business Unit (if any)						
	Total On Balance Sheet Exposure	160,894,623	19,118,319	3,253,471	8,413,259	-	
B Commitment/Contingency Exposure on Off Balance Sheet Transaction							
1	Claims on Sovereigns	634					
2	Claims on Public Sector Entities						
3	Claims on Multilateral Development Banks and International Institutions						
4	Claims on Banks		3,991				
5	Claims Secured by Residential Property						
6	Claims Secured by Commercial Real Estates						
7	Employees/Pension Loans						
8	Claims on Micro Business, Small Business and Retail Portfolios						
9	Claims on Corporates						
10	Past Due Loans						
11	Exposure on Sharia Business Unit (if any)						
	Total Off B/S Exposure	634	3,991	-	-	-	
C Counterparty Credit Risk Exposure							
1	Claims on Sovereigns	10,005,775					
2	Claims on Public Sector Entities						
3	Claims on Multilateral Development Banks and International Institutions						
4	Claims on Banks		4,501,324				
5	Claims on Micro Business, Small Business and Retail Portfolios						
6	Claims on Corporates						
7	Exposure on Sharia Business Unit (if any)						
	Total Counterparty Credit Risk Exposure	10,005,775	4,501,324	-	-	-	

*) include on and off B/S by considering CCF.

(in million rupiah)							
Net Exposure After Credit Risk Mitigation					Capital Deduction Factor	RWA	Capital Charge (RWA x 8%)
50%	75%	100%	150%				
(8)	(9)	(10)	(11)		(12)	(13)	(14)
47,149,358						23,574,679	1,885,974
3,438,231						5,542,779	443,422
						4,504,018	360,321
		250,129				250,129	20,010
	69,939,314					52,454,486	4,196,359
		217,805,112				217,805,112	17,424,409
		251,838	977,919			1,718,717	137,497
		10,879,397	530			10,880,191	870,415
50,587,589	69,939,314	229,186,475	978,449		-	316,730,112	25,338,409
14,918,413						7,459,207	596,737
5,500,679						2,751,137	220,091
	560,605					420,454	33,636
		22,418,645				22,418,645	1,793,492
			2,917			4,375	350
20,419,092	560,605	22,418,645	2,917		-	33,053,817	2,644,305
285						142	11
62,874						931,702	74,536
	686					515	41
		44,888				44,888	3,591
63,159	686	44,888	-			977,247	78,180



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Table 4.1.b Disclosures of Net Exposure Based on Risk Weight After Credit Risk Mitigation – Consolidated

No.	Portfolio Category	Net Exposure After Credit Risk Mitigation				
		0%	10%	20%	35%	40%
(1)	(2)	(3)	(4)	(5)	(6)	(7)
A	On Balance Sheet Exposure					
1	Claims on Sovereigns	146,725,813				
2	Claims on Public Sector Entities					
3	Claims on Multilateral Development Banks and International Institutions					
4	Claims on Banks			19,010,908		
5	Claims Secured by Residential Property				3,253,471	8,413,259
6	Claims Secured by Commercial Real Estates					
7	Employees/Pension Loans					
8	Claims on Micro Business, Small Business and Retail Portfolios	53,233				
9	Claims on Corporates	189,633				
10	Past Due Loans	117				
11	Other Assets	14,291,135				
12	Exposure on Sharia Business Unit (if any)	14,505,615		4,096,482	4,090,973	
	Total On Balance Sheet Exposure	175,765,546	-	23,107,390	7,344,445	8,413,259
B	Commitment/Contingency Exposure on Off Balance Sheet Transaction					
1	Claims on Sovereigns	634				
2	Claims on Public Sector Entities					
3	Claims on Multilateral Development Banks and International Institutions					
4	Claims on Banks			3,991		
5	Claims Secured by Residential Property					
6	Claims Secured by Commercial Real Estates					
7	Employees/Pension Loans					
8	Claims on Micro Business, Small Business and Retail Portfolios					
9	Claims on Corporates					
10	Past Due Loans					
11	Exposure on Sharia Business Unit (if any)		179,995	40,857		
	Total Off B/S Exposure	634	179,995	44,847	-	-
C	Counterparty Credit Risk Exposure					
1	Claims on Sovereigns	10,005,775				
2	Claims on Public Sector Entities					
3	Claims on Multilateral Development Banks and International Institutions					
4	Claims on Banks			4,501,324		
5	Claims on Micro Business, Small Business and Retail Portfolios					
6	Claims on Corporates					
7	Exposure on Sharia Business Unit (if any)					
	Total Counterparty Credit Risk Exposure	10,005,775	-	4,501,324	-	-

*) include on and off B/S by calculating CCF.

(in million rupiah)									
Net Exposure After Credit Risk Mitigation							Capital Deduction Factors	RWA	Capital Charge (RWA x 8%)
45%	50%	75%	85%	100%	150%				
(8)	(9)	(10)	(11)	(12)				(13)	(14)
				95,291				95,291	7,623
	47,149,358							23,574,677	1,885,974
	3,527,176							5,565,769	445,262
								4,504,018	360,321
				250,129				250,129	20,010
		74,114,654						55,585,991	4,446,879
				217,998,749				217,998,749	17,439,900
				251,838	1,014,472			1,773,545	141,884
				12,012,815	1,490			12,015,050	961,204
	3,092,435		2,591,484	25,820,196	41,473			31,882,522	2,550,602
-	53,768,968	74,114,654	2,591,484	256,429,017	1,057,435	-	-	353,245,741	28,259,659
	14,918,413							7,459,207	596,737
	5,501,090							2,751,343	220,107
		569,812						427,359	34,189
				22,422,885				22,422,885	1,793,831
					2,917			4,375	350
	1,950,382							1,001,362	80,109
-	22,369,885	569,812	-	22,422,885	2,917	-	-	34,066,531	2,725,322
	285							142	11
	62,874							931,702	74,536
		686						515	41
				179,849				179,849	14,388
-	63,159	686	-	179,849	-	-	-	1,112,208	88,977



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Table 4.2.a Disclosures of Net Exposure and Credit Risk Mitigation Technique – Bank Only

(in million rupiah)

No.	Portfolio Category	Net Exposure	Exposure Secured by			Unsecured Exposure
			Collateral	Guarantee	Credit Insurance	
(1)	(2)	(3)	(4)	(5)	(6)	(7) = (3) - [(4)+(5)+(6)]
A On Balance Sheet Exposure						
1	Claims on Sovereigns	146,519,823	900			146,518,923
2	Claims on Public Sector Entities	47,149,358	112,826			47,036,532
3	Claims on Multilateral Development Banks and International Institutions					
4	Claims on Banks	22,556,550	72,996			22,483,554
5	Claims Secured by Residential Property	11,666,730				11,666,730
6	Claims Secured by Commercial Real Estates	250,129				250,129
7	Employees/Pension Loans					
8	Claims on Micro Business, Small Business and Retail Portfolios	69,992,547	558,984			69,433,563
9	Claims on Corporates	217,994,745	2,990,689			215,004,057
10	Past Due Loans	1,229,875				1,229,875
11	Other Assets	25,011,743				25,011,743
12	Exposure on Sharia Business Unit (if any)					
	Total On Balance Sheet Exposure	542,371,500	3,736,395	-	-	538,635,105
B Off Balance Sheet Exposure						
1	Claims on Sovereigns	634				634
2	Claims on Public Sector Entities	14,918,413				14,918,413
3	Claims on Multilateral Development Banks and International Institutions					
4	Claims on Banks	5,504,669				5,504,669
5	Claims Secured by Residential Property					
6	Claims Secured by Commercial Real Estates					
7	Employees/Pension Loans					
8	Claims on Micro Business, Small Business and Retail Portfolios	560,605				560,605
9	Claims on Corporates	22,418,645				22,418,645
10	Past Due Loans	2,917				2,917
11	Exposure on Sharia Business Unit (if any)					
	Total Off Balance Sheet Exposure	43,405,883	-	-	-	43,405,883
C Counterparty Credit Risk Exposure						
1	Claims on Sovereigns	10,005,775				10,005,775
2	Claims on Public Sector Entities	285				285
3	Claims on Multilateral Development Banks and International Institutions					
4	Claims on Banks	4,564,198				4,564,198
5	Claims on Micro Business, Small Business and Retail Portfolios	686				686
6	Claims on Corporates	44,888				44,888
7	Exposure on Sharia Business Unit (if any)					
	Total Counterparty Credit Risk Exposure	14,615,831	-	-	-	14,615,831
	Total (A+B+C)	600,393,214	3,736,395	-	-	596,656,819

Notes: In accordance with BI Circular Letter No. 13/6/DPNP dated 18 February 2011 concerning "Guidelines of Risk Weight Asset Calculation for Credit Risk using Standardized Approach", inclusive in credit risk mitigation is eligible financial collateral, guarantee, loan insurance. Besides of the eligible financial collateral, Bank Mandiri also has fixed asset, trade receivables, inventories, and other collaterals

Table 4.2.b Disclosures of Net Exposure and Credit Risk Mitigation Technique – Consolidated

(in million rupiah)

No.	Portfolio Category	Net Exposure	Exposure Secured by			Unsecured Exposure
			Collateral	Guarantee	Credit Insurance	
(1)	(2)	(3)	(4)	(5)	(6)	(7) = (3) - [(4)+(5)+(6)]
A On Balance Sheet Exposure						
1	Claims on Sovereigns	146,821,103	900			146,820,203
2	Claims on Public Sector Entities	47,149,358	112,826			47,036,532
3	Claims on Multilateral Development Banks and International Institutions					
4	Claims on Banks	22,538,084	72,996			22,465,088
5	Claims Secured by Residential Property	11,666,730				11,666,730
6	Claims Secured by Commercial Real Estates	250,129				250,129
7	Employees/Pension Loans					
8	Claims on Micro Business, Small Business and Retail Portfolios	74,167,887	558,984			73,608,903
9	Claims on Corporates	218,188,382	2,990,689			215,197,694
10	Past Due Loans	1,266,427				1,266,427
11	Other Assets	26,305,440				26,305,440
12	Exposure on Sharia Business Unit (if any)	54,417,844				54,417,844
	Total On Balance Sheet Exposure	602,771,384	3,736,395	-	-	599,034,989
B Off Balance Sheet Exposure						
1	Claims on Sovereigns	634				634
2	Claims on Public Sector Entities	14,918,413				14,918,413
3	Claims on Multilateral Development Banks and International Institutions					
4	Claims on Banks	5,505,081				5,505,081
5	Claims Secured by Residential Property					
6	Claims Secured by Commercial Real Estates					
7	Employees/Pension Loans					
8	Claims on Micro Business, Small Business and Retail Portfolios	569,812				569,812
9	Claims on Corporates	22,422,885				22,422,885
10	Past Due Loans	2,917				2,917
11	Exposure on Sharia Business Unit (if any)	2,171,233				2,171,233
	Total Off Balance Sheet Exposure	45,590,975	-	-	-	45,590,975
C Counterparty Credit Risk Exposure						
1	Claims on Sovereigns	10,005,775				10,005,775
2	Claims on Public Sector Entities	285				285
3	Claims on Multilateral Development Banks and International Institutions					
4	Claims on Banks	4,564,198				4,564,198
5	Claims on Micro Business, Small Business and Retail Portfolios	686				686
6	Claims on Corporates	179,849				179,849
7	Exposure on Sharia Business Unit (if any)					
	Total Counterparty Credit Risk Exposure	14,750,793	-	-	-	14,750,793
Total (A+B+C)		663,113,152	3,736,395	-	-	659,376,757

Notes: In accordance with BI Circular Letter No. 13/6/DPNP dated 18 February 2011 concerning "Guidelines of Risk Weight Asset Calculation for Credit Risk using Standardized Approach", inclusive in credit risk mitigation is eligible financial collateral, guarantee, loan insurance. Besides of the eligible financial collateral, Bank Mandiri also has fixed asset, trade receivables, inventories, and other collaterals.



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Table 5.1.a Disclosures of Securitization Transactions – Bank Only

(in million rupiah)

No.	Securitization Exposure	Securitized Asset Value	Securitized Asset Value with Impairment		Profit/Loss from Securitization Activity	RWA	Capital Deduction
			Due	Not Yet Due			
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)
1	Bank as Originator						
	- Exposure types (example: Claims Secured by Residential Property)	NIL					
2	Bank as Credit Enhancements Provider						
	a. Retained first loss position facility	NIL					
	- Exposure types (example: Claims Secured by Residential Property)						
	b. Retained secondary loss position facility	NIL					
	- Exposure types (example: Claims Secured by Residential Property)						
3	Bank as Liquidity Facility Provider	NIL					
	- Exposure types (example: Claims Secured by Residential Property)						
4	Bank as Service Provider	NIL					
	- Exposure types (example: Claims Secured by Residential Property)						
5	Bank as Custodian Bank	NIL					
	- Exposure types (example: Claims Secured by Residential Property)						
6	Bank as Investor	NIL					
	a. Senior tranche						
	- Exposure types (example: Claims Secured by Residential Property)	NIL					
	b. Junior tranche						
	- Exposure types (example: Claims Secured by Residential Property)	NIL					

Table 5.1.b Disclosures of Securitization Transactions – Consolidated

(in million rupiah)

No.	Securitization Exposure	Securitized Asset Value	Securitized Asset Value with Impairment		Profit/Loss from Securitization Activity	RWA	Capital Deduction
			Due	Not Yet Due			
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)
1	Bank as Originator						
	- Exposure types (example: Claims Secured by Residential Property)	NIL					
2	Bank as Credit Enhancements Provider						
	a. Retained first loss position facility	NIL					
	- Exposure types (example: Claims Secured by Residential Property)						
	b. Retained secondary loss position facility	NIL					
	- Exposure types (example: Claims Secured by Residential Property)						
3	Bank as Liquidity Facility Provider	NIL					
	- Exposure types (example: Claims Secured by Residential Property)						
4	Bank as Service Provider	NIL					
	- Exposure types (example: Claims Secured by Residential Property)						
5	Bank as Custodian Bank	NIL					
	- Exposure types (example: Claims Secured by Residential Property)						
6	Bank as Investor	NIL					
	a. Senior tranche						
	- Exposure types (example: Claims Secured by Residential Property)	NIL					
	b. Junior tranche						
	- Exposure types (example: Claims Secured by Residential Property)	NIL					



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Table 5.2.a Disclosures of Securitization Transaction Activity Summary (Bank As Originator) – Bank Only

(in million rupiah)

No.	Underlying Asset	Securitized Asset Value	Profit (Loss) from Sales
(1)	(2)	(3)	(4)
1	Claims on Sovereigns		
2	Claims on Public Sector Entities		
3	Claims on Multilateral Development Banks and International Institutions		
4	Claims on Banks		
5	Claims Secured by Residential Property		
6	Claims Secured by Commercial Real Estates		
7	Employees/Pension Loans		
8	Claims on Micro Business, Small Business and Retail Portfolios		
9	Claims on Corporates		
10	Other Assets		
11	Exposure on Sharia Business Unit (if any)		
	Total	NIL	NIL

Table 5.2.b Disclosures of Securitization Transaction Activity Summary (Bank As Originator) – Consolidated

(in million rupiah)

No.	Underlying Asset	Securitized Asset Value	Profit (Loss) from Sales
(1)	(2)	(3)	(4)
1	Claims on Sovereigns		
2	Claims on Public Sector Entities		
3	Claims on Multilateral Development Banks and International Institutions		
4	Claims on Banks		
5	Claims Secured by Residential Property		
6	Claims Secured by Commercial Real Estates		
7	Employees/Pension Loans		
8	Claims on Micro Business, Small Business and Retail Portfolios		
9	Claims on Corporates		
10	Other Assets		
11	Exposure on Sharia Business Unit (if any)		
	Total	NIL	NIL

CALCULATION OF CREDIT RISK RWA STANDARDIZED APPROACH – BANK ONLY

Table 6.1.1 Disclosures of Asset Exposure in Balance Sheet

(in million rupiah)

No	Portfolio Category	Net Exposure	RWA Before CRM	RWA After CRM
(1)	(2)	(3)	(4)	(5)
1	Claims on Sovereigns	146,519,823	-	-
2	Claims on Public Sector Entities	47,149,358	23,574,679	23,574,679
3	Claims on Multilateral Development Banks and International Institutions	-	-	-
4	Claims on Banks	22,556,550	5,542,779	5,542,779
5	Claims Secured by Residential Property	11,666,730	4,504,018	4,504,018
6	Claims Secured by Commercial Real Estates	250,129	250,129	250,129
7	Employees/Pension Loans	-	-	-
8	Claims on Micro Business, Small Business and Retail Portfolios	69,992,547	52,494,410	52,454,486
9	Claims on Corporates	217,994,745	217,994,745	217,805,112
10	Past Due Loans	1,229,875	1,718,893	1,718,717
11	Other Assets	25,011,743	10,880,191	10,880,191
TOTAL		542,371,500	316,959,845	316,730,112

Table 6.1.2 Disclosures of Commitment/Contingency Exposure in Off Balance Sheet

(in million rupiah)

No	Portfolio Category	Net Exposure	RWA Before CRM	RWA After CRM
(1)	(2)	(3)	(4)	(5)
1	Claims on Sovereigns	634	-	-
2	Claims on Public Sector Entities	14,918,413	7,459,207	7,459,207
3	Claims on Multilateral Development Banks and International Institutions	-	-	-
4	Claims on Banks	5,504,669	2,751,137	2,751,137
5	Claims Secured by Residential Property	-	-	-
6	Claims Secured by Commercial Real Estates	-	-	-
7	Employees/Pension Loans	-	-	-
8	Claims on Micro Business, Small Business and Retail Portfolios	560,605	420,454	420,454
9	Claims on Corporates	22,418,645	22,418,645	22,418,645
10	Past Due Loans	2,917	4,375	4,375
11	Other Assets	-	-	-
TOTAL		43,405,883	33,053,817	33,053,817



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Table 6.1.3 Disclosures of Counterparty Credit Risk Exposure

(in million rupiah)

No	Portfolio Category	Net Exposure	RWA Before CRM	RWA After CRM
(1)	(2)	(3)	(4)	(5)
1	Claims on Sovereigns	10,005,775	-	-
2	Claims on Public Sector Entities	285	142	142
3	Claims on Multilateral Development Banks and International Institutions	-	-	-
4	Claims on Banks	4,564,198	931,702	931,702
5	Claims on Micro Business, Small Business and Retail Portfolios	686	515	515
6	Claims on Corporates	44,888	44,888	44,888
TOTAL		14,615,831	977,247	977,247

Table 6.1.4 Disclosures of Settlement Risk Exposure

(in million rupiah)

No	Transaction Types	Exposure Value	Capital Deduction Factor	RWA After CRM
(1)	(2)	(3)	(4)	(5)
1	Delivery versus payment			
	a. 8% Capital Charge (5-15 days)			
	b. 50% Capital Charge (16-30 days)			
	c. 75 % Capital Charge (31-45 days)			
	d. 100% Capital Charge (Over 45 days)			
2	Non-delivery versus payment			
TOTAL		NIL	NIL	NIL

Table 6.1.5 Disclosures of Securitization Exposure

(in million rupiah)

No	Transaction Types	Capital Deduction Factor	RWA
(1)	(2)	(3)	(4)
1	Supporting Loan Facility that met the requirements		
2	Supporting Loan Facility that are not met the requirements		
3	Liquidity Facility that met the requirements		
4	Liquidity Facility that are not met the requirements		
5	Purchase of Asset-Backed Securities that met the requirements		
6	Purchase of Asset-Backed Securities that are not met the requirements		
7	Exclusion of Securitization exposure under Bank Indonesia regulations regarding prudent principles in asset securitization activity for commercial banks		
TOTAL		NIL	NIL

Table 6.1.6 Disclosures of Exposure in Sharia Business Unit

(in million rupiah)

No	Transaction Types	Capital Deduction Factor	RWA
(1)	(2)	(3)	(4)
1	Total Exposures	NIL	NIL

Table 6.1.7 Disclosures of Total Credit Risk Measurement

(in million rupiah)

	Reporting Dates Position
TOTAL CREDIT RISK RWA	350,761,176
TOTAL CAPITAL DEDUCTION FACTOR	-



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CALCULATION OF CREDIT RISK RWA STANDARDIZED APPROACH – CONSOLIDATED

Table 6.2.1 Disclosures of Asset Exposure in Balance Sheet

(in million rupiah)				
No	Portfolio Category	Net Exposure	RWA Before CRM	RWA After CRM
(1)	(2)	(3)	(4)	(5)
1	Claims on Sovereigns	146,821,103	95,291	95,291
2	Claims on Public Sector Entities	47,149,358	23,574,679	23,574,677
3	Claims on Multilateral Development Banks and International Institutions	-	-	-
4	Claims on Banks	22,538,084	5,565,769	5,565,769
5	Claims Secured by Residential Property	11,666,730	4,504,018	4,504,018
6	Claims Secured by Commercial Real Estates	250,129	250,129	250,129
7	Employees/Pension Loans	-	-	-
8	Claims on Micro Business, Small Business and Retail Portfolios	74,167,887	55,625,915	55,585,991
9	Claims on Corporates	218,188,382	218,188,382	217,998,749
10	Past Due Loans	1,266,427	1,773,721	1,773,545
11	Other Assets	26,305,440	-	12,015,050
TOTAL		548,353,540	309,577,905	321,363,220

Table 6.2.2 Disclosures of Commitment/Contingency Exposure in Off Balance Sheet

(in million rupiah)				
No	Portfolio Category	Net Exposure	RWA Before CRM	RWA After CRM
(1)	(2)	(3)	(4)	(5)
1	Claims on Sovereigns	634	-	-
2	Claims on Public Sector Entities	14,918,413	7,459,207	7,459,207
3	Claims on Multilateral Development Banks and International Institutions	-	-	-
4	Claims on Banks	5,505,081	2,751,343	2,751,343
5	Claims Secured by Residential Property	-	-	-
6	Claims Secured by Commercial Real Estates	-	-	-
7	Employees/Pension Loans	-	-	-
8	Claims on Micro Business, Small Business and Retail Portfolios	569,812	427,359	427,359
9	Claims on Corporates	22,422,885	22,422,885	22,422,885
10	Past Due Loans	2,917	4,375	4,375
11	Other Assets	-	-	-
TOTAL		43,419,742	33,065,169	33,065,169



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Table 6.2.3 Disclosures of Counterparty Credit Risk Exposure

(in million rupiah)

No	Portfolio Category	Net Exposure	RWA Before CRM	RWA After CRM
(1)	(2)	(3)	(4)	(5)
1	Claims on Sovereigns	10,005,775	-	-
2	Claims on Public Sector Entities	285	142	142
3	Claims on Multilateral Development Banks and International Institutions	-	-	-
4	Claims on Banks	4,564,198	931,702	931,702
5	Claims on Micro Business, Small Business and Retail Portfolios	686	515	515
6	Claims on Corporates	179,849	179,849	179,849
TOTAL		14,750,793	1,112,208	1,112,208

Table 6.2.4 Disclosures of Settlement Risk Exposure

(in million rupiah)

No	Transaction Types	Exposure Value	Capital Deduction Factor	RWA After CRM
(1)	(2)	(3)	(4)	(5)
1	Delivery versus payment			
	a. Capital Charge 8% (5-15 days)			
	b. Capital Charge 50% (16-30 days)			
	c. Capital Charge 75% (31-45 days)			
	d. Capital Charge 100% (Over 45 days)			
2	Non-delivery versus payment			
TOTAL		NIL	NIL	NIL

Table 6.2.5 Disclosures of Securitization Exposure

(in million rupiah)

No	Transaction Types	Capital Deduction Factor	RWA
(1)	(2)	(3)	(4)
1	Supporting Loan Facility that met the requirements		
2	Supporting Loan Facility that are not met the requirements		
3	Liquidity Facility that met the requirements		
4	Liquidity Facility that are not met the requirements		
5	Purchase of Asset-Backed Securities that met the requirements		
6	Purchase of Asset-Backed Securities that are not met the requirements		
7	Exclusion of Securitization exposure under Bank Indonesia regulations regarding prudent principles in asset securitization activity for commercial banks		
TOTAL		NIL	NIL

Table 6.2.6 Disclosures of Exposure in Sharia Business Unit and/or Subsidiary that Engaged in Sharia Principle-based Business Unit (if any)

(in million rupiah)

No	Transaction Types	Capital Deduction Factor	RWA
(1)	(2)	(3)	(4)
1	Total Exposure	-	32,883,883

Table 6.2.7 Disclosures of Total Credit Risk Measurement

(in million rupiah)

TOTAL CREDIT RISK RWA	388,424,480
TOTAL CAPITAL DEDUCTION FACTOR	-



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Table 7.1 Disclosures of Market Risk Standardized Method

(in million rupiah)

No.	Risk Types	Bank		Consolidated	
		Capital Charge	RWA	Capital Charge	RWA
(1)	(2)	(3)	(4)	(5)	(6)
1	Interest Rate Risk				
	a. Specific Risk	3,123	39,035	12,081	151,010
	b. General Risk	42,620	532,746	48,701	608,757
2	Exchange Rate Risk	37,789	472,368	36,192	452,397
3	Equity Risk	-	-	2,566	32,074
4	Commodity Risk	-	-	-	-
5	Option Risk	-	-	-	-
	Total	83,532	1,044,148	99,539	1,244,238

Table 7.2.a Disclosures of Market Risk Internal Model (Value at Risk/VaR) – Bank Only

(in million rupiah)

No.	Risk Types	Average VaR	Maximum VaR	Minimum VaR	End of Period VaR
(1)	(2)	(3)	(4)	(5)	(6)
1	Interest Rate Risk	5,427	14,999	668	3,660
	a. Specific Risk*	-	-	-	-
	b. General Risk	-	-	-	-
2	Exchange Rate Risk	4,876	11,700	1,277	2,254
3	Equity Risk	-	-	-	-
4	Commodity Risk	-	-	-	-
5	Option Risk	79	169	-	169
	Total	7,548	16,663	1,747	4,842

*) Bank Mandiri has not yet implemented internal model for specific risk calculation.

Table 7.2.b Disclosures of Market Risk Internal Model (Value at Risk/VaR) – Consolidated*

(in million rupiah)

No.	Risk Types	Average VaR	Maximum VaR	Minimum VaR	End of Period VaR
(1)	(2)	(3)	(4)	(5)	(6)
1	Interest Rate Risk	5,427	14,999	668	3,660
	a. Specific Risk*	-	-	-	-
	b. General Risk	-	-	-	-
2	Exchange Rate Risk	4,876	11,700	1,277	2,254
3	Equity Risk	-	-	-	-
4	Commodity Risk	-	-	-	-
5	Option Risk	79	169	-	169
	Total	7,548	16,663	1,747	4,842

*) Subsidiary are not calculating the Value at Risk (VaR).



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Table 8.1.a. Quantitative Disclosures of Operational Risk – Bank Only

(in million rupiah)

No.	Approach Used	Gross Revenues (Average in last 3 years) *)	Capital Charge	RWA
(1)	(2)	(3)	(4)	(5)
1	Basic Indicator Approach	25,805,133	3,870,770	48,384,624
	Total	25,805,133	3,870,770	48,384,624

*) For banks that applies Basic Indicator Approach in calculating Operational Risk.

Table 8.1.b. Quantitative Disclosures of Operational Risk – Consolidated

(in million rupiah)

No.	Approach Used	Gross Revenues (Average in last 3 years) *)	Capital Charge	RWA
(1)	(2)	(3)	(4)	(5)
1	Basic Indicator Approach - Bank Mandiri	25,805,133	3,870,770	48,384,624
2	Basic Indicator Approach - BSM	2,208,716	331,307	4,141,342
3	Basic Indicator Approach - MandiriSekuritas	462,561	69,384	867,302
4	Basic Indicator Approach - BMEL	60,117	9,018	112,719
5	Basic Indicator Approach - BSHB	77,255	11,588	144,853
6	Basic Indicator Approach - AXA	896,714	134,507	1,681,338
7	Basic Indicator Approach - Tunas Finance	211,375	31,706	396,328
8	Basic Indicator Approach - MIR	2,201	330	4,126
9	Basic Indicator Approach - MAGI	1,672	251	3,136
	Total	29,725,743	4,458,861	55,735,768

*) For banks that applies Basic Indicator Approach in calculating Operational Risk.

Table 9.1.a. Disclosures of Rupiah Maturity Profile – Bank Only

(in million rupiah)

No	Postings		Balance	Due				
				≤ 1 month	> 1 month to 3 month	> 3 month to 6 month	> 6 month to 12 month	> 12 month
I	ON BALANCE SHEET							
	A	Assets						
	1	Cash	12,485,501	12,485,501	-	-	-	-
	2	Placements in Bank Indonesia	53,651,197	52,660,012	991,185	-	-	-
	3	Placements in other banks	3,442,865	3,442,865	-	-	-	-
	4	Securities	80,238,137	77,041	767,622	86,314	34,796	79,272,363
	5	Loans	290,353,314	2,511,799	33,861,598	25,398,433	59,925,082	168,656,402
	6	Other Receivables	3,509,491	1,081,864	1,784,796	491,358	5,529	145,944
	7	Others *)	2,725,246	2,702,067	23,179	-	-	-
	Total Assets		446,405,750	74,961,149	37,428,380	25,976,105	59,965,407	248,074,709
	B	Liabilities						
	1	Third Party Funds	370,579,812	322,054,213	30,099,577	14,616,051	3,576,712	233,259
	2	Liabilities to Bank Indonesia	-	-	-	-	-	-
	3	Liabilities to other banks	13,211,901	13,112,391	37,600	9,115	52,795	-
	4	Issued Securities	296,075	296,075	-	-	-	-
	5	Fund Borrowings	27,120	37	1,423	8,394	791	16,475
	6	Other Liabilities	1,943,849	1,100,984	842,865	-	-	-
	7	Others	4,963,355	-	17,153	-	702,805	4,243,397
	Total Liabilities		391,022,112	336,563,700	30,998,618	14,633,560	4,333,103	4,493,131
	On Balance Sheet Mismatch		55,383,638	(261,602,551)	6,429,762	11,342,545	55,632,304	243,581,578
II	OFF BALANCE SHEET							
	A	Off Balance Sheet Assets						
	1	Commitment	93,280	93,280	-	-	-	-
	2	Contingency	6,005,856	6,005,856	-	-	-	-
	Total Off Balance Sheet Assets		6,099,136	6,099,136	-	-	-	-
	B	Off Balance Sheet Liabilities						
	1	Commitment	83,248,504	81,494,515	1,077,742	67,224	609,023	-
	2	Contingency	22,577,686	2,863,338	5,909,086	3,770,115	4,297,646	5,737,501
	Total Off Balance Sheet Liabilities		105,826,190	84,357,853	6,986,828	3,837,339	4,906,669	5,737,501
	Off Balance Sheet Mismatch		(99,727,054)	(78,258,717)	(6,986,828)	(3,837,339)	(4,906,669)	(5,737,501)
	Difference[(IA-IB)+(IIA-IIB)]		(44,343,416)	(339,861,268)	(557,066)	7,505,206	50,725,635	237,844,077
	Cumulative Difference		-	(339,861,268)	(340,418,334)	(332,913,128)	(282,187,493)	(44,343,416)

*) Covers the Accrued Income, Receivables from sales of marketable securities, Receivables from customer transactions, Receivables from policy holders, Receivables from transactions related to ATM and credit card.



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Table 9.1.b. Disclosures of Rupiah Maturity Profile – Consolidated

(in million rupiah)

No	Postings ^{*)}		Balance	Due				
				≤ 1 month	> 1 month to 3 month	> 3 month to 6 month	> 6 month to 12 month	> 12 month
I	ON BALANCE SHEET							
	A	Assets						
	1	Cash	13,640,555	13,640,555	-	-	-	-
	2	Placements in Bank Indonesia	59,076,662	58,085,477	991,185	-	-	-
	3	Placements in other banks	5,145,966	4,426,464	633,200	67,802	18,500	-
	4	Securities	84,619,499	1,278,870	783,888	251,307	489,075	81,816,359
	5	Loans	332,643,020	4,744,684	37,018,011	28,762,441	63,524,824	198,593,060
	6	Other Receivables	3,583,953	1,107,424	1,811,380	503,102	15,869	146,178
	7	Others ^{*)}	4,056,221	3,076,055	980,166	-	-	-
	Total Assets		502,765,876	86,359,529	42,217,830	29,584,652	64,048,268	280,555,597
	B	Liabilities						
	1	Third Party Funds	376,580,167	327,796,566	30,279,072	14,657,520	3,613,750	233,259
	2	Liabilities to Bank Indonesia	-	-	-	-	-	-
	3	Liabilities to other banks	13,019,870	13,019,870	-	-	-	-
	4	Issued Securities	1,545,876	296,075	-	51,943	-	1,197,858
	5	Fund Borrowings	2,933,774	45,571	2,492	9,997	53,826	2,821,888
	6	Other Liabilities	3,223,830	2,345,547	878,283	-	-	-
	7	Others	4,958,356	-	17,153	-	697,805	4,243,398
	Total Liabilities		402,261,873	343,503,629	31,177,000	14,719,461	4,365,381	8,496,403
	On Balance Sheet Mismatch		100,504,003	(257,144,100)	11,040,830	14,865,192	59,682,887	272,059,194
II	OFF BALANCE SHEET							
	A	Off Balance Sheet Assets						
	1	Commitment	93,280	93,280	-	-	-	-
	2	Contingency	6,195,971	6,195,971	-	-	-	-
	Total Off Balance Sheet Assets		6,289,251	6,289,251	-	-	-	-
	B	Off Balance Sheet Liabilities						
	1	Commitment	85,029,013	81,495,014	1,279,263	1,032,546	1,222,190	-
	2	Contingency	22,789,431	3,075,083	5,909,086	3,770,115	4,297,646	5,737,501
	Total Off Balance Sheet Liabilities		107,818,444	84,570,097	7,188,349	4,802,661	5,519,836	5,737,501
	Off Balance Sheet Mismatch		(101,529,193)	(78,280,846)	(7,188,349)	(4,802,661)	(5,519,836)	(5,737,501)
	Difference[(IA-IB)+(IIA-IIB)]		(1,025,190)	(335,424,946)	3,852,481	10,062,531	54,163,051	266,321,693
	Cumulative Difference		-	(335,424,946)	(331,572,465)	(321,509,934)	(267,346,883)	(1,025,190)

*) Excluded the Inter-company Transactions

Table 9.2.a. Disclosures of Foreign Exchange Maturity Profile – Bank Only

(in million rupiah)

No	Postings ^{*)}		Balance	Due				
				≤ 1 month	> 1 month to 3 month	> 3 month to 6 month	> 6 month to 12 month	> 12 month
I	ON BALANCE SHEET							
	A	Assets						
		1 Cash	1,645,635	1,645,635	-	-	-	-
		2 Placements in Bank Indonesia	16,178,875	16,178,875	-	-	-	-
		3 Placements in other banks	15,819,308	15,290,635	173,764	300,015	-	54,894
		4 Securities	5,183,309	468,817	349,939	144,533	89,810	4,130,210
		5 Loans	49,620,377	909,832	10,779,885	2,950,139	5,194,710	29,785,811
		6 Other Receivables	10,962,850	2,087,220	4,415,177	3,139,002	651,917	669,534
		7 Others ^{*)}	209,514	204,518	4,996	-	-	-
		Total Assets	99,619,868	36,785,532	15,723,761	6,533,689	5,936,437	34,640,449
	B	Liabilities						
		1 Third Party Funds	64,879,099	63,283,297	787,908	297,357	490,862	19,675
		2 Liabilities to Bank Indonesia	-	-	-	-	-	-
		3 Liabilities to other banks	906,978	906,978	-	-	-	-
		4 Issued Securities	-	-	-	-	-	-
		5 Fund Borrowings	8,675,059	240,938	400,511	240,938	-	7,792,672
		6 Other Liabilities	2,106,083	1,030,110	1,075,973	-	-	-
		7 Others	179,594	1,912	-	-	1,912	175,770
		Total Liabilities	76,746,813	65,463,235	2,264,392	538,295	492,774	7,988,117
		On Balance Sheet Mismatch	22,873,055	(28,677,703)	13,459,369	5,995,394	5,443,663	26,652,332
II	OFF BALANCE SHEET							
	A	Off Balance Sheet Assets						
		1 Commitment	-	-	-	-	-	-
		2 Contingency	9,916,800	9,916,800	-	-	-	-
		Total Off Balance Sheet Assets	9,916,800	9,916,800	-	-	-	-
	B	Off Balance Sheet Liabilities						
		1 Commitment	10,398,827	2,215,749	4,475,726	922,935	1,083,041	1,701,376
		2 Contingency	25,951,137	1,873,083	2,713,231	3,281,401	4,980,397	13,103,025
		Total Off Balance Sheet Liabilities	36,349,964	4,088,832	7,188,957	4,204,336	6,063,438	14,804,401
		Off Balance Sheet Mismatch	(26,433,164)	5,827,968	(7,188,957)	(4,204,336)	(6,063,438)	(14,804,401)
		Difference[(IA-IB)+(IIA-IIB)]	(3,560,109)	(22,849,735)	6,270,412	1,791,058	(619,775)	11,847,931
		Cumulative Difference	-	(22,849,735)	(16,579,323)	(14,788,265)	(15,408,040)	(3,560,109)

*) Covers the Accrued Income, Receivables from sales of marketable securities, Receivables from customer transactions, Receivables from policy holders, Receivables from transactions related to ATM and credit card.



SUPPORTING UNITS REVIEW

RISK MANAGEMENT

Table 9.2.b. Disclosures of Foreign Exchange Maturity Profile – Consolidated

(in million rupiah)

No	Postings ^{*)}		Balance	Due				
				≤ 1 month	> 1 month to 3 month	> 3 month to 6 month	> 6 month to 12 month	> 12 month
I	ON BALANCE SHEET							
	A	Assets						
		1 Cash	1,645,635	1,645,635	-	-	-	-
		2 Placements in Bank Indonesia	16,210,197	16,210,197	-	-	-	-
		3 Placements in other banks	15,814,585	15,671,412	289	87,990	-	54,894
		4 Securities	5,367,545	468,817	349,939	233,478	89,810	4,225,501
		5 Loans	51,938,687	927,481	10,801,265	2,956,020	5,209,020	32,044,901
		6 Other Receivables	11,047,977	2,101,896	4,447,567	3,176,151	652,829	669,534
		7 Others ^{*)}	217,135	212,139	4,996			
		Total Assets	102,241,761	37,237,577	15,604,056	6,453,639	5,951,659	36,994,830
	B	Liabilities						
		1 Third Party Funds	66,257,695	64,661,893	787,908	297,357	490,862	19,675
		2 Liabilities to Bank Indonesia	-	-	-	-	-	-
		3 Liabilities to other banks	996,967	996,967	-	-	-	-
		4 Issued Securities	-	-	-	-	-	-
		5 Fund Borrowings	8,675,059	240,938	400,511	240,938	-	7,792,672
		6 Other Liabilities	2,106,083	1,030,110	1,075,973	-	-	-
		7 Others	179,594	1,912	-	-	1,912	175,770
		Total Liabilities	78,215,398	66,931,820	2,264,392	538,295	492,774	7,988,117
		On Balance Sheet Mismatch	24,026,363	(29,694,243)	13,339,664	5,915,344	5,458,885	29,006,713
II	OFF BALANCE SHEET							
	A	Off Balance Sheet Assets						
		1 Commitment	6,242	6,242	-	-	-	-
		2 Contingency	9,919,327	9,919,327	-	-	-	-
		Total Off Balance Sheet Assets	9,925,569	9,925,569	-	-	-	-
	B	Off Balance Sheet Liabilities						
		1 Commitment	10,460,693	9,916,035	543,504	1,155	-	-
		2 Contingency	26,057,908	1,979,853	2,713,231	3,281,401	4,980,397	13,103,025
		Total Off Balance Sheet Liabilities	36,518,601	11,895,888	3,256,735	3,282,556	4,980,397	13,103,025
		Off Balance Sheet Mismatch	(26,593,032)	(1,970,319)	(3,256,735)	(3,282,556)	(4,980,397)	(13,103,025)
		Difference[(IA-IB)+(IIA-IIB)]	(2,566,669)	(31,664,562)	10,082,929	2,632,788	478,488	15,903,688
		Cumulative Difference	-	(31,664,562)	(21,581,633)	(18,948,845)	(18,470,357)	(2,566,669)

*) Excluded the Inter-company Transactions

2013 Strategy and Work Plan

Bank Mandiri will continue to develop its infrastructure and risk management capabilities in anticipation of business developments, macroeconomic movements, and new regulations, with the following strategy:

1. Implementation of Capital Calculation based on Basel II and Basel III

Bank Mandiri will conduct a risk-based capital calculation simulation (credit, market and operational) based on Basel II for a more advanced internal approach. The Bank has prepared a methodology, model, with system and data referring to the regulations of BI, Basel and international best practices. In addition, Bank Mandiri will prepare simulation and system for Basel III if it's applied by the regulators.

2. Risk management consolidation with subsidiary

In order to synchronize the risk management framework with Bank Mandiri as the holding company, the consolidation process of risk management for subsidiaries is to be implemented in stages. This strategy is expected to increase sustainable profit contribution by subsidiaries; and to minimize surprises or negative

events that may create loss to the Bank. The following initiatives are going to be taken, among others,, an online risk profile consolidation process development of subsidiaries, consolidated development of Risk-Based Bank Rating methodology, and consolidated debtor information system development.

3. Methodology implementation, risk measurement tools and supporting technology system in line with best practices

The Bank continuously refines its risk measurement and methodology implementation with reference to the regulations of BI, Basel and international best practices. The refinement is completed on a regular basis for the rating model, scoring, and watch list, portfolio RAC guidelines, to maintain its accuracy and to be in line with each segment's business development. An advanced methodology development was also put in place the Economic Capital Model, Active Portfolio Management, Value Based Management, and Anti-Fraud Management development.

Bank Mandiri will cooperate with prominent risk management consultants in order to optimize Basel II and ERM implementation.

On system and technology, the Bank will implement an integrated system to support loan exposure and limit management systems.

Bank Mandiri in addition to best practice development, integrating risk management and internal control is beginning to review the possibility of implementing Governance, Risk & Compliance (GRC) framework. Once it's implemented, the GRC will integrate all governance, risk management and mitigation activity, compliance and internal control into a synergized and balanced process.



SUPPORTING UNITS REVIEW

TECHNOLOGY & OPERATIONS

Total Transactions/year

2.1 Billion

The Bank continues to develop its information technology-based business initiatives through the 2011-2014 IT Strategic Plan, delivering technology-based product benefits to customers.

Bank Mandiri takes advantage of rapid technology development as a strategy to be more competitive. This is part of the bank's race to innovate and create unique and excellent products and services in order to grow and develop in the midst of an increasingly competitive banking environment.

Bank Mandiri developed its Technology & Operations Directorate to support the Bank's growth through innovative solutions to meet business needs, to provide the best services to customers, and to be able to launch, cheaper, better and faster, competitive products and operational services.

To support business growth, the Bank has incorporated its IT Strategic Plan 2011-2014 into the Corporate Plan 2010-2014, and made it the basis to develop information technology-based business initiatives. The Bank has since delivered several technology-based products and services through working together with the business units. The benefits brought to the customer in 2012, were, among others: a travel card (SKYZ Card), pre-paid card (e-Money), electronic dealing platform (Mandiri e-FX) and online transaction (Mandiri Clickpay).

Acceleration of the lending process was done through the consolidation and the centralized processing of the operational units, additional Credit Operations, and deployment of a consumer Loan Factory for Cards and Micro Consumers. In addition, Bank Mandiri provided easier transactions to its customers through the development of regular office network, micro-banking business, ATM and EDC.

The Bank provides quality service to customers through the implementation of "Jiwa Service" offering proactive and timely solutions, reliable, friendly and convenient in all work units. The objective is to provide unique and excellent services at all contact points. The Bank received recognition for this commitment by being awarded the Golden Trophy for Banking Service Excellence, and recognition of Bank Mandiri as "the living service legend" in 2012.

CORE PERFORMANCE IN 2012

The Technology & Operations Directorate contributed a decrease of 11.6% in transaction costs during 2012 compared to 2011. This was due to infrastructure optimization, contact points development and innovative

technology-based enhancements. The effort has helped to increase electronic channel (e-channel) transaction volume by 21% compared to 2011.

The improvement on e-channel transaction comes from the technology-based product diversification, done through core system product development. Several product developments were implemented in 2012 in cooperation with other business units;

- **Mandiri SKYZ Card** is a traveler card, providing easy access to cardholder during overseas trips, with a competitive exchange rate.
- **Mandiri e-Money Card** is a pre-paid card, an integrated multipurpose pre-paid card for payment on toll roads, parking, bus ticket purchases, Gasoline purchases, and retail shop network purchases.
- **Mandiri e-FX** is an online system, serving customers needs in online foreign exchange transactions.
- **Mandiri Clickpay** is an online payment/purchase system, providing an online payment/purchase transaction service system through debit card with a token PIN as the transaction validation.

• **Mandiri Global Trade and Online Custody System** is an online trade finance and custody transaction system for easy transactions by customers.

In addition to the new products above, Bank Mandiri continued to refine and add features to provide more easy transactions for customers;

- Mandiri Mobile Internet (Bank Mandiri was the first bank to introduce a mobile banking multi platform solutions: Blackberry, Android and iPhone);
- Mandiri Cash Management;
- e-channel features such as; ATM-Transfer Online
- Billing features (PLN, Citibank, Air Asia and Rumah Zakat);
- SMS Banking – Balance information with Account data;
- Unstructured Supplementary Service Data (USSD);
- Internet Banking-Transfer Online for ATM Bersama Participants.

The Directorate also conducted application feature modernization on back office operations, thereby increasing its transaction volume during 2012. As a result, Bank Guarantee issuance increased by 14.9% and trade finance transaction by 18.7%.

Contact point enhancement was also developed in 2012 to provide easy transactions for the customer. This was done through the addition of 71 branch offices, 5 Priority Outlets & 9 Priority Lounges, 202 Mandiri Micro Unit (MMU), 51 Micro Business Unit (MBU), 6 Micro Multipurpose Credit (KSM) centers, and 50 MMU kiosks. The Bank further installed 1,989 ATM units (consist of 1,874 ATM Cash Dispenser, 105 ATM Cash Deposit Machine, 5 Mobile ATM, and 5 ATM Drive Thru). The Electronic Data Capture (EDC) product was deployed more aggressively in 2012 as total EDC machines outstanding reached more than 180,352 EDC units.

The IT system processed a total of 2.1 billion banking transaction in 2012, representing growth of 19.3% compared to 2011. Meanwhile the Bank reached a total of 92% in electronic transactions in 2012 (compared with 90% transactions in 2011). This increase was due to increased customer contact points development and innovations in technological enhancements.

Bank Mandiri carried out a sustainable infrastructure capacity management initiative in a move to ensure system excellence and to anticipate future transaction growth. Capacity planning of IT tools is done based on system requirement analysis for on demand



SUPPORTING UNITS REVIEW

TECHNOLOGY & OPERATIONS

resource requirements for the next 5 years. This will ensure infrastructure readiness to support business requirements in the years to come.

In addition to infrastructure and technology development, Bank Mandiri also strives to enhance its Human Resource (HR) competency. This development is achieved through utilizing local and international training standards. The Bank has conducted certification trainings during 2012 as follows; 75 international IT certifications, 48 local certifications, 8 employees with CDCS (Certified Documentary Credit Specialist), and 83 with ISO 9001:2008 certified. IT Capabilities Improvement was also implemented in 2012 resulted in IT organization changes; new governance process; and an IT HR development plan to optimize IT resources to fulfill business needs.

Infrastructure and HR development in 2012 was advanced to accelerate trade services & finance transaction processes. Continuous technology advances on Portal Document Examination on Screen (DEOS) and HR trainings successfully propelled end-to-end transaction, to an average of 30 minutes on export transaction

(compared to 46 minutes in 2011), and an average of 48 minutes of import transaction (compared with 75 minutes in 2011). Bank Mandiri received the following international awards for this achievement; The Best Indonesian Trade Bank Award 2012 from Trade Finance Magazine, and Indonesia's Best Trade Finance House from CT Magazine, Hong Kong.

Efforts in providing best service to customers are being continuously enhanced so as to fulfill or even exceed the customers' expectations. As the result, Bank Mandiri successfully maintained its position for 5 (five) consecutive years, since 2007, as The Best Bank Service Excellence (cooperation of Marketing Research Indonesia-MRI with Infobank Magazine). Moreover, the commitment to maintain service excellence quality was appreciated with award of The Most Consistent Bank in Service Excellence for 3 (three) consecutive years. Through this achievement, Bank Mandiri received a Golden Trophy for Banking Service Excellence and attained a certification as "the living service legend".

2013 Strategy and Work Plan

The Technology & Operations Directorate supports Bank Mandiri's vision and mission in order to meet the businesses needs in 2013. This strategy will be advanced through the transformation of technology, operations and service to contribute by enhancing utility based processing, efficiency, and by economies of scale.

The IT transformation is implemented in accordance with ISP 2011-2014, prioritized to fulfill customer needs to increase transaction volumes, to meet required regulatory, and internal business process improvement through 4 main strategies:

1. To implement IT solutions through infrastructure with capacity enhancement programs for system availability and to support growth in business needs.
2. To implement infrastructure and applications to support e-channel development by service standard refinements to customers at all contact points.

3. To improve security through system modernization and completion of perimeter system including ATM security so as to provide safety and comfort to customers.

4. To improve work system and risk management refinement of the Bank through Business Continuity Management (BCM).

An efficient, better and faster operational enhancement is implemented in line with technology development with the following main objectives:

1. To improve retail financing growth through Loan Factory location expansion and reorganization, new openings and status upgrading of the Credit Operations Unit Offices network.
2. Work process refinements and automation to improve productivity and service through the Integrated Central Liability System; Cash development and Clearing Processing Center.
3. To maintain service excellence by service quality measurement of branch offices, e-channel, Consumer

Card, Consumer Loan, Micro Banking, and measurement of Jiwa Service at Bank Mandiri group work units.

The Technology & Operations Directorate will carry out productivity improvements and human resources development with the following:

- Strategy Capability Improvement through Competency and Value Model enhancement;
- Refinement of Talent Management and Succession Plan;
- Capability improvement and Career Path for specialist; and
- To develop and implement resource fulfillment strategies.



SUPPORTING UNITS REVIEW

COMPLIANCE & HUMAN CAPITAL

The Compliance and Human Capital (CHC) Directorate continues its transformation through strategies of acceleration of human capital value creation and by its development of a road map that will help Bank Mandiri evolve from a Good Company to a Great Company. The Compliance and Human Capital Directorate initiatives are focused on quality engagement and execution & governance quality improvement; factors that will help to boost the Bank performance. Towards this end a theme for the work unit was established; "Excellence in Engagement, Execution & Governance".

Human Capital strategy and policy development is implemented with reference to the existing Human Capital Framework (Employee Lifecycle) and effective Best Practices, which are:

POLICY AND PROCEDURE

Policy architecture in Human Capital consists of Human Resources Policies (KSDM), Human Resources Standard Guidelines (SPSDM) and Human Resources Technical Instructions (PTSDM). The Policies and Standard Guidelines are continuously reviewed and refined on a regular basis in accordance with the Bank's needs and best practices standards.

WORKFORCE FULFILLMENT

A precise enrollment strategy for human resources is required to support rapid business growth. This

strategy is focused on; "right people with potential right fit". This strategy is adjusted with business needs from time to time and has improved the level of engagement towards the company. Employees' enrollment is done both through internal and external resources.

Bank Mandiri studies executive management requirement in work units throughout Indonesia. In order to open opportunity for the best candidates from the regions, Bank Mandiri has conducted recruitment on a regular basis in cooperation with several prominent universities in Indonesia through participation in job fairs/work exchanges as well as campus hiring. Internal Employees' recruitment was carried out through several employee development programs; Staff Development Program (SDP), Local Staff Development Program (LSDP), the Executive Officer Authority Program (P3K), Micro Junior Management Education Program (PPMM), and the repositioning of Executive Officers from Front Office to Back Office. Employee recruitment from external resources is conducted with fresh graduates and those with similar experience as both are hired for executive management and officer positions. External resources recruitment is organized specifically to satisfy the needs arising from a lack of managerial resources in certain regions, work types or expertise, as follows:

a. Recruitment of Executive Management Candidates in certain Regions

By noting the lack of executive management candidate's in certain regions, the Directorate has developed Papua Region Special Management's Candidate (CPKP) in 2012. These candidates were taken from local areas and selected from immigrants who have lived for long periods in Papua.

b. Recruitment of Employee with specific Expertise/Skills

Bank Mandiri has cooperated with Executive Search firms to propel business target achievements and growth. The E Search, led by human resource experts, is tasked to assist in staff recruitment to fill in executive management and middle management levels in information technology.

c. Outsourcing Management

To be more aligned with rapid business growth the outsourcing of employees for support jobs is increasing. To comply with Bank Indonesia regulations on outsourcing the Directorate reviews policies and improved the bank wide system monitoring function of outsourcing experts by the use of outsourcing database systems. In the year 2012 a review was conducted on the policy of the use of outsourcing services to ensure

compliance and harmony with the provisions of Bank Indonesia and thereby improve the function of monitoring the use of outsourced manpower by optimizing the use of the bank wide database system on outsourced resources.

d. Kriya Mandiri Program

Kriya Mandiri Program or apprentice program is an alternative method in employee recruitment especially to fill-in certain positions at branch work units. Kriya Mandiri is an integrated work-study program with the objective to provide opportunities to students/graduates of universities, to work and learn at Bank Mandiri.

Through the Officer Development Program (ODP) Bank Mandiri refines and implements employee recruitment policies and training in order to prepare talented candidates for executive management positions. After recruitment the development process of the selected candidates is carefully structured to ensure the ODP program delivers high quality executives.

EMPLOYEE RELATIONS & ENGAGEMENT

The spirit to offer the best to all parties is the base of industrial relations of Company (Bank Mandiri) and Employees. Employees are expected

to provide optimum efforts while the Company provides for the Employees' right as mandated by the laws; along with other additional benefits. A spirit of mutual respect, a good attitude and the right principles has helped to improve and maintain the quality of industrial relations between Management and Unions from year to year. Bank Mandiri successfully implemented strategic initiatives in human resources in 2012 that refer to Best In Class practices, and it has resulted in harmonious industrial relations in Bank Mandiri.

Engagement activity through Mandiri i-care program in 2012 (individual commitment & actions raises engagement) was focused towards monitoring the Development and Impact plan following up with each work unit as ascertained from the results of the 2011 engagement survey.

ORGANIZATION DEVELOPMENT

Efficient and effective organizations as well as being competitive in the market are the major requirements to propel business growth. Towards that end, organization development is measured with regular organization reviews on productivity and effectiveness of the organization structure.

TALENT & SUCCESSION PROGRAM

Talent Management is an important part in Human Capital management. In this respect, Bank Mandiri continues to review its existing Talent & Succession

ANNUAL COMPLIANCE PROGRAM

Identifying and monitoring compliance and operational risk.



SUPPORTING UNITS REVIEW

COMPLIANCE & HUMAN CAPITAL

Management programs. Talent Strategy is directed to make time to market business needs through the development of competent, productive and engaged talents. Leadership pipeline recruitment is continued through leadership programs for the BOD and through existing middle management staff. Bank Mandiri has also conducted assessment programs on Leader candidates to obtain Success Profiles that will be used to evaluate suitability with the intended positions.

PERFORMANCE MANAGEMENT & REWARD

Performance Management and Reward is an important aspect in Human Capital Management to support sustainable performance of Bank Mandiri. In the move to support the transformation strategy of Bank Mandiri, Human Capital continuously strives for improvement, with implementation of programs such as e-Mandiri EASy implementation, (electronic Mandiri Employee Appreciation System). E-Mandiri EASy is a holistic appreciation system for all Bank Mandiri employees.

E-Mandiri EASy is comprehensive system to monitor the successor development process, which will fill critical positions, thereby helping to guarantee Bank Mandiri future business growth. E-Mandiri EASy is an internet-based system with the integration of human capital functions.

Rewards continue to innovate and to be refined, such as healthcare program improvement for staff, provision of staff welfare credit facility, and other programs to improve staff welfare.

EMPLOYEE VALUE PROPOSITION

The Bank introduced Mandiri Employee Value Proposition (EVP) in 2012, in an effort to increase competitiveness in line with Bank Mandiri vision to be the most admired and progressive financial institution in Indonesia. This program will be an internal "anchor" brand and differentiate Bank Mandiri from other companies. Furthermore, EVP will improve Bank Mandiri brand awareness and image as the employer of choice.

Herewith the Mandiri Employee Value Proposition:

Prosperous Spirit

At Mandiri, we have the Prosperous Spirit, through which we can flourish in an open, positive, progressive environment and be inspired create prosperity for our colleagues, family, customers, community and country

Effective EVP implementation will provide added value for Bank Mandiri such as increased employee and customer levels of engagement, be highly competitive to attract and obtain top talent candidates from the market, ability to keep top talents working at Bank Mandiri, reduce employee turnover, enhance the image and the reputation of the Bank as employer of choice, and lastly to create a happy, healthy & wealthy environment, and improve the company's intangible assets from time to time.

CULTURE TRANSFORMATION

The Compliance & Human Capital Directorate and the Board of Directors committed to continue Advanced Culture Transformation in 2012 (supporting Bank Mandiri Business Transformation) by sustainably improving behavior aspects, symbols, and existing systems in Bank Mandiri. This commitment was conducted through the Programmatic Program of 2012.

Programmatic program implementation at all work units were carried out through the following:

1. Training for Change Agent; participated by 532 executive managers of Department Head level, Team Leaders, and Section Heads.
2. Other activities conducted were; Culture Day, Culture Fair, and Change Agent Sharing Forum.
3. On site and on-desk monitoring of culture implementation on a regular basis.

Appreciation/reward programs were developed to support employees' level of engagement to implement Corporate Values, as follows:

1. Culture Excellence Award; an appreciation program for work units that successfully attained best performance and implemented the company culture.
2. Mandiri Best Employee Awards; an appreciation program for best employee, assessed by performance, achievement, and behavior.
3. Mandiri Innovation Awards (MIA); an appreciation program to employees with the most innovative contribution towards several aspects of improvement. 472 employees participated in MIA in 2012.
4. Mandiri Employee Involvement in Community Development; an appreciation program to work units concerned with the environment and actively participated in corporate social responsibility programs; specifically those on community development. There were 222-community development programs conducted in 2012.

Bank Mandiri subsidiaries also participated in all cultural activities in 2012, such as Culture Fair, Change Agent Sharing Forum and Culture Excellence Award.

The objective of the Culture and One Mandiri initiatives programs were to create synergy and alliance between Bank Mandiri and Subsidiaries and between subsidiaries themselves. The program is intended to create an integrated business culture among the subsidiaries.

LEARNING DEVELOPMENT

- a. 4 Disciplines of Execution (4DX)

The objective of this program is to improve employees' execution capabilities. Coaching and monitoring programs were conducted in 2012 for work units of head office and regional offices. This program is a continuation of 4DX program of 2011.

- b. Great Leader Program

Leadership capability development program is carried out through Great Leader Program for potential managers of work units. The objective of this program is to enhance leadership capability of Bank Mandiri employees. Great Leader Program was implemented in four phases (Department level) in 2012 with a total of 17 batches.



SUPPORTING UNITS REVIEW

COMPLIANCE & HUMAN CAPITAL

c. Sharing Knowledge and Coaching

The culture of development of sharing knowledge through coaching was also conducted within the Leadership and Executive Education Series Program. International standard speakers were invited to this program.

Trainer competency improvement was also organized by conducting certification for Learning Facilitator.

DUTIES AND FUNCTIONS IMPLEMENTATION ON COMPLIANCE

This involved collaboration and implementation of duties and responsibilities of the Director in charge of compliance as stipulated in BI Regulation No. 13/2/PBI/2011 dated 12 January 2011 concerning Compliance Function Implementation of Commercial Banks. Bank Indonesia regulation was effective since 1 September 2011, and has been successfully implemented through the following:

1. Prudent Principles Implementation
2. Good Corporate Governance
3. Compliance Risk

In the effort to manage compliance risk, several steps were taken, as follows:

- 1). Develop Compliance Standard Guidelines (SPKp) and review it on a regular basis
- 2). Develop Compliance Technical Instructions (PTKp) of Compliance Risk Assessment (CRA)
- 3). Implementation of Anti-Money Laundering and Terrorism Funding Prevention (APU-PPT)

Initiatives to strengthen the APU-PPT program were carried out to prevent the use of the Bank for crimes such as money laundering and terrorism funding. The initiatives were among others implemented for certification programs of Anti Money Laundering Officer (AMLO), refinement of policy and standard procedure in line with required regulatory guidelines (Bank Indonesia), as well as sustainable training for frontliners.

LEGAL

To be further aligned with its business growth, Bank Mandiri took measures to guard the legal risk levels. Thereby, preventive actions on the possibility of risk events were taken. These include;

1. Preventive actions:
 - a. Legal Awareness
The Bank conducted sustainable legal forums for all employees. The employees are expected to ensure that every activity is legal and thereby minimize legal risk.
 - b. Legal Review On Site
Juridical review on loan documents by research, ensure conformity and juridical sufficiency on loan facility distribution, assess

d. Mandiri University

One of the Bank significant strategic initiatives in 2012 was the construction of Mandiri University. Mandiri University is intended to be a corporate university - a transformation from existing Learning Center Group. The Learning Center policy was changed from tactical learning into strategic learning with Mandiri University being a strategic partner for business units dedicated towards the achievement of Bank Mandiri vision.

The following were implemented in 2012; Enterprise Learning Management System (ELMS) and Enterprise Knowledge Management System (EKMS). Faculty building construction was carried out in several cities. There were also training adjustments made with Blended Learning Solutions.

any juridical excess in the regulation development in loan documents, including collateral documents and its mitigation.

- c. Legal Advice On Site
Interactive discussions with participants to provide direct advice and legal assistance on legal matters, in the field or on business units operations presented by the participants based on review on site results. The mitigation then may be immediately activated, thereby to accelerate business process as well as provide better legal understanding as part of preventive action.

- d. Legal Officer Competency Enhancement
The Bank carried out the following program:

- Legal Competency Certification, a cooperation of Bank Mandiri with legal academics and practitioners;
- Legal Profession Certification, namely Advocate Profession Education held by Indonesia Advocate Association;

- Capital Market Legal Consultant Profession Education held by Capital Market Legal Consultant Association;

- Curator/Bankruptcy Education held by Indonesia Organizer and Association.

- e. Mandiri Legal Clinic
A provision of legal information service, legal advise, and legal solutions that can be accessed through telephone No. 500140 ext. 3 or by one on one at the counter of Mandiri Legal Clinic, 9th Floor, Plaza Mandiri building.

2. Repressive Action

- a. Decreasing outstanding legal cases
- b. Out of court settlement
- c. Fostering good relations with customers to create a win-win solution

2013 Strategy and Work Plan

The following principal matters are the main focus of the Compliance & Human Capital Directorate in 2013:

1. To maintain and strengthen Good Corporate Governance.
2. To review and build organization structure appropriateness to organization needs in managing business.
3. Level of Engagement improvement
4. Solidifying the role of compliance unit as a second line of defense to keep Bank's compliance on required the regulatory guidelines.



SUPPORTING UNITS REVIEW

INTERNAL AUDIT

If the meaning of empowerment is “to give ability” or “to enable”, then empowering in general can be described as a delegation process of providing greater authority to an individual or work unit to create a condition as to provide optimum capability and functionality to reach the company’s goal.

The Internal Audit (DIA) Directorate forwarded a theme of “Empowering Client” as the soul and spirit of audit implementation during 2012. DIA implements empowerment principles to remind individuals and work units of their powers that are not yet used optimally. Every work unit is expected to function effectively with the Empowering Client concept, both as first line and second line of defense towards significant risk during its business management process.

In 2012, Internal Audit was advanced with the theme of Empowering Client. DIA Works Program and all strategic initiatives are focused on risk awareness improvement at work units specifically related to work risks. To this end, each work unit is able to manage significant risk on its business management process with adequate and accurate internal control. The focus of Empowering client in 2012 was placed at the first line of defense, which is the risk owner.

By considering the focus of empowerment as the first line in the defense, DIA emphasized its program in 2012 on the improvement of risk maturity at the work units, infrastructure enhancement, staff competency, synergy between work units, as well as Subsidiaries, to cover the following:

1. Internal Control and Risk Maturity Enhancement

DIA in collaboration with Risk Management, risk owner especially retail areas (Branch & Micro) and IT, has refined the risk assessment process through development and determination of top risk or high risk areas and key controls to carried out by risk & control owner as the first line of defense; based on risk profile and risk assessment.

Identified top risk or high risk areas will become a guideline for work units in prioritizing its focus and resources, following which, audit control or mitigation will be done by DIA.

2. Anti Fraud Strategy Program

Internal and external stakeholders placed fraud prevention as one of main priorities, as stipulated in the Bank Risk Management, in line with BI Circular Letter No. 13/28/DPNP dated 9 December 2011, concerning Anti Fraud Strategy (SAF) Implementation

for Public. In this respect, DIA implements the empowerment spirit in developing SAF, both for short-term programs focusing on employees’ awareness and capability in preventing fraud at all work units, and sustainably in long-term programs.

3. Internal Audit Consolidation with Subsidiary

DIA and subsidiaries have cooperated to the benefit of the method, mechanism, and system developed by DIA, specifically on Risk Based Audit.

The collaboration with subsidiaries also adopted the empowerment spirit to ensure an effective third line of defense, by internal audit unit and subsidiaries, and thus follow-up consolidation on assurance function with the holding company.

DIA has done consolidation initiatives with Bank Syariah Mandiri (BSM) in 2012, which cover the development of BSM Annual Audit Plan and Risk-Based Audit.

In addition to empowerment implementation to the first line of defense units, other initiatives done by DIA is to enhance work effectiveness of its auditors in the move to add value to

the company, specifically in its three main areas; wholesale transaction, retail payment and retail financing.

The following are strategic efforts by DIA in 2012, among others:

1. Thematic audit program focused on wholesale fee-based income, micro operational risk, Promotion and e-Channel.

The selection of thematic audit on 4 (four) subjects was directed to support the Bank target and business focus in 2012. For example, fee-based income on thematic audit was taken to guard Bank business strategy in improving the growth of its wholesale fee-based income at 30%.

2. Risk-Based Audit Methodology Enhancement and Continuous Auditing

Risk-Based Audit (RBA) methodology and Continuous Auditing is implemented since 2007 and continuously refined through evaluation and calibration process on a regular basis. The refinement was intended to develop excellent and effective methodology to identify fraud risk and operational risk as well as to ensure control effectiveness on risk mitigation.

3. Auditor Competency Improvement

The focus of auditor competency improvement is on business aspect, risk management, technology and governance. The Bank officially launched Audit, Compliance & Governance Academy (ACGA) in 2010 and has developed internal competency standard referring to Internal Audit Capability Model (IACM) that further used as the guideline to design internal certification, including intervention program. Moreover, ACGA also acted as competency improvement coordinator to auditors through enrollment into both national and international scale certification profession.

The total DIA's employee with international certification is 43 (35%), 107 (88%) national certified, and 55 (45%) internal certified.

In line with the aspiration to embed the culture of concern toward internal control into all employees, the Audit's theme of Empowering Client in 2012 will be enhanced in 2013. Empowering Client concept will be expanded in 2013 by the implementation of second line of defense and third line of defense

functions in the form of assurance function alliances. The consolidation of assurance functions is expected to provide the following benefits:

- To increase trust toward Compliance, Risk Management and Internal Audit units.
- To increase cost efficiency in assurance.
- To prevent key risk on un-assurance as well as overlap on assurance.
- Easy understanding and implementation on risk management by all units, and risk owner may be able to focus on risk mitigation under his/her responsibilities.



SUPPORTING UNITS REVIEW

CHANGE MANAGEMENT OFFICE

Entering third year of Bank Mandiri transformation continuation process, Change Management Office (CMO) Directorate continued to actively monitor and safeguard this process. Several achievements in 2012 include acceleration of ATM & EDC implementation, alliance development support through Account Plan, organization positioning and business process refinement, as well as synergy optimization with Subsidiaries.

Bank Mandiri is in its third year of the second stage of transformation process in 2012 and continues to focus bankwide strategic initiatives on three main areas. These are: wholesale transaction banking, retail deposit & payment, and retail financing. These initiatives are supported with the acceleration of infrastructure development, in technology enhancements, human resources development, service networks, and continuing product and service development. These strategic initiatives were carried out to be able to immediately address business needs and challenges that will make a significant impact on Bank Mandiri's transformation process.

The Change Management Office (CMO) Directorate holds the role of guardian in the continuation of Bank Mandiri transformation process. In this process, CMO was involved in four strategic tasks including:

1. Supporting current business improvement;
2. Leading new business development;
3. Supporting the Board of Directors on other strategic projects; and
4. Acting as catalyst in the development of cross-directorate initiatives.

1. TO SUPPORT CURRENT BUSINESS IMPROVEMENT

To support Bank Mandiri vision "To become Indonesia's Most Admired and Progressive Financial Institutions", the Bank continues to carry out business development initiatives specifically with Business units that hold spearheading positions in the company's achievements in 2012. These initiatives are implemented in accordance with the Work Plan and Corporate Budget (RKAP) 2012 as well as the Bank Mandiri Corporate Plan 2010-2014.

CMO's involvement in business development initiatives by business units is conducted to sharpen the strategy or improve unit productivity in line with Management's direction's. In this context, CMO supports business advances and productivity by identifying improvements in business- as-usual through business process acceleration as well as business model refinement

To provide added value to the Company and in line with established strategies, mission and vision, CMO coordinated strategic implementation on IT or Non IT initiatives on Bank Mandiri RKAP in the move to increase effectiveness and efficiency.

To ensure the achievement of strategic initiatives implementation in 2012, CMO intensively continues to facilitate coordination and problem solving between Project Owner and related work units through 'one-one-one meetings' so as to establish good monitoring. In this way problem solving may be settled comprehensively, timely executed, in an effective and efficient manner. The growth level of problem solving on IT and Non IT strategic initiatives increased by 43% compared to the settlements in the last five years.

In addition, Post Implementation Review (PIR) is implemented to ensure focused and oriented project objectivity as well as its implications toward the Bank's revenue and business development. PIR evaluation reported settlements in 2012 increased to almost two times compared with 2011.

Bank Mandiri succeeded in expanding its ATM network in 2012 to 2,060 ATMs, to make a total of 10,985 active ATM units. The achievement is attributable to effectiveness in improvement of ATM Command Center functions to accelerate implementation processes.

Bank Mandiri also expanded EDCs network in 2012, to 94,568 units. This is due to effectiveness of EDC Command Center function that is able to enhance EDC installment capacity from 250 units per day previously to 750 units per day.

To ensure the implementation of the initiatives of Corporate Plan 2010-2014 are on target and meet their expected results; CMO continues its coordination with all related work units. CMO is ready for consultation and be a mediator for any solution required should problems arise during implementation. CMO also functions to analyze project achievement, provide recommendations on projects that tend out of course, and conduct issues escalations that require directions and decisions from the Management.

The following are the achievements of the Corporate Plan initiative implementation in 2012:

- (1) Implementation of selected 5 Main Initiatives (5U) and 5 Additional Initiatives (5T), covering Micro Development and Culture & One Bank;
- (2) Strengthening Bank Mandiri retail through sharpening the function of three pillars: Business Unit, Risk Management, and Credit Operations in loan process,

- (3) Synergy optimization between Bank Mandiri and Subsidiaries; Bank Syariah Mandiri, Mandiri Tunas Finance, and Mandiri AXA General Insurance.

Entering 2013, CMO continues to review, facilitate and serve as the catalyst on organization alignment as well as business process refinement to ensure related units' effectiveness. CMO will also boost the Bank's Six Key Priorities in achievement through business process positioning on the retail segment and solidifying the synergy with Subsidiaries. CMO will further coordinate strategic initiative implementation to provide overall optimum added value to the company.

2. TO LEAD NEW BUSINESS DEVELOPMENT

Besides the organic method of sharpening the business strategy and improving strategic initiative effectiveness to support Bank Mandiri's business growth, CMO is also responsible for non-organic processes. In this role, CMO carries out acquisitions, promotes joint ventures as well as strategic cooperation with other institutions.



SUPPORTING UNITS REVIEW

CHANGE MANAGEMENT OFFICE

The non-organic business development process initiated by CMO begins by identifying acquisitions of potential companies, as well as cooperation with strategic partners that may accelerate the Bank's business growth. CMO further leads the non-organic initiative implementation process and takes an active role in delivering Bank Mandiri shareholders value, with the acquired companies or through its strategic partners. The process was completed through business strategy development targeting future goals.

CMO also actively provided responsive and innovative inputs to ensure business plan applications. CMO also functioned by mentoring post-acquisition subsidiaries, specifically during early operations, including coordination with work units with regard to the risk management and consolidation process.

The post-acquisition process of PT Asuransi Dharma Bangsa to its new name PT Mandiri AXA General Insurance (MAGI) was completed at the end of 2011. CMO is also actively leading the positioning

process to ensure business synergies in general insurance development with the optimization between MAGI and Bank Mandiri business groups.

CMO continues the appraisal process of non-organic growth initiatives on joint ventures, acquisitions or other type of partnerships. This process is sustained by the development of a business strategy to enhance Bank Mandiri's shareholder value, as well as value for its strategic partners.

CMO also initiates and identifies the potential companies targeted and believed to be able to contribute to the acceleration of Bank Mandiri's business growth. This is to be in line with Bank Indonesia's stipulation on the single presence policy and multiple licenses established through Bank Indonesia Regulation No. 12/24/PBI/2012 dated 26 December 2012 concerning Single Ownership of Indonesia Banking, and Regulation No. 12/26/PBI/2012 dated 26 December 2012 regarding Business Activity and Office Network Based on Banks Core Capital.

Moving forward, CMO, as stated by the Management's direction in Six Key Priorities, in the year 2013, will continue to review every opportunity to grow inorganically, especially in areas that could improve the Bank's business growth and market share, as well as provide business synergies to all within Bank Mandiri's Business Group.

3. TO SUPPORT THE BOARD OF DIRECTORS ON OTHER STRATEGIC PROJECTS

As the Bank's think tank, CMO supports the Management to maximize the company's value creation. CMO provides out of the box thinking, innovative and quick response towards business development and regulations. In this respect, CMO was involved as Strategic Support to the Board of Directors and stakeholders during 2012. This process provided a positive impact on the Bank's performance and reputation. CMO was also involved in developing cooperation with institutions, including Asuransi Ekspor Indonesia (ASEI), in the move to boost the Bank's business.

4. AS THE CATALYST IN THE DEVELOPMENT OF CROSS-DIRECTORATE INITIATIVES

The Bank established CMO as a Directorate to facilitate coordination with other work units for cross-directorate functional initiatives crucial to optimize the Bank's performance. In this respect, CMO took the role as the catalyst to accelerate the development of initiatives towards strategic alliances and organizational alignments.

Their role is to promote the implementation of Account Plan targets in 2012, which are to focus on low cost fund and fee based income improvements for wholesale banking, and to increase income through product cross selling to the Bank's 100 Anchor Clients in Corporate, Commercial, and Institutional segments. This is also in line with the strategy to accelerate the achievement of Bank Mandiri's three business focuses: wholesale transaction, retail payment & deposit, and retail financing.

The Account Plan was implemented through internal business process enhancements, as follows:

- Accelerating product and service development;
- End-to-end solution through new product development, existing product refinement, and bundling/package product in accordance with customer needs;
- Support system and development of Account Planning tools;
- HR quality enhancement through customer centric type of organization, refinement and Account Plan Team competency improvement; and
- Change Management Program to improve employees' mindset.
- Account Plan implementation in 2012 successfully increased share of wallet in Corporate, Commercial, and Institutional segments from 12% to 17%.

Account Plan implementation in 2013 remains in focus on 100 Anchor Client of the Corporate, Commercial, and Institutional segments. This will be implemented by intensifying the functions of the Account Plan Team at twelve Bank Mandiri regional offices throughout Indonesia. This is in line with the move to propel account execution, Value Chain strategy application, and bundling program implementation to enhance product cross selling. This strategy is expected to increase share of wallet from 5% to 22%.

In addition to the alliances programs and in anticipation of business needs and developments, CMO with Human Capital Strategy & Policy Group and related Work Units also conducted organization structural alignments in the Business Units and Supporting Units. The objectives are to propel the achievement of business needs, to focus on segments and products to be competitive, to boost the customer base and market share, to enhance efficient business processes by mitigating operational risk, as well as improve work unit productivity.



SUPPORTING UNITS REVIEW

FINANCE & STRATEGY

We are proud to present Bank Mandiri records and achievements during 2012. The year 2012 marked the beginning of the second half of Bank Mandiri's Transformation toward 2014. The time is right to measure the second half performance as a reflection of what the future can be. Bank Mandiri with its discipline and consistency to execute strategic initiatives and business strategies in 2012 moved another step forward to reach its vision to be a regional champion bank in 2014. On performance, the conducive environment of the national economy has positioned national banking performance, including Bank Mandiri's, in a satisfactory zone.

Propelled by consistency in business and business infrastructure strengths, Bank Mandiri recorded positive results in its financial and non-financial performance during the second stage of its Transformation process. This was substantiated through reaching over Rp600 trillion in total assets, which maintained the Bank's position as the biggest bank in Indonesia by assets. Bank Mandiri also received the service excellence award for a fifth consecutive year, and being noted as a "service legend" in Indonesia's banking industry. Furthermore, Bank Mandiri maintained its position for the

sixth consecutive year as one of The Most Trusted Indonesian Companies in Good Corporate Governance from The Indonesian Institute for Corporate Governance. In 2012, Bank Mandiri managed to reach Rp205.3 trillion or USD21.2 billion in market capitalization value; breaking into the ranks of the top six banks in ASEAN. Bank Mandiri achieved other breakthroughs in the development of its subsidiaries. The subsidiaries have continually contributed positive trends, which consist of 13.4% of Bank Mandiri's net profit. This trend represents a positive sign in the midst of challenges to grow organically for Bank Mandiri.

The financial and non-financial performance of Bank Mandiri during 2012 are a result of optimal efforts from management and employees in achieving business targets and implementing operations activity with discipline and consistent hard work, intelligence and thoroughness. Naturally, this achievement grew the optimism to further improve the Bank's performance through a more focused and even more innovative business development. Specifically to improve market share in all business segments, and becoming the main bank of choice and pride of customers and all stakeholders.

FINANCE & STRATEGY DIRECTORATE PERFORMANCE IN 2012

The Finance & Strategy Directorate consistently strives to enhance its role as a strategic partner to all business units and supporting units in the move to reach its goal to be respected as World Class financial body. The Finance & Strategy Directorate focuses on reporting system automation, business process improvement, strengthening business pillars and alliances, and to increase the company's value. The objective is to oversee and ensure that the Bank's Transformation is carried out as planned.

During 2012, the third year of implementation of Transformation, the Finance & Strategy Directorate successfully expanded its strategic role as follows:

- Strengthened decision support function on SBU work program implementation;
- Enhanced performance management tools through Executive Information System (EIS) development to improve decision making process by the Management;
- Increased financial reporting quality and accuracy based on best practice and stakeholders' needs;
- Strengthened corporate image through corporate branding strategies as well as comprehensive and compelling equity story development;

- Provided analysis on industry-regions-outlook of comprehensive macro economy
- Improved business process through manual provision on policies and procedures of the Bank.

The strategic role improvement is aimed to support business development optimization on SBU and Shared Services units. The Finance & Strategy Directorate intends to become "the best financial practice" to add value for stakeholders. The following are details of Finance & Strategy Directorate's main achievements:

1. Reinforcement of Performance Management System (PMS)

Sustainable PMS development during 2012 was directed towards rapid and continued business growth support. This was in line with the effectiveness measurement of the Bank's performance. Enhancements were not intended only on acceleration and improvements, but also on concept and methodology refinement. In order to make business decisions, analytical tools were optimized to provide easy, timely and comprehensive information on the Bank's performance. The efforts also strengthened implementation of the Performance Based Culture.

2. Development and Reinforcement of Subsidiary Contribution

Mandiri Group in its effort to reach the 2014 vision as "the most admired and progressive financial institution in Indonesia" will need optimum

support and contribution from all units both Holding Company as well as Subsidiaries. Support and contribution is expected from business performance, services and good corporate governance. The following strategy, among others, were actioned:

- Improve business cooperation with all Subsidiaries;
- Synergy-optimization between Subsidiaries and Bank Mandiri;
- Increase sense of business acumen in order to develop an integrated business pattern between Bank Mandiri and its Subsidiaries.

This strategy has propelled subsidiary contribution to net profit amounting to Rp2,073 billion, a growth of 32.9% YoY, with contribution value of 13.4% from the Bank's total profit in 2012.

In parallel with aspirations toward an Integrated Financial Institution, Finance & Strategy Directorate succeeded in developing a long-term strategic directions in early 2012 for each Subsidiary (Saturn Project) to support targeted achievements as well as Bank Mandiri vision for 2014 and the following years. Bank Mandiri injected additional capital into Bank Syariah Mandiri amounting to Rp300 billion, to support its business development in the sharia industry. To move further ahead, a non-organic initiative program will continue to be carried out, among others, joint ventures with third parties, ownership and capital injection in subsidiaries, as well as implement acquisition plans of financial companies including banks.

3. Efficiency Enhancement Through Reporting Automation

The Finance & Strategy Directorate as the provider of accurate and timely financial reports continues to expand reporting automation to increase quality and accuracy of the financial reporting. The automation process was done on the following:

- Consolidated Financial Statements and Derivative Spot Transactions as well as CAR through IRSRS application;
- FxF application as solution enhancement on SFAS 50/55 (R-2006) implementation and IFRS amendment;
- Integrated Processing System, data control enhancement;
- Balanced scorecard automation;
- LLD application development on BDS system;
- Collection automation process implementation; and
- Payroll VAT deposits and reporting as well as SDB.

Automation was intended to reduce the manual process and human error in every reporting phase so as to produce accurate, excellent and timely reports.

4. Regular Review on Policy and Procedure System Standard

The Finance and Strategy Directorate conducts regular reviews and updates on Bank Mandiri policy and procedures standards as part of good corporate governance; and in supporting and ensuring business operations fluency, compliance and safety. The process is done prudently and efficiently with



SUPPORTING UNITS REVIEW

FINANCE & STRATEGY

all business, and supporting units and will include policy adjustments based on Bank Indonesia regulations and applicable standards.

The Directorate successfully integrated the process in 2012 for the following: 149 policy and procedure, refinement of 94 manuals and 96 technical instructions, so as to concur with external regulations. Hence, to accelerate business process, the Directorate also has further developed Business Process Reengineering, End-to-End Trade Service & Finance.

5. Brand Equity Reinforcement Through Investor Relations Perspective

To improve and strengthen Bank Mandiri image by the community and investors, the Directorate conducts brand equity enhancement sustainably through comprehensive and compelling equity story development. Every quarter in 2012, the Directorate routinely holds a meeting and forum with capital market analysts and investors to present the Bank's performance and business strategy. The Directorate also actively works on improving communication and investor's understanding on business development strategies and innovation; by participating in stakeholders and analysts conferences, both domestic and international. The Directorate in 2012 also organized six non-deal road shows.

Following our commitment to continue to build good communications with all stakeholders, Bank Mandiri's company value in 2012 significantly increased. Bank Mandiri share price grew by 23% in 2012; exceeding the growth rate of the main banking industry competitor and the 13% growth of the JCI index. During this period, Bank Mandiri's share price reached a high of Rp8,800 and the Bank's market capitalization exceeded Rp200 trillion.

6. Reinforcement of Public Positive Perception and CSR Implementation

Reinforcement of positive public and shareholders perception of Bank Mandiri is reflected through the achievement of an average 90.7% in Publicity Effectiveness Level as of December 2012. This achievement is the result of effective message and information to the stakeholders through several media. Brand enhancement programs were also actively organized by Bank Mandiri through national events; such as Pasar Indonesia and the CFO Forum.

In addition, Bank Mandiri also initiated new Corporate Social Responsibility programs with 3 main pillars; Mandiri Community, Education & Entrepreneurship, and Friendly Environment Facility. The CSR program in 2012 was focused on the implementation of the Mandiri Self-

Sufficient Community through the Mandiri Bersama Mandiri program. While continuing its commitment to contribute towards community empowerment, the Directorate also organizes other CSR programs such as Young Entrepreneur Program (WMM), Mandiri Young Technopreneur (MYT), Mandiri Care For Education, and others.

7. Chief Economist Office Function Reinforcement

Following our aspirations to be perceived as leader in the banking industry, the Finance & Strategy Directorate reinforced the role of Bank Mandiri's Chief of Economist to obtain strong and respected research capabilities at both national and regional levels by providing analysis and reviews on industry and macro economic outlook. The enhancements in quality, accuracy and in-depth analysis have succeeded in also boosting development of business units.

Every month during 2012, the Directorate published regional macro economic outlooks and industry analysis, which enables the credit business unit to support operations strategy and prudent credit distribution. We also successfully developed the Banking Pressure Index, and published

Mandiri Leading Economic Index on a regular basis. We also held an international level macro-economic forum. One example was the Indonesia Investment Forum intended to strengthen the corporate image of Bank Mandiri.

2013 Strategy & Work Plan

Bank Mandiri has declared the Year 2013 as the Banking Transaction Year; focusing on developing strategy and supporting infrastructure optimization. Also to deepen the business penetration embedded within the customer's mind that Bank Mandiri is the best transaction bank in Indonesia. In this respect, the Finance & Strategy Directorate with its core function in financial performance management and strategy development of the Bank has developed a work program to provide maximum support for all business units. As the business units' strategic partner, Finance & Strategy Directorate will focus on six strategic initiatives, as follows:

1. Reporting Automation and Efficiency

- EIS implementation-stage 1 with mobile system.

- Leading indicator implementation within EIS.
- PMS refinement and flex finance function optimization to increase data percentage processing and detailed consolidated financial report automation.

2. Resources Optimization and Synergy Development of Mandiri Group

- Bank Mandiri successfully completed the Corporate Plan Mandiri Group 2012-2016 (Saturn Project) in early 2012. This will be used as a reference by the subsidiaries' to achieve optimum synergy within the Mandiri Group in the future. To support the Mandiri Group 2012-2016 strategy implementation, performance monitoring will be organized routinely in all synergy strategy executions with subsidiaries of the Mandiri Group.
- RORWA implementation (Return on Risk Weight Assets) was applied into wholesale banking organizations.
- KPI refinement to improve subsidiary collaboration and implementation of SPAN and account planning.
- Balance scorecard and PMS implementation within all subsidiaries.
- To monitor subsidiaries management through the guiding principal that it is in line with the regulations and applicable rules of Bank Mandiri.

3. Policy and System Infrastructure Development

- Finance & Strategy Directorate acts as the facilitator and the catalyst in credit process of BPR implementation, and NCL process simplification to accelerate business process. The development of BPR was intended to ensure The Right Risk Indicator and the Right Process is efficiently implemented in the Bank. This will allow risk mitigation on business process to be conducted in relation to the reconciliation process, life cycle product, IT process (SDLC); including measurement on clarity of duties and responsibilities, as well as to stream line the processes.
- Completion of all SPOs as part of Synchronization, Simplification & Clearance of Policy and Procedure through Circular Letters and Decrees.

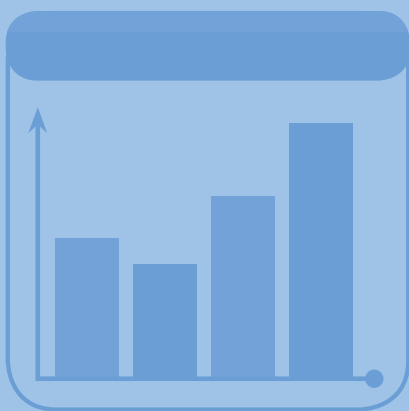
4. Roll Out Concept of Risk Adjusted Return to PMS

- Initiate building awareness, education and understanding to business units specifically on wholesale transactions regarding RORAC calculation. The intention is to make RORAC as one of the key decision-making tools.



We are proud to announce that Bank Mandiri's financial performance showed a good growth in 2012. The Increase in operating income was contributed by provision, commissions, and fees. The Company also experienced an increase in net profit, driven primarily by the increase of interest income and sharia.

In addition, the loan growth and improved credit quality added to an increase in interest income, sharia, and premiums.



MANAGEMENT DISCUSSION & ANALYSIS OF MANAGEMENT'S PERFORMANCE



MANAGEMENT DISCUSSION & ANALYSIS OF MANAGEMENT'S PERFORMANCE



"The Bank's consolidated net profit grew by 26.6% from Rp12,246 billion to Rp15,504 billion, while total operating profit reached Rp19,625 billion. Earnings per share in 2012 increased by 25.5% from Rp529.3 in 2011 to Rp664.5."

RISWINANDI

Deputy President Director

DISCUSSION AND ANALYSIS OF BANK MANDIRI OPERATING PERFORMANCE AND FINANCIAL CONDITION

Discussion regarding the business performance of Bank Mandiri, for the years ended 31 December 2012 and 2011 should be read in conjunction with the consolidated financial statements, including the notes contained in the next chapter.

The following discussion is based on the Consolidated Financial Statements of Bank Mandiri and Subsidiaries as of the years ended 31 December 2012 and 2011 are presented in accordance with accounting standards in Indonesia. The financial statements have been audited by independent auditors KAP Tanudiredja, Wibisana & associates, a member firm of the global PWC network. Financial data in 2012 is presented in U.S. dollars using the exchange rate at 31 December 2012 is USD1 = Rp9,637.5.

Unless otherwise stated, all financial information related to Bank Mandiri is stated on a consolidated basis in accordance with accounting standards in Indonesia.

Discussion and analysis of operating performance and financial condition are presented in three sections as follows:

REVIEW OF PERFORMANCE AND FINANCIAL CONDITIONS

A review of the 12 (twelve) main performance and financial conditions. The review also presents the performance and financial conditions of SOEs banks and other private banks. A more detailed discussion of the performance and financial conditions are presented elsewhere in this management discussion together with the analysis of operating results and financial conditions.

OPERATIONAL PERFORMANCE

An assessment of financial performance prepared on the consolidated statement of comprehensive income for the years ended 31 December 2012 and 2011.

FINANCIAL CONDITION

An assessment of the financial performance prepared based on the consolidated statements of financial position, consolidated income statement and consolidated cash flow statement, is presented on the following page.



MANAGEMENT DISCUSSION & ANALYSIS OF MANAGEMENT'S PERFORMANCE

BRIEF PERFORMANCE AND FINANCIAL CONDITION OF BANK MANDIRI

Performance and Financial Condition Review

Bank Mandiri		Indonesian Banks ^{*)}																		
<p>Net interest Margin increased from 5.1% in 2011 to 5.5% in 2012. The increase was primarily due to the decreased cost of funds, increased asset utilization (of which the LDR is 80.1%) and improvement in credit quality.</p>	<table border="1"> <caption>Net Interest Margin (%)</caption> <thead> <tr> <th>Year</th> <th>Bank Mandiri</th> <th>Indonesian Banks</th> </tr> </thead> <tbody> <tr> <td>2008</td> <td>~5.1</td> <td>~5.1</td> </tr> <tr> <td>2009</td> <td>~5.1</td> <td>~5.1</td> </tr> <tr> <td>2010</td> <td>~5.1</td> <td>~5.1</td> </tr> <tr> <td>2011</td> <td>5.1</td> <td>~5.1</td> </tr> <tr> <td>2012</td> <td>5.5</td> <td>~5.5</td> </tr> </tbody> </table>	Year	Bank Mandiri	Indonesian Banks	2008	~5.1	~5.1	2009	~5.1	~5.1	2010	~5.1	~5.1	2011	5.1	~5.1	2012	5.5	~5.5	<p>The SOEs bank's net interest margin increased from 5.49% in 2011 to 5.95% in 2012.</p> <p>Net interest margin for private banks decreased from 5.23% in 2011 to 5.17% in 2012.</p>
Year	Bank Mandiri	Indonesian Banks																		
2008	~5.1	~5.1																		
2009	~5.1	~5.1																		
2010	~5.1	~5.1																		
2011	5.1	~5.1																		
2012	5.5	~5.5																		
<p>The Return on Equity (ROE) in 2012 increased to 22.6% compared to 22.0% in 2011. This is due to a decrease in the average equity to 22.5%, while profit increased by 39.1%.</p>	<table border="1"> <caption>Return on Equity (%)</caption> <thead> <tr> <th>Year</th> <th>Bank Mandiri</th> <th>Indonesian Banks</th> </tr> </thead> <tbody> <tr> <td>2008</td> <td>~18.0</td> <td>~18.0</td> </tr> <tr> <td>2009</td> <td>~20.0</td> <td>~20.0</td> </tr> <tr> <td>2010</td> <td>~20.0</td> <td>~20.0</td> </tr> <tr> <td>2011</td> <td>22.0</td> <td>~20.0</td> </tr> <tr> <td>2012</td> <td>22.6</td> <td>~20.0</td> </tr> </tbody> </table>	Year	Bank Mandiri	Indonesian Banks	2008	~18.0	~18.0	2009	~20.0	~20.0	2010	~20.0	~20.0	2011	22.0	~20.0	2012	22.6	~20.0	<p>Average yield of the SOEs Bank's equity increased from 21.1% in 2011 to 21.5% in 2012, while for private banks it declined slightly to 15.2%.</p>
Year	Bank Mandiri	Indonesian Banks																		
2008	~18.0	~18.0																		
2009	~20.0	~20.0																		
2010	~20.0	~20.0																		
2011	22.0	~20.0																		
2012	22.6	~20.0																		
<p>ROA in 2012 increased to 3.5%, from 3.4% in 2011.</p>	<table border="1"> <caption>Return on Assets (ROA) (%)</caption> <thead> <tr> <th>Year</th> <th>Bank Mandiri</th> <th>Indonesian Banks</th> </tr> </thead> <tbody> <tr> <td>2008</td> <td>~2.5</td> <td>~2.5</td> </tr> <tr> <td>2009</td> <td>~2.8</td> <td>~2.8</td> </tr> <tr> <td>2010</td> <td>~3.0</td> <td>~3.0</td> </tr> <tr> <td>2011</td> <td>3.4</td> <td>~3.0</td> </tr> <tr> <td>2012</td> <td>3.5</td> <td>~3.0</td> </tr> </tbody> </table>	Year	Bank Mandiri	Indonesian Banks	2008	~2.5	~2.5	2009	~2.8	~2.8	2010	~3.0	~3.0	2011	3.4	~3.0	2012	3.5	~3.0	<p>The SOEs Bank's ROA increased from 3.6% in 2011 to 3.8% in 2012. Similarly, private banks increased from 2.26% in 2011 to 2.64% in 2012.</p>
Year	Bank Mandiri	Indonesian Banks																		
2008	~2.5	~2.5																		
2009	~2.8	~2.8																		
2010	~3.0	~3.0																		
2011	3.4	~3.0																		
2012	3.5	~3.0																		

Performance and Financial Condition Review																				
Bank Mandiri		Indonesian Banks ^{*)}																		
<p>Bank Mandiri continues to be committed to efficiency. This is shown by the cost efficiency ratio of 45.5% in 2012, reflecting good cost control.</p>	 <table><caption>Bank Mandiri Cost Efficiency Ratio (%)</caption><thead><tr><th>Year</th><th>Ratio (%)</th></tr></thead><tbody><tr><td>2008</td><td>42.0</td></tr><tr><td>2009</td><td>40.0</td></tr><tr><td>2010</td><td>42.5</td></tr><tr><td>2011</td><td>41.5</td></tr><tr><td>2012</td><td>45.5</td></tr></tbody></table>	Year	Ratio (%)	2008	42.0	2009	40.0	2010	42.5	2011	41.5	2012	45.5	<p>^{**) Data is not available from Indonesian Banking Statistic}</p>						
Year	Ratio (%)																			
2008	42.0																			
2009	40.0																			
2010	42.5																			
2011	41.5																			
2012	45.5																			
<p>Loans (DPK) Ratio in 2012 has decreased from 4.1% in 2011 to 3.8%; down 7.5%. This is due to an increase in overall loans of 23.7% while DPK credit only increased by 14.4%.</p>	 <table><caption>Loans (DPK) Ratio (%)</caption><thead><tr><th>Year</th><th>SOE Banks (%)</th><th>Private Banks (%)</th></tr></thead><tbody><tr><td>2008</td><td>9.0</td><td>7.5</td></tr><tr><td>2009</td><td>9.0</td><td>7.8</td></tr><tr><td>2010</td><td>7.0</td><td>7.0</td></tr><tr><td>2011</td><td>4.1</td><td>4.8</td></tr><tr><td>2012</td><td>4.0</td><td>4.7</td></tr></tbody></table>	Year	SOE Banks (%)	Private Banks (%)	2008	9.0	7.5	2009	9.0	7.8	2010	7.0	7.0	2011	4.1	4.8	2012	4.0	4.7	<p>Productive Assets of the SOEs banks and private banks at the end of 2012 stood at 4.7% and 2.5% respectively.</p>
Year	SOE Banks (%)	Private Banks (%)																		
2008	9.0	7.5																		
2009	9.0	7.8																		
2010	7.0	7.0																		
2011	4.1	4.8																		
2012	4.0	4.7																		
<p>Ratio of Non-Performing Loan-Gross in 2012 continued to show improvement, which decreased to 1.9% compared to 2.2% in the previous year. Similarly, the ratio of non-performing loans - net in 2012 amounted to 0.46%- decreasing slightly from the previous year's 0.52%.</p>	 <table><caption>Non-Performing Loan-Gross Ratio (%)</caption><thead><tr><th>Year</th><th>SOE Banks (%)</th><th>Private Banks (%)</th></tr></thead><tbody><tr><td>2008</td><td>4.5</td><td>3.5</td></tr><tr><td>2009</td><td>2.8</td><td>3.2</td></tr><tr><td>2010</td><td>2.2</td><td>2.8</td></tr><tr><td>2011</td><td>2.2</td><td>2.5</td></tr><tr><td>2012</td><td>1.9</td><td>2.3</td></tr></tbody></table>	Year	SOE Banks (%)	Private Banks (%)	2008	4.5	3.5	2009	2.8	3.2	2010	2.2	2.8	2011	2.2	2.5	2012	1.9	2.3	<p>The ratio of non-performing loans at the SOEs banks has decreased from 2.5% in 2011 to 2.3% in 2012. Likewise the ratio of private banks has decreased from 2.0% in 2011 to 1.6% in 2012.</p>
Year	SOE Banks (%)	Private Banks (%)																		
2008	4.5	3.5																		
2009	2.8	3.2																		
2010	2.2	2.8																		
2011	2.2	2.5																		
2012	1.9	2.3																		

*) Source: Indonesian Banking Statistic – Publication of Bank of Indonesia

**) Data is not available from Indonesian Banking Statistic

***) Data is available for 2011-2012

****) Data is available for 2012

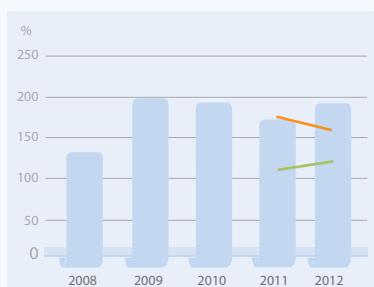


MANAGEMENT DISCUSSION & ANALYSIS OF MANAGEMENT'S PERFORMANCE

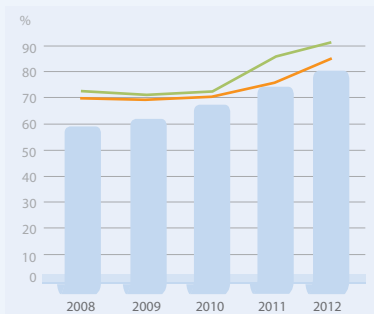
Performance and Financial Condition Review

Bank Mandiri

Formation ratio of allowance for impairment losses (CKPN) coverage of non-performing loans increased from 174.17% in 2011 to 193.43% in 2012. It proved that the bank continues to hold to the practice of prudence lending.



Ratio of loans to Third Party Funds - non-banks in 2012- increased to 80.1% compared to 74.1% in 2011. This is because the loan growth was faster than the growth of third-party funds, which amounted to 23.7% in 2012 compared to 14.4% in 2011.



Ratio of overhead expenses to total assets increased slightly over the previous year; from 2.4% to 2.6%. Bank Mandiri as the largest bank in Indonesia has a comparative advantage in operating scale and efficiency.



Indonesian Banks ^{*)}

Formation ratio of the allowance for impairment losses (CKPN) coverage of non-performing loans at state banks amounted to 158.5% in 2012, while that of private banks was 112.5%. ^{***)}

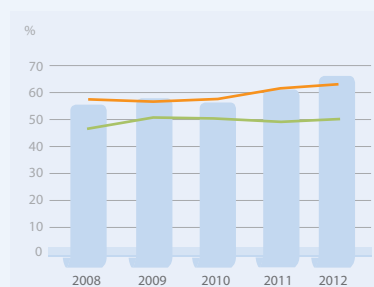
Ratio of loans to the Third Party Funds both the SOEs and the private banks increased to 79.8% and 83.3% respectively.

^{**)}

Performance and Financial Condition Review

Bank Mandiri

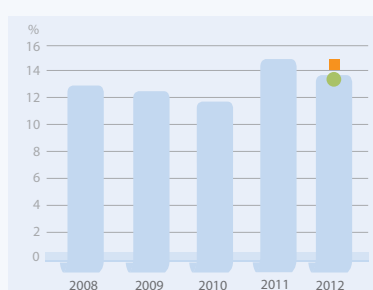
Bank Mandiri low-cost fund ratio in 2012 increased from 60.7% in 2011 to 65.5%, an increase of 7.9%. The increase was due to growth in demand deposits and saving accounts; 0.6% and 23.3% respectively.



Indonesian Banks *)

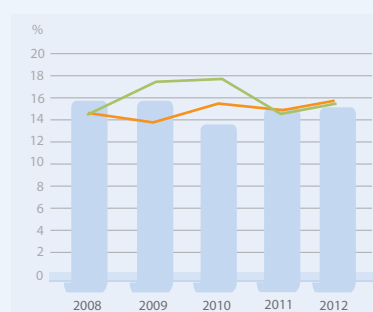
The ratio of low-cost funds at the SOEs Bank has increased from 61.4% in 2011 to 62.9% in 2012. Similarly, the ratio of low-cost funds in private banks has increased from 49.9% in the previous year to 51.0% in 2012.

The Tier 1 Capital Adequacy Ratio of Risk-Weighted Assets (Bank Only) decreased from 14.9% in 2011 to 13.6% in 2012.



The Tier 1 Capital Adequacy Ratio of the SOEs bank in 2012 was 14.6% while the private banks was 13.4% ****)

The capital adequacy ratio (CAR) of Bank Mandiri with credit risk, operational and market in 2012 amounted to 15.3%; above the minimum capital requirement of 8% according to the regulations. With such strong capital foundations, it is possible for the Bank to continue expand its business.



Capital adequacy ratio of the SOEs Bank increased from 15.0% in 2011 to 16.2% in 2012. Similarly, the private banks increased from 14.6% to 15.6%

*) Source: Indonesian Banking Statistic – Publication of Bank of Indonesia

**) Data is not available from Indonesian Banking Statistic

***)) Data is available for 2011-2012

****)) Data is available for 2012



MANAGEMENT DISCUSSION & ANALYSIS OF MANAGEMENT'S PERFORMANCE

OPERATION PERFORMANCE

In 2012, Bank Mandiri recorded net profit of Rp15,504 billion, an increase of 26.6%

over 2011. And the earnings per share (EPS) in 2012 amounted to Rp664.5 billion. Meanwhile, the Bank income from provision, commissions and fees

increased by 13.1% to Rp7,400 billion. While the operating income increased 18.0% to Rp41,931 billion.

Summary of Comprehensive Consolidated Profit (Loss) Statement For The Years Ended 31 December 2011 and 31 December 2012

	2011 Rp.billion	2012 Rp.billion	USD Million	Growth
Interest Income and Sharia	37,730	42,550	4,415	12.8%
Interest Expense and Sharia	(15,954)	(15,020)	(1,558)	(5.9%)
Interest Income and Sharia – net	21,776	27,530	2,857	26.4%
Premiums Income - net	1,815	2,163	224	19.2%
Interest Income and Sharia-net and Premium Income-net	23,591	29,694	3,081	25.9%
Other Provision, Commissions and Fees	6,543	7,400	767.87	13.1%
Income from Foreign Exchange Transactions	813	1,094	113.56	34.6%
Gain (Loss) of sale of securities & Government Bonds	117	297	30.79	153.6%
Gain (loss) from increase (decrease) in Value of Securities & Government Bonds	70	42	4.41	(39.3%)
Other Income	4,412	3,403	353.10	(22.9%)
Operating Income	35,546	41,931	4,350.79	18.0%
Allowance for Impairment Losses (CKPN) expenses and Commitments & Contingencies and Others - Net	(2,885)	(3,392)	(351.98)	17.6%
General and Administrative Expenses	(6,578)	(8,254)	(856.44)	25.5%
Salary and Employee Benefits	(6,766)	(8,046)	(834.83)	18.9%
Other Operating Expenses - Others	(2,968)	(2,613)	(271.17)	(11.9%)
Profit from Operations	16,349	19,625	2,036.36	20.0%
Non Operating Income (Expense) - Net	163	879	91.19	439.2%
Profit Before tax and Non-controlling Interests	16,512	20,504	2,127.55	24.2%
Net Profit	12,246	15,504	1,608.72	26.6%

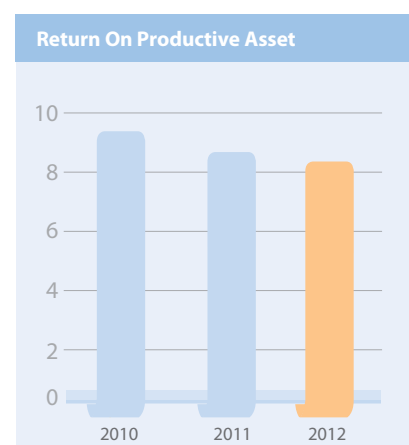
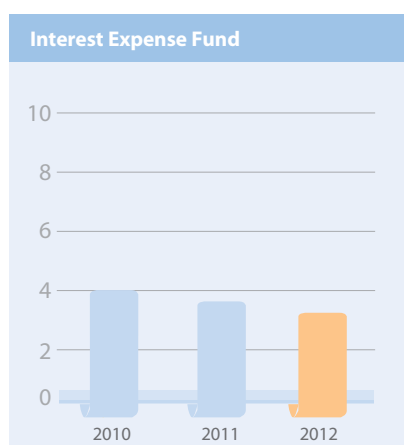
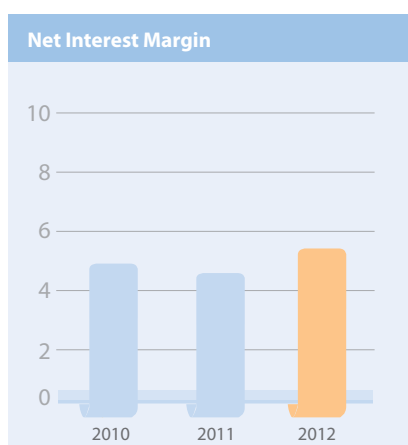
Note: USD 1 = Rp 9,637.5

INTEREST INCOME-NET

Interest income, sharia and premiums-net, increased by 25.9% from Rp23,591

billion in 2011 to Rp29,694 billion in 2012. The increase was primarily driven by loan growth followed by the reduction of interest expenses.

Interest income was derived from earning assets, interest expense of third party, and interest income - net margin (bank only).



Average Volume Details (Rp.billion) and Yield						
	2010 Average Volume	% p.a	2011 Average Volume	% p.a	2012 Average Volume	% p.a
Loans	219,321	11.5	277,312	11.0	348,192	10.7
Government Bonds	83,872	6.8	78,155	5.4	78,829	3.9
Interest Earning Assets	377,527	9.0	435,813	8.7	517,521	8.2



MANAGEMENT DISCUSSION & ANALYSIS OF MANAGEMENT'S PERFORMANCE

Average Volume (Rp.billion) and Cost of Funds

	2010 Average Volume	% p.a	2011 Average Volume	% p.a	2012 Average Volume	% p.a
Demand Deposits/Current Accounts	71,577	1.8	76,343	1.5	95,013	1.3
Saving Deposits	118,016	2.2	143,801	2.1	177,450	1.6
Time Deposits	147,137	6.1	166,515	6.0	177,417	5.0
Interest Bearing Liabilities	354,708	4.1	409,067	3.9	480,906	3.1

Interest Income and Sharia Composition

	2010		2011		2012	
	Rp.billion	% total	Rp.billion	% total	Rp.billion	% total
Loans	22,434	66.1%	26,603	70.5%	32,310	75.9%
Government Bonds	5,703	16.8%	4,214	11.2%	3,075	7.2%
Placements	532	1.6%	1,281	3.4%	730	1.7%
Securities	2,147	6.3%	1,387	3.7%	887	2.1%
Consumer Financing Income	342	1.0%	546	1.5%	654	1.5%
Sharia Income	2,381	7.0%	3,390	9.0%	4,347	10.2%
Others	393	1.2%	309	0.8%	547	1.3%
Total	33,932	100.0%	37,730	100.0%	42,550	100.0%

INTEREST INCOME - LOANS

In 2012, total interest income from loans which increased from Rp26,603 billion in 2011 to Rp32,310 billion, grew 21.5%. This growth was primarily driven by loan growth of 23.7%, from Rp314,381 billion

in the year 2011 to Rp388,830 billion in 2012. While the yield on interest income was relatively stable at 10.4%.

Overview of the portfolio of credit rate per segment for the period 2011-2012, is as follows:





MANAGEMENT DISCUSSION & ANALYSIS OF MANAGEMENT'S PERFORMANCE

COMPOSITION OF INTEREST EXPENSE AND SHARIA

Interest expense decreased by 5.9% from Rp15,954 billion in 2011 to Rp15,020 billion in 2012. Meanwhile, the proportion of deposits that generated interest expense to total relative interest expense, also decreased from 88.7% in 2011 to 86.1% in 2012.

Overall, the average volume of deposits increased by 16.4% from Rp386,659 billion in 2011 to Rp449,880 billion in 2012. Volume of demand deposits and savings deposits increased by 23.8% from Rp 220,144 billion in 2011 to Rp272,463 billion in 2012. While

the average volume of time deposits increased by 6.5% from Rp166,515 billion in 2011 to Rp177,417 billion in 2012.

In 2012, COF demand and savings accounts decreased from 1.9% in 2011 to 1.5%. Likewise with COF time deposits recorded a decrease, from 6.0% in 2011 to 5.0% in 2012. Overall COF declined by 3.9% in 2011 to 3.1% in 2012.

INTEREST INCOME - GOVERNMENT BONDS

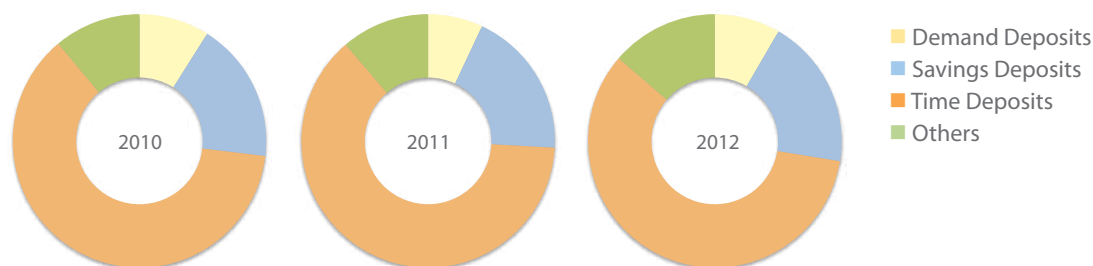
Government bond yield in 2012 (bank only) decreased from 5.4% in 2011 to 3.9, in line with the changes in the

reference rate (SPN). While the average volume of government bonds in 2012 increased slightly from Rp78,155 billion in 2011 to Rp78,829 billion.

The yield reduction affecting the contribution of interest income from government bonds in 2012, decreased from 11.2% in 2011 to 7.2% of total interest income. Total interest income from government bonds in 2012 decreased by 27.0% compared to 2011, from Rp4,214 billion in 2011 to Rp3,075 billion.

Composition of Interest Expense and Sharia

	2010		2011		2012	
	Rp.billion	% total	Rp.billion	% total	Rp.billion	% total
Demand Deposits	1,294	9.0	1,116	7.0	1,260	8.4
Savings Deposits	2,585	17.9	3,009	18.9	2,860	19.0
Time Deposits	8,939	62.0	10,031	62.9	8,814	58.7
Others	1,577	11.1	1,798	11.3	2,086	13.9
Total	14,395	100.0	15,954	100.0	15,020	100.0



**OPERATING PROFITS PRIOR TO ALLOWANCE
FOR IMPAIRMENT LOSSES (CKPN) EXPENSE**

In 2012, core earnings increased by 18.2%, from Rp18,304 billion in 2011 to Rp21,627 billion, and accounted for 94% of operating profit prior to allowance for impairment losses expense.

This increase in 2012 was primarily driven by growth in interest income-net and sharia, from Rp21,776 billion in 2011 to Rp27,531 billion, as well as premium income of Rp4,806 billion in 2011 to Rp5,664 billion.

The operating profit prior to allowance for impairment losses in 2012 has increased, from Rp19,234 billion in 2011 to Rp23,018 billion. The increase was primarily due to the increase in core earnings following the increase in interest income-net and fee-income, while it is not as fast as the growth of fee income; particularly in interest income net.

Operating Profit Prior To Allowance for Impairment Losses Expenses			
	2010	2011	2012
	(Rp.billion)		
Core Earnings ¹⁾	15,811	18,304	21,627
Profit (Loss) of Foreign Exchange Transactions	595	813	1,094
Gain from Increase in Value and Sale of Government Bonds & Securities	287	117	297
Total Operating Profit prior to Allowance for Impairment Losses expenses – written off	16,693	19,234	23,018

Notes:

1) Include net interest income, other fees and commissions, gain (loss) from decrease/increase in value of securities & government bonds also other income deducted with overhead expense and other operating income



MANAGEMENT DISCUSSION & ANALYSIS OF MANAGEMENT'S PERFORMANCE

OTHER OPERATING INCOME (NON INTEREST)

Other operating income in 2012 increased from Rp11,955 billion in 2011 to Rp12,236 billion. Foreign Exchange

Transaction Income - Net increased by 34.6% from Rp813 billion in 2011 to Rp1,094 billion. Meanwhile, other income recorded a decrease of 22.9%, from Rp4,412 billion in 2011 to Rp3,404 billion, mainly due to the written-off

loans in the previous period as well as income from written-off loans. The composition of non-interest income to total operating income (NII + POL) was at 29.2% in 2012.

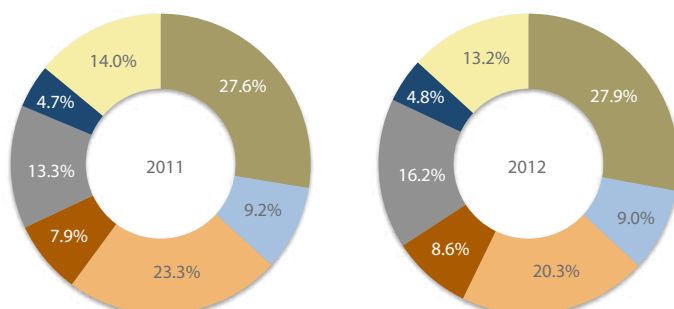
Other Operating Income (Non-Interest)		
	Rp.billion	
	2011	2012
Foreign Exchange Transaction Income - Net	813	1,094
Other Fees & Commissions	6,543	7,400
Profit (loss) from increase/decrease in value of Securities & sale of Securities and Government Bonds	187	339
Others	4,412	3,404
Total	11,955	12,237

	Rp.billion		
	2011	2012	Δ%
■ Loan and Administration Fees	1,802	2,061	14.4
■ Others ¹⁾	601	663	10.3
■ Subsidiaries	1,526	1,502	(1.6)
■ Opening of L/C, BG and Capital Market	519	640	23.3
■ Transfer, Collection, Clearing and Bank Reference	872	1,201	37.3
■ Mutual Funds	307	353	15.0
■ Credit Cards	916	980	7.0
Total	6,543	7,400	13.1

Notes: 1) Consists of ATM & Debit Cards, Syndication, Payroll Package, etc.

OTHER FEES AND COMMISSIONS

In 2012, other fees and commissions recorded an increase of 13.1%, from 2011, from Rp6,543 billion to Rp7,400 billion. Other fees and commissions contributed to 60.5% of total of other operating income in 2012. Other fees and commissions grew only 13% due to the decrease in fee income generated by subsidiaries in 2012.



**ALLOWANCE FOR IMPAIRMENT LOSSES
EXPENSES AND OTHER PRODUCTIVE
ASSETS**

Total allowance for impairment losses expenses - net in 2012 increased by 6.6%, from Rp3,170 billion in 2011 to Rp3,379 billion. Meanwhile, the increase in allowance for impairment losses on Loans in 2012 amounted to 0.2%, which is much lower than the loan growth of 23.7%. However, with the continued policy on the principle of prudence, the cumulative ratio of allowance for impairment losses / NPL in 2012 stood at 193.4%.

(Rp.billion)		
	2011	2012
Allowance for Impairment Losses Expenses on Loans	3,408	3,415
(Reversal)/Other impairment of AP	(110)	8
Total Allowance for Impairment Losses	3,298	3,423
(Reversal)/loss estimated impairment on commitments & contingencies	(128)	(44)
Total Allowance for Impairment Losses Expenses - net	3,170	3,379

**PROFIT/(LOSS) FROM SALE OF
SECURITIES AND GOVERNMENTS BOND**

Gain on sale of securities and government bonds in 2012 was recorded at Rp297 billion; an increase of 153.6% compared to 2011, with the following details:

(Rp.billion)		
	2011	2012
Securities	80	26
Government Bonds	37	271
Total	117	297

**PROFIT/(LOSS) ON MARK TO MARKET OF
SECURITIES, GOVERNMENT BONDS AND
UNIT LINKED PRODUCTS**

Advantage of changes in the value of securities and government bonds and investment policyholders contract unit linked in 2012 amounted to Rp42 billion; a decrease compared to gains in 2011 of Rp70 billion.

(Rp.billion)		
	2011	2012
Securities	9	26
Government Bonds	61	16
Unit - Linked Investment Policies	-	-
Total	70	42



MANAGEMENT DISCUSSION & ANALYSIS OF MANAGEMENT'S PERFORMANCE

OTHER OPERATING EXPENSES

In 2012, other operating expenses increase 15.9% from Rp16,312 billion in 2011 to Rp18,913 billion. However, the increase is still below the growth

in total operating income (NII + POL), which grew 18%. Meanwhile, general and administrative expenses increased by 25.5%, from Rp6,578 billion in 2011 to Rp8,254 billion in 2012. Salaries and

employees benefits rose by 18.9%, from Rp6,766 billion in 2011 to Rp8,046 billion in 2012. Other expenses - net decreased from Rp2,968 billion in 2011 to Rp2,613 billion in 2012.

Other Operating Expenses (Rp.billion)		
	2011	2012
General and Administrative Expenses	6,578	8,254
Salaries and Employee Benefits	6,766	8,046
Others – Net	2,968	2,613
Other Operating Expenses	16,312	18,913

The Details of Overhead Expenses			
	2011 (Rp.billion)	2012 (Rp.billion)	% Growth
General and Administrative Expenses			
IT & Telecommunication	713	971	36.2%
Rent, Maintenance, Depreciation & Others	1,645	1,781	8.3%
Promotion & Sponsorship	977	1,059	8.4%
Transportation & Traveling	446	502	12.6%
Professional Services & Others	687	1,006	46.4%
Employee Related	732	1,067	45.8%
Subsidiaries	1,378	1,868	35.6%
Total	6,578	8,254	25.5%
Salaries & Employee Benefits			
Gross Salary	1,863	2,125	14.1%
Benefits	3,084	3,878	25.7%
Post Employment Benefits	221	190	-14.0%
Training	265	319	20.4%
Subsidiaries	1,333	1,533	15.0%
Total	6,766	8,046	18.9%

Earnings and Book Value Per Share (Rp.billion)		
	2011	2012
Earnings Per Share (Rp.)	529.3	664.5
Book Value Per Share (Rp.)	2,708	3,280
Total Weighted Average Per Share	23,134,862,110	23,333,333,333

NON-OPERATING INCOME -NET

Non-operating income-net in 2012 increased from Rp163 billion in 2011 to Rp879 billion in 2012.

INCOME TAX EXPENSE

Income tax expense in 2012 increased to Rp4,461 billion, from Rp3,816 billion in 2011.

Bank Mandiri and subsidiaries adopt a balance sheet liability method to determine income tax expenses. Based on liabilities method, the financial position report, deferred tax assets and liabilities are recognized for all temporary differences between financial and tax bases of asset and liability values of each reporting date.

This method also requires the recognition of future tax benefits, such as the carry-forward of unused tax losses, to the extent that realization of such benefits is probable.

Deferred tax is calculated using tax rates that have been enacted or substantively

enacted at the period when the asset is realized or the liability is settled. Changes in the amount of deferred tax assets and liabilities due to a change in tax rates, is charged to the current year, except to the extent that previously charged or credited to equity.

Deferred tax assets - net at 31 December 2012 amounted to Rp3,967 billion, while as at 31 December 2011 was amounted to Rp3,800 billion.

Based on De/i/13-0094 dated 3 January 2013 regarding submission of monthly shareholding reports on public companies and their recapitalisation using form No.X.H.I-6 from PT Datindo Entrycom (Registrar Office) submitted to Bapepam and LK, Bank Mandiri public shareholders during the year 2012 (letter no. De/i/12-0121 dated 9 January 2012 from PT Datindo Entrycom to Bapepam and LK for the year 2011) has met all the requirements to obtain the reduced income tax rate. In accordance with PMK.238, Bapepam and LK will convey information regarding eligibility of Bank Mandiri to the authorized tax office. Therefore,

Bank Mandiri corporate income tax for the year ended 31 December 2012 and 2011 have been calculated using a tax rate of 20%.

EARNINGS PER SHARE

Earnings Per Share (EPS) are calculated as net profit divided by the weighted average number of shares outstanding for the current year.

Weighted average per shares for calculating the earnings per share in 2012 was 23,333,333,333 shares and in 2011 were 23,134,862,110 shares. Basic earnings per share in 2012 amounted to Rp664.5 against 2011 earnings of Rp529.3.

Net income for 2012 increased by 26.4% from Rp12,246 billion in 2011 to Rp15,504 billion. The increase in net income was primarily driven by an increase in net interest income and sharia, from Rp21,776 billion in 2011 to Rp27,531 billion in 2012. It was also driven by the increase in other operating income, which rose from Rp11,955 billion in 2011 to Rp12,237 billion in 2012.

Bank Mandiri book value per share increased by 21.1% as of 31 December 2012 to Rp3,280 from Rp2,708 the end of 2011.



MANAGEMENT DISCUSSION & ANALYSIS OF MANAGEMENT'S PERFORMANCE

FINANCIAL CONDITION

Total assets increased by 15.2% from Rp551,892 billion at 31 December 2011 to Rp635,619 billion at 31 December 2012.

Consolidated Financial Highlights					
	2011		2012		% Growth
	(Rp.billion)	USD Million	(Rp.billion)	USD Million	
Total Assets	551,892	60,865	635,619	65,953	15.2
Cash and Placements with Bank Indonesia	80,951	8,928	90,573	9,398	11.9
Placements with Other Bank	27,926	3,080	20,961	2,175	(24.9)
Securities – Net	12,003	1,324	10,770	1,118	(10.3)
Government Bonds	78,459	8,653	78,936	8,190	0.6
Measured by Fair value through profit or loss	1,409	155	2,177	226	54.5
Available for Sale	53,667	5,919	53,367	5,537	(0.6)
Held to Maturity ***)	23,383	2,579	23,392	2,427	0.0
Loans	314,381	34,671	388,830	40,346	23.7
Performing	307,371	33,898	381,528	39,588	24.1
Non Performing	7,010	773	7,302	758	4.2
Allowance for Impairment Losses	(12,168)	(1,342)	(14,104)	(1,464)	15.9
Loans – Net	302,213	33,329	374,726	38,882	24.0
Total Deposits - non bank *)	422,250	46,567	482,914	50,108	14.4
Current Accounts	92,616	10,214	113,911	11,820	23.0
Saving Deposits	163,780	18,062	202,216	20,982	23.5
Time Deposits & Certificate of Deposits	165,854	18,291	166,787	17,306	0.6
Equity **)	61,793	6,815	74,580	7,739	20.7

*) Including temporer Sharia funds from Subsidiaries

**) Excluding non-controlling Interest

***) Including government bonds that is owned by subsidiaries and affiliate are measured at cost in accordance with SFAS 110 effective from January 1st, 2012

CASH AND PLACEMENTS WITH BANK INDONESIA

Cash and placements with Bank Indonesia increased by 11.9% to Rp90,573 billion as of 31 December 2012 from Rp80,951 billion in 2011. Placements with Bank Indonesia at the end of 2012 amounted to Rp75,287 billion with the following details:

- a. Current Accounts Rp38,272 billion
- b. Others Rp37,015 billion

While cash as of 31 December 2012 amounted to Rp15,286 billion; an increase of 34.6% from Rp11,358 billion in 2011.

PLACEMENTS WITH OTHER BANKS

Placements with other banks decreased by 24.9% from Rp27,926 billion as at 31 December 2011 to Rp20,961 billion as at 31 December 2012.

SECURITIES

Securities-net decreased, from Rp12,003 billion as at 31 December 2011 to Rp10,770 billion as at 31 December 2012.

GOVERNMENT BONDS

Government Bonds By Portfolio and Interest Rate Type					
	Measured by Fair value through profit or loss	Available for Sale	Held to Maturity ^{***)}	Total	% of total
Fixed Rate	2,177	5,239	1,647	9,063	11.5
Variable Rate	-	48,128	21,745	69,873	88.5
Total	2,177	53,367	23,392	78,936	100.0
% of total	2.8%	67.6%	29.6%	100.0%	

Government Bonds By Maturity					
	Measured by Fair value through profit or loss	Available for Sale	Held to Maturity ^{***)}	Total	% of total
Less than 1 year	574	-	448	1,022	1.3
1 - 5 Years	375	4,004	22,754	27,133	34.4
5 - 10 Years	360	47,548	79	47,987	60.8
More than 10 Years	868	1,815	111	2,794	3.5
Total	2,177	53,367	23,392	78,936	100.0
% of total	2.8%	67.6%	29.6%	100.0%	



MANAGEMENT DISCUSSION & ANALYSIS OF MANAGEMENT'S PERFORMANCE

As of 31 December 2012, Bank Mandiri held Rp78,936 billion in government bonds; 12.4% of total Bank assets. The bonds consist of fixed rate bonds and variable rate bonds. On the portfolio, fixed rate bonds have interest rates between 3.3% to 14.3% per year, while variable rate bonds are pegged to the 3-month SBI. As of 31 December 2012, the share of variable rate bonds accounted for 88.5% of the total portfolio of government bonds.

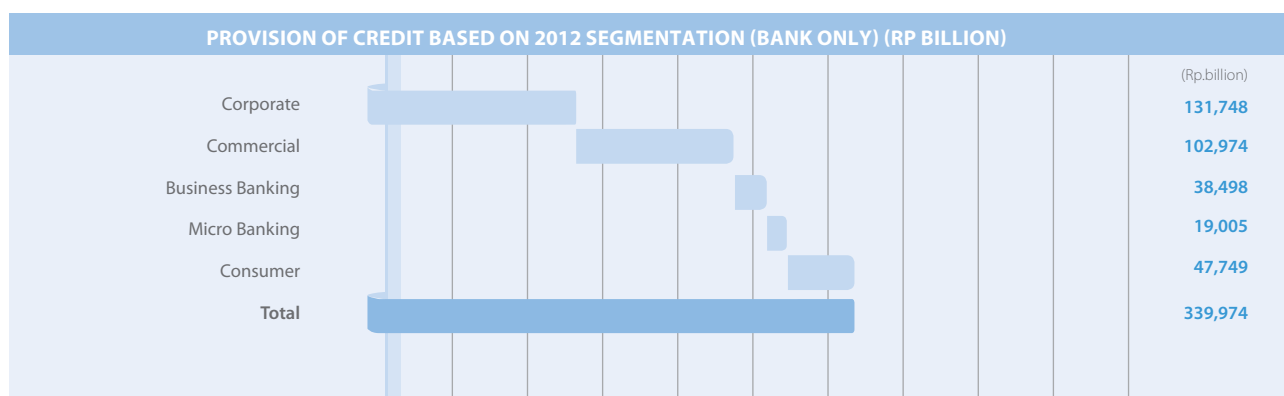
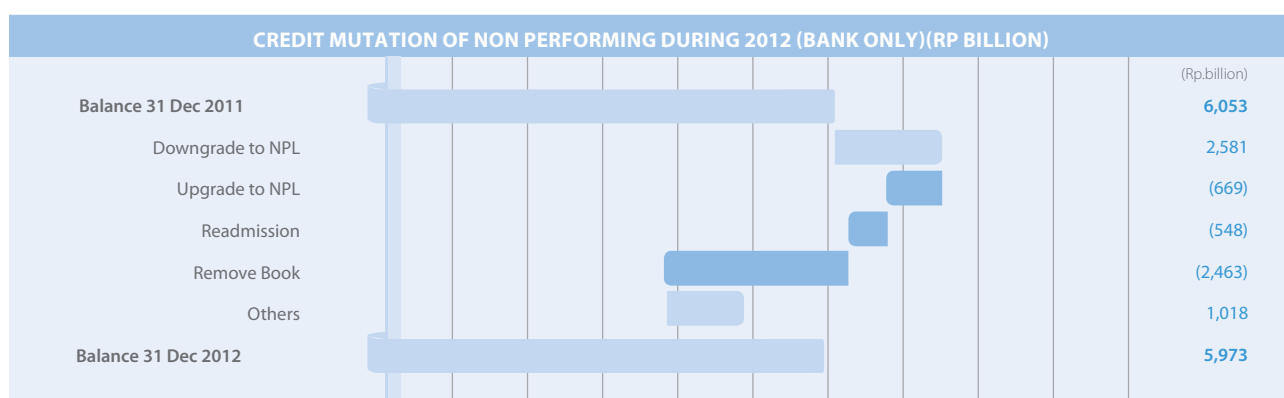
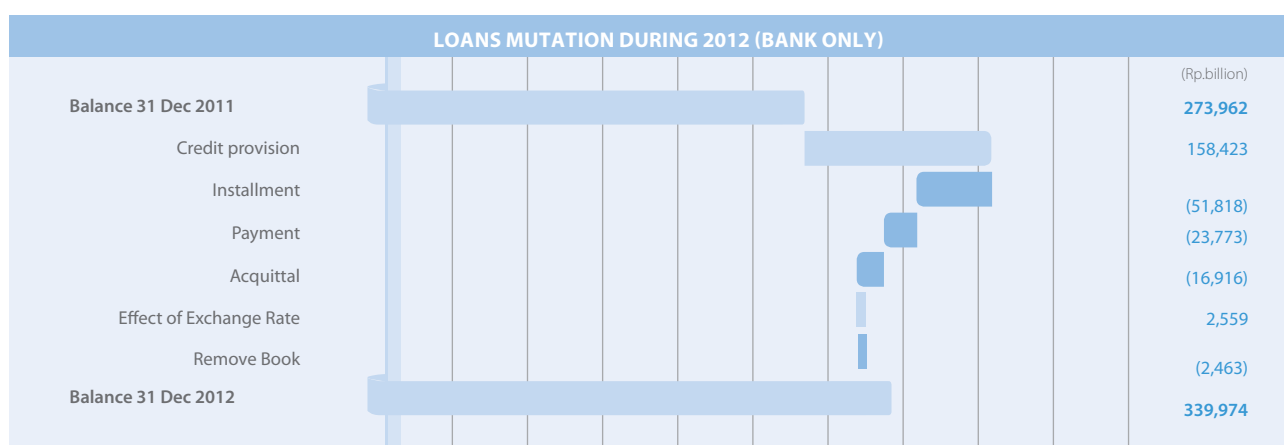
In 2012, gains on the sale of government bonds amounted to Rp271 billion, while unrealized gains on government bonds in the same year amounted to Rp16 billion.

In accordance with accounting standards in Indonesia, government bonds are measured at fair value through profit or loss statement, while available-for-sale bonds measured at fair value, and government bonds that are held to maturity are recorded at amortized cost.

Until 31 December 2012, the number of Bank Mandiri loans (Bank only) was approximately Rp339,974 billion;

an increase of 24.1% over that of Rp273,962 in December 31, 2011.

Overview of the growth in total loans and non-performing loans (Bank only) for 2012 as follows:





MANAGEMENT DISCUSSION & ANALYSIS OF MANAGEMENT'S PERFORMANCE

Non-Performing Loan Movement By Segment For Year 2012 (Bank Only)

	Corporate	Commercial	Business Banking	Micro	Consumer	Total
Upgrade from NPL	(552)	(30)	(29)	(4)	(53)	(669)
Downgrade to NPL	250	769	778	438	346	2,581
Others	(229)	(687)	(491)	(514)	(542)	(2,463)

Composition of Loan Portfolio (Bank Only) As of 31 December 2012

Loan Size (Rp.billion)	Number of Accounts			Saldo (Rp.billion)		
	Total	NPL		Total	NPL	
		Accounts	%		Balance	%
<25	1,269,103	74,259	5.9	124,944	3,397	2.7
>=25 s.d.<100	1,169	17	1.5	58,319	1,170	2.0
>=100 s.d.<500	430	8	1.9	88,038	1,406	1.6
>=500 s.d.<1,000	34	-	-	25,248	-	-
>=1,000	13	-	-	43,424	-	-
Total	1,270,749	74,284	5.9%	339,974	5,973	1.8%

LOANS BY BUSINESS UNIT AS OF 31 DECEMBER 2011 (BANK ONLY)

Loans By Business Unit As of 31 December 2011 (Bank Only)

Business Unit	Coll	Outstanding		Total	%
		Rupiah	Forex		
Rp.billion					
CORPORATE	1	94,405	29,178	123,583	97.9
	2	327	564	891	0.7
	3	-	-	-	0.0
	4	-	15	15	0.0
	5	1,107	663	1,770	1.4
Sub Total Corporate		95,839	30,420	126,259	37.1
Non Performing Loan		1,107	678	1,785	1.4
COMMERCIAL	1	84,486	14,744	99,238	96.6
	2	1,962	430	2,392	2.3
	3	267	3	270	0.3
	4	59	-	59	0.1
	5	641	112	753	0.7
Commercial Total		87,415	15,289	102,704	30.2
Non Performing Loan		967	115	1,082	1.1

Loans By Business Unit As of 31 December 2011 (Bank Only)					
Business Unit	Coll	Outstanding		Total	%
		Rupiah	Forex		
BUSINESS BANKING	1	35,844	73	35,917	93.4
	2	1,593	-	1,593	4.1
	3	84	-	84	0.2
	4	176	-	176	0.5
	5	669	-	669	1.7
Sub Total Business Banking		38,365	73	38,438	11.3
Non Performing Loan		929	-	929	2.4
MICRO	1	17,206	-	17,206	90.5
	2	1,190	-	1,190	6.3
	3	101	-	101	0.5
	4	155	-	155	0.8
	5	352	-	352	0.3
Micro Total		19,005	-	19,005	5.6
Non Performing Loan		608	-	608	1.6
SAM	1	140	1,237	1,378	34.6
	2	742	1,296	2,038	51.1
	3	55	0	55	1.4
	4	0	-	0	0.0
	5	153	361	514	12.9
Sub Total SAM		1,090	2,895	3,985	1.2
Non Performing Loan		208	361	569	14.3
CONSUMER	1	42,119	-	42,119	88.2
	2	4,761	-	4,761	10.0
	3	150	-	150	0.3
	4	186	-	186	0.4
	5	533	-	533	1.1
Consumer Total		47,749	-	47,749	14.0
Non Performing Loan		870	-	870	1.8
FICS	1	890	813	1,703	92.9
	2	-	-	-	0.0
	3	-	-	-	0.0
	4	-	-	-	0.0
	5	-	130	130	7.1
Sub Total FICS		890	943	1,834	0.5
Non Performing Loan		-	130	130	7.1
Grand Total		290,353	49,620	339,974	



MANAGEMENT DISCUSSION & ANALYSIS OF MANAGEMENT'S PERFORMANCE

RESTRUCTURED LOANS

From total loans as of 31 December 2012, 3.6% or Rp13,939 billion are restructured loans. A decrease compared to 31 December 2011 figure of 4.8% restructured loans or Rp14,966 billion of total loans.

Scheme and Total Loans By Type of Restructuring				
	2009	2010	2011	2012
	(Rp.billion)			
Long-terms Loans with Stock Option (KJPOS)	189	175	139	268
Additional Loan Facilities	295	101	93	57
Extension of Loan Maturity Dates	7,226	7,732	6,709	6,877
Extension of Loan Maturity Dates & Interest Rates Declining	531	471	1,652	1,779
Extension of Loan Maturity Dates & Other Restructuring Schemes ^{*)}	9,654	6,855	6,373	4,958
Total	17,895	15,334	14,966	13,939

Catatan:

^{*)}Other restructuring schemes mainly consist of interest rates declining, rescheduling of unpaid interest and extension of repayment periods for unpaid interest

WRITTEN OFF LOANS

In 2012, Bank Mandiri wrote off loans totaling Rp2,463 billion and recovered Rp3,740 billion from loans that have been previously written off prior to 2012.

As of 31 December 2012, total written off loans amounted to Rp32,751 billion, and are recorded off-balance sheet and are still subjected to recovery efforts.

Written-Off Loan Movement (Bank Only)				
	2009	2010	2011	2012
	(Rp.billion)			
Balance at Beginning of The Year	34,511	32,610	32,331	32,797
Written-Offs	2,224	2,921	1,984	2,463
Recoveries	(2,264)	(2,661)	(2,202)	(3,740)
Others ¹⁾	(1,861)	(539)	684	1,231
Balance at the End of The Year	32,610	32,331	32,797	32,751

Notes: 1) Includes foreign currency transactions

DEPOSITS

In 2012, Bank Mandiri booked a significant increase in deposits. As of 31 December 2012, total deposits amounted to Rp482,914 billion, growing by 14.4% from Rp422,250 billion in 2011.

The increase was primarily driven by an increase in low-cost funds to Rp316,127 billion in 2012; up from Rp256,396 billion in 2011.

Furthermore, the ratio of low-cost funds is also increased, from 60.7% in 2011 to 65.5% in 2012.



MANAGEMENT DISCUSSION & ANALYSIS OF MANAGEMENT'S PERFORMANCE

Composition of Deposits By Account Type As of December 31, 2011 And 2012

	2011	2012
Current Accounts	21.9%	23.6%
Savings Deposits	38.8%	41.9%
Time Deposits	39.3%	34.5%

Composition of Deposits (Bank Only) By Business Unit As of December 31, 2012

	Giro	Deposit	Saving	Total
CORPORATE				
Rp	19,431	14,851	431	34,713
Forex	18,711	6,959	802	26,472
Total	38,142	21,810	1,233	61,185
COMMERCIAL & BUSINESS BANKING				
Rp	23,959	12,845	3,232	40,036
Forex	9,298	2,156	913	12,366
Total	33,257	15,001	4,145	52,403
MICRO & RETAIL				
Rp	14,991	70,517	163,580	249,088
Forex	3,704	4,893	13,589	22,186
Total	18,696	75,410	177,169	271,275
FICS				
Rp	1,070	4,556	4	5,629
Forex	193	95	2	290
Total	1,263	4,650	6	5,919
INSTITUTIONAL BANKING				
Rp	13,529	27,355	228	41,113
Forex	2,942	619	4	3,564
Total	16,471	27,974	232	44,677
TOTAL				
Rp	72,981	130,124	167,475	370,580
Forex	34,848	14,721	15,310	64,879
Total	107,830	144,845	182,784	435,459

EQUITY

Total equity increased by 22.2% to Rp76,533 billion as of December 31 2012 from Rp62,65 in December 31 2011. This increase was primarily due to an increase in Retained Earnings of Rp33,506 on December 31, 2011 to Rp46,079 billion as of December 31, 2012.

Distribution of net income in 2011 that was implemented in 2012 as payment of dividends, as well as an allocation of general reserve fund for the Partnership and Community Development Program. Bank Mandiri paid total dividends for fiscal year 2011 and 2010 amounting to Rp104.97 and Rp120.60 per share. Dividends from net income in 2011 of Rp2,449 billion was paid on June 5, 2012. Dividends from net income in 2010 amounting to Rp3,226 billion was paid through an interim dividend of Rp412 billion as of December 30, 2010 and a final dividend of Rp2,814 billion was paid as of June 30, 2011.

The business activities of Bank Mandiri during 2012 were primarily funded by an increase in the number of deposits, the combination of interest income from loans, fees and commissions.

In addition, the Bank also has utilized the interbank money market. Bank Mandiri managed to maintain liquidity reserves, which normally is greater than the Bank Indonesia's Minimum Reserve Deposit requirements, in anticipation of large deposit withdrawals by customers.

On allocation, Bank Mandiri utilized part of its funding sources to provide loans, to pay interest expenses on third party funds, fund borrowings, recovery of loans, the placement on the interbank money market, and the payment of operating expenses (including salaries and employee benefits, as well as general and administrative expenses).

Total current assets in 2012 reached Rp119,511 billion, an increase compared to Rp118,622 billion for 2011; an indication of a very good liquidity situation. Total current assets at the end of 2012 reached 18.8% of total assets or 24.7% of total non-bank deposits, which also indicates good liquidity.

To support liquidity and raise the earning assets, Bank Mandiri also obtained funding through the Fund Collateral Borrowing. In addition, cash flow from third party funds also significantly affected the liquidity position of the Bank. In 2012, the Bank generated positive cash flow from the increase in low-cost funds and savings deposits.

CASH FLOWS FROM OPERATING ACTIVITIES

Net cash inflow from operating activities for the year 2012 amounted to Rp8,799 billion, derived primarily from interest income and Sharia as well as fees and commission; Rp41,306 billion and Rp9,563 billion respectively. Net cash inflows were also affected by the increase in demand deposits and savings of Rp59,427 billion which was partially offset by cash outflows in interest expense and sharia amounting to Rp15,062 billion and additional loans disbursements of Rp74,973 billion.

Whereas in 2011 net cash inflow from operating activities amounted to Rp20,441 billion, primarily from interest income and Sharia as well as fees and commission amounted to Rp36,913 billion and Rp8,358 billion respectively. Net cash inflows are also influenced by the increase in demand and savings deposits of Rp55,288 billion offset by interest expense and sharia amounting to Rp15,960 billion and additional loans of Rp69,545 billion.

CASH FLOWS FROM INVESTING ACTIVITIES

During 2012 the net cash flows allocated for financing activities amounted to Rp4,506 billion; used for among others, payment of dividends, fund for partnership and community development programs amounting to Rp2,941 billion and recovery of the subordinated loans amounting to Rp 714 billion.

Meanwhile, net cash flows provided by financing activities during 2011 amounted to Rp14,820 billion of additional capital, among others, for the Limited Public Offering (LPO) with Preemptive Rights (PR) of Rp11,404 billion, an increase on fund borrowings by Rp6,084 billion, payment of dividends, funding partnerships and community development programs for Rp3,183 billion.

CASH FLOWS FROM FINANCING ACTIVITIES

During 2012 the net cash flows allocated for financing activities amounted to Rp4,506 billion; used for among others, payment of dividends, fund for partnership and community development programs amounting to Rp2,941 billion and recovery of the subordinated loans amounting to Rp 714 billion.

Meanwhile, net cash flows provided by financing activities during 2011 amounted to Rp14,820 billion of additional capital, among others, for the Limited Public Offering (LPO) with Preemptive Rights (PR) of Rp11,404 billion, an increase on fund borrowings by Rp6,084 billion, payment of dividends, funding partnerships and community development programs for Rp3,183 billion.



MANAGEMENT DISCUSSION & ANALYSIS OF MANAGEMENT'S PERFORMANCE

Liquidity Position of Bank Mandiri As of 31 December 2011 And 2012

	2011	2012
Liquid Asset ¹⁾	118,622	119,549
Government Bonds Held for Trading and Available for Sale	55,076	55,544
Loan to Deposit Ratio ²⁾	74.1%	80.1%
Liquid Assets to Total Assets	21.5%	18.8%
Liquid Assets to Deposits	28.1%	24.8%

Notes:

1) Current assets consist of cash, demand deposits with Bank Indonesia and other banks, placements with Bank Indonesia, other banks and financial institutions, and securities (excluding government bonds) held in trading and available for sale portfolios

2) Excluding deposits from other banks

CAPITAL EXPENDITURES

Overview of capital expenditures for 2011 and 2012 as well as the budget of 2013 as follows:

	(Rp.billion)		
	Realization		Budget 2013
	2011	2012	
Land & Buildings	235	334	794
Office Equipment, Hardware & Software and Vehicle	992	970	1,489
Office Renovation	-	-	-
Total	1,227	1,304	2,283

Notes:

Budget 2012 excludes contingencies and multi-year IT budget 2013, as follows:

1. Budget Non IT contingencies of Rp11 billion

2. Budget IT contingencies of Rp88 billion and multi year of Rp66 billion

COMMITMENTS AND CONTINGENCIES

Total credit risk bearing Commitments and Contingencies as per December 31, 2012 increased by 26.3% compared to 2011. The increase was primarily due to the provision of Bank Guarantee in

rupiah and foreign currency, which increased by 33.3% and 67.1% respectively.

Allowances made for estimated losses on commitments and contingencies on December 31, 2012 and 2011 amounted to Rp189 billion and Rp234 billion respectively.

Collectibility of Commitments & Contingencies, 31 December 2010 -2012			
	2010	2011	2012
Performing	48,280	71,187	89,911
Non performing	147	26	33

Credit Risk Bearing Commitments & Contingencies, 31 December 2010, 2011 And 2012			
	2010	2011	2012
RUPIAH			
Credit Balance	14,498	24,264	26,706
Outstanding Irrevocable L/C	2,015	2,145	2,056
Bank Guarantee Issued	13,502	15,183	20,239
Standby L/C	368	1,638	2,302
Total Rupiah	30,383	43,230	51,303
FOREIGN CURRENCY			
Credit Balance	1,687	2,163	2,674
Outstanding Irrevocable L/C	5,644	9,926	9,909
Bank Guarantee Issued	7,849	12,246	20,469
Standby L/C	2,864	3,648	5,589
Total Foreign Currency	18,044	27,983	38,641
Grand Total	48,427	71,213	89,944



MANAGEMENT DISCUSSION & ANALYSIS OF MANAGEMENT'S PERFORMANCE

Other Financial Ratios (Bank Only)		
	2011	2012
Non-Performing Earning Assets	1.6%	1.5%
Allowance for Impairment Losses on Earning Assets to Earning Assets	2.8%	2.8%
Provision for Allowance for Impairment Losses	100.5%	108.5%
Operating Expenses to Operating Income ¹⁾	67.2%	63.9%
Percentage of Lending in Excess of Legal Lending Limit (LLL)		
Related Party	0.0%	0.0%
Third Party	0.0%	0.0%
Percentage of Violation of Legal Lending Limit (LLL)		
Related Party	0.0%	0.0%
Third Party	0.0%	0.0%
Rupiah Minimum Reserve Requirement	8.0%	8.0%
Net Open Position ²⁾	1.5%	1.3%

1) Operating expenses include interest expense, provision for possible losses on earning assets and other assets divided by operating income inclusive of interest income

2) Include balance sheet and administrative accounts

SUBSEQUENT EVENTS - MATERIAL FACTS AND INFORMATION

On January 31, 2013, PT Bank Mandiri (Persero) Tbk with PT TASPEN (Persero), PT Pos Indonesia (Persero) and PT Bank Sinar Harapan Bali ("BSHB"), subsidiaries of Bank Mandiri, signed a Memorandum of Understanding on Strategic Partnership To synergize the business of PT Bank Mandiri (Persero) Tbk, and PT TASPEN (Persero) and PT Pos Indonesia (Persero) and PT Bank Sinar Harapan Bali.

With the signing of these preliminary agreements the parties have agreed to synergize their businesses through a Vehicle Joint Venture mechanism in BSHB with a rights issue scheme by which Bank Mandiri remains the majority shareholder. This initiative aims to optimize BSHB as a provider of integrated financial services in Indonesia, especially for the middle and lower market segments.

MARKETING ASPECTS AND OPERATIONS REVIEW PER SEGMENT

In order to increase market share and develop market share in all Strategic Business Units (SBU) Bank Mandiri applies a "360° Marketing Strategy" that provides a variety of contact points with customers through conventional and digital media. Primarily this strategy calls for a focus on media marketing and is therefore increasing the budget allocation for TV, print media, below the line and digital marketing. This initiative will be effective in increasing activation of products and programs as well as reducing promotional costs. An example of a campaign was Mandirifesta Points aimed at improving the effectiveness of customers' financial transactions. Mindful of media consumption trends, the Bank will further optimize the use of online media including Paid On-line Media, Social Media, and Microsite as part of a future comprehensive media strategy.

With the aim of accelerating business development in all segments the Bank will urge the alliances consisting of the Business Unit, the Task Force and the subsidiaries of Bank Mandiri to focus on the development of products and programs that are tailored to customer needs. The aim of these strategic alliances is to increase productivity and improve effectiveness of budget utilization in an effort to increase the market penetration.

In parallel the Bank plans to maximise the use of the Value Chain strategy with an objective of increasing customer balances appreciably. This has been implemented with success with gas stations, Telco, Cement, Cigarettes and Textiles and has proven to be effective in improving the collection of funds sustainably. Fund raising community also needs to be improved. We have put more emphasis to improve the collection of funds particularly for Current Accounts and Savings Deposits, by working with the increase in volume of customer's transactions and the effective development of funds marketing programs. Implementation of Foreign Exchange Export Results (DHE) program will be carried out by all Business Units. This program can assist to raise the foreign exchange-low funds from export transactions, as well as encourage the distribution of re-export to Indonesia.

In corporate and commercial segments, the Bank aims for market penetration through customer extension by extending funding to SOEs and Government Agencies where the Bank already have a large market share. The targeting of government budgeted funds in many regions point to the high potential segments. The Bank will also target promising clients that do not come within the parameters of the State Budget. Intensification of low funds performed by the increased number of customer transactions especially by

existing customers will reduce dependence on funds of SOEs with high volatility. The focus of business growth will also be directed towards improving the opening of new accounts especially corporate customers that has active transactions and will sustain growth of deposits. Bank Mandiri will continue to encourage debtors to use current accounts as an operating account.

For card customers, the future focus is to expand not only on the type of revolving clients but to pursue a target of Transactors, through new and different programs. Consumer card initiatives will be fully supported; with the development of innovative marketing programs, with improved service quality, new customer acquisition, expansion in secondary cities, increase account activity, approval rate stabilization, as well with merchant programs that can increase the transactions and the revolvers rate. To increase sales volume of Consumer Loan products, there will be initiatives to continuously increase monthly incoming applications. This will be supported by the increased number of PKS Developer, disbursement and approval rate stabilization.

On the retail business segment, the focus will be on increasing growth in savings deposits and current accounts towards existing fund customers. The focus of business growth will be



MANAGEMENT DISCUSSION & ANALYSIS OF MANAGEMENT'S PERFORMANCE

directed to increase marketing efforts in acquiring new customer accounts in particular, corporate customers who will have active transactions patterns and contribute towards sustainable growth of fund deposition.

Our marketing will encourage each Business Unit to improve its customer targeting, understanding of market conditions and analyse the competition in each region, to develop applicable, effective and efficient marketing strategies.

Bank Mandiri believes in enhancing market sensitivity of the company, so as to avoid possible marginalization due to the inability in facing the fierce competition and aggressively responding to the onslaught of a dynamic competition.

PROSPECTS AND BUSINESS DEVELOPMENT

2013 will be an important momentum for the transformation journey of Bank Mandiri. This year's performance will determine goals of the transformation program for 2014. Bank Mandiri performance during this period will become a barometer in concluding the transformation program in accordance with Corporate Plan 2010-2014.

This year's achievement will serve as a foundation in the completion of Bank Mandiri transformation program of

last one year. To this end, the ability to conclude the transformation program will be depending on Bank Mandiri 2013 financial performance.

Financial performance of 2013 will be sustainable by the on-going efforts in developing human resource, improving service quality, continuing good corporate governance, developing risk management, implementing a comprehensive work culture, as well cost control.

Facing the year 2013, the Bank must remain vigilant and introspective remembering that in 2013 will bring tough challenges, especially in competition, profitability and market capitalization. The Bank will also brace itself against the uncertainties of global economy, especially in Europe, which is still under adverse pressures.

2013 marks the fourth year of Bank Mandiri transformation program. To grow beyond the economic and industrial growth, Bank Mandiri must create a sustainable added value, both in the business unit, and the entire Supporting Unit. Bank Mandiri will continue to focus on the targets of corporate profits, sustainable business growth and increase productivity through pragmatic management policies that relate to 2013 financial business and structure, which include prioritise on credit growth, increased

retail loan portfolio, revenue sources management, and earnings quality control, growth funds with an increase in low-cost funds and subsidiaries contribution.

To support business development in 2013, Bank Mandiri will specifically focus on 6 Key Priorities, namely

- i. the optimization of product bundling to acquire the funds associated with the government and Work Unit Partner,
- ii. optimization of Account Plan implementation program with the target of increased in share of wallet significantly,
- iii. strengthening the retail payments business to raise low-cost funds by developing electronic networks
- iv. intensification of the electronic channel and value chain development,
- v. strengthen retail financing business to reach the target composition of 33% by growing the sales force productive in the segment of consumer finance, business banking and micro lending and innovative products, strengthening risk management in achieving the NPL and the low level of fraud on a regular basis, and

vi. the subsidiaries business development and non-organic initiatives.

Finally in 2013 the Bank is accelerating its business development towards achievement of targets by focusing on three pillars of growth: wholesale transactions, retail payments and retail financing. Business development will be conducted by intensification, particularly with; anchor client alliance strategy, value chain business, clusters business, account strategy, cooperation with third parties, development of targeted customers, business development in specific sectors and others. Bank Mandiri certainly will be equipped with the planning and resources in order to balance and follow the business growth and rapid business development, and developing a service infrastructure, both back office and front office.

IMPORTANT MATTERS EXPECTED IN THE FUTURE

1. In 2013 a strategy for improving medium-term and long-term funding and strengthen the Bank's capital structure, the Bank has developed a program to increase other fund raising in the form of issued sub-debt/ bilateral loan/loan syndication/public

issuance/two step loan/other funding instruments, with/without collateral for a period ranging from 3 to 10 years in rupiah and foreign currency, where the implementation will be adapted to movement of liquidity and market conditions.

2. In addition to create an organic business growth, in 2013 the Bank will continue to develop non-organic businesses, including strategic partnerships, thereby the development of a business segment, distribution, and products will be more effective.
3. The Bank plans to continue government bonds optimalization that will adapt to the bank's liquidity and market conditions; comply with regulations, through debt switching strategy, push AFS portfolio of government bonds in the secondary market, or buyback of other banks government bonds by the government.



MANAGEMENT DISCUSSION & ANALYSIS OF MANAGEMENT'S PERFORMANCE

EMPLOYEE DEVELOPMENT COMPETENCE

To achieve the vision as a leading bank in regional areas, the Bank continued to develop improvements in the area of Human Capital. This initiative was started from recruitment program for employees who have a high potential through the Officer Development Program as well as through external hiring. A Development program was also carried out for internal employees through the talent pool program that aims to fulfill the needs of leadership pipeline, such as the Staff Development Program and the Local Staff Development Program (LSDP).

In addition, to compete in banking industry, the Bank has conducted various staff retention programs so that the sustainability of bank's performance and development can be maintained. The Bank continues to undertake

development and retention programs through the strategies of "recruit and develop the best people" and "retain the best people to be the employer's of choice".

Bank Mandiri has improved the learning and development policy to form a "knowledge worker", through alignment with its business as well as strengthening the strategic functions of the learning center to create a corporate university.

On 12 December 2012 was the soft launching of the Mandiri University. This university was built on the foundation of the Employee Value Proposition, which is the "Spirit to Prosper our Nation". Through Mandiri University, Bank Mandiri expects to create world-class human resources that will be able to support the Bank's growth. Costs of education and training to support the development of employees during 2011 and 2012 respectively was Rp265.1 billion and Rp319.26 billion.

Total employees of Bank Mandiri as of December 31, 2012 were 30,762 employees, an increase of 10% compared to 27,907 in December 31, 2011. Front-line staff amounted to 18,976 employees or 61.7% of total employees, manager level (ODP to senior manager) was 9,807 employees or 31.9%, vice president level employees (assistant vice president to EVP/ SVP) was 1,742 employees or 5.7%. Meanwhile, based on education structure, the biggest portion is a 75.4% or 23,209 employee with bachelor's degree.

Description	2011	2012	% Growth	%
Position				
Commissioners *)	9	7	(22%)	0%
Directors *)	11	11	0%	0%
Audit Committee *)	2	4	100%	0%
EVP / SEVP	9	10	11%	0%
Senior Vice President	88	92	5%	0%
Vice President	306	357	17%	1%
Assistant Vice President	1,063	1,283	21%	4%
Senior Manager	1,767	1,785	1%	6%
First Senior Manager	2,298	2,186	(5%)	7%
Manager	2,003	2,223	11%	7%
Assistant Manager	2,781	2,499	(10%)	8%
First Assistant Manager	859	811	(6%)	3%
Officer Development Program	136	303	123%	1%
Clerk	16,044	18,976	18%	62%
Non-clerk	531	237	(55%)	1%
Total	27,907	30,762	10%	100%
Education Level				
High School and equivalent	3,821	2,979	(22%)	10%
Diploma	2,712	2,93	8%	10%
Bachelor	19,542	23,209	19%	75%
Master	1,565	1,546	(1%)	5%
Doctor	6	7	17%	0%
Others (Junior High and Elementary)	261	91	(65%)	0%
Total	27,907	30,762	10%	100%

Note: *) Beginning September 2012, Employee composition excluded Directors, Commissioners and Audit Committee



MANAGEMENT DISCUSSION & ANALYSIS OF MANAGEMENT'S PERFORMANCE

DIVIDEND POLICY

IN LINE WITH THE REGULATION IN INDONESIA, THE DIVIDEND ALLOCATION MUST BE AGREED BY THE SHAREHOLDERS IN ANNUAL GENERAL MEETING OF SHAREHOLDERS (ANNUAL GMS).

The determination of amounts and payment of dividends will be done with attention in to several factors, including the Company's financial soundness, the capital adequacy, the funding needs of business expansion, without taking away the right of the Company GMS in accordance to stipulate otherwise in accordance with the provisions of the Articles of Association.

Allocation of Dividends is determined and approved by the General Meeting of Shareholders, in which the Company's management plans if there is surplus cash from; operations after reserve are allocated for financing activities, capital expenditures and working capital. If necessary. The Company will not be distributing dividends to Shareholders in the event that the Company requires funds to undertake business development or to comply with the capital adequacy or the acquisition of new business.

The Company will only pay dividends from net profit in line with Indonesian

law and will pay dividends (if any) cash in Rupiah.

The Company does not have any restrictions (negative covenants) on third parties, to the allocation of dividends that may compromise the rights of public shareholders.

In 2011, the Company paid a dividend of 20%, while for 2012 the Company will strive to maintain the Dividend Payout Ratio of 20% - 25% taking into account the growth of the Company's credit and business development.

	2010 Fiscal Year	2011 Fiscal Year
Cash Dividend (Rp.million)	3,226,404	2,449,209
Net Profit (Rp.million)	9,218,298	12,246,044
Dividend Payout Ratio	35%	20%

AMENDMENTS TO REGULATIONS IN 2012

Amendments to relevant regulations in 2012 and the impact on Bank Mandiri, are as follows:

1. Deeds of the Constitutional Court. No 77/PUU-IX/2011 About Assessment Act No. 49 Prp Year 1960 regarding State Receivables Affairs Committee toward the Constitution of the Republic of Indonesia Year 1945.

In its decision, the Constitutional Court ruled:

- a. The phrase "or agencies referred to in Article 8 of this Regulation" in Article 4 paragraph (1) of Law No. 49 Year 1960 on State Receivables Affairs Committee (State Gazette of the Republic of Indonesia Year 1961 Number 3, Supplement to State Gazette of the Republic of Indonesia Number 2124) is contrary to the Constitution of the Republic of Indonesia Year 1945 and therefore has no binding legal effect;
- b. The phrase "or State Agencies" in Article 4 paragraph (4) of Law No. 49 Year 1960 on State Receivables Affairs Committee (State Gazette of the Republic of Indonesia Year 1961 Number 3, Supplement to

State Gazette of the Republic of Indonesia Number 2124) is contrary to the Constitution of the Republic of Indonesia Year 1945 and therefore has no binding legal effect;

- c. The phrase "or agencies that may directly or indirectly controlled by the state" in Article 8 of Law No. 49 Year 1960 on State Receivables Affairs Committee (State Gazette of the Republic of Indonesia Year 1961 Number 3, Supplement to State Gazette of the Republic of Indonesia Number 2124) is contrary to the Constitution of the Republic of Indonesia Year 1945 and therefore has no binding legal effect;
- d. Phrase "State agencies" in Article 12 paragraph (1) of Law No. 49 Year 1960 on State Receivables Affairs Committee (State Gazette of the Republic of Indonesia Year 1961 Number 3, Supplement to State Gazette of the Republic of Indonesia Number 2124) is contrary to the Constitution of the Republic of Indonesia Year 1945 and therefore has no binding legal effect;

Based on the decision of the Constitutional Court referred, the State Owned Enterprise accounts are not considered to be accounts of the State. Therefore the state-owned banks can be more flexible in the business process, as the private banks.

2. Bank of Indonesia Regulation No. 14/8/PBI/2012 regarding Shareholding of Commercial Banks

- a. Determination of maximum limit of shares is based on the shareholder categories, namely:
 - Financial Institution (bank and non-bank), by 40%
 - Non-Financial Institutions, by 30% and;
 - Individuals, Conventional Banks by 20%;
 - Individual, Syariah Banks is 25%.

Provision of the maximum limit is excluded to the Government and Institutions that have the function of handling and/or rescuing Banks.

- b. In addition, this restriction is also based on:
 - The linkage between shareholders based on property relations;
 - Family relationship (second degree), and/or
 - Acting in concert (cooperation or action that is in line to achieve a common goal in the control of the Bank).



MANAGEMENT DISCUSSION & ANALYSIS OF MANAGEMENT'S PERFORMANCE

c. Total of shares owned by a party is in compliance with the maximum shareholder ownership by one party, and the composition of maximum ownership of each shareholder is based on shareholder category.

d. Banks that can be owned by Bank Legal Entity with more than 40% of the Bank's capital, has to fulfill below criteria:

- Requires to go public in order to achieve public ownership of at least 20% of bank capital, which shall not exceed 5 years from the corporation bank acquired the shares as approved by Bank Indonesia
- Requires approval to issue debt securities in the form of equity.

LIABILITY OF MAXIMUM SHARE OWNERSHIP

A. EXISTING SHAREHOLDERS

- For shareholders in the bank gain a TKS and GCG with a rating of 1 or 2, while able to maintain the rank of the TKS and GCG, is not required to adjust the maximum share limit.
- For shareholders in the bank gain a TKS and/or GCG with a rating of 3 or worse, is given the opportunity

to rectify TKS rank and/or GCG until the assessment period up to December 31, 2013.

- If on December 31, 2013 the Bank has not managed to fix the TKS rank and/or GCG, then the shareholders at the bank shall adjust the maximum limit of share ownership at the latest within 5 years from January 2014.
- As of the end of December 2013, the existing shareholders who increased shareholding shall adjust the maximum limit of share ownership in accordance with the provisions since January 2014.

B. PURCHASE OF SHARES IN RESCUE

- Banks currently under control or rescued by LPS and are under special supervision shall adjust the maximum limit of share ownership within a maximum period of 20 years since the Bank acquisition.
- Meanwhile, for the Bank that is under intensive supervision shall adjust the maximum limit of share ownership within a maximum period of 15 years since the Bank acquisition.

C. MERGER OR CONSOLIDATION

- In case of a merger or consolidation with banks's soundness and GCG assessment rank of 1 or 2, adjustment has to be conducted within a maximum of 10 years since the downgrade of Bank Soundness and/or GCG assessment results of the merger or consolidation Bank to be ranked at 3, 4 or 5 for 3 consecutive periods.
- In case of merger or consolidation Bank with bank's soundness and GCG assessment rank of 3, 4 or 5, adjustment has to be conducted within a maximum of 20 (twenty) years from the merger or consolidation.

D. SPINNED OFF SHARIA BANK

In spinned off Sharia Bank, the shareholders of the bank (spin off) Sharia Business Units shall conduct adjustment of shareholdership at maximum ownership stake at the latest by end of December 2028.

CONSEQUENCES OF MEETING THE MAXIMUM LIABILITY OF OWNERSHIP

a. As a Bank with Government Shares:

There are no issues related to Bank Mandiri's shares owned by the Central Government;

b. As Bank with shares at Bank Syariah Mandiri (BSM) and Bank Sinar Harapan Bali (BSHB):

Bank Mandiri's share in Bank Syariah Mandiri and Bank Sinar Harapan Bali, could be maintained as long as the Bank Rating and/or GCG assessment rank is 1 or 2.

3. Bank of Indonesia Deeds No. 14/17/ PBI/2012 on Trust Activities

Trust is the Bank's business activities in the form of asset management conducted by a separate business unit of the Bank's main activities. In Trust activities, there are 3 parties involved, namely:

a. Settlor

Parties who owned the assets/ funds and granting authority to manage the funds to the Trustee

b. Trustee

Parties who gain authorization to manage the assets/funds by the settlor/depositor for the benefit of the beneficiaries of the property/ funds

c. Beneficiary

Parties who gain benefits of the assets/funds management.

GENERAL PRINCIPLES TO TRUST

a. Trust activities are carried out by a separate unit from main business units of the Bank's activities;

b. Treasure entrusted by Settlor is limited to financial assets;

c. Treasure entrusted by settlor recorded and reported separately from the Bank assets;

d. In case of liquidated, all Trust assets are not included in the bankruptcy assets (boedel bankruptcy) and returned to the settlor or transferred to the successor Trustee appointed the settlor;

e. Trust activities is set forth in the written agreement between the Trustee and the settlor in Indonesian language;

f. Trustee maintain the confidentiality of data and information related to

activities of Trust as provided in the Trust Agreement, except for the purposes of reporting to Bank Indonesia;

g. Trustee complies with the rules and regulations of the applicable legislation, including the provisions of the Anti-Money Laundering and Combating the Financing of Terrorism (APU - PPT).

CRITERIA FOR TRUSTEE

a. Indonesian Legal entity.

b. Have the capacity to perform Trust activities as per Bank Indonesia which at least include:

- i. Adequate risk management particularly for operating systems and procedures which are supported by proper information technology for all Trust activities allowed;
- ii. Bank is not under supervision of Bank Indonesia; and
- iii. Documents required at the time of application of Bank's Trust activities.

c. Lists the activities plan in Bank's Trust Business Plan.

d. Foreign banks with core capital of at least Rp5 trillion.

e. Minimum CAR of 13% over the past 18 months respectively.



MANAGEMENT DISCUSSION & ANALYSIS OF MANAGEMENT'S PERFORMANCE

f. Bank Soundness at the lowest rank of PK 2 for last 12-month and the lowest assessment rank of PK 3 on the last 6-month period.

g. In addition to the national Bank with headquarter in Indonesia, Foreign Banks' Branch Office (KCBA) who meet the requirements can also perform Trust.

If Trustee is unable to meet the requirements, the Bank has 6 months to complete the requirements and during this period will not apply for another Trust Agreement.

If up to 6-month time Trustee cannot meet the requirement, the Trust assets/funds must be returned to the settlor or the settlor designated Trustee successor in accordance with the Trust Agreement.

TRUSTEE EVENT COVERAGE:

In the course of Trust, the Trustee may act as:

a. Paying agent

- Open and close accounts on behalf of the settlor;
- Receive and deposit funds into the settlor's account;
- Perform payments from the account of the settlor to the Beneficiary and / or other parties;
- Records, documents, and document administration related to the settlor account.

b. investment agent

- Implemented based on a clear and detail instructions from the settlor, which is tailored to the type of activity or the instruments used.
- In the event that the settlor instructed the Trustee to invest the funds other than the activities stipulated in the legislation in force (such as the Banking Law and Capital Market Law), the investment fund must be performed by the investment manager.

c. Borrowing agent

- Obtain loans with the evidenced of the loan agreement;
- Perform hedge transactions;
- Reserve funds to pay the loan based on the mechanisms that is established by settlor and/or
- Other activities associated with the borrowing

SETTLOR CRITERIA:

- a. A corporate customer
- b. Not affiliated with the bank
- c. Settlor can act as a Beneficiary

EVENT LISTING TRUST

- a. Trustee shall make a record of the activities on the separate bank accounts, including details of each Trust activity, which at least contains the transactions and positions of Trust treasure.
- b. Trustee shall record the mutations account separately for each of the settlor and beneficiary.

4. Bank Indonesia Regulation No. 14/24/PBI/2012 on Single Ownership In the Indonesian Banking

- a. Each Party may only be a Controlling Shareholder (PSP) at one Bank. This provision is excluded for:
 - 1) PSP in 2 (two) each Bank that conducts business with different principles, namely conventional and based on Sharia principles, and
 - 2) PSP in 2 (two) Bank, one of which is a mixture of Joint Venture Bank.
- b. In the event that the PSP:
 - 1) Is involved in more than 1 (one) Bank, or
 - 2) Purchase shares of another bank, which resulted in becoming PSP in more than (one) Bank

It is obliged to make an adjustments to these provisions by:

- 1). Perform merger or consolidation of the banks at maximum of 1 (one) year;
- 2). Establish a Holding Company in the Banking industry at least in 1 (one) year; or
- 3). Establish Function Holding in the period of 6 (six) months

Since the validity of Bank Indonesia Regulation, for those who have a PSP at more than 1 (one) Bank; or

After the execution of the purchase of shares of another bank which resulted in meeting the criteria in being the PSP of the purchased Bank.

OWNERSHIP STRUCTURE ADJUSTMENT

a. Merger or Consolidation

Bank merger or consolidation are given incentives in the form of:

- 1). Temporary concession of with Statutory Reserves (GWM) requirement;
- 2). Completion time extension of the maximum Lending Limit (BMPK);
- 3). Concession in opening a branch office; and/or

- 4). Temporary concession on the implementation of Good Corporate Governance (GCG).

b. Formation of a Holding Company

- 1). Form of legal entity in Banking Industry is a limited liability company incorporated in Indonesia and in accordance with the legislation in Indonesia.
- 2). Holding Companies in Banking can only perform investment activities, which include the provision of management services in order to improve the effectiveness of consolidation, business strategy, and financial optimization of business groups under its management.
- 3). Holding Companies in Banking is 1 (one) level above the directly controlled banks.
- 4). Holding Companies in Banking can stand as 1 (one) legal entity or the Financial Holding Company, which consolidates financial institutions owned by the PSP.

c. Holding function

- 1). Holding function can only be performed by the PSP with Indonesian legal entity or Indonesian government agencies.

- 2). Function Holding led by:

- One member of the board of directors of the PSP Bank;
- One of the officers appointed by the head of government agency of the Republic of Indonesia.

OBLIGATIONS OF BANK MANDIRI

a. As a PSP

- 1). In the event that Bank Mandiri decides to establish a Holding Company in Banking, the Bank shall submit the plans for the implementation of the establishment of Holding Company in Banking and transfer of shares from the PSP to the Holding Company in Banking to Bank Indonesia with attachment of supporting documents.
- 2). In the event that Bank Mandiri choses to form the Holding Function, the Bank shall submit the supporting documents regarding the information and execution of Holding Function and its implementation plan to the Bank Indonesia.
- 3). Both the Holding Company in Banking and the Holding Function shall provide strategic direction and consolidated financial statements of its subsidiary.



MANAGEMENT DISCUSSION & ANALYSIS OF MANAGEMENT'S PERFORMANCE

b. As a State Owned Bank

- 1). Banks with the similar PSP is mandatory to develop and submit compliance plan to the Bank Indonesia at least 3 (three) months after the applicable of the Regulation of Bank Indonesia, which contains chosen method, the action plan, and implementation timelines.

Compliance of the provisions can be prepared and submitted by each Bank or jointly by banks with the same PSP and shall be signed by the Board of Directors and Board of Commissioners of each Bank and acknowledged by the PSP.

- 2). Banks with the same PSP shall report the progress in implementing the regulation compliance to Bank Indonesia every quarter since the approval of Bank Indonesia on the compliance plan.

5. Bank Indonesia Regulation No. 14/25/PBI/2012 on Foreign Exchange Acceptance of export and Withdrawal of Foreign Debt in Foreign Exchange

OBLIGATIONS OF FOREIGN EXCHANGE ACCEPTANCE OF EXPORT (DHE) THROUGH FOREIGN EXCHANGE BANK

- a. DHE revenue obligations through foreign exchange banks is not applicable for state-owned DHE that received through Bank Indonesia or DHE received in cash in the country

as long it is explained in writing and with sufficient supporting documentation.

- b. DHE acceptance should be made no later than the end of the third month after the month of enrollment of Export Declaration (PEB).
- c. DHE receipts derived from the method of payment usance L/C, consignment, payment terms, collection, with maturities exceeding or equal to 3 months after the month of PEB enrollment, It must be performed no later than 14 days after the payment due date. In the event that the deadline falls on a holiday, then DHE receipt should be done on the next working day.
- d. Submission of the information contained on the PEB to the foreign exchange banks as well as a written explanation with supporting documents to apply for admission. DHE is applicable for PEB with a value greater than USD10,000.00 or its equivalent. Submission of the information on the PEB regarding DHE through foreign exchange banks made no later than the 5th of the following month after the DHE is received.

- e. In the event that exporters receive DHE cash to PEB with a value greater than USD10,000.00 or its equivalent then the exporter must submit a written explanation and supporting documents no later than the 5th of the month following the month of PEB enrollment.

- f. For DHE receipt for payment in issued L/C, consignment, term payment, collection with maturities exceeding or equal to 3 months after the month of enrollment PEB, exporters must submit a written explanation with supporting documents to the foreign exchange bank to be forwarded to Bank Indonesia at the latest on the 5th of the month following the month of PEB enrollment. In case the deadline is in holiday, the submission can be carried out on the next working day.

- g. In the event that DHE is smaller in terms of PEB value with a difference of less than or equivalent to Rp50,000,000.00 than the DHE received is according to the value of PEB and exporters do not have to submit a written explanation and supporting documents.

- h. For the less value difference in DHE and PEB greater than equivalent Rp50,000,000.00, due to:

- Foreign exchange, discounts/ rebates, administrative fees, and/or other costs associated international trade, resulted in less difference between DHE and PEB value at most 10% (ten percent) of the value of PEB; and/or
- Tolling, repair services, operational leasing or financial leasing, valuation differences in the price of goods at the time of export agreements with the price at the time of receipt, the difference in the composition of goods, differences

in the quality of goods, and/ or differences in the quantity of goods.

Written explanation along with supporting documents submitted to the Foreign Exchange Bank will be forwarded to Bank Indonesia no later than the 5th of the following month after DHE received by the exporter through a Foreign Exchange Bank.

- i. In the event of any discrepancy between the PEB data presented by the exporters and the PEB data received by the Directorate General of Customs (DJBC), Bank Indonesia can decide which data is applied as reference PEB to be complied for DHE and inform the difference between the PEB data referred to DJBC.
- j. In the event that DHE Acceptance is smaller than the value of PEB caused by netting between the export bill and exporters obligations are allowed for netting with import goods netting in relation to the exports, as long as there is an agreements between the exporters and the importers (counterparty). DHE received is derived from the results of netting is based on the value of the PEB if the exporter submit a written explanation and relevant supporting documentation.
- k. In case of the importer defaults, bankruptcy, or under conditions of force majeure:

- Exporters who receive DHE less than the value of PEB, by a margin greater than the equivalent of approximately Rp50,000,000.00 then the exporter must submit a written explanation and supporting documentation no later than the end of the third month after the month of PEB enrollment to foreign exchange banks to be forwarded to Bank Indonesia;
- Exporters who do not receive DHE, or DHE in cash received less than the value PEB by a margin greater than the equivalent of approximately Rp50,000,000.00 then the exporter must submit a written explanation with supporting documents to Bank Indonesia no later than the end of the third month after PEB registration month.

For export payments conducted in issued L/C, consignment, then payment, and/or collection with maturities of more than or equal to 3 months after the month of PEB enrollment, the exporter must submit a written explanation and relevant supporting documents related to the importer defaults, bankruptcy, or under conditions of force majeure no later than 14 days after the due date of payment.

- l. In terms of exports is conducted through Courier Company (PJT), the obligation to submit a written explanation of the information and supporting documents is the

responsibility of the owner of the goods. In this case, PJT must convey relevant PEB information to the owner of the goods.

IMPOSING SANCTIONS

- a. Exporters who violate the obligation of DHE will bear administrative sanctions of imposed fines amounting to 0.5% of the nominal value of DHE that have not received with the maximum amount of Rp100,000,000.00 for one month of PEB registration.
- b. In terms of exports carried by PJT, then fined and suspended for the export of services will be charged to the owner of the goods.
- c. Payment of administrative sanctions in the form of fines remitted to Bank Indonesia as regulated in Bank Indonesia Circular Letter.

TRANSITIONAL PROVISIONS

DHE acceptance which is not conducted through foreign exchange bank as per agreement that the payment will be conducted through the trustee outside Indonesia, DHE shall paid through the Foreign Exchange Bank until the date of June 30, 2013. In this case, the exporter must submit a written explanation and relevant supporting documents.

6. Bank Indonesia Regulation No. 14/26/PBI/2012 on Operations and Office Network Based On Bank's Core Capital



MANAGEMENT DISCUSSION & ANALYSIS OF MANAGEMENT'S PERFORMANCE

BANK MANAGEMENT

Banks may only conduct business activities and create the Office Network in accordance with the core capital owned which is grouped as follows:

a. Commercial Banks based on Business Activity (BOOK 1)

Capital: < Rp1 trillion

Operations that can be performed:

1) Business Activities in Rupiah which include:

- Fund raising activities and the funds distribution of a product or basic activity;
- Trade finance activities;
- Activities with limited scope for agency and joint venture;
- Activities and electronic banking payment systems with limited scope;
- Temporary investment activities for loan recovery, and
- Other services;

2) Activity as the Foreign Exchange (PVA).

3) Other activities that are classified as product or activity in Rupiah are

commonly carried out by the Bank and in compliance to the laws and regulations.

4) The Bank shall extend credit or financing to productive enterprises at the lowest 55% (fifty five percent) of the total loans or financing.

b. BOOK 2

Capital: Rp1 trillion to < Rp5 trillion

Operations that can be performed:

1) Business Activities in Rupiah and foreign currency:

- Fund raising activities
- Facilitating the funds distribution with a wider coverage;
- Trade finance activities;
- Treasury activities on a limited basis;
- Other services;

2) Business Activities with wider coverage for:

- Agency and joint venture;
- Electronic banking and payment systems activities

3) Equity in financial institutions in Indonesia with the highest total investment of 15% of the Bank's capital;

4) Temporary investment activities for loan recovery;

5) Another common activity that in compliance with laws and regulations.

6) The Bank shall extend loans or financing to productive enterprises at a minimum 60% (sixty percent) of the total loans or financing.

c. BOOK 3

Capital: Rp5 trillion to < Rp30 trillion

1) Operations can be made in Rupiah and foreign currency and equity investments in financial institutions in Indonesia and/or abroad is limited to the Asia region, among others:

- Fund raising;
- Funds distribution;
- Trade finance;
- Treasury activities;
- Foreign exchange operations;
- Agency and joint venture activities;
- Activities of electronic banking and payment systems;
- Capital investment activities with the highest total investment

<p>amounted to 25% of the Bank's capital;</p> <ul style="list-style-type: none"> • Temporary investment activities for loan recovery; • Other services, and • Other activities commonly conducted by the Bank in compliance with the laws and regulations. <p>2) Banks are required to extend credit or financing to productive enterprises at lowest 65% (sixty five percent) of the total loans or financing.</p>	<p>1) Branch office, or</p> <p>2) Representative offices and other offices abroad, with the following conditions:</p> <ul style="list-style-type: none"> • BOOKS 1 and 2 are not permitted to open Representative Office and other offices abroad; • BOOK 3 is permitted to open Offices Network limited in the Asian region; and • BOOK 4 is permitted to open Office Network on all overseas territories. <p>The Opening of Bank Office Network in addition to the above offices must be reported and obtained the confirmation from Bank Indonesia.</p>	<p>c. In considering the allocation of core capital availability for opening Office Network, Bank Indonesia determine that:</p> <p>1) Zoning on the degree of saturation of the Bank and equitable development;</p> <p>2) Coefficient of each zone; and</p> <p>3) The investment costs for Opening the Bank Office Network for each BOOK.</p>
<p>d. BOOK 4</p> <p>Capital: \geq Rp30 trillion</p> <p>1) Is allowed to conduct all business activities referred to in Book 3 both in rupiah and foreign currency and equity investments in financial institutions in Indonesia and/or the entire overseas territories with the highest total investment amounted to 35% of the Bank's capital.</p> <p>2) Banks are required to extend credit or financing to productive enterprises at the lowest 70% (seventy percent) of the total loans or financing.</p>	<p>b. Opening of a Bank Network Office shall meet the following requirements:</p> <p>1) Bank Soundness with a rating of 1 (one), 2 (two), or 3 (three) for 1 (one) year, and</p> <p>2) The availability of core capital allocation based on location and type of office (Theoretical Capital).</p> <p>Calculation of core capital allocation availability for Opening Office Network is obtained by multiplying the coefficients zone for the location of the Office Network with investment of office network in accordance to the BOOKS.</p>	<p>d. Although one of the requirements in point 2, is not met, the Bank can carry out in Opening Office Network, if:</p> <p>1) Credit or financing to:</p> <ul style="list-style-type: none"> • SMEs at the lowest 20% (twenty percent) of the total loan portfolio or financing, or • SMEs at the lowest 10% (ten percent) of the total loan portfolio or financing, and <p>2) Capital accumulation</p>
<p>7. Bank Indonesia Regulation No. 14/27/PBI/2012 on the Implementation of Anti-Money Laundering and Combating the Financing of Terrorism for Commercial Banks</p>		
<p>OFFICE NETWORK</p>		
<p>a. The Bank must obtain a permit from Bank Indonesia prior to create Office Network in the form of:</p>		



MANAGEMENT DISCUSSION & ANALYSIS OF MANAGEMENT'S PERFORMANCE

A. AN ACTIVE CONTROL FROM BOARD OF DIRECTORS INCLUDES:

- 1). Ensuring the Bank has policies and procedures for the Anti-Money Laundering and Combating the Financing of Terrorism (APU and PPT);
- 2). Proposing a written policy for APU and PPT programs to the Board of Commissioners;
- 3). Ensuring the implementation of APU and PPT programs carried out in compliance with the written policies and procedures that have been established;
- 4). Forming special task force to implement APU and PPT programs and/or appoint officers who responsible for the APU and PPT Program at Headquarters;
- 5). Exercising supervision over compliance unit in implementing APU and PPT;
- 6). Ensuring that branch offices are required to have a special unit and have:
 - Employees in charge of the function of a special working unit, or
 - Officers in charge of the application of APU and PPT programs.
- 7). Ensuring that the branch offices with the high complexity of the obligations referred to in the letter f above and separate from the

working unit to implement policies and procedures of APU and PPT programs.

- 8). Ensuring that the written policies and procedures regarding the APU and PPT programs is in line with the change and development of products, services, and technology as well as the Bank is in accordance with the mode of development of money laundering or terrorist financing, and
- 9). Ensuring that all employees, particularly employees from the special working units and new staffs had participated in training related to APU and PPT program periodically.

B. ACTIVE CONTROL FROM BOARD OF COMMISSIONERS AT LEAST INCLUDES:

- 1). Policies approval of the application of APU and PPT programs; and
- 2). Supervise the implementation of the Board of Directors responsibilities in the APU and PPT program

C. POLICIES AND PROCEDURES

In applying the APU and PPT programs, the Bank shall develop guidelines for the implementation of APU and PPT Program which includes written policies and procedures, of at least includes:

- 1). Requests for information and documents;

- 2). Beneficial Owner;
- 3). Verification documents;
- 4). Simplified CDD;
- 5). Termination of relationships and transaction rejection;
- 6). Provision of high-risk areas and PEP;
- 7). Implementation of CDD by third parties;
- 8). Updating and monitoring;
- 9). Cross Border Correspondent Banking;
- 10). Transfer of funds;
- 11). Administration of documents; and
- 12). Reporting to the PPATK

D. INTERNAL SUPERVISION

The Bank is required to have an effective internal supervision system. In order to ensure the effectiveness implementation of APU and PPT program by the Bank, the Bank has to optimize the existing Internal Audit Unit, among others, to test the compliance (including sample testing the use of) of the policies and procedures associated with the APU and PPT programs.

Effective Implementation of internal control systems is presented as follows:

- 1). Its policies, procedures, and relevant internal monitoring;
- 2). Establishment of limits and responsibilities associated with the implementation of work units of APU and PPT programs; and
- 3). Inspection conducted to ensure effective implementation of APU and PPT program by the internal audit unit.

E. MANAGEMENT INFORMATION SYSTEM

The Bank is required to have an information system that can identify, analyze, monitor and report effectively on the characteristics of transactions performed by the Bank's Customers. The information system should be able for the Bank to trace each transaction (individual transaction) if necessary, both for internal or Bank Indonesia purposes and, as well as in relation to judicial proceedings.

In addition, the Bank is required to have and maintain Customer Identification Single File, which is the customer profile data that includes all accounts held by a customer at a Bank, among others, savings, deposits, current accounts and credit, as well as having and maintaining a WIC profile.

F. HUMAN RESOURCES AND TRAINING

To prevent the use of the Bank as a medium or purpose of money laundering or financing of terrorism

involving the internal Bank, the Bank is required to have:

- 1). The screening procedure for the admission of new employees (pre employee screening); and
- 2). The introduction and monitoring of employee profiles. Use of banking services as a medium for money laundering and terrorism financing may possibly involve the employees of the Bank itself. Thus to prevent or detect the occurrence of money laundering conducted through banking institutions, it is important to implement Know Your Employee (KYE), including through pre employee screening procedures, introduction and monitoring that includes character profiles, behaviors and lifestyles of employees.

The Bank is required to conduct continuous training on:

- 1). Implementation of legislation relating to APU and PPT programs;
- 2). Techniques, methods, and typologies of money laundering or terrorist financing; and
- 3). Policies and procedures for implementation of APU and PPT programs and employee roles and responsibilities in combating money laundering or terrorism financing.

G. PPT APU AND APPLICATION PROGRAM FOR BRANCH OFFICE INCORPORATED IN INDONESIA LOCATED ABROAD

In this case the following provisions shall apply:

- 1). Banks incorporated in Indonesia must implement the policies and procedures of APU and PPT programs to the entire network of offices and subsidiaries abroad, and monitor their implementation.
- 2). In the case of the country where the Bank has offices, the APU and PPT regulations are more stringent, and then the office of the Bank shall be subjected to the provisions issued by the authorities of such countries.
- 3). If the office of the country where the Bank has not complied with the FATF recommendations or already comply with standards but APU and PPT Program is held over, the office of the Bank shall implement APU and PPT Program as stipulated in Bank Indonesia Regulation.
- 4). In the case of APU and PPT Program application resulted in violation of the statutory provisions in force in the country where the office of the Bank is, the officers of the foreign bank shall inform the head office of the Bank and Bank Indonesia.



MANAGEMENT DISCUSSION & ANALYSIS OF MANAGEMENT'S PERFORMANCE

H. REPORTING

In applying the APU and PPT programs, the Bank shall submit to Bank Indonesia, as follows:

- 1). Action plans adjustment of APU and PPT Program implementation should be included in the Director report in charge of compliance function in June 2013;
- 2). Manual adjustment of APU and PPT Program Implementation as referred to in Article 8 paragraph (1) not later than 6 (six) months from the enactment of Bank Indonesia Regulation;
- 3). Updating Data Planning Report has to be submitted each year in the Director Report in charge of the Compliance function in December; and
- 4). Realization of data updating reports submitted each year in the Director report in charge of the task of the Compliance function in December.

**AMENDMENTS IN ACCOUNTING
POLICIES**

Consolidated Financial Statements is in compliance with the Financial Accounting Standards and regulations in Indonesia and Capital Market Supervisory Agency and Financial

Institution (Bapepam-LK) No. VIII.G.7 dated June 25, 2012. Since January 1, 2012, relevant New Accounting Standards has been implemented and applied throughout the Bank includes:

No. PSAK	Description
SFAS 10	The Effects of Changes in Foreign Exchange Rates
SFAS 13	Investment Property
SFAS 16	Fixed Assets
SFAS 18	Accounting and Reporting by Retirement Benefit Plans
SFAS 24	Employee Benefits
SFAS 26	Borrowing Costs
SFAS 28	Accounting for Insurance
SFAS 30	Rent
SFAS 36	Accounting for Life Insurance Contract
SFAS 46	Income Taxes
SFAS 50	Financial Instruments: Presentation
SFAS 53	Share-based Payments
SFAS 55	Financial Instruments: Recognition and Measurement
SFAS 56	Earnings per Share
SFAS 60	Financial Instruments: Disclosures
SFAS 61	Accounting for Government Grants and Disclosure of Government Assistance
SFAS 62	Insurance Contract
SFAS 63	Financial Reporting in Hyperinflationary Economics
ISAK 13	Hedges of Net Investment in Foreign Operation
ISAK 15	The Limit on a Defined Benefit Asset, Minimum Funding Requirements and their Interaction
ISAK 19	Applying the Restatement Approach under SFAS 63: Financial Reporting in Hyperinflationary Economics
ISAK 20	Income Tax - Changes in the Tax Status of an Entity or its Shareholders
ISAK 23	Rent-Incentives Operations
ISAK 24	Evaluating the Substance of Transactions Involving Some Form A Legal Rent
ISAK 25	Land Rights
ISAK 26	Reassessment of Embedded Derivative



MANAGEMENT DISCUSSION & ANALYSIS OF MANAGEMENT'S PERFORMANCE

RECENT AMENDMENTS IN FINANCIAL ACCOUNTING STANDARDS AND OTHER REGULATIONS

New accounting standards that have been issued by the Financial Accounting Standard Board of

Indonesian Institute of Accountants (DSAK-IAI), which is effective as of January 1, 2013 and have an impact on the consolidated financial statements that include:

Currently, the Bank and subsidiaries are assessing the impact of the adoption of the revised standard SFAS 38.

No. PSAK	Description
PSAK 38	Business Combinations Involving Entities Under Common Control
PPSAK 10	Revoked SFAS 51: Accounting for Quasi Reorganisation

MATERIAL COMMITMENT FOR CAPITAL GOODS INVESTMENT

Network Distribution Development

In 2012, Bank Mandiri had a material commitment to expand and modernize ATM networks across Indonesia, and also the construction of new branch offices in several strategic points in the currency of IDR and USD. Financing for the project came from internal funds of Bank Mandiri. In 2012 as many as 273 domestic offices, 309 micro units, 1,989 ATMs, 87,449 units of electronic data capture and other networks have been built to strengthen the distribution network of Bank Mandiri.

Integrated Banking System Agreement with Vendors

On January 15, 2011, the Bank carried out an agreement with a vendor to add eMAS features according to the agreement Application Management Services 2010 of blanket order system with a maximum contract value of USD1,052,722 (full value, after VAT).

On December 31, 2012, with a contract value realization approach amounted to USD907,643 (full amount, after VAT) the Bank has recorded the value of the payment as a fixed asset of USD907,643 (full value, after VAT). This project has been completed on December 31, 2012.

On September 14, 2009, the Bank signed an agreement with a vendor for additional features of eMAS according to Application Management Services Agreement 2008 of a blanket order system with a maximum contract value of USD693,000 (full value, after VAT).

Agreement with the blanket order system is based on the estimated actual mandays to be performed by the vendor for additional eMAS features. On December 31, 2012, the contract value realization approach has amounted to USD627,000 (full amount, after VAT) and the Bank has performed accounting for the value of the payment as a fixed asset of USD627,000 (full value, after VAT). This project was completed on December 31, 2012.

INFORMATION ON MATERIAL TRANSACTIONS WITH CONFLICT OF INTEREST AND/OR TRANSACTIONS WITH AFFILIATED PARTIES

Material information for 2012 are as follows:

- a) On December 21, 2012, the Bank conducted a cash additional equity investment for the subsidiary, Bank Syariah Mandiri amounting to Rp300,000 million. Bank Mandiri has obtained approval from Bank Indonesia through a letter dated December 21, 2012 and the Decision of Shareholders Meeting in circular resolution dated December 21, 2012 on the capital increase.
- b) On 9 November 2012 the name change was implemented for "Usaha Gedung Bank Dagang Negara (UGBDN)" to "Usaha Gedung Mandiri (UGM)", according to charter amendment No. 44 dated 26 September 2012. This was signed by the Notary Hadijah, SH, MKn and involved the logo change and name change of the Company entity. The original named of PT Usaha Gedung Bank Dagang Negara is now named PT Usaha Gedung Mandiri. The

Articles of Association was approved by the Minister of Law and Human Rights of the Republic of Indonesia in his Decree No. AHU-57420.AH.01.02 on November 9, 2012.

- c) On December 28, 2012, the Bank carried out a cash additional equity investments in subsidiaries; Mandiri Sekuritas amounted to Rp29,512 million. Bank Mandiri has obtained approval from Bank Indonesia through a letter dated October 31, 2012 and the Decision of Shareholders Meeting in circular resolution dated December 27, 2012 on the capital increase. After the implementation of the capital increase, the share ownership of Bank Mandiri in Mandiri Sekuritas increased from 95.69% to 99.99% of the total shares issued by Mandiri Sekuritas.



The consistent and sustainable implementation of good corporate governance by Bank Mandiri has enhanced the Company's performance and strengthened its competitive position to ensure long-term growth.



CORPORATE GOVERNANCE



CORPORATE GOVERNANCE

THE BOARD OF COMMISSIONERS SUPERVISORY REPORT

As stipulated in the Bank's Articles of Association the Board of Commissioners is responsible for supervisory duties on the Bank's policies and management by the Directors as well as in implementing its advisory function to the Directors. They have proactively provided direction and suggestions to the Directors, from strategy formulation and program implementation to performance monitoring. The Board also strives to ensure a comprehensive, effective, and efficient implementation of risk management, shareholder value, and good corporate governance within the Bank's policy framework.

In 2012, the global economy remained weak and in a state of elevated risk, principally due to the gloomy economic outlook in Europe. Following the debt crisis in Greece it was forecasted that Spain would experience an even bigger catastrophe. The exchange rates of several countries depreciated as investors moved their portfolio's to safe havens. The IMF proclaimed that these negative sentiments would create a global economic slowdown in 2012 to 3.3% from the previously predicted 3.5%. This has impacted export- import transactions and exchange rates,

as well as taken its toll on interest rates of several countries, including Indonesia.

In the midst of these conditions, Bank Mandiri was able to deliver positive performance in 2012. Credit and Assets Quality (nominal NPL's, Gross and Net NPL ratios), Third Party Funds (DPK) and Rentability recorded good results, reflected in the following growth records:

1. The Bank Financial Performance

Bank Mandiri posted a satisfactory performance in 2012, Profit before tax (bank only) reached Rp18.1 trillion in 2012, an incremental growth rate of 23% from 2011. Profit after tax amounted to Rp14.3 trillion, growing at 26% from 2011. The increase was due to improvements on fee based income amounting to Rp11.2 trillion, and lower operating expenses of Rp18.8 trillion, which was under the bank's budget.

As at 31 December 2012, total assets (bank only) stood at Rp563,1 trillion, reflecting growth of 15% over 2011.

The Bank reported strong results in 2012. Several key financial ratios showed good growth and exceeded targets (bank only):

- a. Nominal NPL's reached Rp5.9 trillion as the Gross NPL ratio improved to 1.74% and Net NPL's stood at 0.37%.
- b. Provisions-to-NPL's reached 213.95%.
- c. ROA stood at 3.55%.
- d. ROAE was 22.19%, whereas ROAE on Core Capital reached 27.23%.
- e. NIM stood at 5.58%.
- f. BOPO was posted at 63.93% and the Efficiency Ratio was 35.97%.
- g. After calculating credit, market and operational risk, the CAR rose to 15.48%.
- h. Loan-to-Deposit Ratio stood at 77.66%.

2. The Bank Business Growth Overview

The Board of Commissioners was pleased with the very prudent liquidity management of the Bank by the Directors; specifically in the implementation of the Bank's business activity. This is evident by the increase to a 77.66% LDR in 2012 which reflected strong lending growth. This gives the Bank the confidence in facing the anticipated adverse global economic trends. This growth also reflected an improvement in investor's trust in the Bank.

The efficient liquidity management can be observed from the following indicators:

a. Deposit Growth

Bank Mandiri saw its Third Party Funds increase to Rp435.5 trillion in 2012, a growth of 15% from the previous year. Current accounts amounted to Rp107.8 trillion, an increase of 21% from 2011. The Bank booked deposits of Rp144.8 trillion growing 2% from 2011. Savings increased to Rp182. trillion, an increase of 23% from 2011.

The implementation of good strategies and business initiatives boosted Bank Mandiri's

Third party funds in 2012. The strategy included, infrastructure and technology tool optimization, supporting branch operations with a wider distribution network and improved features with product development, customer oriented service enhancement, promotion programs and sustainable marketing efforts to develop retail business initiatives to achieve aggressive growth in retail funding and to maintain institution funds through better customer retention programs. With these achievements, the Bank successfully maintained its market share in deposits at around 13.5% to 14.0%.

b. Loan Growth

The Bank also generated good performance on loan growth as credit realization stood at Rp340 trillion, an increase of 24% from the previous year. If viewed from asset quality perspective credit collectability was above the target. This is reflected from the Gross NPL ratio of 1.74% in 2012 compared to 2.18% in 2011 representing a decrease of 0.44%.

c. Corporate Governance, Risk Management and Internal Controls

The Bank has conducted good implementation on Corporate Governance, risk management and internal controls through sustainable refinements. In this context, the Board of Commissioners noted the following:

- 1). Corporate Governance
Bank Mandiri GCG assessment stood at 1.78 as of June 2012, which reflected very good implementation of GCG and its principles by the Bank's management.

Among the awards received by Bank were; "The Most Trusted" (based on research results and GCG implementation rating) awarded by The Indonesian Institute for Corporate Governance (IICG) in cooperation with SWA Magazine for the year 2012. It should be noted that the Bank had received this prestigious award for 6 (six) consecutive years. Bank Mandiri also received "Indonesia Good Corporate Governance Award 2012" with a second ranking (moving up from 3rd from 2011), by investors and analysts.



CORPORATE GOVERNANCE

THE BOARD OF COMMISSIONERS SUPERVISORY REPORT

The Bank also attained "Best Overall", GCG Award 2011, presented in 2012 by the Indonesian Institute for Corporate Directorship (IICD).

On the international front, the Bank received The Best Asia Corporate Governance, Asia Recognition Award 2012, from Corporate Governance Asia.

2). Risk Management

The Board of Commissioners was satisfied by the good risk control by the management. The Bank conducted periodic refinements on policy, infrastructure, and human resource quality with reference to Bank Indonesia and Basel II regulations as well as keeping up with international best practices. In particular, this was carried out on the credit, market and operational risk by implementing optimal risk management in every business line.

The Bank's Management actively conducted risk-monitoring processes

through the Risk & Capital Committee (RCC). The Bank further established, under the Directorate of Risk Management, a Risk Management Work Unit to perform comprehensive, integrated, measurable and controlled risk management.

The Management developed a Bank Mandiri Risk Management Policy (KMRBM), with more specific and detailed guidelines that are to be reviewed annually. Enterprise Risk Management (ERM) was used as one of the comprehensive and integrated risk management strategies that were adjusted with business needs and Bank operations. ERM is an integrated risk management strategy, which connected strategic planning, risk appetite, execution, risk assessment and performance evaluation, in an effort to maximize shareholder value. ERM implementation is simultaneously applied with the implementation of the Basel II Accord in Bank Mandiri. The process is done in stages and in

accordance with Bank Indonesia regulations. ERM implementation will give added value to the Bank and stakeholders, especially with its organization-based Strategic Business Units (SBU) and Risk Based Performance.

In order to review comprehensive risk, the Bank developed risk profiles that presented the inherent risks to the Bank business activity and risk control system. This consisted of 8 risk types (credit, market, liquidity, operational, legal, strategic, reputation, & compliance risk).

The Bank also initiated risk management consolidation with subsidiaries to monitor and manage the subsidiary risk management in a more systematic, measurable and controlled manner. The consolidation process is implemented in stages to reach optimum efficacy without affecting subsidiary competitiveness in the market.

3). Internal Control

In order to improve Good Corporate Governance with the implementation of prudent principles in management and the performance of the Bank, Management has emphasized work ethic and integrity. Management put into effect a revitalization of the culture that emphasized on the importance of an excellent and effective Internal Control System. The revitalization of the risk culture was followed by commitments from all employees in the organization to implement a disciplined internal control system, which will be done through an enforcement of an integrated program.

The refinement of the Internal Control System is one of key elements in the risk culture revitalization. It is an on going process within the Internal Control System and will include; protection and safekeeping of the Bank's assets, guarantee of accurate reports, compliance

improvement on applicable provisions, decreasing the impact of financial loss, irregularities including fraud, and violation of prudent principles. Inclusive in this refinement is organizational effectiveness, improvements and cost efficiency.

The Bank's Internal Control System is also integrated with all organizational strategies in order to identify the possibility of any event that may affect the bank, manage risk to be within management's risk appetite, and provide continuing confidence in reaching bank's objectives.

The Management has set up an Internal Control System to provide the main guidelines for Bank Mandiri's Internal Control System Policy (KSPIBM), embedded in Bank Mandiri's Procedure and Policy Architecture. This policy is set as a basis to develop other policies and standard procedures.

4). Compliance Function

Bank Mandiri's rapid business development and its implications on risk exposures faced by the Bank, resulted in a need to grow the Compliance Culture and to ensure firm applications of the Bank's Compliance Function. "No Surprise's. No Penalties. Promote Compliance Culture"; was the credo of the Compliance Team in maintaining the Bank's compliance to applicable regulations and prevailing laws. Compliance is an obligation of all Bank Mandiri management and staff.

To embody the credo into practice is the challenge of the Compliance Team; mainly to improve its role as a second line of defense through refinement of Policy/ Process, People/Structure, and Tehcnology/Data aspects.

For Policy/Process, the Compliance Team has developed the Quality Charter which sets out the



CORPORATE GOVERNANCE

THE BOARD OF COMMISSIONERS SUPERVISORY REPORT

quality standards expected of the Compliance Team through 3 (three) concepts; Speedy, Safely, and Steadily. To support Compliance Culture advancement, the Compliance team routinely organizes Communication Forums to create effective coordination and communication between the Director in charge of the Compliance Function and the Compliance Work Unit. All work plans of the Compliance Team are integrated into the Annual Compliance Program. The progress of this program is reported monthly to the Director in charge.

The People/Structure plan for human resources refinement is an example of the management's seriousness in advancing Compliance Culture and compliance function implementation. Seventeen staff of the Compliance Work Unit have been deployed by the Management to join the International Compliance Officer Certification Program in Manchester, United Kingdom. The Management

has also held internal certification for 24 staff from Risk & Business for Anti Money Laundering Officers. This is expected to optimize effectiveness of the implementation of Anti Money Laundering and Terrorism Funding Prevention in business accounts of branch operations.

On Technology/Data, Knowledge Management System (KMS) has been developed as an information system covering applicable regulations; including analysis, mapping and compliance precedence information. Risk Management Refinement as part of Enterprise Risk Management (ERM) is also in place to provide early warning signals at all Bank levels on compliance risks.

d. Human Resource Development

The Board of Commissioners agreed that the Directors had successfully implemented the human resources development programs, in line with the Bank's Business

Plan and targets. The Board noted that this was achieved through an appropriate, integrated, and effective infrastructure. The Board of Commissioners also noted several development initiatives:

- 1). Learning program development based on blended learning solutions for Wholesale Transaction Banking, Retail Financing, Retail Payment & Deposit, Risk Management & Good Corporate Governance, Leadership Development and Support.
- 2). Training Program Service development.
- 3). Business alliances program development and Corporate Relationship Building.
- 4). Developing and conducting the Frontline Development Program together with the Sales & Marketing Development Program.
- 5). Developing and holding Certification Program's for Professional Competency.

- 6). Learning model developments to improve specific industrial knowledge (expertise) according to business needs.
 - 7). Developing Capability Model Development based on Blended Learning for competency areas such as: Wholesale, Retail Financing, Retail Payment & Deposit, Risk Management & GCG, as well as Leadership Capabilities.
 - 8). Developing Mandiri Corporate University and Project Knowledge Management. The Bank established "Best in class" corporate learning and development functions and infrastructure.
3. The Board of Commissioners and Committee composition under the supervision of the Board of Commissioners.

There was an amendment on the Board of Commissioners structure in 2012. Mr. Mahmuddin Yasin was recalled from his duty as Commissioner of the Bank by The Government

of Republic of Indonesia through Ministry of SOEs Letter No. S-74/MBU.4/2012 dated 15 February 2012. He was appointed State Vice Minister of SOEs. This was made effective through the 2012 Annual GMS with the resolution as stated on the Deed No. 24 dated 21 May 2012, which terminate with honor, Mr. Mahmuddin Yasin as a Bank Commissioner, and Mr. Wahyu Hidayat was appointed as member of the Board of Commissioners. Approval has been obtained on his assignment, with a statement from Bank Indonesia through Bank Indonesia Letter No. 14/115/GBI/DPIP/Confidential dated 25 September 2012 concerning The Decision of Fit and Proper Test on the Appointment of The Board of Commissioners of PT Bank Mandiri (Persero) Tbk.

In its supervisory and advisory functions to the Directors, the Board of Commissioners is assisted by the following committees:

- a. Audit Committee
- b. Risk Monitoring & Good Corporate Governance Committee
- c. Remuneration and Nomination Committee

The Committees have implemented their duties and responsibilities in good faith and in accordance with their charter. The Committees have provided recommendations and reports to

the Board of Commissioners on any matters requiring the attention of the Board in conducting their duties and functions.

Complete composition of the Board of Commissioners and Committees under the Board of Commissioners is detailed in the Chapter of the Board of Commissioners within the Good Corporate Governance section in this annual report.

2012 was a year of impressive achievements in the transformation journey of Bank Mandiri. These achievements will be a Barometer against which the success of our transformation can be measured in the years to come. The performance achievements in 2012 will be set as a foundation in concluding the second stage of transformation of Bank Mandiri in the next two years. The Bank exceeded its target in achieving growth in the volume of business and its profit after tax. The financial ratios and operations efficiency rates have also been improved.

This concludes the Board of Commissioners report on its Supervisory Program Implementation during 2012.



GCG IMPLEMENTATION AND INTERNALISATION ROADMAP

1998 BEGINNING OF MERGER

The need to implement GCG was prompted by a banking crisis due to "bad governance" practices throughout the banking industry leading to the need to bail out of many banks. The Bank Directors and the Board of Commissioners signed a Management Contract with the World Bank, which reaffirmed the Bank's obligation to implement Good Corporate Governance.

2000 - 2001 BASICS STIPULATION OF GOVERNANCE COMMITMENT, STRUCTURE AND MECHANISM

- In response to the Management Contract with the World Bank, Bank Mandiri has published the following:
 - Joint Decree of Directors and Commissioners regarding GCG Principles
 - Joint Decree of Directors and Commissioners regarding Code of Conduct of PT Bank Mandiri (Persero) Tbk, which becomes set out the code of conduct in interactions with customers, business partners and between employees.
 - Decree of Directors concerning Compliance Policy, which requires all units of PT Bank Mandiri (Persero) Tbk to be fully responsible and individual, in conducting Bank operations activity in each unit.
- Bank Mandiri has assigned PWC to conduct a diagnostic review on GCG implementation
- On this GCG implementation, Standard & Poor awarded the Bank with an assessment of 6.2 in 2003; 5.4 for the previous year.

2003 BANK MANDIRI IPO

During the Bank Mandiri IPO process, the Bank made more refinements on GCG implementation:

- The Establishment of Committees on the level of the Board of Commissioners, which are
 - Audit Committee
 - Risk Monitoring Committee
 - Remuneration and Nomination Committee
 - GCG Committee
- Establishment of Corporate Secretary
- General Meeting of Shareholders in accordance with applicable laws for public company
- Information transparency by Bank Mandiri, with the publication of Financial Reports, articles of Information, relevant facts as well as holding events.
- Develop a timely, adequate, clear and accurate Annual Report
- To respect and be attentive to the interests of minority shareholders
- Implementation of Bank Mandiri participation on GCG Assessment by an Independent Institution, The Indonesian Institute for Corporate Governance
- The Corporate Governance Policy National Committee (KNKCG) published GCG guidelines

2005 CULTURAL TRANSFORMATION

- Bank Mandiri conducts transformation through shared values as well as Primary Conduct Formulation (TIPCE) introduced by the new work culture of Bank Mandiri.
- GCG Charter development through the Decree of The Board of Commissioners overseeing implementation of GCG in Bank Mandiri

2006 – 2007 BANK INDONESIA REGULATIONS AND CIRCULAR LETTERS PUBLICATION ON GCG

- Bank Indonesia (BI) issued Regulations concerning GCG Implementation for Commercial Banks through BI Circular Letter No. 8/4/PBI/2006 as amended with BI Regulation No. 8/14/PBI/2006 and BI Circular Letter No. 9/12/DPNP dated 30 May 2007, and adjustment's by Bank Mandiri on internal regulations
- Conduct GCG Self assessment as required by Bank Indonesia
- Apply GCG requirements into practice in all elements of Bank Mandiri

2008 – 2010 CONTINUATION OF CULTURAL TRANSFORMATION

- Bank Mandiri implements sustainable practices of prudent banking, Good Corporate Governance, internal control (through GCG web site development), Compliance Risk Management System, Anti Money Laundering & Prevention on Terrorism Funding Standard procedure, Risk Based Audit tools and Audit Management Information System.
- Business decision making and other management decisions are in line with GCG principles and consider all applicable regulations.
- Implementation of internalization on the continuation of cultural programs, by holding Culture Fairs, Culture Seminars, and to improve motivation the Bank holds recognition Programs with awards to work units and the best change agents.

2011 – 2012

- Bank Indonesia issued BI Regulation No. 13/1/PBI/2011 concerning Assessment of the Soundness Level of Commercial Banks, where the Bank is required to assess individually and consolidated through Risk Based Bank Rating (RBBR). One factor to assess RBBR is GCG.

- Bank Mandiri through its continuous consistency in GCG implementation has received awards from several professional and independent institutions, national and international. These include:

- The Indonesian Institute for Corporate Governance (IICG)

IICG in cooperation with SWA Magazine held the Corporate Governance Perception Index (CGPI) since 2001; Bank Mandiri has participated 9 times. Bank Mandiri received certification of "The Most Trusted" for 6 consecutive years.

- The Indonesian Institute for Corporate Directorship (IICD)

IICD evaluating and rating 100 public companies with the biggest market capitalization listed in the Indonesia Stock Exchange; the Bank is proud to have been recognised for achievements for 4 consecutive years.

- Corporate Governance Asia (CGA)

Bank Mandiri has also been assessed by the Hong Kong based firm Corporate Governance Asia. This institution conducts yearly assessments on Asia bluechip companies, covering India, China, Singapore, Malaysia, Thailand, Indonesia and other regions in Asia. Bank Mandiri has been named to be amongst the best companies in GCG implementation since 2009.

IICD AWARD

Year	Description
2012	Best Overall
2011	Best Financial / Bank
2010	Best Overall
2009	Best Overall

CGA AWARD

Year	Corporate Category
2012	Asia's Best Companies for Corporate Governance
2011	Asia's Best Companies for Corporate Governance
2010	Asia's Best Companies for Corporate Governance
2009	Asia's Best Companies for Corporate Governance

Year	CEO Category
2012	Asian Corporate Director Recognition Award – Best CEO
2011	Asian Corporate Director Recognition Award – Best CEO
2010	Asian Corporate Director Recognition Award – Best CEO



CORPORATE GOVERNANCE

GCG AWARDS



Bank Mandiri receives an award from CGA; Asia's Best Companies for Corporate Governance for the fourth time, in Hongkong, 20 June 2012.



Bank Mandiri receives an award from IICG; the Most Trusted Company for the 6th time, Jakarta, 19 December 2012.

Good Corporate Governance Awards

To evaluate and obtain feedback on GCG implementation, Bank Mandiri participated in the rating program conducted by an independent party. The Indonesian Institute for Corporate

Governance (IICG) IICG in cooperation with SWA magazine has held the Corporate Governance Perception Index (CGPI). Bank Mandiri participation in this program was intended as motivation for the Bank to enhance and improve GCG practices in its business environment. Out of 9 (nine) years of participation in CGPI, Bank Mandiri has received

the award for "The Most Trusted" with highest rating for 6 (six) consecutive years; 2006/2007 to 2011/2012. Bank Mandiri also received the award of "Indonesia Good Corporate Governance Award 2012" with best performance, awarded by Investor and Analyst with 2nd rank; improving by one rank from the previous year.

IICG AWARDS		
Year	Category	Score
2012	The Most Trusted	91.91
2011	The Most Trusted	91.81
2010	The Most Trusted	91.67
2009	The Most Trusted	90.65
2008	The Most Trusted	89.86
2007	The Most Trusted	88.66

GOOD CORPORATE GOVERNANCE IMPLEMENTATION

In building a trusted company, Bank Mandiri realized the need to attain a solid foundation in strategy, structure,

and systems. Since 1999, Bank Mandiri has implemented Good Corporate Governance (GCG) principles through the publication of GCG regulations and code of conduct.

Consistent and sustainable GCG implementation is believed to

provide lasting values that will increase the Bank's performance, strengthen its competitive position, and attract investor interest and confidence; thereby ensuring the Bank's continued growth.

Bank Mandiri implements its GCG in 5 stages, as follows:

1	2	3	4	5
GOVERNANCE COMMITMENT FORMULATION	GOVERNANCE STRUCTURE REFINEMENT	GOVERNANCE MECHANISM REFINEMENT	SOCIALIZATION AND EVALUATION	WALKING THE TALK
<ul style="list-style-type: none"> • Bank Mandiri Strategy Vision and Mission Formulation • Articles of Association • Corporate Values Formulation • Code of Conduct • Reinforcement of Code of Conduct • GCG Charter 	<ul style="list-style-type: none"> • Fulfillment of numbers in Composition of the Board of Commissioners, Directors, Committees under the Board of Commissioners and Directors • Risk Management, Compliance and Internal Control Reinforcement • Organization Structure Refinement to guarantee check & balance 	<ul style="list-style-type: none"> • GCG Charter Development • GCG Principles Stipulation into Policy, Guideline & Work Regulation, SOP • Establishment of Reward & Punishment • Product Transparency • Call Center & Customer Care Development • Anti Fraud Strategy • Whistleblowing System (Letter to CEO) 	<ul style="list-style-type: none"> • Corporate Value Internalization • Practice of strategic initiatives of policy, DII Regulation • GCG Implementation Self Assessment • GCG Implementation Reporting • GCG Assessment by Independent Party • Performance with recognitions 	<ul style="list-style-type: none"> • GCG Implementation within every aspect of bank operations • Change Agent (1:4) • Service Excellence • Establishment of Ethics at every level of the organization through: <ol style="list-style-type: none"> 1. E-procurement 2. Integrity Pact 3. Confidentiality



CORPORATE GOVERNANCE

I. GOVERNANCE COMMITMENT

Bank Mandiri in this phase has reformulated the Bank's vision, mission, and strategy, by a new revitalized vision: "To be Indonesia's Most Admired and Progressive Financial Institution".

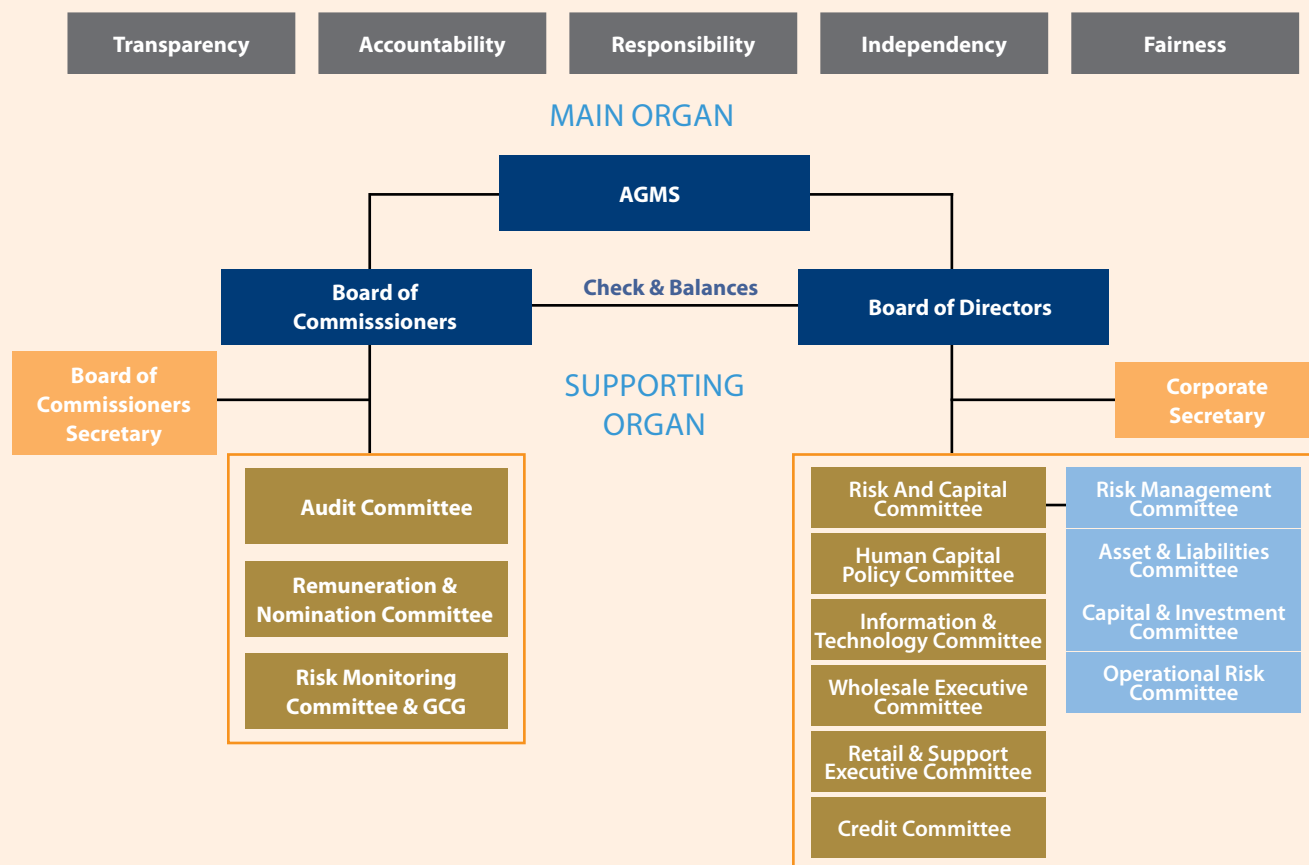
II. GOVERNANCE STRUCTURE

The Bank initiated organization structure refinements to guarantee checks and balances as well as clear and firm accountability from each of the company divisions. Pursuant to the Laws of Limited Company and the Bank Articles of Association, GCG implementation of Bank Mandiri was systematically established in the following GCG structure:

III. GOVERNANCE MECHANISM

The Bank conducted system refinements in this phase to guarantee cultural implementation, business ethics and good company management. The system was created as the Bank Mandiri Policy and Procedure Architecture taking into account GCG principles, corporate culture, business ethics and the code of conduct. All Bank Mandiri operations are regulated through several policies and procedures.

BANK MANDIRI CORPORATE GOVERNANCE STRUCTURE



IV. SOCIALIZATION & EVALUATION

The Bank initiated socialization to guarantee GCG implementation related to not only the GCG principles, but to socialization of corporate culture, strategic initiatives, and policy. On its monitoring procedure, the Bank conducts evaluations to ensure that all units and divisions within the Bank

understand and implement the Vision, Mission and Strategy together with GCG principles, with equal understanding and standards.

In fulfilling Bank Indonesia's regulation, Bank Mandiri has further conducted GCG implementation of self-assessment for the period of 2012. Bank Mandiri gained a composite value of 1.5 from this self assessment with a "Good" certification, with the following details:

V. WALKING THE TALK

Disciplined and consistent implementations of all four above phases are strictly required by the Bank. Otherwise GCG principles may not be evident in real action by all of the management of Bank Mandiri.

SELF ASSESSMENT RESULT OF GCG IMPLEMENTATION – AS AT 31 DECEMBER 2012

SELF ASSESSMENT RESULT OF GCG IMPLEMENTATION – AS AT 31 DECEMBER 2012					
No	Assessment aspects	Weight (a)	Rating (b)	Value (a) x (b)	Notes
1	The Board of Commissioners Duties and Responsibilities	10%	1	0.10	Total composition, integrity and competency of members of the Board of Commissioners are based on measurement on the business complexity of the Bank. The duties and responsibilities of the Board of Commissioners have fulfilled GCG principles and all members of the Board acted and made decisions independently.
2	The Board of Directors Duties and Responsibilities	20%	1	0.20	Total composition, integrity and competency of members of the Board of Directors are based on measurement on the business complexity of the Bank. The duties and responsibilities of the Board of Directors have fulfilled GCG principles and all members of the Board acted and took the decisions independently.
3	Completeness and Implementation of Committee Duty	10%	1	0.10	Composition and competency of member of Committees are based on the measurement of the business complexity of the Bank. The duties and responsibilities of Committee have been carried out effectively. The resolutions taken at Committee meetings are a recommendation to the Board of Commissioners and will be used as guidelines for the Board to make decisions.
4	Conflict of Interest Handling	10%	2	0.20	The Bank has policies, systems & procedures on conflict of interest handling. All conflict of interest cases have been reviewed with every decision and have been administered as well as documented in a proper manner.



CORPORATE GOVERNANCE

SELF ASSESSMENT RESULT OF GCG IMPLEMENTATION – AS AT 31 DECEMBER 2012

No	Assessment aspects	Weight (a)	Rating (b)	Value (a) x (b)	Notes
5	The Bank Compliance Function Implementation	5%	2	0.10	Bank compliance has been good, and did not breach the provisions of the regulations. The implementation of duty and independency of the Compliance Director and Compliance Work Unit has been effective. They have complete guidelines, systems and procedures, with applicable laws for the hierarchy of the organization.
6	Internal Audit Function Application	5%	2	0.10	Bank Internal Audit Function implementation has been effective; the internal guidelines are based on minimum standards determined by SPFAIB. Internal Audit Work Units have conducted their functions independently and in an objective manner.
7	External Audit Function Application	5%	1	0.05	The audit implementation by the Public Accountant is very effective and based on minimum requirement set by the regulations; its quality and audit results are very good. The Public Accountant/KAP has done an independent audit and has met the determined criteria.
8	Internal Control and Risk Management Function Application	7.5%	2	0.15	The Management has effectively identified and controlled the Bank risks. They have also been active in monitoring policy, procedures and limit determination, the comprehensive and effective management information systems to maintain the soundness of the Bank's internal condition. The Bank's internal control implementation and procedures are in accordance with the objectives, measurements of business complexity and risks faced by the Bank.
9	Funding to Related Party and Large Exposure	7.5%	1	0.08	The Bank has an up to date and complete written policy of systems and procedures for funding related parties and for large exposures. The Bank has never had any violations neither exceeded the LLL nor prudent principles.
10	Financial and Non-Financial Condition Transparency, GCG implementation and internal Reports	15%	2	0.30	The Bank has submitted transparent financial and non-financial information to the public through its homepage in a timely, complete and accurate manner. The GCG implementation report is complete, accurate, current and intact, and is timely submitted to shareholders with adherence to the applicable regulations.
11	Bank Strategic Plan	5%	2	0.10	The Bank's corporate plan and business plan are developed in a realistic manner with careful consideration of external and internal factors, prudent principles and in accordance with the Bank vision and mission.
Composit Value		100%	Good	1.5	

The roles of Top Management and Senior Management are required to manifest “walking the talk”, reflecting Change Champion and Change Agent in every work unit, and behaving as role models in implementing the corporate culture as well as subsequent GCG principles.

In addition to this role model, Bank Mandiri also built-in a mechanism of GCG principles implementation as the manifestation of its transparency by disclosure of risk information to all stakeholders:

1. To our Investors is reflected in the submission of Risk Management Committee Report section within the Annual Report, Public Expose, and GMS.
2. To our Regulators is reflected in Risk Profile Report and New Product & Activity Report to Bank Indonesia, as well as Issuers Report to Bapepam.
3. To our Customers through product knowledge information to the customer
4. To the Public and others through information dissemination in several print and electronic news sources including the Bank Mandiri website.

Bank Mandiri believes that with consistent implementation on business

transformation, culture and GCG it will create strong and sustainable long term governance for the company that will enable the Bank to achieve its vision as “Indonesia’s Most Admired and Progressive Financial Institution”.

Corporate governance has been conducted consistently and to ensure the accountability for the Bank’s management, the Bank has taken the following steps:

A. ANNUAL GENERAL MEETING OF SHAREHOLDERS (ANNUAL GMS)

RESOLUTION OF 2011 ANNUAL GENERAL MEETING OF SHAREHOLDERS (ANNUAL GMS)

Bank Mandiri has held an Annual General Meeting of Shareholders (Annual GMS) on 23 April 2012 with the following agenda:

1. a. Approved: the Annual Report including Supervisory Duty Report of the Board of Commissioners and ratified the Consolidated Financial Report for the 2011 fiscal year that had been audited by Public Accountant Firm Tanudiredja, Wibisana & Partners, a member firm of PricewaterhouseCoopers Global Network, with the opinion “Fair Without Exception”.

b. Endorsed: the Partnership and Community Development Implementation Program (PKBL) Annual Report for the fiscal year 2011, which has been audited by the Financial and Development Supervisory Agency (BPKP) of Banten Province Representative, with the conclusion of “In General PT Bank Mandiri (Persero) Tbk PKBL has been implemented in accordance with Minister Decree No. PER-05/MBU/2007 dated 27 April 2007”, which was stated in the Performance Evaluation Results Report Also endorsed as “Fair without Exception” by the PKBL Financial Report.

c. Provided “volledig acquit et de charge” (release of responsibility) to all members of Directors and member of the Board of Commissioners on management action and monitoring, as long as the action is not a criminal offense and its reflected in the Annual Report of the Company as well as by the annual report of the PKBL for the 2011 fiscal year.

The “volledig acquit et de charge” as stated above was also given to Mr. Thomas Arifin for his tenure as the Company Director from 1 January 2011 to 23 May 2011.



CORPORATE GOVERNANCE

2. Approved and determined; the use of the Company Net Profit for fiscal year 2011, which amounted to Rp12,246,043,872,179.50 as follows:

a. 20% of the Company net profit fiscal year 2011 amounting to Rp2,449,208,774,435.90 will be distributed as cash dividends to shareholders that will be paid according to the following regulations:

- Government's (as shareholder), dividend will be deposited into the State Treasury account in Rupiah.
- Give the power and authority of the Board of Directors to set the rules and the of the cash dividend payments, including the payments requiring dispensation of the Ministry of finance; and to declare it in accordance with the applicable regulations.

b. 4% from net profit of 2011 amounting to Rp489,841,754,887.18 is allocated for Partnership and Community Development Program, as follows:

- 1% of amounting to Rp122,460,438,721.80 is allocated for Partnership Program;
- 3% or amounted to Rp367,381,316,165.38 is allocated for Community Development Program.

The above PKBL funds utilization must be reported in the next Annual GMS.

c. 76% or amounting to Rp9,306,993,342,856.42 is recorded as Retained Earnings.

3. Approved to:

a. Assign Public Accountant Firm Tanudiredja, Wibisana & Partners – a member firm of PricewaterhouseCoopers Global Network, as Public Accountant Firm to audit the Company Consolidated Financial Report for fiscal year 2012.

b. Determine Public Accountant Firm Rama Wendra as Auditor to audit PKBL Annual Report for fiscal year ended 31 December 2012.

c. Provide authority to the Board of Commissioners to determine honorarium and other requirements for each Public Accountant Firm, and to determine replacement of Public Accountant Firm if the appointed firm cannot complete the audit of the Company Consolidated Financial Report, respectively for fiscal year ending 31 December 2012.

4. Approved; the authority and power to the Board of Commissioners following the approval of A Dwiwarna Series Shareholders, to determine total tantieme for fiscal year 2011, including salary, honorarium, allowances, facilities and other benefits for the year 2012 for member of Directors and the Board of Commissioners. The Board has also the authority to determine the number for the members for Directors and the Board of Commissioners.

5. Approved to:

a. Terminate with honor Mr. Mahmuddin Yasin as the Company Commissioner effective at the closing on 23 April 2012.

b. Appoint Mr. Wahyu Hidayat as a Commissioner with tenure, to be effective, after the fit and proper approval from Bank Indonesia.

Thereby the composition of member of the Board of Commissioners and Directors of the Company is as follows:

BOARD OF COMMISSIONERS AGMS RESULT	
Name	Position
Edwin Gerungan	President Commissioner as Independent Commissioner
Muchayat	Deputy President Commissioner
Gunarni Soeworo	Independent Commissioner
Pradjoto	Independent Commissioner
Cahyana Ahmad Jayadi	Commissioner
Krisna Wijaya	Independent Commissioner
Wahyu Hidayat	Commissioner

c. Provide power with substitution rights to the Company Directors to decide on the changes in the composition of members of the Board of Commissioners by Notary deed and to announce it to the authorities.

6. The Company Directors has reported the following:

- Accountability realization of the use of funds from the Rights Issue proceeds in 2011; and
- Implementation of Healthcare Program for Bank Mandiri Pensioners.

BOARD OF DIRECTORS AGMS RESULT	
Name	Position
Zulkifli Zaini	President Director
Riswinandi	Deputy President Director
Abdul Rachman	Director
Sentot A. Sentausa	Director
Budi Gunadi Sadikin	Director
Ogi Prastomiyono	Director
Pahala Nugraha Mansury	Director
Sunarso	Director
Fransisca Nelwan Mok	Director
Kresno Sediarsi	Director
Royke Tumilaar	Director



CORPORATE GOVERNANCE

RESOLUTION RESULTS OF ANNUAL GMS FISCAL YEAR 2011 AND ITS REALIZATION

RESOLUTION RESULTS OF ANNUAL GMS FISCAL YEAR 2011 AND ITS REALIZATION			
Agenda	ANNUAL GMS RESULTS	Realization	Description
First	<p>1). a. Approved the Company Annual Report including Supervisory Duty Report implemented by the Board of Commissioners for fiscal year ended 31 December 2011, and ratified by the Company Consolidated Financial Report for the year ended 31 December 2011, audited by Public Accountant Firm Tanudiredja, Wibisana & Partners – a member firm of Pricewaterhouse Coopers Global Network, with opinion “Fair Without Exception” as stated in its report No. A12307003/DC2/HSH/III/2012.A dated 7 March 2012.</p> <p>b. Ratified the Partnership and Community Development Program Implementation Annual Report for fiscal year ended 31 December 2011, audited by Financial and Development Supervisory Agency (BPKP) of Banten Province Representative, with the conclusion “In General PT Bank Mandiri (Persero) Tbk PKBL has been implemented in accordance with Minister Decree No. PER-05/MBU/2007 dated 27 April 2007”, which was stated in the Performance Evaluation Results Report. Includes endorsing of PKBL Financial Report with opinion “Fair Without Exception”, in accordance with Audit Report of BPKP, Banten Province Representative No. LHA-1221/PW30/4/2012 dated 2 April 2012;</p> <p>2). By the approval of the Company’s Annual Report, including Supervisory Duty Report by the Board of Commissioners and the ratification of the Company’s Consolidated Financial Report for the fiscal year ended 31 December 2011, as well as the Annual Report and Financial Report of Partnership and Community Development Program, thereby:</p> <ul style="list-style-type: none"> • The GMS stipulated “volledig acquit et de charge” to all member of Directors and members of the Board of Commissioners on management and supervision, conducted during the fiscal year ended 31 December 2011, as far as the acts were not a criminal offenses and it’s reflected in the Annual Report, the Company Consolidated Financial Report, as well as Partnership and Community Development Program Annual Report for the fiscal year ended 31 December 2011. The “volledig acquit et de charge” was also given to Mr. Thomas Arifin for his tenure of 1 January 2011 to 23 May 2011. 	Has been realized	

RESOLUTION RESULTS OF ANNUAL GMS FISCAL YEAR 2011 AND ITS REALIZATION

Agenda	ANNUAL GMS RESULTS	Realization	Description
Second	<p>Approved and determined the use of the Company Net Profit for fiscal year 2011 amounting to Rp12,246,043,872,179.50 (twelve trillion two hundred forty-six billion fourty-three million eight hundred seventy two thousand one hundred seventy nine rupiah and fifty cent), as follows:</p> <ol style="list-style-type: none"> 1). 20% of the Company's net profit period of 1 January to 31 December 2011 or amounting to Rp2,449,208,774,435.90 (two trillion four hundred forty-nine billion two hundred eight million seven hundred seventy-four thousand four hundred thirty-five rupiah and ninety cent) will be distributed as cash dividends to shareholders that will be paid with the following stipulations: <ol style="list-style-type: none"> a. Government shareholder dividend from 14 billion shares is deposited into the State Treasury account in Rupiah Account No. 502.000000980 in Bank Indonesia. b. To give power of attorney to the Directors to regulate procedures and implementation of cash dividend payment, including to get dispensation of payment implementation from Finance Ministry, and further to announce it based on applicable regulations. 2). 4% from the Company's net profits from the period 1 January to 31 December 2011 or amounting to Rp489,841,754,887.18 (four hundred eighty-nine billion eight hundred forty-one million seven hundred fifty-four thousand eight hundred eighty seven rupiah and eighteen cent) was allocated for Partnership and Community Development Program with the following details: 1% of the Company's net profits in the period 1 January to 31 December 2011 or amounting to Rp122,460,438,721.80 (one hundred twenty-two billion four hundred sixty million four hundred thirty-eight thousand seven hundred twenty-one rupiah eighty cent) was allocated for Partnership Programs; and 3% from the Company's net profit period 1 January to 31 December 2011 or amounting to Rp367,316,165.38 (three hundred sixty-seven billion three hundred eighty-one million three hundred sixteen thousand one hundred sixty-five rupiah and thirty eight cent) was allocated for Community Development Program. This funds utilization has to be reported to the next Annual GMS. 2.4% (two point four percent) from the Company's net profit period 1 January to 31 December 2010 or amounting to Rp220,347,310,460.38 (two hundred twenty billion three hundred forty-seven million three hundred ten thousand four hundred sixty rupiah thirty-eight cent) was allocated as a Mandatory Reserve in accordance with article 70 of Limited Company Laws. 3). 76% from the Company net profit period 1 January to 31 December 2011 or amounting to Rp9,306,993,342,856.42 (nine trillion three hundred six billion nine hundred ninety-three million three hundred forty-two thousand eight hundred fifty-six rupiah and forty-two cent) was allocated as Retained Earnings. 	Has been realized	Report on fund distribution of the Company Partnership and Community Development Program may be viewed on separate sub-chapter



CORPORATE GOVERNANCE

RESOLUTION RESULTS OF ANNUAL GMS FISCAL YEAR 2011 AND ITS REALIZATION

RESOLUTION RESULTS OF ANNUAL GMS FISCAL YEAR 2011 AND ITS REALIZATION			
Agenda	ANNUAL GMS RESULTS	Realization	Description
Third	1). Appointed Public Accountant Firm Tanudiredja, Wibisana & Partners – a member firm of PricewaterhouseCoopers Global Network -as Public Accountant Firm to audit the Company Consolidated Financial Report for fiscal year ending 31 December 2012. 2). Appointed Public Accountant Firm Rama Wendra as Auditor to audit Partnership and Community Development Program Annual Report for fiscal year ended 31 December 2012. 3). Provided power to the Board of Commissioners to determine the honorarium and other requirements for each Public Accounting Firm, and to determine a replacement Public Accounting Firm, in an event that Public Accountant Firm Tanudiredja, Wibisana & Partners – a member firm of PricewaterhouseCoopers Global Network- due to any reason are not able to complete the audit of the Company's Consolidated Financial Report, Public Accountant Firm Rama Wendra due to any reason are not able to complete the audit of the Partnership and Community Development Program Annual Report, respectively for the fiscal year ended 31 December 2012.	Has been realized	
Fourth	Provided authority and power to the Board of Commissioners following the approval of Series A Dwi Warna Shareholders to determine total tantieme for members of the Directors and the Board of Commissioners for fiscal year 2011 and to determine salaries, honorariums, allowances and other benefits for members of the Directors and the Board of Commissioners for year 2012.	Has been realized	Has been decided by the Board of Commissioners following the approval of Series A Dwi Warna Shareholders
Fifth	1). Terminated with honor Mr. Mahmuddin Yasin as Commisioner with appreciation for his contribution and efforts of PT Bank Mandiri (Persero) Tbk effective from the closing of the Meeting. 2). The" volledig acquit et de charge" to Mr. Mahmuddin Yasin during his tenure as Commissioner period of 1 January 2012 to 23 April 2012 will be submitted on the Annual General Meeting of Shareholders (GMS) in 2013. 3). Appointed Mr. Wahyu Hidayat as the Commissioner of PT Bank Mandiri (Persero) Tbk effective as from the the closing of the Meeting with tenure up to the closing of the fifth Annual GMS; effective following the fit and proper testapproval from Bank Indonesia.	Has been realized	Mr. Wahyu Hidayat has obtained approval on fit & proper test

B. BOARD OF COMMISSIONERS

The Board of Commissioners is the overseeing body conducting general and specific supervisory duties in accordance with the articles of association. They also act in an advisory function to the Directors to ensure the company's compliance in the implementation of good corporate governance at all organizational levels or components.

COMMISSIONERS INDEPENDENCY

Pursuant to BI regulation No. 8/4/PBI/2006 amended with BI regulation No. 8/14/PBI/2006 concerning Good Corporate Governance Implementation for Commercial Banks, the Bank is required to assign an Independent Commissioner who is a member of the Board of Commissioners; without any financial relations, management relations, shares ownership, family relationships with other members of the Board of Commissioners, Directors or controlling shareholders or other relations that may influence his/her ability to act independently.

The objective of the Independent Commissioner's assignment is to create a work climate and a positive environment, to enhance fairness and equality overall, including the interests of minority shareholders and other stakeholders.

The member of the Board of Commissioners by the closing of GMS dated 23 April 2013 consisted of 7 (seven) members, in which 4 (four) are Independent Commissioners. This structure has fulfilled the above BI regulation that stipulated to at least 50% of the Board of Commissioners member should be Independent Commissioners.

THE BOARD OF COMMISSIONERS DUTIES AND RESPONSIBILITIES

- 1) Supervisory function over the Bank's management by the Directors, and provide an advisor function to the Directors on work plans, the Bank development, implementation of the Articles of Associations and GMS and/or Extraordinary GMS resolutions, as well as required regulatory procedures.
- 2) To carry out duties, authority and responsibility as stated in the Company Articles of Association, and GMS and/or Extraordinary GMS in an effective and efficient manner. They are also to maintain communication effectiveness between themselves and with the Directors, External Auditor and the Bank Supervisory Authority or the Capital Market.
- 3) To maintain the Bank's consideration of shareholders' interest and to be responsible to the GMS.
- 4) To review and analyse the annual report prepared by the Directors and to sign the annual report.
- 5) To provide feedback and advice on Work Plans and the Annual Budget prepared by the Directors and to ratify it based on the Articles of Association.
- 6) To monitor the Bank's development activity.
- 7) To express opinions and offer advice to the General Meeting of Shareholder with regard to important matters on Bank Management.
- 8) To immediately report to the GMS if and when there is any indication of declining performance in the Bank.
- 9) To inform, within at least seven working days, to Bank Indonesia (a) findings of violations on required regulatory procedures in finance and banking, and (b) events or indications of events that will jeopardize the Bank's business growth.

THE BOARD OF COMMISSIONERS RECOMMENDATION

The Board of Commissioners will provide recommendations to the Board of Directors. This is carried out by taking into account the working procedures between the Board of Commissioners and the Directors. The Board is also to take into account checks & balances in working relations between the Board of Commissioners and Directors.



CORPORATE GOVERNANCE

The recommendations are provided by taking into account the supervisory functions of the Board of Commissioners over Bank Mandiri performance, in line with the Board's advisory functions.

THE BOARD OF COMMISSIONERS REMUNERATION DETERMINATION PROCEDURE

The Directors and Commissioners remuneration is set based on Laws of Limited Company No. 40 year 2007, Bank Mandiri Articles of Association, SOEs Regulation No. PER 07/MBU/2010 concerning The Guidelines of Income

Determination of the Directors, the Board of Commissioners and SOEs Supervisory Board.

The Board of Commissioners remuneration is proposed and recommended by the Remuneration and Nomination Committee following the review of the Board of Commissioners and will be proposed to the General Meeting of Shareholders. The procedure is as follows:

- The Remuneration and Nomination Committee provides recommendation to the Commissioners on the remuneration policy.

- The Board of Commissioners reviews remuneration recommendation for the Directors and Commissioners and proposes to the shareholders of series A Dwiwarna.
- The Remuneration and Nomination Committee conduct a minimum once a year review on the remuneration policy.

THE BOARD OF COMMISSIONERS PERFORMANCE INDICATORS AND WORK PLANS

The Board of Commissioners performance indicators and work plans can be viewed in the following table:

THE BOARD OF COMMISSIONERS PERFORMANCE INDICATORS AND WORK PLANS	
NO	WORK PLANS BREAKDOWN
1	Directing, monitoring, and evaluating the bank strategic policy implementation year 2010 – 2014 by taking into account the marketshare achievements, profitability, market capitalization value, and NPL ratio.
2	Supervising program implementation by the Directors/Management with the objective to build competitive advantage through the determination of 10-core priorities and 5-core initiatives of business development in the Work Plan and Corporate Budget, year 2012.
3	Monitoring and directing the Directors in non-organic development program implementation on mergers and acquisitions policy establishment.
4	Monitoring the sustainable development program of Information & Technology, Human Capital and Legal support to enhance the Bank strategic initiatives.
5	Monitoring Good Corporate Governance principles implementation in every business process and compliance to required regulator procedures.
6	Monitoring and evaluating the audit/other internal control system implementation and plans and to monitor the follow-up of audit/other investigation results.
7	Ensuring an effective and efficient risk management to minimize Non Performing Loans and Fraud.
8	Monitoring work program implementation by committees under the Commissioners.

**THE BOARD OF COMMISSIONERS
MEETING, FREQUENCY AND
ATTENDANCE**

The Board of Commissioners meeting is held to discuss strategic matters. The Board of Commissioners can

invite the Directors in the meeting, as stipulated on Article 8 of The Board of Commissioners Charter No. KEP. KOM/002/2012 dated 29 May 2012.

JOINT MEETING OF BOARD OF COMMISSIONERS AND BOARD OF DIRECTORS				
Name	Total Meeting	Attendance	Absence	% Attendance
BOARD OF COMMISSIONERS				
Edwin Gerungan	13	13	0	100
Muchayat	13	13	0	100
Mahmuddin Yasin/Wahyu Hidayat*)	11	11	0	100
Pradjoto	13	13	0	100
Gunarni Soeworo	13	13	0	100
Cahyana Ahmadjayadi	13	13	0	100
Krisna Wijaya	13	13	0	100
BOARD OF DIRECTORS				
Zulkifli Zaini	11	7	4	63.6
Riswinandi	11	10	1	90.9
Abdul Rachman	11	10	1	90.9
Sentot A. Sentausa	11	10	1	90.9
Budi Gunadi Sadikin	11	10	1	90.9
Ogi Prastomiyono	11	9	2	81.8
Pahala Nugraha Mansury	11	9	2	81.8
Sunarso	11	10	1	90.9
Fransisca Nelwan Mok	11	10	1	90.9
Kresno Sediarsi	11	10	1	90.9
Royke Tumilaar	11	7	4	63.6
EVP COORDINATOR				
Mansyur S. Nasution	11	10	1	90.9%
Riyani T. Bondan	11	9	2	81.8%
Ventje Rahardjo**)	9	9	0	100%

Note:

The meeting is in accordance with the quorum and the Board of Commissioners Charter

*) Mr. Mahmuddin Yasin is replaced by Mr. Wahyu Hidayat since the closing of Annual GMS dated 23 April 2012

**) Served as EVP Coordinator effective of 5 March 2012



CORPORATE GOVERNANCE

BOARD OF COMMISSIONERS TRAINING/SEMINAR

NO	NAME	POSITION	TRAINING	ORGANIZER
1	Muchayat	Deputy Board of Commissioner	Getting Ready for Basel II – Internal Capital Adequacy Assessment Process (ICAAP) and Basel III	BARa
2	Krisna Wijaya	Commissioner	Getting Ready for Basel II – Internal Capital Adequacy Assessment Process (ICAAP) and Basel III Directors' Consortium	BARa The University of Chicago Booth of Business
3	Wahyu Hidayat	Commissioner	Getting Ready for Basel II – Internal Capital Adequacy Assessment Process (ICAAP) and Basel III	BARa
4	Gunarni Soeworo	Commissioner	The Institute of Internal Auditors 2012 International Conference. The 3rd Pan Asia Regulatory Summit	IAIB Thomson Reuters
5	Pradjoto	Commissioner	3rd Annual Senior Management Risk Summits 2012	BARa
6	Cahyana Ahmadjayadi	Commissioner	For Successful Completion of one day seminar "Resilience Risk 2012". Risk Management Certification Refreshment Program. Getting Ready for Basel II – Internal Capital Adequacy Assessment Process (ICAAP) and Basel III	BARa BARa BARa

C. COMMITTEES UNDER THE BOARD OF COMMISSIONERS

COMMITTEES UNDER THE BOARD OF COMMISSIONERS STRUCTURE			
AUDIT COMMITTEE	Chairman	Gunarni Soeworo	As Chairman and Member (Independent Commissioner)
	Member	Krisna Wijaya	As Member (Independent Commissioner)
		Cahyana Ahmadjayadi	As Member (Commissioner)
		Wahyu Hidayat	As Member (Commissioner)
		Zulkifli Djaelani	As Member (Independent Party)
		Imam Sukarno	As Member (Independent Party)
REMUNERATION & NOMINATION COMMITTEE	Chairman	Edwin Gerungan	As Chairman and Member (Independent Commissioner)
	Member	Muchayat	As Member (Commissioner)
		Gunarni Soeworo	As Member (Independent Commissioner)
		Pradjoto	As Member (Independent Commissioner)
		Cahyana Ahmadjayadi	As Member (Commissioner)
		Krisna Wijaya	As Member (Independent Commissioner)
		Wahyu Hidayat	As Member (Commissioner)
		Group Head Human Capital Strategy & Policy	As Secretary (ex-officio)-Non Voting Member
RISK MONITORING COMMITTEE & GCG	Chairman	Pradjoto	As Chairman and Member (Independent Commissioner)
	Member	Edwin Gerungan	As Member (Independent Commissioner)
		Muchayat	As Member (Commissioner)
		Cahyana Ahmadjayadi	As Member (Commissioner)
		Krisna Wijaya	As Member (Independent Commissioner)
		Tama Widjaja	As Member (Independent Party)
		Group Head Market & Operational Risk	As Secretary (ex-officio)-Non Voting Member



CORPORATE GOVERNANCE

LEGAL BASE OF THE APPOINTMENT OF COMMITTEES UNDER THE BOARD OF COMMISSIONERS

The establishment of the committees under the Board of Commissioners is based on:

- The Board of Commissioners stipulation regarding The Committee Establishment and Committee Budget Determination
- The Board of Commissioners stipulation on the Audit Committee Establishment
- The Board of Commissioners stipulation on the Remuneration and Nomination Committee Establishment
- The Board of Commissioners stipulation on the Risk Monitoring and Good Corporate Governance Committee Establishment

AUDIT COMMITTEE

Bank Mandiri established an Audit Committee based on the Decree of State-Owned Enterprise Ministry, Capital Market Supervisory Board Chairman Decree, and Bank Indonesia Regulation to assist and facilitate the Commissioners in the implementation of duties and supervisory functions on matters related to financial information, internal control system, effectiveness of external and internal auditor investigation, risk management effectiveness and compliance to prevailing regulations.

Audit Committee applies the following methodology in its duties:

- Reviewing the reports received directly from working units and or through the Commissioners.
- Reviewing the reports of internal and external auditor investigation results.
- Conducting meetings/discussions with work units, internal and external auditors.

AUDIT COMMITTEE DUTIES AND RESPONSIBILITIES

Audit Committee duties and responsibilities are to provide opinions to the Board of Commissioners on reports and other matters delivered by the Directors, identifying matters that need to be taken into account by the Board of Commissioners, by the following methods:

- Reviewing the financial reports presented by the management.
- Reviewing the effectiveness of internal control implementation.
- Reviewing the effectiveness of implementation and investigation results by Internal Audit Work Unit.
- Reviewing on:
 - Independency and objectivity of Public Accountant Firm that will participate in the tender

- Audit Fee and audit coverages presented by the chosen Public Accountant Firm
- Report on audit results presented by the chosen Public Accountant Firm
- e) Reviewing the compliance to applicable regulations.
- f) Reviewing and reporting any potential possibility of risks

AUDIT COMMITTEE ACTIVITIES

The following are the Audit Committee activities during 2012:

- Meeting with Public Accountant Firm Tanudiredja, Wibisana & Partners – PricewaterhouseCoopers (KAP TWR-PwC) to discuss the Audit Results Development of Bank Mandiri Financial Report as of 31 December 2011.
- Meeting with Procurement & Fixed Asset Group to discuss the Purchasing Efficiency and Effectiveness Enhancement Project (PEEEP) implementation.
- Meeting with Accounting Group to discuss the development of Public Accountant Firm Appointment for Bank Mandiri Financial Report Fiscal Year 2012.
- Meeting with Internal Audit Work Unit (SKAI) to discuss among others:
 - Significant findings and fraud cases.
 - Work plans.

FREKUENSI RAPAT DAN TINGKAT KEHADIRAN KOMITE AUDIT *)

Name	Total Meeting	Attendance	Absence	% Attendance
Gunarni Soeworo	46	46	0	100
Cahyana Ahmadjayadi	46	44	2	96
Krisna Wijaya	46	35	11	76
Wahyu Hidayat **)	22	8	14	36
Zulkifli Djaelani	46	46	0	100
Imam Sukarno	46	46	0	100

*) Include 9 (nine) meetings with Risk Monitoring and GCG Committee

**) Since the closing of Annual GMS 23 April 2012 and effective as Bank Mandiri Commissioner since the Bank Indonesia stipulation 25 September 2012

5. Meeting with Technology & Operations Directorate to discuss the development and implementation of Business Continuity Plan (BCP).

AUDIT COMMITTEE INDEPENDENCY AND SKILLS

With reference to the Audit Committee Charter it is hereby stated that:

1. Audit Committee Members is to consist of at least one Independent Commissioner as the Chairman and member, one Independent member with finance and accounting skills, and one Independent member with legal or banking skills.
2. The total Audit Committee members including the Independent Commissioner and Independent members as stated on point 1 should make up at least 51% of the total members of the Audit Committee.

3. Of the Audit Committee members, the Independent Commissioner, is assigned as Audit Committee Chairman. If more than one of the Audit Committee members are Independent Commissioners, one of it will be assigned as the Audit Committee Chairman.

REMUNERATION AND NOMINATION COMMITTEE

Remuneration and Nomination Committee is established to assist the Board of Commissioners in supervisory functions on matters related to qualification determination and nomination process. The Committee will also be empowered to assist in determining the Board of Commissioners, Directors, and Executive management remunerations.

REMUNERATION AND NOMINATION COMMITTEE DUTIES AND RESPONSIBILITIES

1. Developing concepts and analysis on Remuneration and Nomination Committee functions.
2. Providing recommendations to the Board of Commissioners on the numbers on the Board of Commissioners and Directors.
3. Assisting the Board of Commissioners in the determination of Human Resources General Policy.
4. Providing recommendations on the approval of organizational restructuring up to one level below the Directors.
5. Compiling and evaluating, for the Board of Commissioners, the candidates of one level below the Directors, quarterly or at any time that changes occur.



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6. Providing, recommendations and supervise implementation, of options, including share options, to the Board of Commissioners, Directors and Employees.
7. Compiling the database of the Directors and the Board of Commissioners candidates.
8. Evaluating the remuneration policy and provide recommendation to the Board of Commissioners, regarding:
 - 1) Remuneration policy for the Board of Commissioners and Directors to be presented at the General Meeting of Shareholders.
 - 2) Remuneration policy for the Executive Managements and all

employees to be presented to the Directors.

9. Developing and providing recommendations of appointments and replacement, systems and procedures, for members of the Board of Commissioners and Directors, to the Board of Commissioners; to be presented at the General Meeting of Shareholders.
10. Developing and providing recommendations on the candidates for membership to the Board of Commissioners and Directors to the Board of Commissioners; to be presented at the General Meeting of Shareholders.
11. Providing recommendation on independent parties that will be appointed to the Audit Committee

and Risk Monitoring Committee.

REMUNERATION AND NOMINATION COMMITTEE ACTIVITY IMPLEMENTATION

The following discussions are conducted by the Remuneration and Nomination Committee during 2012:

1. Performance evaluation of the Board of Commissioners and Directors.
2. Salary survey analysis discussion.
3. Member of the Board of Commissioners recommendation discussion.

The Frequency of Meetings and the Attendance Rate of Remuneration and Nomination Committee

Name	Total Meeting	Attendance	Absence	% Attendance
Edwin Gerungan	3	3	0	100
Muchayat	3	3	0	100
Wahyu Hidayat *)	0	0	0	0
Cahyana Ahmadjayadi	3	3	0	100
Gunarni Soeworo	3	3	0	100
Pradjoto	3	3	0	100
Krisna Wijaya	3	2	1	67

*) Since the closing of Annual GMS 23 April 2012 and effective as Bank Mandiri Commissioner since the Bank Indonesia stipulation 25 September 2012

REMUNERATION AND NOMINATION COMMITTEE INDEPENDENCY AND SKILLS

Referring to the Remuneration and Nomination Committee Charter it is hereby stated that:

1. The Remuneration and Nomination Committee members are to at least possess the following qualifications:

1) Integrity, objectivity, and a record of ethical conduct

2) High competency in the following matters:

a. Ample knowledge of prevailing laws and required regulatory procedures.

b. Understanding comprehensive human resource management concepts and ample knowledge on remuneration and nomination systems and the bank succession plan.

2. Remuneration and Nomination Committee member should at least consist of 1 (one) Independent Commissioner, 1 (one) Commissioner as voting member, and Human Capital Group Head (ex officio) as a non-voting member.

3. Remuneration and Nomination Committee is chaired by an Independent Commissioner.

4. If there are more than three Remuneration and Nomination Committee members, two at least are to be Independent Commissioners.

5. If necessary, the Remuneration and Nomination Committee may appoint a member from independent parties outside Bank Mandiri.

6. The Remuneration and Nomination Committee members are appointed by the Directors based on the decision of a Commissioners' meeting.

RISK MONITORING AND GOOD CORPORATE GOVERNANCE COMMITTEE

As part of the supervisory duty implementation, the Board of Commissioners established Risk Monitoring and Good Corporate Governance Committee, with the following duties and responsibilities:

1. Providing inputs for approval by the Board of Commissioners in the development and improvement of risk management policies related to risk control in assets & liability management, liquidity, credit, operations, as well as implementation of Good Corporate Governance.

2. Discussion with the Directors or related work units regarding risk management issues.

3. To ensure the implementation of risk and GCG policy in Bank Mandiri activity.

4. To study internal regulations and policy regarding risk management and GCG prepared by the Directors.

5. To carefully consider by weighing risks and impact; from Bank Mandiri new products, significant changes and events internal or external of Bank Mandiri.

6. To follow and study the Risk & Capital Committee decisions.

7. To prepare the quarterly report for discussion of Bank Mandiri individually or as a consolidated company.

8. To present inputs to the Board of Commissioners on matters taken into account following the evaluation results of risk management for discussion with the Directors.



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9. To hold meeting with the Directors proactively to anticipate risk, especially if there are important Bank Mandiri events that could be influenced or affected by external regulations.
10. Evaluate the development of changes to current Bank Mandiri organizational structure up to one level below the Board of Directors
11. To monitor any negative information, on Bank Mandiri customers, that may lead to increase credit risk.

RISK MONITORING AND GOOD CORPORATE GOVERNANCE ACTIVITY IMPLEMENTATION

Risk Monitoring and GCG Committee has met with the relevant parties to discuss risk matters during 2012. The results are as follows:

1. Discussion on BI Regulation No. 13/25/PBI/2011 concerning the prudent principles appointed for Commercial Banks that are used for outsourcing part of work.
2. Discussion on Bank Mandiri liquidity development and trading position.
3. Discussion on Bank Mandiri Risk Profile and consolidation with subsidiaries based on Risk Based Bank Rating.
4. Discussion on SBU progress report.

Risk Monitoring and GCG Committee also cooperates with Audit Committee to conduct joint meetings with other related parties. The following are analysis conducted on:

1. Basel II and Basel III progress report review.
2. Operational Risk Policy and its Mitigation.
3. Bank Mandiri Partnership & Community Development Program (PKBL) implementation.
4. Discussion on important matters/ findings during 3rd Quarter 2012.

RISK MONITORING AND GCG COMMITTEE INDEPENDENCY AND SKILLS

Referring to Risk Monitoring and GCG Committee Charter article 4 hereby stated that:

1. Committee member should at least consist of three members.

The Frequency of Meetings and the Attendance Rate of Risk Monitoring and GCG Committee

Name	Total Meeting	Attendance	Absence	% Attendance
Pradjoto	19	13	6	68
Edwin Gerungan	19	11	8	58
Muchayat	19	9	10	47
Cahyana Ahmadjayadi	19	19	0	100
Krisna Wijaya	19	15	4	79
Tama Widjaja	19	19	0	100

2. Committee members should consist of at least one Independent Commissioner as the Chairman and member, one Independent Party with finance skills, and one Independent Party with risk management skills.
3. Previous members of the Bank's Directors or Executive Management or other related parties with the Bank that may influence its ability to act independently, cannot be appointed as Independent Parties in Bank Mandiri Committee Members, without a prior "cooling off" period, as stipulated in Bank Indonesia prevailing regulations.

4. Committee members assigned from external parties must fulfill the following requirements:

- 1) Do not have business relationships with the Bank.
- 2) Do not have family relations with the Directors, Commisisoners and Controlling Shareholders.
- 3) Have high integrity, capability, knowledge, and adequate experience in their duties, and proper knowledge of banking.

D. BOARD OF DIRECTORS

The Board of Directors have the duty and authority to manage the company comprehensively for the interests of the company, based on the company's intents and purposes, as well as to represent the company in or out of court, pursuant to the articles of association.

The Board of Directors consist of 11 (eleven) member, with the following structure:

COMPOSITION OF BOARD OF DIRECTORS AFTER AGMS APRIL 23, 2012

Zulkifli Zaini	President Director
Riswinandi	Deputy President Director
Abdul Rachman	Director Institutional Banking
Sentot A. Sentausa	Director Risk Management
Budi Gunadi Sadikin	Director Micro & Retail Banking
Ogi Prastomiyono	Director Compliance & Human Capital
Pahala Nugraha Mansury	Director Finance & Strategy
Sunarso	Director Commercial & Business Banking
Fransisca Nelwan Mok	Director Corporate Banking
Kresno Sediarsi	Director Technology & Operations
Royke Tumilaar	Director Treasury, FI & Special Asset Management



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THE BOARD OF DIRECTORS DUTIES AND RESPONSIBILITIES

I. President Director

- 1) To coordinate and implement the Company management as stipulated in the Articles of Association and resolution of Individual GMS by the prevailing laws.
- 2) Together with the Vice President, coordinate, direct and supervise the Company Directorates so that their areas of responsibility are run, smoothly effectively, efficiently and sustainably to realise the Company's long term strategies.
- 3) To direct the on-going transformation by urging business units to market products and services in a more dynamic and competitive way to overcome market challenges; and to do so with a comprehensive analysis from Risk unit.
- 4) To increase the Company images both at national and international levels. Participate in building good relations with correspondent banks, investment banks, financial institutions, customers, and domestic and overseas monetary authorities.
- 5) Has the right and authority to act for and on behalf of the Directors and to represent the Company. The President Director can on his/her own responsibility, the right to appoint

a person or more with the power of attorney, by providing to him/her, or the group, the power to conduct specific acts that are stipulated in the letter granting power of attorney.

To mentor the activities of Committees, Directors and CEOs of regional offices to achieve market share and enhance business volume (funding and loans) for the Company at all Regional Offices.

II. Vice President Director

1) Policy and Strategy

- a). To assist the President Director in leading and directing policies and strategies and their updating and dissemination throughout all coordinated fields.
- b) To assist the President Director in leading and directing the development of Business Plan; short term, middle term, and long term Action Plans, in line with the Company policy.

2) Operations Activity

- a) To ensure facilitation of duty implementation related to the Directorates under direct supervision of Vice President Director; Institutional Banking Directorate, Corporate Banking Directorate, Commercial &

Business Banking Directorate, Micro & Retail Banking Directorate, and Consumer Finance Directorate. The Vice President also supervises the Regional Office 1 Medan with the objective to achieve properly coordinated management, effectiveness and efficiency.

- b) To assist the President Director in directing and supervising the Directorates and Groups under direct supervision of the Vice President Director in conducting duty related to each of their responsibilities and fields, sustainably to meet the Company's long term strategy.
- c) To assist the President Director in directing the on-going transformation processes to meet market competition challenges by motivating Business Units to market more dynamic and competitive products and services.
- d) To assist the President Director in enhancing the Company image both at national and international levels, and participating in building good relations with correspondent banks, investment banks, financial institutions, customers, and with both domestic and overseas monetary authorities.
- e) Has the right and authority to act for and on behalf of the Directors, as well as represent the Company

during the absence of President Director, due to any reasons, which will not need to be proven to any third party.

- f) To support Regional CEO role in managing coordination function to conduct alliances with other Business Units.

III. Institutional Banking Director

1) Policy and Strategy

- a) To lead and direct the development and implementation of policies and strategies, their updating and dissemination within all coordinated fields.
- b) To lead and direct the development of Business Plan; short term, middle term, long term Action Plans to be in line with the Company policy.
- c) To support the Micro & Retail Banking Director in the directing and mentoring Regional CEOs to achieve the Company market share at Regional Offices that are under their coordination and responsibility.
- d) To support the Micro & Retail Banking Director in directing and mentoring the Regional CEOs to achieve targeted business volumes (funding and loans).

2) Operations Activity

- a) To lead and coordinate the implementation of policies and strategies related to the operations of Institutional Banking for short term, middle term, and long term action plans.
- b) To lead and direct and supervise groups and subsidiaries (if any) under its responsibility in a sustainable manner, to carry out duties related to each of their fields in line with the Company policy. And in their handling of market competition in Institutional Banking.
- c) To lead and direct the on-going transformation processes to meet market competition related to Institutional Banking.
- d) To lead, direct and coordinate the development and offering of the best Institutional Banking products and to ensure their high competitive quality.
- e) To lead and coordinate aggressive Institutional Banking product arrangements by following the Company policy and prudent principles.

- f) To lead and coordinate effective promotions of Institutional Banking products in line with market research and customer segments.
- g) To mentor customer relations through on- the- spot-visits and monitoring customer projects on a regular basis.
- h) To support the Regional CEO roles in implementing their coordination functions to carry out alliances with other Business Units.

3) Human Resource

To lead and direct the Human Resource (HR) policies under the coordination of Institutional Banking. This will include, proposing recruitment, promotion, mutation/rotation, mentoring and training through the coordination of the Compliance & Human Capital Director.

IV. Risk Management Director

1) Policy and Strategy

- a) To lead and direct the policies and strategies development and formulation, updating and Risk Management policy dissemination.



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- b) To lead and direct the development of Business Plan; short term, middle term, long term Action Plans of the Risk Management Directorate, in line with the Company policy.
- c) To support the Micro & Retail Banking Director in directing and mentoring the Regional Offices to achieve the Company market share in the respective Regional Offices under their coordination; and act as the Regional Office Mentor.
- d) To support the Micro & Retail Banking Director in directing and mentoring the Regional CEOs to achieve and enhance the targeted business volume (funding and loans).

2) Operations Activity

- a) To coordinate policy and strategy implementation related to Risk Management.
- b) To lead, direct and supervise groups in a sustainable manner to ensure that they are in line with Bank strategy, in carrying out their duties in their respective fields.
- c) To develop and organize Risk Management to establish excellent policies, procedures and methods, for the Company,

- in implementing the risk management.
- d) To monitor compliance and surveillance procedures by work units in the implementation of Risk Management.
- e) To direct the on-going transformation processes to meet the challenges of market competition by offering dynamic and competitive products and services by Business Units.
- f) To support the Regional CEOs in implementing their coordination functions to carry out alliances with other Business Units.

3) Human Resources

To lead and direct the Human Resources (HR) policies under the coordination of Risk Management; proposing recruitment, promotion, mutation/rotation, mentoring and training with the coordination of the Compliance & Human Capital Director.

V. Micro & Retail Banking Director

1) Policy and Strategy

- a) To lead and direct the policy and strategy development and implementation, update and disseminate policies in Micro & Retail Banking, and be the mentor

of PT AXA Mandiri Financial Services, PT Bank Sinar Harapan Bali and Mandiri International Remittance (Subsidiary) and PT Mandiri Manajemen Investasi (Subsidiary of PT Mandiri Sekuritas).

- b) To lead and direct the development of short term, middle term, and long term Action Plans of Micro & Retail Banking Directorate in line with the Company policy.
- c) To lead and direct all Bank Mandiri Regional CEOs to enhance market share and to achieve business volume (fundings and loans) in all Bank Mandiri regions.

2) Operations Activity

- a) To lead and coordinate comprehensively, the policy and strategy implementation related to Micro & Retail Banking; short term, middle term and long term operations.
- b) To direct and supervise Groups sphere of operations and responsibility in a sustainable manner and ensure that they carry out their respective duties related in line with the Company policy, and to competently handle market competition in Micro & Retail Banking.

- c) To lead and direct the on-going transformation processes to meet the challenges of market competition related to Micro & Retail Banking.
- d) To lead, direct, and coordinate the development and offering of the best Micro & Retail Banking products and to ensure its highly competitive quality.
- e) To lead and coordinate aggressive Micro & Retail Banking product composition in line with Company policy and prudent principles.
- f) To lead and coordinate effective advertising and promotion of Micro & Retail Banking products in line with customer segmentation and market research guidelines.
- g) To lead and direct the front line marketers to carry out Standard Procedures in Micro & Retail Banking correctly.
- h) To coordinate and direct the Regional CEOs role in implementing their coordination functions in carrying out alliances with other Business Units.

3) Human Resources

To lead and direct the Human Resources (HR) policy under the coordination of Micro & Retail Banking; proposing recruitment, promotion, mutation/ rotation, mentoring and training with the coordination of the Compliance & Human Capital Director.

VI. Compliance & Human Capital Director

1) Policy and Strategy

- a) To lead and direct the drafting and implementation of policies and strategies and, updating and disseminating of policy to Compliance & Human Capital.
- b) To lead and direct the development of short term, middle term, long term Action Plans of Compliance & Human Capital Directorate in line with the Company policy.
- c) To direct the implementation of short term and long term Human Capital strategies in line with the Bank strategy; and refine Human Capital systems policy to enhance Human Resource (HR) competency and productivity.

- d) To coordinate the development of effective HR development Strategies through employee development system with implementation based on high-levels of competency.
- e) To supervise the Bank Mandiri Pension Funds and Healthcare Foundation management.
- f) To support the Micro & Retail Banking Director in directing and mentoring the Regional CEOs to achieve the Company's targeted market share in Regional Offices that are under its mentorship and coordination.
- g) To support the Micro & Retail Banking Director in directing and mentoring the Regional CEOs to achieve targets and enhance business volume (funding and loans).

2) Operations Activity

- a) To coordinate, direct and implement the principles of good corporate governance.
- b) To determine the required measures to ensure the Bank compliance with all prevailing laws and regulations.



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- c) To monitor and maintain the Bank business activity in line with the applicable laws.
- d) To monitor and maintain the Bank's compliance on all agreements and commitments agreed by the Bank with external parties.
- e) To lead and coordinate comprehensively, the policy and strategy formulation related to Compliance & Human Capital; short term, middle term, and long term.
- f) To coordinate and direct the policies, standards and procedure with decision published by the Bank so as to fulfill the required regulatory guidelines and does not violate the principles of prudence in accordance with best industry practices.
- g) To comprehensively lead and direct the policy and strategy in the implementation of systems of recruitment, placement, staff development and mutation; short term, middle term, and long term.
- h) To ensure the availability of organizational structure and effective job grading, including job-grading calibration to achieve consistency between SBUs.
- i) To direct and coordinate the productive work relations' policy between the Bank and its employees both individually and with Work Units.
- j) To coordinate and direct the implementation of the incentive system, benefits and compensation to be managed and run well within the reward strategy philosophy and the Bank's capability.
- k) To coordinate and direct the implementation of training systems that will result in high productivity and quality in line with the Bank requirements.
- l) To coordinate and direct the implementation of corporate culture evaluation, to support the Bank objectives.
- m) To direct and ensure the implementation of service standards, conduct and the company culture values in line with the Company's cultural transformation program.
- n) To coordinate, direct and monitor the handling of complex bankwide legal matters by optimizing legal officers for legal advice to work units, the management.
- o) To coordinate, direct and monitor the effective legal action through integrated cases management with clear targets.
- p) To coordinate the performance achievement of Compliance & Human Capital Directorate.
- q) To support the Regional CEOs role in implementing its coordination function to carry out alliances with other Business Units.

3) Human Resource

- a) To lead and direct the Human Resources (HR) strategy in Compliance & Human Capital Directorate; proposing the recruitment, promotion, mutation/rotation, mentoring and training.
- b) To ensure the effective and responsive implementation of operational functions and development Human Capital information systems that are up-to-date, integrated and easy to use by all working units.
- c) To monitor the employee relations to create harmonious industrial relations.
- d) To monitor the execution and delivery of the Bank's strategic policies on employment of all categories of staffing.

VII. Finance & Strategy Director

1) Policy and Strategy

- a). To lead and direct the policy and strategy formulation and development, updating and Finance & Strategy policy dissimulation.
- b) To lead and direct the development of short term, middle term and long term action plans in line with the Company policy.
- c) To support the Micro & Retail Banking Director in directing and mentoring the Regional CEOs to achieve the Company market share at Regional Offices under its coordination and mentorship.
- d) To support the Micro & Retail Banking Director in directing and mentoring the Regional CEOs to achieve targets and enhance business volume (funding and loans).

2) Operations Activity

- a) To comprehensively lead and coordinate strategy, objectives for long term, middle term, and short term financial targets of Bank Mandiri.
- b) To lead, direct, and coordinate all investor relations activities; carry out financial communication to the

investors in an effective, efficient, transparent, accountable, and timely manner and to improve the quality of the Company annual report as is expected of a public company.

- c) To lead and direct the accounting and bookkeeping activity so as to establish a financial system with appropriate supervision, policies and procedures and to deliver excellent, timely, complete, consistent and precise financial information and MIS.
- d) To lead and coordinate and develop the Company communication strategy and its implementation, specifically to maintain and uphold the Company image and reputation as the public company.
- e) To lead, coordinate, direct, and monitor the implementation of Corporate Action with regard to the disclosure of information with reference to the applicable provisions and the Company's other internal activities; and to include those that are not limited by the execution of activities listed in the Calendar of Events and other events such as the Company's internal meetings.
- f) To lead and direct the policy and strategy implementation and development, updating and Finance & Strategy policy dissimulation.

- g) To lead and direct the development of an excellent, precise, completed and consistent performance management system, and to measure its implementation timely and accurately.

- h) To lead, coordinate, direct and monitor the development of the Standard Procedure Manual, prepared by each Work Units in line with best industry practice, regulatory requirements, and with prudent principles.

- i) To coordinate and direct the Partnership and Community Development Program (PKBL) policy in line with prevailing laws and policies set by the General Meeting of Shareholders (GMS).

- j) To support the Regional CEOs role in implementing their coordination function in carrying out alliances with other Business Units.

3) Human Resources

To lead and direct the Human Resource (HR) policies with the coordination of Finance & Strategy; proposing recruitment, promotion, mutation/ rotation, mentoring and training coordinated with Compliance & Human Capital Director.



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VIII. Commercial Banking Director

1) Policy and Strategy

- a). To lead and direct the policy and strategy implementation and development, updating, Commercial & Business Banking policy dissemination, and to act as PT Bank Syariah Mandiri mentor.
- b) To lead and direct the development of business action plans of Commercial & Business Banking short term, middle term and long-term and in line with the Company policy.
- c) To support the Micro & Retail Banking Director in directing and mentoring the Regional CEOs to achieve the Company's targeted market share in Regional Offices under their coordination and mentorship.
- d) To support the Micro & Retail Banking Director in directing and mentoring the Regional CEOs to achieve and achieve the projected business volumes (funding and loans).

2) Operations Activity

- a) To comprehensively lead and coordinate the policy implementation of long term, middle term, and short-term strategies of Commercial & Business Banking operations.
- b) To lead, direct and coordinate all working functions of the Jakarta Commercial Sales Group to develop more marketable and profitable products and alliances.
- c) To lead, direct and coordinate all working functions of Regional Commercial Sales I Group, Regional Commercial Sales II Group, to develop more marketable and profitable products and alliances development.
- d) To lead, direct and coordinate all working functions of Business Banking I Group, Business Banking II Group, in developing more marketable and profitable products and alliances.
- e) To direct and coordinate the working functions of Wholesale Transaction Banking Solutions Group in the development of products that deliver competitive products and policies.

- f) To support the Regional CEOs role in implementing its coordination function to carry out alliances with other Business Units.

3) Human Resources

To lead and direct the Human Resources (HR) policy under the coordination of Commercial & Business Banking, which will include: proposing recruitment, promotion, mutation/rotation, mentoring and training with the coordination of the Compliance & Human Capital Director.

IX. Corporate Banking Director

1) Policy and Strategy

- a) To lead and direct the policy, strategy implementation and development, updating and dissemination of policies of Corporate Banking policy, Bank Mandiri Hongkong Branch (Overseas Office), Bank Mandiri Singapore Branch (Overseas Office) and Bank Mandiri Shanghai Branch (Overseas Office), and to act as the mentor of PT Mandiri Sekuritas (Subsidiary), Bank Mandiri Europe Limited/BMEL (Subsidiary).
- b) To lead and direct the development of Business Action Plans of Corporate Banking Directorate; short term, middle term and long-term and in line with Company policy.

c) To support the Micro & Retail Banking Director in directing and mentoring the Regional CEOs to achieve the targeted Company market share in Regional Offices under its coordination and mentorship.

d) To support the Micro & Retail Banking Director in directing and mentoring the Regional CEOs to achieve and enhance the projected business volumes (funding and loans).

2) Operations Activity

a) To comprehensively lead and coordinate the policy implementation, of long term, middle term, and short-term strategies of Corporate Banking operations.

b) To lead and direct as well as supervise Groups and Overseas Offices under its operations; subsidiaries under its responsibility. Also to carry out duties related to each field to be in line with the Company policy on an on-going basis; and to address the challenges market competition in Corporate Banking.

c) To lead and direct the on-going transformation processes to meet market challenges related to Corporate Banking.

d) To lead, direct, and coordinate the development of the best and most competitive Corporate Banking products and to ensure its highly competitive quality.

e) To lead and coordinate the Corporate Banking product arrangement aggressively, following the Company policy and with prudent principles.

f) To lead and coordinate effectively on the Corporate Banking product promotion in accordance with customer segmentation and market research.

g) To organize customer relations mentoring, through on the spot visits and monitoring of customer projects on a regular basis.

h) To support the Regional CEOs roles in implementing coordination functions in carrying out alliances with other Strategic Business Units.

3) Human Resources

To lead and direct the Human Resources (HR) policies under the coordination of Corporate Banking, including; proposing recruitment, promotion, mutation/rotation, mentoring and training with the coordination of Compliance & Human Capital Director.

X. Technology & Operations Director

1) Policy and Strategy

a) To lead and direct the policy and strategy, development and implementation, updating and Technology & Operations Directorate policies dissemination.

b) To lead and direct the development of Business action Plans; short term, middle term and long-term of Technology & Operations Directorate in line with the Company policy.

c) To lead and direct the development and implementation of service policies and strategies to maintain the customer trust and confidence.

d) To support the Micro & Retail Banking Director in directing and mentoring the Regional CEOs to achieve the Company market share in Regional Offices under its coordination and mentorship.



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- e) To support the Micro & Retail Banking Director in directing and mentoring the Regional CEOs to achieve and achieve the projected business volume (funding and loans).

2) Operations Activity

- a) To comprehensively lead and coordinate the policies implementation; long term, middle term and short-term strategies of Technology & Operations Directorate.
- b) To direct and supervise the groups under its operations in carrying out duties related of their respective fields in line with long-term, sustainable, strategy, of the Company and Technology & Operations Directorate.
- c) To develop Information Technology as a business partner with all working units of the Company organization to ensure the application of the accurate technology solutions for the Company for both current and future business needs. To do through effective and efficient information technology planning, development, implementation, maintenance and sustainable support.

- d) To coordinate and direct the development of the Company services strategy, communication consolidation, and programs to enhance customer service quality.

- e) To coordinate and direct the optimization of customer database to support the Company's business activities.

- f) To coordinate and direct the procedures management and development on customer complaints as well as for customer disputes.

- g) To be fully responsible if found guilty or for neglecting the implementation of duties pertaining to the best interests and business of the Company.

- h) To support the Regional CEOs' role in carrying the coordination functions to implement alliances with other Strategic Business Units.

3) Human Resource

To lead and direct the Human Resources (HR) policies under the coordination of Technology & Operations Directorate, including; proposing of recruitment, promotion, mutation/rotation, mentoring and training with the coordination of the Compliance & Human Capital Director.

XI. Treasury, FI & Special Asset Management Director

1) Policy and Strategy

- a) To lead and direct the policy and strategy implementation and development, updating and policy dissemination by the Treasury, Financial Institution, Special Asset Management, Procurement & Fixed Assets and Bank Mandiri Cayman Island Branch (Overseas Offices).
- b) To lead and direct the development of Business Plans; short term, middle term and long-term Action Plans in line with the Company policy.
- c) To support the Micro & Retail Banking Director in directing and mentoring the Regional Offices to achieve the Company's targeted market share in Regional Offices under its coordination and mentorship.
- d) To support the Micro & Retail Banking Director in directing and mentoring the Regional CEOs to achieve the projected business volume (funding and loans).

2) Operations Activity

- a) To comprehensively, lead and coordinate the short term, middle term, and long-term policies and strategy implementation related to the operations activities of the Treasury, Financial Institution, Special Asset Management, Procurement & Fixed Assets and Bank Mandiri Cayman Island Branch (Overseas Office).
- b) To direct and supervise the Groups and Overseas Offices under its coordination and responsibility in a sustainable manner in carrying out their respective duties related in line with the Company policy. Also to direct and coordinate with Treasury, Financial Institution and Special Asset Management in handling market competition in line with Company policy.
- c) To lead and direct the on-going transformation processes to meet the market challenges related to Treasury, Financial Institution and Special Asset Management.
- d) To direct the activity of procurement, maintenance, warehousing and archiving, service and facilities, effectively and efficiently. Also well to ensure a secure archive of all the Company documents where can be recovered quickly and efficiently.
- e) To lead, direct and coordinate the best products development and offerings of the Treasury, Financial Institution and Special Asset Management, and to ensure that the development and offers are of quality and highly competitive.
- f) To lead and coordinate the aggressive product arrangement of Treasury, Financial Institution and Special Asset Management by following the Company policy and prudential principles.
- g) To lead and coordinate the effective promotion of the products of Treasury, Financial Institution, and Special Asset Management in line with customer segments and market research findings.
- h) To lead and direct the front liner marketers in implementing the appropriate Standard Operating procedures in Treasury, Financial Institution and Special Asset Management.
- i) To support the Regional CEOs role in implementing the coordination functions in conducting alliances with other Strategic Business Units.
- j) To lead and coordinate efforts by the Replacement Director in dealing with non-performing loans through restructurization and recovery measures, either done internally, or with the cooperation of third parties, in line with the Company policy.
- k) To coordinate the write-off recommendation of non-performing loans in a timely manner.
- l) To coordinate the management of loans billing and management in a resourceful manner.
- m) To coordinate the follow-up on non-performing loans transfer from Business Unit to Recovery Unit and the returning of non-performing loans from Recovery Unit to related units in an appropriate and timely manner.
- n) To support the Regional CEOs role in implementing its coordination functions to conduct alliances with other Strategic Business Units.

3) Human Resource

To lead and direct the Human Resources (HR) policies under the coordination of Treasury, Financial Institution, Special Asset Management and Procurement & Fixed Assets, including: proposing recruitment, promotion, mutation/ rotation, mentoring and training, in coordination with the Compliance & Human Capital Director.



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THE FREQUENCY OF MEETINGS AND THE ATTENDANCE RATE OF BOARD OF DIRECTORS

Name	Total Meeting	Attendance	Absence	% Attendance
Zulkifli Zaini	51	42	9	82
Riswinandi	51	45	6	88
Abdul Rachman	51	46	5	90
Sentot A. Sentausa	51	43	8	84
Budi Gunadi Sadikin	51	46	5	90
Ogi Prastomiyono	51	44	7	86
Pahala Nugraha Mansury	51	44	7	86
Fransisca N. Mok	51	48	3	94
Sunarso	51	46	5	90
Kresno Sediarsi	51	46	5	90
Royke Tumilaar	51	41	10	80

EXECUTIVE VICE PRESIDENT (EVP) COORDINATOR

In the implementation of their duties, the Directors are assisted by 3 EVP Coordinators in the following member structure:

I. EVP Coordinator Change Management Office

1) Policy and Strategy

- a) To lead and direct the policies, strategies and, updating, of the Change Management Office Directorate policy dissemination.

- b) To lead and direct the business action plan formulation; short term, middle term, and long-term in line with the Company policy.

2) Operations Activity

- a) To lead and direct the evaluation on the candidates proposed for legal, financial and valuation specialists.
- b) To lead and direct the re-organization of SBU establishment within the Directorate as well as with other units in Bank Mandiri.

- c) To coordinate the re-organization of SBU establishment with management consultants.

- d) To recommend the re-organization of SBU while considering its implications on Human Resources policy on the recommendations for required workforce.

- e) To monitor and direct the strategic alliances program, Corporate Culture and branding implementations in a timely, efficient manner to best advantage.

f) To lead the development of feasibility study and project brief analysis (including profitability analysis) on the synergy potential of strategic alliances program between business units.

g) To lead and coordinate the strategic initiatives on timing, costing and realization of benefits in accordance with the project charter.

h) To lead the initiatives related to unorganic growth (merger and acquisition).

3) Human Resources

To lead and direct the Human Resources (HR) policy under the coordination of the Change Management Office Directorate including: proposing the recruitment, promotion, mutation/rotation, mentoring and training, in coordination with Compliance & Human Capital Director.

II. EVP Coordinator Consumer Finance

1) Policy and Strategy

a) To lead and direct the policy, strategy, updating, and formulation and dissemination of policies in Consumer Finance.

b) To lead and direct the business action plans development: short

term, middle term, and long-term of the Consumer Finance Directorate in line with the Company policy.

2) Operations Activity

a) To comprehensively, lead and coordinate; short term, middle term and long-term policies and strategies implementation related to the operations activities of the Consumer Finance.

b) To direct and supervise the groups under its coordination and subsidiaries under its responsibility in a sustainable manner in carrying out their respective duties in line with the Company policy. Also to direct assist in the handling market competition in Consumer Finance.

c) To lead and direct the on-going transformation processes to meet the market challenges related to the Consumer Finance.

d) To lead, direct, and coordinate the development of best products and offerings of Consumer Finance; and to ensure that the products and offers are both competitive and of high quality.

e) To lead and coordinate an aggressive product arrangement by Consumer Finance in line with Company policy and prudent principles.

f) To lead and coordinate the effective promotion of the Consumer Finance products in accordance with customer segmentation and market research findings.

g) To lead and direct the front liner marketers to implement working procedures in accordance with the Standard Operating procedures set in the Consumer Finance.

3) Human Resources

To lead and direct the Human Resources (HR) policies under the coordination of the Consumer Finance, including: proposing recruitment, promotion, mutation/rotation, mentoring and training, coordinating with the Compliance & Human Capital Director.

III. EVP Coordinator Internal Audit

1) Policy and Strategy

a) To lead and direct the policy, strategy, updating, as well as dissemination of the policies of Internal Audit.



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b) To lead and direct the business action plan development; short term, middle term, and long-term of the Internal Audit Directorate in line with the Company policy.

2) Operations Activity

a) To lead and plan as well as control the activities of Internal Audit Directorate aiming to achieve the objectives established by the Internal Audit Charter and the Bank objectives.

b) To ensure that Internal Audit is responsible in evaluating the adequacy and effectiveness of Internal Control System, risk management and the governance process.

c) To provide recommendations based on the analysis and evaluation, of new procedures and systems and to ensure that internal control aspects are already in place to implement the new procedures and systems.

d) To assess the risk management implementation of PT Bank Mandiri (Persero) Tbk by re-analyzing the risk assessment (risk profile report) that was provided by risk management work units, to assist in risk identification and evaluation by providing recommendations and solutions for Risk Management quality improvements.

e) To assist by the provision of assurance regarding governance implementation by conducting the assessments and recommendations and providing solutions to improve the governance process.

f) To evaluate the adequacy of follow-up implementation by the Auditee to ensure adequate internal control systems, risk management and governance process.

g) To guarantee the effectiveness of Internal Audit Directorate overseeing implementation of the functions of internal control evaluation in an effective and efficient manner.

h) To coordinate the smooth function of the implementation of duties of External Auditor and to monitor the follow-up of audit results by the External Auditor.

i) To guarantee the reporting on the implementation of duties and responsibilities of Internal Audit to internal and external parties in an accurate and timely manner.

j) To carry out the function as Chief Auditor in the implementation of duties of Special Audit, Audit Operation, Personnel & Counterpart Relationship Department and Audit Development & Advisory Department.

3) Human Resources

To guarantee appropriate, sufficient Human Resources (HR) for the Internal Audit Directorate, and ensure their effective utilization to be able reach the agreed plans, including when necessary with external resources as well as to ensure that the scope of assignments was appropriate and there was no duplication.

THE FREQUENCY OF MEETINGS AND THE ATTENDANCE RATE OF EVP COORDINATOR

Name	Total Meeting	Attendance	Absence	% Attendance
Mansyur S. Nasution	51	48	3	94
Riyani T. Bondan	51	42	9	82
Ventje Rahardjo *)	42	40	2	95

*) Served as EVP Coordinator effective of 5 March 2012

IMPLEMENTATION OF TRAINING OF BOARD OF DIRECTORS AND EVP COORDINATORS

NO	NAME	POSITION	TRAINING	ORGANIZER
1	Abdul Rachman	Director	3rd Annual Crime Asia Seminar – Understanding Global Threat & Delivering Beyond Compliance	BARa
2	Sentot A Sentausa	Director	Executive Program on Risk Management	Institute of International Finance
3	Budi Gunadi Sadikin	Director	Risk Management in Banking	INSEAD, France
4	Ogi Prastomiyono	Director	Getting Ready for Basel II – Internal Capital Adequacy Assessment Process (ICAAP) and Basel III	BARa
5	Pahala Nugraha Mansury	Director	Risk Minds Asia	ICBI
6	Fransisca Nelwan Mok	Director	Driving Corporate Performance	Harvard Business School, USA
7	Sunarso	Director	High Performance Leadership	IMD - Switzerland
8	Mansyur S. Nasution	EVP Coordinator	Aligning Strategy & Sales	Harvard Business School, USA
9	Riyani T. Bondan	EVP Coordinator	The IIA International Conference 2012	Boston, Massachussets, USA
10	Ventje Rahardjo	EVP Coordinator	3rd Annual Senior Management Risk Summit – Planning for The Worst and Hoping for The Best	BARa

THE MEMBERS OF THE BOARD OF COMMISSIONERS AND DIRECTORS ASSESSMENT

THE BOARD OF COMMISSIONERS ASSESSMENT

- This self-assessment is conducted by the Board of Commissioners on their own performance of supervisory functions and that of their committees.

- The Board of Commissioners holds the responsibility of its supervisory functions in accordance with the Laws No. 40 year 2007 concerning the Limited Company.

THE BOARD OF DIRECTORS ASSESSMENT

- The Remuneration and Nomination Committee develops the criteria for the performance appraisal of the Board of Directors.

- Based on the Remuneration and Nomination recommendation, the Commissioners submit suggestions to the shareholders of series A Dwiwarna.



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THE BOARD OF DIRECTORS REMUNERATION AND PERFORMANCE INDICATORS

The Board of Directors and Commissioners remuneration is established in pursuant to the Laws of Limited Company No. 40 year 2007, the Articles of Association of Bank Mandiri, SOEs Regulation No. PER 07/MBU/2010 concerning the Income Stipulation Guidelines of the Board of Directors, Commissioners, and SOEs Supervisory Board.

The determination of remuneration for the Directors is presented to the General Meeting of Shareholders with each of the Directors are assessed based on the contribution and performance of each of the members of the Board Directors; with the decisions made by the Board of Commissioners meeting after taking into account the President Director's input.

THE BOARD OF DIRECTORS PERFORMANCE INDICATORS

The Directors Performance Indicators is based by the following:

1. The availability of Vision and Mission
2. The availability of Long Term Plan (Corporate Plan)
3. The availability of Mid-Term Plan (Bank Business Plan)
4. The availability of Corporate Work Plan and Budget
5. The company's performance achievement assessed by the current

THE BOARD OF DIRECTORS PERFORMANCE INDICATORS

No	Strategic Target	Measurement	Realization Dec 2012
	Financial Perspective		
1	To enhance the Company's Value	The Growth of Market Capitalization Value of BMRI	20.00%
2	To increase the Bank's Profitability	Earnings After Tax (Rp trillion)	14.30
		ROE	22.19%
3	To increase Revenue Market share	Revenue Market share	11.94%
		Loans Market share	12.49%
		Funding Marketshare	13.51%
4	To improve the Quality of Productive Assets	Gross NPL	1.74%
		Net NPL	0.37%
5	To develop Transactional Banking	Fee Ratio	18.57%
		Growth of Fee Based Income from Wholesale	10.64%
		Growth of Fee Based Income from Retail	27.16%

- Bank soundness level covering: risk profile, good corporate governance (GCG), Rentability and Capital (Risk Based Bank Rating)
6. The availability of Reports and documents on the company management
7. The availability of description of the implementation of the company's management
8. The implementation of follow-ups to improve the audit findings
9. The implementation of the replacement director's tasks
10. The achievement of the company performance targets

THE BOARD OF DIRECTORS PERFORMANCE INDICATORS

No	Strategic Target	Measurement	Realization Dec 2012
	Customer Perspective		
6	To improve Loan Expansion	Loan Growth – Net (Rp trillion)	340
		Retail Loan Growth	29.79%
7	To increase Fund Collection & Retail Payment	Growth of Low Cost Funds (Rp trillion)	290.62
		Funding mix	66.74%
8	To enhance the Customer Satisfaction	Customer Service Enhancement	1
	Internal Business Process Perspective		
9	Strengthening GCG and Employee Productivity	"The Most Trusted" Category	1.78
		Earnings after tax per employee has increased	16.92%
	Development Perspective		
10	To improve Innovation & developing alliances/ synergy	Strategic Initiatives Implementation	100%



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E. COMMITTEE UNDER THE BOARD OF DIRECTORS

The composition of the Executive Committees under the Directors are as follows:

1. Risk and Capital Committee (RCC)
2. Retail & Support Executive Committee (RSEC)
3. Wholesale Executive Committee (WEC)

4. Human Capital Policy Committee (HCPC)

5. Information Technology Committee

RISK & CAPITAL COMMITTEE (RCC)

Risk and Capital Committee (RCC) is established to assist the Directors in carrying out their overseeing functions of the appropriate duties of each sub-committee.

Risk and Capital Committee (RCC) consist of 4 (four) sub committee, as follows:

- 1) Risk Management Committee (RCC-RMC)
- 2) Asset and Liabilities Committee (RCC-ALCO)
- 3) Capital and Investment Committee (RCC-CIC)
- 4) Operational Risk Committee (RCC-ORC)

1. RISK & CAPITAL COMMITTEE (RCC-RMC):

THE FREQUENCY OF MEETINGS AND THE ATTENDANCE RATE				
Name	Total Meeting	Attendance	Absence	% Attendance
Permanent Voting Members				
Zulkifli Zaini	8	8	0	100
Riswinandi	8	8	0	100
Sentot A. Sentausa	8	8	0	100
Pahala Nugraha Mansury	8	8	0	100
Kresno Sediarsi	8	8	0	100
Ventje Rahardjo**)	7	6	1	86
Non Permanent Voting Members*)				
Abdul Rachman	4	4	0	100
Royke Tumilaar	7	7	0	100
Budi Gunadi Sadikin	4	4	0	100
Sunarso	3	3	0	100
Fransisca N. Mok	4	4	0	100
Mansyur S. Nasution	3	3	0	100
Permanent Non voting Members				
Ogi Prastomiyono	8	8	0	100

Based on the quorum

*) Total meetings for each group attendance based on the agenda discussion

**) Served as EVP Coordinator effective of 5 March 2012

RISK MANAGEMENT COMMITTEE (RCC- RMC) DUTIES AND RESPONSIBILITIES

A. SUB COMMITTEE - RISK MANAGEMENT COMMITTEE (RMC)

Risk & Capital Committee sub Risk Management Committee has the following duties, authorities, and responsibilities:

1. General

- a) To discuss and recommend the changes on Bank Mandiri Risk Management Policy (KMRBM) for further ratification by the Directors and the Board of Commissioners. The Committee Meeting Leader submits the decisions on the policy ratification requests to the Directors through a circular or through a Directors Meeting.
- b) To refine the risk management implementation on a regular basis or when required as a follow up of changes in external and internal conditions of the Company that influence the capital adequacy and risk profile of the Company.
- c) To establish matters related to the business decisions with specific conditions, such as; decisions on business expansion that significantly exceeds the Company's business plan previously set or the risk exposures/

positionings that exceeding the previous set limit.

- d) To refine risk management implementation on a regular basis or incidentally, as a follow up from the Company internal and external conditions that influencing the Company capital adequacy and risk profile.
- e) To monitor risk management within the framework of calculating the capital adequacy, which include of methodology, scenario and evaluation, as well as abnormal condition.
- f) To discuss the strategic matters within the scope of Risk Management, inclusive, but not limited, to the discussion on subsidiaries under the control of the Company.

2. Specific

With regard to the management strategies on market risk and credit risk, aligned with the vision, strategy and the risk appetite of the Company, covering the following matters:

a. Market Risk

- (1) To discuss and recommend the changes in Bank Mandiri Treasury

Policy (KTBM) for further endorsement by the Directors and the Board of Commissioners. The Committee Meeting Leader submits the decision on policy ratification requests to the Directors done with a circular or through a Directors Meeting.

- (2) To discuss and recommend the Bank Mandiri Service and Funding Policy (KDJBm) for further endorsement by the Directors and the Board of Commissioners.
- (3) To set the procedures under the KTBM and KDJBm inclusive of its amendments.
- (4) To establish and evaluate the methodology as well as indicators of market risk measurement.
- (5) To re-analyze the trading book limits.
- (6) To establish the methodology of risk-based pricing, risk adjusted performance measurement.

b. Credit Risk

- (1) To discuss and recommend the changes on Bank Mandiri Loans Policy (KPBM) for further ratification by the Directors and the Board of Commissioners.



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- (2) To establish and evaluate the strategy and methodology of the Company loans portfolio management, through the Company portfolio models, optimum portfolio diversification and portfolio limits.
- (3) To monitor the performance of tools applied for credit risk measurement.
- (4) To monitor and evaluate the overall loans strategy, development and loans portfolio quality, the implementation of credit risk management functions covering the criteria establishment to measure credit risk and the overall credit risk management.
- 3. Approved the Operating Standard for Risk Based Bank Rating (RBBR) material and Stress Testing.
- 4. Approved the revision of Treasury & Liquidity Policy (TLP) of Singapore, Hongkong and Cayman Island branches.
- 5. Feedback on the implementation of risk management consolidation for every subsidiary is adjusted with its business characteristics, as well as the information on the addition of individual or consolidation exposures can be submitted to the Audit Committee meeting.

RCC-RMC HAS CONDUCTED THE FOLLOWING DISCUSSION IN 2012:

- 1. Approved the Treasury Operating Standard (SP SPT).
- 2. Approved the Assets & Liability Management Operating Standard (SP ALM).
- 3. Approved the Treasury Activity Limits year 2012 that consists of VaR Limit, Open Position Limit, Loss Limit, Delta Limit (FX Option) and Deflator Factor.
- 6. Received reportings and updates on Credit Session implementation for the period of April-September 2012 and provide feedback on output watchlist changes, debtors' path, and LGC Micro calculation.

2. ASSETS AND LIABILITIES COMMITTEE (RCC-ALCO):

THE FREQUENCY OF MEETINGS AND THE ATTENDANCE RATE OF ASSETS & LIABILITIES COMMITTEE				
Name	Total Meeting	Attendance	Absence	% Attendance
Permanent Voting Members				
Zulkifli Zaini	10	9	1	90
Riswinandi	10	10	0	100
Abdul Rachman	10	10	0	100
Sentot A. Sentausa	10	10	0	100
Budi Gunadi Sadikin	10	10	0	100
Pahala Nugraha Mansury	10	9	1	90
Fransisca Nelwan Mok	10	9	1	90
Sunarso	10	10	0	100
Royke Tumilaar	10	10	0	100
Mansyur S.Nasution	10	10	0	100
Permanent Non voting Members				
Ogi Prastomiyono	10	10	0	100

Based on the quorum

ASSETS & LIABILITIES COMMITTEE (RCC-ALCO) DUTIES AND RESPONSIBILITIES:**1. General**

In general the Assets & Liabilities Committee has the responsibility to establish the policy, strategy, and the limits of the assets & liabilities management, which are:

- a. Development, re-assessment and strategy modification of Assets & Liabilities Management (ALM).
- b. Evaluation on the Bank position and ALM strategy, to ensure the risk taking position results of the Company are consistent with the objectives of liquidity risk, interest rate risk, and exchange rate risk management.
- c. Re-assessment on the asset and passive pricing to ensure optimum funding investment from that pricing, to minimize funding cost and maintaining the Company balance sheet structure, in accordance with the Company ALM strategy.
- d. Re-analyzing the banking book limitation.
- e. Re-analyzing the deviation between realization with projection of the budget and business plan of the Company.
- f. Information dissemination to the Directors regarding the development of all regulations and laws that may influence the ALM strategy.
- g. Strategic discussion of the ALM scopes, inclusive but not limited, to



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the discussion on subsidiaries under the control of the Company.

2. Specific

The Assets & Liabilities Committee has the responsibility to establish the policy, strategy and limitation on the assets & liabilities management, which covers the following:

a. Liquidity Management

To establish and evaluate; the management policy, cumulative outflow maximum limit (CO) and implementation instructions in accordance with the policy and strategy of assets & liabilities management, covering liquid funding resources management with the objective to fulfill the maturities liabilities plan (cash flow) and other unexpected funding requirements, to minimize idle funds and to maintain the liquidity based on the required regulatory obligations.

b. Gap Management

To endorse and evaluate, the policy and strategy of mismatch

management between assets & liabilities on balance sheet; specifically for sensitive elements of balance sheet toward interest rates, which aim to optimize net interest income and capital economic value in line with the anticipation of the direction of interest rate movements against the risk levels set by the Company.

c. Pricing Management

To establish and evaluate the strategies of pricing management of assets and liabilities that aim to optimize the interest margin/spread.

d. Foreign Exchange Management

To endorse the policy and forex gap position management between assets & liabilities that aims to maintain forex risk level in line with the allocated capital.

e. Fund Transfer Pricing (FTP)

To establish the methodology of Fund Transfer Pricing (FTP) tariff as the base to measure the work units performance.

RCC-ALCO has conducted the following discussions in 2012:

1. Funding

In the effort to manage Bank Mandiri liquidity, RCC-ALCO has done 5 (five) reviews and has taken the Decision on interest rate movement that covered the interest rate movements of Rupiah Current Accounts, Rupiah Savings, Rupiah Current Accounts Special Rate, and Special Rate of Rupiah & Forex Deposits.

2. Loans

RCC ALCO conducted review on the loans interest rate, and took the following decisions on:

- The publication of Loans Basic Interest Rate (SBDK)
- Interest rate of KPR Sejahtera FLPP Fixed Rate
- Interest rate of Fixed Rate Loans
- Interest rate of Mandiri Tunas Finance Loans

3. CAPITAL & INVESTMENT COMMITTEE (RCC-CIC)

CAPITAL & INVESTMENT COMMITTEE (RCC-CIC)				
Name	Total Meeting	Attendance	Absence	% Attendance
Group A				
Zulkifli Zaini	8	7	1	88
Riswinandi	8	7	1	88
Sentot A. Sentausa	8	8	0	100
Pahala N. Mansury	8	8	0	100
Ventje Rahardjo *)	7	7	0	100
Group B (attendance based on the agenda discussion)				
Kresno Sediarsi	3	3	0	100
Abdul Rachman	3	3	0	100
Sunarso	4	4	0	100
Fransisca Nelwan Mok	5	5	0	100
Budi Gunadi Sadikin	7	7	0	100
Royke Tumilaar	4	4	0	100
Mansyur S. Nasution	6	6	0	100
Contributing Member				
Ogi Prastomiyono	3	3	0	100

Based on the quorum

**) Served as EVP Coordinator effective of 5 March 2012

CAPITAL & INVESTMENT COMMITTEE (RCC-CIC) DUTIES AND RESPONSIBILITIES

Risk & Capital Committee sub Capital & Investment Committee has the following duties and responsibilities:

1. General

In general, the Capital & Investment Committee has the responsibility to establish the policy and strategy,

and limitation on the Subsidiary management, which includes:

- a. To discuss and recommend the Bank Mandiri Subsidiary Management Policy (KPPABM) for further endorsement by the Directors and the Board of Commissioners. The Committee Meeting Leader sets the decision on the policy endorsement request to the Directors done by a circular or through a Directors Meeting.

- b. To establish and stipulate the regulation of proposals on procedure levels.

- c. To evaluate and provide recommendations on new capital investments and the Subsidiary divestment plans, to be presented at the Directors Meeting.



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- d. To evaluate and take the decision regarding additional capital investment for the Subsidiary; as long as the capital addition will not change the status and become the controlling shareholder of the Subsidiary.
- e. To evaluate the financial performance of Subsidiary capital investment on a regular basis.
- f. To evaluate the financial performance of the Subsidiary.
- g. To establish and/ or recommend the management strategy of Subsidiary, including business supervision and performance monitoring of Subsidiary, the approval on Work Plan & Corporate Budget, Mid-Term Plan, Long-Term Plan, as well as the Subsidiary's GMS.
- h. To evaluate and provide recommendation and propose to the Directors' Meeting, on the capital allocation plan and it's addition to the Strategic Business Unit (SBU).
- i. Perform periodic evaluation of the performance of financial inclusions for SBU capital allocation.

2. Specific

The Capital & Investment Committee specifically holds the responsibility to set the policies, monitor investments and strategy directions, which include:

- a. To evaluate and provide recommendations and present at Directors' Meetings, the strategic initiatives of capital management in line with the Company strategy and growth plan, as well as the capital availability to maintain the Company capital adequacy level.
- b. To discuss and recommend the Bank Mandiri Capital Investment Policy (KPMBM) and the Mandiri Pension Fund Financial Institution Policy (DPLK) for further endorsement by the Directors and the Board of Commissioners.
- c. To set and determine the provisions for proposed procedures.
- d. To evaluate the DPLK financial performance.
- e. To endorse and recommend the DPLK management strategy that covering business supervision and performance monitoring, the approval of Work Plan & Corporate Budget, Mid-Term Plan, Long-Term Plan.

- f. To determine the strategy and direction of Pension Fund investments with regard to the Company's position as the founder.
- g. To discuss and recommend the changes in Pension Fund Regulations with regard to Participants of Mandiri Fund DPLK.

RCC-CIC HAS CONDUCTED THE FOLLOWING MATTERS IN 2012:

- 1. Implemented Saturn Project and Monitoring of the Strategy Initiative Implementation for Company Subsidiaries
- 2. Takeovers of Minority Shares of PT Bank Sinar Harapan Bali
- 3. Transfer of Shares of PT Mandiri AXA General Insurance & PT AXA Mandiri Financial Services from AXA SA to AXA Asia
- 4. Share Purchase of PT Mandiri Sekuritas
- 5. Approval of Capital Investment Standard Procedure and the Subsidiary Management
- 6. Approval of agenda on each GMS resolutions and subsidiary Extraordinary GMS

4. OPERATIONAL RISK COMMITTEE (RCC-ORC)

THE FREQUENCY OF MEETINGS AND THE ATTENDANCE RATE OF OPERATIONAL RISK COMMITTEE (RCC-ORC)				
Name	Total Meeting	Attendance	Absence	% Attendance
Permanent Voting Members				
Zulkifli Zaini	14	13	1	93
Riswinandi	14	14	0	100
Sentot A. Sentausa	14	14	0	100
Pahala Nugraha Mansury	14	14	0	100
Kresno Sediarsi	14	14	0	100
Non Permanent Voting Members*)				
Budi Gunadi Sadikin	5	5	0	100
Sunarso	2	2	0	100
Royke Tumilaar	2	2	0	100
Mansyur S. Nasution	1	1	0	100
Permanent Non voting Members				
Ogi Prastomiyono	14	14	0	100

Based on the quorum

*) Total meetings for each group attendance based on the agenda discussion

OPERATIONAL RISK COMMITTEE (RCC-ORC) DUTIES AND RESPONSIBILITIES

Risk and Capital Committee sub Operational Risk Committee has the following duties, authorities, and responsibilities:

1. General

- a. To develop, discuss and recommend the Bank Mandiri Operations

Policy (KOBM), The Bank Product Transparency and Customer Personal Database Usage Policy (KTPB&PDPN), Bank Mandiri Corporate Secretary Policy (KCSBM), Bank Mandiri Complaint Management and Dispute Settlement Policy (KP3SN), Bank Mandiri Accounting Policy (KABM), Bank Mandiri Internal Audit Policy (KIABM), Bank Mandiri Legal and Compliance Policy (KH&KBM), Anti-Laundering Money/Terrorism Funding Prevention Policy (APU/

PPT) and Bank Mandiri Internal Control System Policy (KSPIBM), for further endorsement by the Directors and the Board of Commissioners. The RCC-ORC Committee Meeting Leaders set the policies endorsement proposal to the Directors done by a circular or through a Directors Meeting.

- b. To set the procedures under the existing policies, including amendments, for the above point 1.a.



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c. To provide solutions and settlement on the Company's operational that were unable to be resolved by the downliners.

d. To establish and delegate the operational authorization to the appointed officials. The delegation excluded the decision-making on loans and or others that will be ractified separately.

e. To discuss the policy and endorse the operational procedure with cross-Committee basis by inviting the Director of Division/EVP Coordinator and related Group Head.

f. To conduct strategic discussion, inclusive but not limited to the discussion on subsidiary under the Company's supervision.

g. To supervise the duty implementation of Risk & Business Control Supervisory Team.

2. Specific

The following are conducted in relation to the risk management that consisted of operational risk, legal risk, strategic risk, and compliance risk:

a. Operational Risk

1) To determine and evaluate the measurement method and operational risk management as well as the capital adequacy of operational risk.

2) To determine and evaluate the management strategy and operational risk controll based on the operational risk profile, as well as to establish and evaluate the applicable tools to manage the operational risk (ORM tools).

3) To establish the operational risk allowance by considering the risk exposures and past loss experiences due to the operational risk in accordance with the required regulatory.

b. Legal Risk, Reputation Risk, Strategic Risk and Compliance Risk

1) Legal Risk: To establish the strategy and procedure to control legal risk due to the weaknesses in juridicial aspect.

2) Reputation Risk: To determine the strategy and procedure to control the reputation risk due to the decreasing trust of the stakeholders resulted from the negative perception on the Company.

3) Strategic Risk: To determine the strategy and procedure in the strategic risk management due to the faulty in the strategic decision-making and/or its implementation, as well as failure in anticipating the business environment evolution.

4) Compliance Risk: To establish the strategy and procedure to manage risk due to the Company's incompliance or negligence on the prevailing laws and regulations.

The following agenda was endorsed by RCC ORC in 2012:

1. Approved and refined several Standard Operating Procedures.
2. Approved the RIC's Organisation Alignment.
3. Approved the Anti Fraud Strategy.
4. Approved the refinement of Bank Mandiri Dili Timor Leste Policy & Procedure.

HUMAN CAPITAL POLICY COMMITTEE (HCPC)

HUMAN CAPITAL POLICY COMMITTEE (HCPC)				
Name	Total Meeting	Attendance	Absence	% Attendance
Permanent Voting Member				
Zulkifli Zaini	6	6	0	100
Riswinandi	6	5	1	83
Budi Gunadi Sadikin	6	6	0	100
Ogi Prastomiyono	6	6	0	100
Non-Permanent Voting Member*)				
Abdul Rachman	1	1	0	100
Sentot A. Sentausa	2	2	0	100
Pahala Nugraha Mansury	5	5	0	100
Sunarso	3	3	0	100
Fransisca Nelwan Mok	3	3	0	100
Kresno Sediarsi	1	1	0	100
Royke Tumilaar	1	1	0	100
Mansyur S. Nasution	3	3	0	100
Ventje Rahardjo **)	5	5	0	100

Based on the quorum

*) Total meetings for each group attendance based on the agenda discussion

**) Served as EVP Coordinator effective of 5 March 2012

To assist the Directors in implementing its functions that covers:

- a) To develop, discuss and recommend the Human Resource Policy (KSDM) inclusive of its amendments, for further endorsement by the Directors and the Board of Commissioners. The Committee Meeting Leaders set the decision to submit the policy

endorsement proposal to the Directors done by acircular or through a Directors Meeting.

- b) To set the Human Resource Guidelines Standards (SPSDM) inclusive of its amendments.
- c) To determine the Organization Development Policy

- 1) Policy and Development Strategy and the Company Organization Structure Amendment
- 2) Policy and Development Strategy of Employee Careers including Promotion, Mutation, Rotation and Datasering Policy
- 3) Policy and Job Grading System
- 4) Policy and Workforce Plan Strategy



CORPORATE GOVERNANCE

- d) To determine the Workforce Fulfillment Policy
- 1) Resourcing Strategy and Policy
 - 2) Enrollment of Foreign Workforce (TKA) Policy
 - 3) Procurement of Outsourcing Service Strategy and Policy

- e) To determine the Employee Learning & Development Policy
- 1) Mandiri University Strategy and Policy
 - 2) Employee Learning & Development Strategy and Policy

- f) To establish the Employee Relations Policy
- 1) Industrial Relations Strategy and Policy
 - 2) Code of Conduct & Business Ethics
 - 3) Employee Engagement Strategy and Policy
 - 4) Employee Discipline Regulation System and Policy
 - 5) Employee Termination Policy
 - 6) Employee Complaints Handling Strategy and Policy
 - 7) Industrial Relations Disputes Settlement (PPHI) Strategy and Policy

- g) To establish the Performance Management & Rewards Policy
- 1) Employee Compensation, Benefits and Facilities Strategy and Policy
 - 2) Employee Pension Welfare Policy
 - 3) Individual Performance Management System and Policy

- h) To set the Talent & Succession Management Policy
- 1) Talent Management Strategy and Policy
 - 2) Succession Plan Strategy and Policy

- i) To endorse the Policy and Strategic Direction of Work Culture as well as the Company Values in line with Company Vision, Mission and Strategy.

- j) To establish the strategic human resource development policy in the Subsidiary, Financial Institution Pension Fund (DPLK), Bank Mandiri Pension Fund (DPBM), Foundations related to Bank Mandiri as well as the Company Subsidiaries among others; but not limited by the proposals for appointment and termination of Management and Management remuneration.

- k) To set the Policy and Strategic Direction of Human Capital Information System Development

- l) To endorse the Authority Limits Policy in Conducting the Human Capital Management

- m) To set the Human Capital Operations System and Policy

- n) Other matters related to the HR Management

HUMAN CAPITAL POLICY COMMITTEE HAS CONDUCTED THE FOLLOWING MATTERS IN 2012:

1. Discussion on the Healthcare Facilities of Active Employees.
2. Discussion on the Standard Procedure of the Outsourcing Service Procurement
3. Discussion on the Subsidiary Remuneration
4. Discussion on Location Allowances Policy

INFORMATION & TECHNOLOGY COMMITTEE (IT COMMITTEE)

INFORMATION TECHNOLOGY COMMITTEE (IT-COMMITTEE)				
Name	Total Meeting	Attendance	Absence	% Attendance
Permanent Voting Member				
Zulkifli Zaini	3	2	1	67
Riswinandi	3	3	0	100
Sentot A. Sentausa	3	2	1	67
Pahala Nugraha Mansury	3	2	1	67
Kresno Sediarsi	3	3	0	100
Ventje Rahardjo *)	3	3	0	100
Non-Permanent Voting Member				
Abdul Rachman	3	2	1	67
Budi Gunadi Sadikin	3	2	1	67
Fransisca Nelwan Mok	3	1	2	33
Sunarso	3	2	1	67
Royke Tumilaar	3	2	1	67
Mansyur S. Nasution	3	3	0	100
Permanent Non-Voting Member				
Ogi Prastomiyono	3	3	0	100

Based on the quorum

Total meetings for each group attendance based on the agenda discussion

*) Served as EVP Coordinator effective of 5 March 2012

THE DUTIES OF INFORMATION & TECHNOLOGY COMMITTEE ARE:

To assist the Directors in carrying out its functions including those covering the IT Committee

a. To determine the Bank Mandiri IT Strategic Plan (ISP) and to ensure its harmonization with the Company strategic objectives.

b. To establish the strategic reference framework on IT Resources development.

c. To determine the policy and action plan on projects and their budget, inclusive of the projects approved by IT Committee Field, in order to secure the IT assets and to ensure IT service sustainability.

d. To set the priorities and allocation of IT budgets that has been decided by the Directors.

e. To discuss the strategy and direction of IT investment for the companies under the Company's control.

f. To ensure and monitor the implementation of IT projects in accordance with IT Strategic Plan, IT Budget, and IT Project Delivery.



CORPORATE GOVERNANCE

g. To settle the problems of the business units associated unresolved IT issues.

h. To provide the decisions or directions and monitoring of strategic plans, on the development of additional IT systems.

i. To provide the decision on issues in IT project implementation of the Company. In this case the Committee can submit the proposal to obtain the Director's decision.

j. To report to the Directors Meeting regarding the results of implementation of responsibilities and duties.

k. In its capacity as the Committee, the Information & Technology Committee, pursuant to the laws in the Articles of Association, does not have the authority to represent, for or on behalf of, the Company to conduct binding agreements or to sign any agreements with third parties.

l. To conduct strategic discussion on scope IT projects, inclusive but not limited to the discussion for the subsidiaries or entities under the control of the Company.

Further under the IT Committee, the Company established sub Committee, namely Field IT Committee covers the Wholesale Banking, Retail Banking and

Corporate Center & Shared Service. The following are the duties and responsibilities of Field IT Committee:

a) To set the policy and action plans related to each portfolio to support the implementation the IT Strategic Plans of Bank Mandiri.

b) To establish the strategic reference frameworks for the management of IT Resources within the concerned portfolios.

c) To discuss the strategy and IT investment direction for the entities under the Company's control.

d) To ensure the implementation of policy and work plan on the projects in each portfolio with the monitoring of budget allocations.

e) To provide recommendation to IT Committee regarding planning, addition and development of IT systems that are strategic in that field.

f) To provide direction, supervision and decision-making related with the planning, implementation and development of IT systems within the scope of each portfolio in an effective, efficient and timely manner.

g) To ensure and monitor that the implementation of IT projects within the concerned portfolio were in accordance with the IT Strategic Plan, IT Budget and IT Project Delivery.

h) To make decisions on issues of implementation of IT projects. In this case, the Field IT Committee can submit the proposal for resolution by the IT Committee.

i) To submit the report to IT Committee on the results of the implementation of the duties, authority, and responsibilities of the Field IT Committee.

In its capacity as a Sub-Committee, the Field IT Committee, in pursuant of the laws in the Articles of Association, does not have the authority to represent, for and on behalf of the Company, to conduct binding agreements or to sign any agreements with third parties.

IT COMMITTEE HAS CONDUCTED THE FOLLOWING MATTERS IN 2012:

1. Reviewed the 2012 IT Initiatives Budget
2. Reviewed e-Money online project implementation.
3. Approval on the Proposal of 2012 New IT Strategic Initiatives Budget related to the IT infrastructure capacity enhancements.
4. Approval on 2013 IT Initiatives Budget.

WHOLESALE EXECUTIVE COMMITTEE (WEC)

WHOLESALE EXECUTIVE COMMITTEE (WEC)				
Name	Total Meeting	Attendance	Absence	% Attendance
Permanent Voting Members				
Sunarso	4	4	0	100
Abdul Rachman	4	4	0	100
Sentot A. Sentausa	4	3	1	75
Pahala N. Mansury	4	2	2	50
Fransisca Nelwan Mok	4	4	0	100
Royke Tumilaar	4	4	0	100
Ventje Rahardjo *)	4	4	0	100
Non Permanent Voting Members				
Budi Gunadi Sadikin	4	4	0	100
Kresno Sediarsi	4	4	0	100
Permanent Non-Voting Members				
Ogi Prastomiyono	4	4	0	100

Based on the quorum

Total meetings for each group attendance based on the agenda discussion

*) Served as EVP Coordinator effective of 5 March 2012

THE DUTIES AND RESPONSIBILITIES OF WHOLESALE EXECUTIVE COMMITTEE:

- a) To determine:
 - 1) Product development and strategies for Wholesale loan activity covering Corporate Banking, Commercial Banking, Treasury, Financial Institutions & Special Asset Management as well as Institutional Banking.
 - 2) Product development and strategy or Wholesale service and funding activities inclusive of Corporate Banking, Commercial Banking, Treasury, Financial Institutions & Special Asset Management as well as Institutional Banking.
- b) To endorse the refinement proposals of Loan Standard Procedures (SPK) of Corporate, Commercial, Financial Institution, and Overseas Office.
- c) To review and monitor the wholesale strategic initiatives, which are Product Manual/Scheme/wholesale projects that covering Corporate, Commercial, Treasury, Financial Institutions & Special Asset Management and Institutional Banking.
- d) To determine and stipulate the cross-Directorate issues related with the Performance Management System (PMS), through with coordination of the related Field Director.
- e) To discuss and decide the development of business associated with cross-committee alliances by inviting the concerned Field Directors and EVP Coordinators and Group Heads.
- f) To conduct the strategic discussions within the scope of wholesale, inclusive of but not limited, to the discussion of the subsidiaries and entities under the control of the Company.



CORPORATE GOVERNANCE

g) To conduct the supervision on the implementation of duties, authorities, and responsibilities of Wholesale Transaction Committee (WTC). WTC is a task force team with specific functions from Wholesale Executive Committee.

THE WHOLESALE EXECUTIVE COMMITTEE HAS ESTABLISHED SEVERAL MATTERS IN 2012, AS FOLLOWS:

1. Approved the Financing Distributor Product Manual.
2. Approved the Mandiri e-FX PAB to Bank Indonesia.

3. Approved the Mandiri Confirmed LC/SBLC/SKBDN Product Manual.
4. Approved the Mandiri Forfaiting Product Manual.
5. Approved the Mandiri Current Accounts Product Manual.
6. Approved the Mandiri Cash Management Product Manual.

RETAIL & SUPPORT EXECUTIVE COMMITTEE (RSEC)

RETAIL AND SUPPORT EXECUTIVE COMMITTEE (RSEC)				
Name	Total Meeting	Attendance	Absence	% Attendance
Permanent Voting Members				
Budi G. Sadikin	14	14	0	100
Sentot A. Sentausa	14	14	0	100
Pahala N. Mansury	14	13	1	93
Kresno Sediarsi	14	14	0	100
Mansyur S. Nasution	14	14	0	100
Ventje Rahardjo **)	14	14	0	100
Non Permanent Voting Members*)				
Sunarso	4	4	0	100
Royke Tumilaar	4	4	0	100
Permanent Non-Voting Members*)				
Ogi Prastomiyono	14	14	0	100

Based on the quorum

*) Total meetings for each group attendance based on the agenda discussion

**) Served as EVP Coordinator effective of 5 March 2012

THE RETAIL & SUPPORT EXECUTIVE COMMITTEE DUTIES AND RESPONSIBILITIES:

Assisting the Directors in its functions implementation, including:

1. To determine the strategy and procedure of funding products, loans and services or retail activity covering Micro & Retail Banking, Consumer Finance and Business Banking in accordance with Product Manual or Loans Standard Procedure (SPK) inclusive of developments and amendments. The Business Banking supervision and management remains under the Commercial & Business Banking Directorate.
2. To review, establish and monitor the retail strategic initiatives such as Product Manual/Skim/Projects that covers Micro & Retail Banking, Consumer Finance and Business Banking including the bankwide services and goods procurement, general services and real estates.
3. To determine and decide on issues that are related to the cross-Directorate Performance Management System (PMS) through coordination with the related Field Director.
4. To discuss and stipulate business development related with the cross-Committee alliances by inviting the related Field Director and EVP Coordinator and Group Heads.

5. To conduct the strategic discussion in the scope of Retail, inclusive of but not limited, to the discussion of subsidiaries and entities under the control of the Company.

RSEC HAS CONDUCTED THE FOLLOWING MATTERS IN 2012:

1. Approved the New Activity or Product (PAB) following the proposal of: the Synergy of Gadai Emas BSM iB Service at Bank Mandiri Network, the Issuance of Mandiri MasterCard Platinum, the Design Layout of Mandiri Pos Integrated Office, the Servicing Agent of KIK EBA, as well as the Cooperation of Referral Retail Brokerage.
2. Approved and directed the proposal of Mandiri Travelers Cheque Closing (MTC).
3. Provided the direction on Loan Business Development of KLN Dili and Effectiveness Report of Quarter I Year 2012 Advertisement.
4. Approved the proposal of: the Mandiri Credit Card Product Manual Amendment, the Mandiri TKI Savings Product Manual, Revision of Business Loans (KUR) Product Manual, the Mandiri Savings Product Manual, the Mandiri Hajj & Umrah Savings Product Manual, the Revision of the Cattle Breeding Business Loan Product Manual (KUPS), the Mandiri Plan Savings Product Manual, the Mandiri Investor Savings Product Manual, the Mandiri Forex Savings Product Manual, the Mandiri Deposits

Product Manual, and the Mandiri KAPEL Savings Product Manual.

5. Approved the proposal of:
 - The Memorandum Publication of the Small Business Segment Debtors Management Procedure in Retail Risk Group and Special Asset Management Group, including the revision of Loan Standard Procedure (SPK) for Small Business in relations to the Non-performing Loan Debtors Handling of Small Business Limit Segment up to Rp5 billion,
 - The Memorandum Publication of the Stage II Micro Multipurpose Loan of Loan Factory Pilot Project Procedure (KSM),
 - The Memorandum Publication of the Stage II Credit Card of the Loan Factory Pilot Project Procedure,
 - The Memorandum of Provision Procedure on Business Banking Limit Loan Above Rp5 billion up to Rp10 billion,
 - The Integration Memorandum of Stage II KSM Loan Factory Pilot Project Procedure into the Micro SPK and Micro Loan Product Manual,
 - The Memorandum of Micro Business Loan (KUM) Business Process Improvement Pilot Project Procedure,
 - The Memorandum of Stage III Credit Card – Loan Factory Pilot Project Procedure, and
 - The Memorandum Publication of Management Procedure and Loan Termination of Limit Ekstrakomptabel up to Rp5 billion, which has been Written-Off prior to Year 2010.



CORPORATE GOVERNANCE

CREDIT COMMITTEE

In an effort to firmly implement the GCG principles and in ensuring prudent loans disbursement in line with the best practice of risk management principles, Bank Mandiri has completely restructured its loan disbursement process. On every loan disbursement in the wholesale segment, a forum discussion must be conducted through the Loan Committee Meeting, to facilitate the implementation of the four-eye-principle as well as a checks and balances process by Business Unit as the initiator and Risk Management as the Risk Mitigation Unit. The Legal Group and Compliance Group must attend this committee meeting to provide opinions from the legal and compliance points of view in order to strengthen the independency aspect, to prevent a unit domination, to avoid conflict of interest, and to ensure that decision-making is objective and free of pressure.

THE BOARD OF COMMISSIONERS AND DIRECTORS RELATIONS

In the effort to be widely known as a Blue Chip Public Company in the South East Asia (Regional Champion Bank), the Board of Commissioners

and the Directors of Bank Mandiri have the commitment to uphold a sound and strong bank through the implementation of GCG principles in the management of the company.

The working relations of the Board of Commissioners and the Directors are a checks and balances relationship for the advancement and soundness of the Bank. The Board of Commissioners and the Directors each holds the responsibility of the Bank's long-term business growth in accordance with its functions. This is reflected by the following:

1. The Bank soundness has been maintained in accordance with the prudent principles and criteria established by Bank Indonesia.
2. Good implementation of risk management as well as internal control systems.
3. The achievement of fair returns for the shareholders.
4. The protection of stakeholders' interest in a fair manner.
5. The fulfillment of GCG implementation.

6. The implementation of leadership succession and management continuity in all line organizations.

In the commitment to fulfill the responsibilities and to conduct a check and balances relationship, the Board of Commissioners and the Directors have agreed with the following matters:

1. Vision, Mission and Corporate Values.
2. Business targets, strategy, long-term plan, including annual work plan and budget.
3. Policy to fulfilling legislated regulations, the Articles of Association and prudent banking practices including the commitment to prevent any kind of conflict of interests.
4. The policy and the Bank performance assessment method, the Bank working units and its personnel.
5. The executive level of organization structure that is able to achieve the business goals of the Bank's business.

CORPORATE SECRETARY

To enhance its service to the capital community, Bank Mandiri as a public company established a Corporate Secretary that serves as the Bank's liaison with investors, the capital market's community, regulators and observers. The Corporate Secretary facilitates effective communications and ensures information availability for interested parties and acts as the main liaison between the Bank, Bapepam-LK, Indonesia Stock Exchange and the public.

CORPORATE SECRETARY FUNCTIONS AND DUTIES

The Corporate Secretary has the function and responsibility to develop the policy, planning and controlling of corporate communication, institutional relations, investor relations and acts as the Directors secretariat.

Pursuant to the Bapepam regulation IX.I.4 concerning the establishment of Corporate Secretary as well as the Decree of Minister of State-Owned Enterprise No. KEP-117/M-MBU/2002 concerning the Implementation of Good Corporate Governance Practices at the State-Owned Enterprises and in accordance with the Decree of the Company Directors No. 31/Kep.Dir/199 dated 8 September 1999.

The Corporate Secretary has the following duties:

- Controlling Cost Effectiveness.
- Improving Bank Mandiri reputation

and ensuring and maintaining the Bank's positive image.

- Ensuring the information disclosure, or "public expose," on matters referring to financial, banking and capital market regulations.
- Improving internal customer satisfaction.
- Submitting the Company Annual Report and Financial Report on a regular basis to the Capital Market and Stock Exchange authorities.
- Developing a comprehensive and integrated internal communication program and system throughout Bank Mandiri.
- Developing mutually beneficial relationships with stakeholders including fostering good relations with related agencies and institutions (among others, Garuda, PJKA, State Secretariat, Finance Ministry, DPR, Presidential Secretariat, etc.), to ensure the smooth implementation of Corporate Secretary duties.
- Ensure proper implementation of the Corporate Secretary functions as a public company.
- Plan, implement the Bank security controlling systems.
- Managing part of Bank Mandiri profits to be disbursed to Partnership Programs and Community Development Programs.

To support these duties, the following Departments come under the supervision of Corporate Secretary:

- Capital Market & Assurance Department
- Office of The Board Department
- Corporate Communication Department

- Brand Management Department
- Corporate Social Responsibility Department
- Security Department

THE CORPORATE SECRETARY DUTIES IN 2012

Mr. Sukoriyanto Saputro served as the Corporate Secretary during 2012. The following are stakeholder activities, among others, organized by the Corporate Secretary during 2012:

1. Held the Annual GMS
2. Held and participated; the Public Expose, Media Site Visit, Analyst Meeting, Conferences, and Exhibitions.
3. Held; press conferences and teleconferences
4. Communicated; State Ministry of SOE, Finance Department, State Secretary, Bapepam, Self Regulatory Organisation (IDX, KSEI, KPEI), BAE, and other related institutions.
5. Actively participated in hearings and work visits with DPR-RI
6. Attended every meeting of the Board of Commissioners and the Directors and prepared the Minutes of Meetings of the Board of Commissioners and the Directors meeting.



CORPORATE GOVERNANCE

INDEPENDENT COMMITTEE NON BOARD OF COMMISSIONERS AND CORPORATE SECRETARY



TAMA WIDJAJA

Member of Risk Monitoring and Good Corporate Governance

Indonesian Citizen, 51 years. He received his MBA from the Fort Hays State University, Kansas, USA.

He began his career in banking with PT Bank Niaga as a trainee in 1987. He served as Treasury Manager in PT Fuji Bank International Indonesia in 1990, and as General Manager, Group Treasury of PT Raja Garuda Mas in 1993.

He served as Senior Vice President Treasury & International Banking Group Head of PT Bank Bumiputera Indonesia Tbk in 2001. He was appointed as a member of Risk Monitoring Committee of PT Bank Mandiri (Persero) Tbk in 2006, and a member of GCG Committee in 2010.



ZULKIFLI DJAELANI

Member of Audit Committee

Indonesian Citizen, 64 years. Graduated from the Faculty of Economics from the University of Indonesia, Jakarta in 1975.

He commenced his career with PT Rohm & Haas Indonesia as Accountant Assistant in 1975. He served as branch head and regional head of Bank Niaga between 1986-1994. From 1994 onwards he served as the Director of Operations & Human Resources of Bank Niaga.

He served as a member of the Audit Committee of PT Bank Mandiri (Persero) Tbk from 1999 up to now.



IMAM SUKARNO

Member of Audit Committee

Indonesian Citizen, 65 years. Graduated with a Post-Graduate degree from the University of 17 Agustus 1945, in 1973. He earned a Master of Management degree from the Asian Institute of Management – Manila in 1985, and Magister of Business Law from the University of Gadjah Mada in 2011.

He began his career with Bank Indonesia in the Balance of Payments & Monetary – Economy & Statistic Division in 1975. During his tenure, he served as the Supervision Director of Bank Perkreditan Rakyat in 1998-2000, Director of Banking Licensing & Information Directorate in 2000-2002, and in the Supervision Team of Bank Universal in 2002.

From 2003 to present, he served as the member of Audit Committee of PT Bank Mandiri (Persero) Tbk.



SUKORIYANTO SAPUTRO

Corporate Secretary

Indonesian Citizen, 55 years. Graduated with a Post-Graduate degree from the Institute of Agriculture Bogor (IPB) in 1980.

He began his career with Bank Ekspor Impor Indonesia (BankExim) in 1981. During his tenure, he served as the Regional Manager Region III (Jakarta), Regional Manager Region IX (Banjarmasin), Regional Manager Region VII (Semarang), and Region VIII (Surabaya), and as Group Head of Central Operations and Group Head of Micro Business.

From 2008 to 15 January 2013, he served as Group Head Corporate Secretary of PT Bank Mandiri (Persero) Tbk. He also served as President Director of PT Bank Mutiara Tbk.

Note: since 16 January 2013, the Group Head Corporate Secretary became Nixon L. P. Napitupulu.



CORPORATE GOVERNANCE

COMPLIANCE, INTERNAL AUDIT AND EXTERNAL AUDIT FUNCTIONS

A. COMPLIANCE FUNCTIONS

Bank Mandiri's commitment in the implementation of the compliance functions and upholding of prudent principles and practices is manifested by full responsibility undertaken by every member of Bank Mandiri staff, from the Top Management to the lowest levels, in the compliance functions implementation at each of their fields of operation.

In line with improved business growth of Bank Mandiri's, it is to be expected that the risk exposures will also grow. Towards that end, the Compliance Group and Decentralized Compliance & Operational Risk (DCOR), as the compliance work unit implementing the compliance functions continuously strives to reduce and lower the risk potentials that may arise from business activity.

As the manifestation of the compliance unit's commitment to implement the compliance functions and in upholding prudent principles and practices, Bank Mandiri Compliance unit has developed the Annual Compliance Program

(ACP) as one of the initial steps, to determine the direction and short term strategic plan for the implementation of compliance functions.

The work plans of the Compliance Unit stated in the ACP contains issues that will be implemented by the Compliance Group and DCOR in maintaining Bank Mandiri compliance within the required regulatory guidelines.

In addition to the above, Bank Mandiri in its move to manage the compliance risk has conducted the following steps; Revise the Compliance Guidelines Standard (SPKp), Develop the Compliance Technical Instructions (PTKp) of the Compliance Risk Assessment (CRA) and develop the Compliance Risk Assessment.

B. INTERNAL AUDIT FUNCTIONS, INTERNAL AUDIT COVERAGE AND EFFECTIVENESS IN THE ASSESSMENT OF ALL THE BANK ASPECTS AND ACTIVITIES

1. Internal Audit Roles and Functions

Internal Audit (IA) is an element of Internal Control System that functions as the third line of defense with important roles to maintain and secure the bank business activity, as well as to be responsible to guard the bank vision and mission accomplishments. IA assists the organization to achieve its goal

through a systematic and regulated approach to evaluate and improve the effectiveness of internal control, risk management, and governance process.

In the implementation of its functions, IA has carried out alliances on assurance functions within the bank organizations, including subsidiaries. Good synergy, effectiveness and efficiency will be accomplished through consistent alliances in the assurance functions implementation. The alliances of assurance functions are focused on alignment of Governance and Risk & Compliance, in collaboration with the risk management units and compliance units. In general, the alliances are implemented to determine the top risks of work units and the development of an audit plan.

In addition, in executing audits which is the function of compliance assurance within the applicable rules, IA also conducts the assurance functions to support the overall focus of Bank Mandiri such as; business achievements, services, cost efficiency, prudent banking practices, and the application of good corporate governance.

2. The Scope

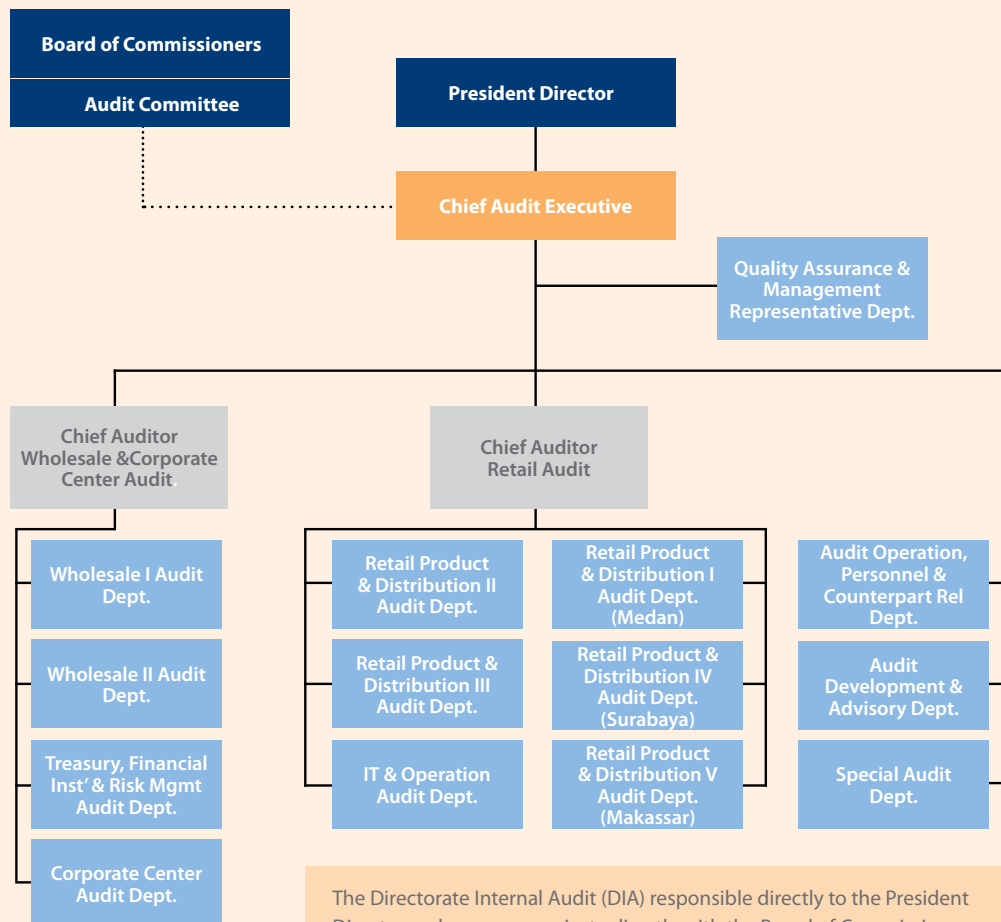
The supervision by the internal auditor is conducted not only for Bank Mandiri but also for the subsidiaries. The supervision mechanism on subsidiaries is carried out directly by on site audits or indirectly, namely;

- Reviewing the report of audit results by internal audit of subsidiaries
- Taking part in the discussion of the company Audit Committee

3. Audit Planning and Realization

The focus of audit in 2012 is set by considering several aspects of the Enterprise Risk Assessment, the Directors and Audit Committee inputs and significant audit results of 2011. In addition, the audit focus is also directed

INTERNAL AUDIT DIRECTORATE STRUCTURE



The Directorate Internal Audit (DIA) responsible directly to the President Director and can communicate directly with the Board of Commissioners through the Audit Committee. Information structure and the position of the DIA on the Organizational Structure of Bank Mandiri.



CORPORATE GOVERNANCE

Audit Realization							
2011				2012			
Assignment Types	Target	Realization	Achievement (%)	Assignment Types	Target	Realization	Achievement (%)
Routine	190	243	127.14	Routine	217	236	108.44
Mandatory	4	4		Mandatory	4	4	
Thematic	6	6		Thematic	4	4	
Specific	0	36		Specific	0	32	

C. EXTERNAL AUDIT FUNCTIONS, EFFECTIVENESS OF EXTERNAL AUDIT IMPLEMENTATION AND THE BANK COMPLIANCE ON THE REGULATIONS REGARDING RELATIONS BETWEEN THE BANK, PUBLIC ACCOUNTANT AND BANK INDONESIA FOR CONVENTIONAL BANKS

The supervision by external auditor is conducted by Bank Indonesia, The Audit Board and a Public Accountant Firm.

Total Internal Fraud						
Internal Fraud In 1 Year	Total Cases Done By					
	Management		Permanent Employee		Non-Permanent Employee	
	2011	2012	2011	2012	2011	2012
Total Fraud	-	-	12	10	2	6
Settled	-	-	12	9	2	3
In settlement process internally in the Bank	-	-	-	1	-	3
Not yet been attempted	-	-	-	-	-	-
Followed up by legal process	-	-	2	2	-	-

The Internal Audit holds the responsibility to coordinate the supervision, implementation and of the checks as follow-up of the findings of the external auditor's investigations.

Through this coordination, a comprehensive and optimum audit result can be achieved. Coordination can be done by periodic meetings by both parties to discuss important issues.

in accordance to IA role in maintaining the achievements of Bank Mandiri Vision through the 3 main strategy focuses; of wholesale transaction, retail payment & deposit and retail finance.

and Product Mentoring Sub-Branch), and Affiliates (Subsidiaries & or affiliations).

5. Total Internal Fraud

4. Audit Findings Result

General audit results can be grouped into 5 principal issues; Loans, Head Office, Information Technology, Distribution Network (Branch, System

THE COMPANY ACCOUNTANT

- The total period of conducted audits of the Company Annual Financial Report for one year.
- The total period of public accountant firms in auditing the Company Annual Financial Report for four years.
- The total audit fee for the said external auditor services for fiscal year ended 31 December 2012 amounted to Rp8.3 billion (before VAT) and other attestation services amounted to Rp0.3 billion (before VAT).

- The following are other services in addition to the financial audit service: attestation service, which is a binding agreement of agreed reliable procedures of a reporting system to Bank Indonesia, security system of scriptless securities, and custodian service for Mutual Funds. Other services include the performance evaluation, audit compliance with legislation, and internal control (PSA 62).

The appointment of Public Firm Accountant on the service has been in accordance with the regulations of Bank Indonesia, Bapepam-LK, or other related regulations, and which has been approved by the Audit Committee.

Public Accounting Firm that have Audited the Financial Statements of PT Bank Mandiri (Persero) Tbk.			
Book Year	Name of Public Accounting Firm	Accountant	Fee *) (Rp.million)
2008	Purwantono, Sarwoko & Sandjaja (Ernst & Young)	Benyanto Suherman	11,390.5
2009	Haryanto Sahari & Rekan (PricewaterhouseCoopers)	Drs. Haryanto Sahari, CPA	10,697.5
2010	Tanudiredja, Wibisana & Rekan (PwC)	Drs. Haryanto Sahari, CPA	11,495.0
2011	Tanudiredja, Wibisana & Rekan (PwC)	Drs. Haryanto Sahari, CPA	11,800.0
2012	Tanudiredja, Wibisana & Rekan (PwC)	Lucy Luciana Suhenda, SE;AK;CPA	9,500

*) Include Tax



CORPORATE GOVERNANCE

RISK MANAGEMENT

Risk management implementation is conducted by the guidelines of Bank Indonesia Regulation (PBI) concerning the Implementation of Risk Management for Commercial Banks No. 5/8/PBI/2003 dated 19 May 2003 as amended with PBI No. 11/25/PBI/2009 and Bank Indonesia Circular Letter No. 13/23/DPNP dated 25 October 2011 concerning the Amendment on Circular Letter No. 5/21/DPNP regarding the Implementation of Risk Management for Commercial Banks. The implementation was carried out through risk management processes, which are; identification, measurement, monitoring and controlling of risk in all levels.

Considering that bank's business growth is influenced by risk exposures both directly from its business activity as well as indirectly from the subsidiaries' business activity, the Bank guarantees to apply prudent principles to all its business activities.

The following are reports on the risk management policy of Bank Mandiri:

1. Active Supervision of the Board of Commissioners and the Directors

a. The Board of Commissioners and the Directors understood the risks that are faced by the Bank and has provided clear direction, carried out active supervision and mitigation, as well as developed the Risk Management culture in the Bank.

b. The Directors established the organization structure that clearly reflected the limits of authority, responsibility and functions, as well as independency between business units with work units of bank risk management.

c. The Board of Commissioners holds the responsibility in the approval and periodical observation of the risk strategy and policy that covers the Bank tolerance levels toward risk, the cyclic trends of domestic and international economy, as well as the design for long-term requirements.

d. The Directors are responsible in implementing the risk strategy and policy, by clearly outlining and communicating of risk strategy policy, monitoring and controlling risks and evaluating of the implementation of policy and strategy.

e. The Directors monitor the internal and external conditions, to ensure the execution of the Bank strategy has taken into account the risk impacts and to ensure that the work units in the Bank have the authority and responsibility that supports the formulation and monitoring of strategy implementation; including the corporate plan and business plan.

f. The Directors established the procedure of adequate review on the accuracy of risk assessment methodology, risk SIM implementation adequacy, as well as risk limit and procedure policy.

2. The Adequacy of Policy, Limits Determination and Procedure

a. The implementation of Risk Management is supported by the framework covering the Risk Management policies and procedures, and limits the risks, as clearly defined by the vision, mission and the Bank business strategy.

b. The Bank has written policies and procedures that comply with the principles of transparency, improving the quality of customer service & obligations to stakeholders. The policy must be in accordance with the legislation in force.

c. The Bank risk management policy is developed in accordance with the Bank mission, business strategy, capital adequacy, HR capability, and risk appetite.

d. The Bank conducts evaluation and renews its risk management policies by taking into the development of internal and external conditions.

e. Determination of risk limits has been adequate; including limit per product/transaction, per risk types and per functional activity, and the adequacy of monitoring procedures on a regular basis.

3. The adequacy of the process Identification, Measurement, Monitoring of risk and controlling risk as well as the Risk Management Information System

- a. The Bank conducts accurate risk identification and measurement process on every product or transaction deemed to be with risk.
- b. Risk identification is proactive, covers all business activities of the Bank and is conducted to analyze the sources and the possibility of the incidence of risk and its impact.
- c. The Bank already has adequate risk exposure monitoring systems, including the existence of independent functions to routinely monitor the risk exposure, provide accurate and timely information and feed back and follow up on repairing and refinement.
- d. The Bank developed the management information system that tailored to the characteristic, activities and complexities of the Bank business activities.

The complete reporting on Risk Management may be viewed on page 134-209 of this Annual Report.

INTERNAL CONTROL SYSTEM

A comprehensive Internal Control System

- a. The Bank implements internal control systems into Bank Risk Management application; with reference the established policies and procedures.
- b. The determination of authority and responsibility on the compliance monitoring in line with the policies, procedures and limits.
- c. The determination on line reporting and clear separation of functions from operational work units and work units controlling functions.
- d. Sufficient procedures to ensure the Bank compliance toward prevailing laws.
- e. The Bank conducts an effective, independent, and objective review of the policies, framework and Bank operations. The frequency/intensity of these procedures can be judged, based on the Bank Risk exposures, market movements, measurement methods, and Risk management.

f. Internal Audit work unit conducts the audit on a regular basis with adequate coverage, documenting the audit findings and the management feedbacks on audit results, and reviewing the follow-up on audit findings.



CORPORATE GOVERNANCE

BANK MANDIRI CSR ACTIVITY

No.	Aspects	Policy	Activity	Fund Allocation (Rp.million)
1	Natural Disaster	Objective: To render help to victims of natural disasters	Granting assistance to the victims of floods, landslides, fire, tornados, as well during extreme dry seasons in several regions in Java, Sumatra, Bali, and Sulawesi islands.	1,090.9
2	Education and Training	Objective: To create future leaders, ready to face global competition	Activity under Mandiri Young Entrepreneur Program (WMM), covering: workshops, awards, expos, general lectures, and entrepreneurship motivation. Also Mandiri Cares About Education activities; including scholarships, infrastructure and facilities aid, as well as recognition for employee education practitioners.	242,681.2
3	Public Infrastructure Facilities	Objective: To provide assistance in providing assistance for creation oof infrastructure facilities that will provide direct positive impacts on communities.	The providing of public infrastructure facilities include: renovation for more than 70 school buildings, Campus Bus procurement, Public Libraries, construction of bicycle lanes and stations, improvement of facilities for orphanages and disabled foundations, clean water and sanitation facility construction in pesantren houses, in cooperation with PB Nahdatul Ulama.	57,720.2

No.	Aspects	Policy	Activity	Fund Allocation (Rp.million)
4	Religious Facility	Objective: As social responsibility engagement of Bank Mandiri toward the environment around its operations area, manifested through the renovations and constructions of religious facilities.	The construction and renovation of religious facilities throughout Indonesia, covering 104 mosques/prayer houses, 39 Churches and 25 Temples.	16,581.7
5	Healthcare	Objective: As the social responsibility engagement of Bank Mandiri toward the environment around its operations area, manifested through the renovations and constructions of healthcare facilities	Healthcare program covering: TBC illness eradication, in cooperation with Indonesia Tuberculosis Eradication Group (PPTI), Caring National Movement and Cervic Cancer Prevention, renovation assistance of healthcare facility and building, free surgery assistance for circumcision, cataracts and cleft lip, assistance of healthcare equipments and ambulance, 20,000 free glasses program for Elementary/Junior High schools students, in cooperation with 3 SOEs.	40,629.1
6	Nature Conservation	Objective: The provision of friendly environmental facilities that may provide a direct positive impact to the community	Nature Conservation covering: the implementation of "Mandiri My Clean City My Jakarta" (Mandiri Kotaku Bersih Jakartaku), the activity and rewarding program to the Jakarta community who are care about their environment, the construction of Micro Hydro Power Plant energy resources, eco-friendly clean water installation in several regions in Java, Kalimantan, and West Nusa Tenggara islands.	16,531.7



CORPORATE GOVERNANCE

CUSTOMER COMPLAINT

To handle customer complaints and to provide the right solutions quickly, Bank Mandiri has established a special work unit to handle this issue with standardized comprehensive and reliable, operational policies.

The basic principle in handling customer complaint is "Welcome Complaint", in which many channels have been created by Bank Mandiri for quick and easy access by customers. The Channels are:

- Mandiri 24 Hours Call Center at number 14000
- Website www.bankmandiri.co.id and chose the menu: contact us
- Through email address: customer.care@bankmandiri.co.id
- Direct visits to Bank Mandiri
- Official letters for the attention of Bank Mandiri, whether by direct submission, through facsimile or by postal service
- Readers letters in in mass media columns, both prints or electronic

ACCESS INFORMATION AND CORPORATE DATA

- Bank Mandiri has been facilitating information access and corporate data to the public, through: Mandiri Call Center 62-21 5299 7777, 14000; corporate website: www.bankmandiri.co.id; Investor Relations website: ir.bankmandiri.co.id; email: ir@bankmandiri.co.id; mass media; mailing list, bulletins, periodical analyst meetings; and/or through Bank Mandiri branches.

Customer Complaint Settlement Level

Customer Complaint Types	Total Complaint Year 2012	Have been Settled in Year 2012
Financial	137,520	134,995
Non-Financial	881	879
Total	138,401	135,874

GCG CONSOLIDATION WITH SUBSIDIARY

The objective of GCG consolidation is intended to provide added value to the stakeholders by establishing a progressive and secure business environment and to abide with the prevailing laws.

As part of the effort to strengthen the GCG and corporate culture within the subsidiaries, Bank Mandiri coordinated with subsidiaries to embrace the working culture and values that are in line with Bank Mandiri's. Thereby alliances between Bank Mandiri and subsidiaries, and between subsidiaries themselves will be enhanced; based on a common culture & one bank philosophy. In supporting the synergy and alliances, an integrated corporate culture, Bank-wide and subsidiaries, is expected to be accomplished.

This effort will be continuous by ensuring and strengthening Good Corporate Governance by firm implementation of GCG principles to manifest ethical business, with dignity and responsibility in a righteous manner.

WHISTLEBLOWING SYSTEM

One of the operational risk mitigation is to improve the effectiveness of the application of fraud control systems focusing on reporting violations (Whistleblower System). The Whistleblower System implementation in Bank Mandiri is known as Letter To CEO (LTC). With the Whistleblower System, the employee can provide direct inputs of important information related to improvements and fraud to the President Director.

LTC CRITERIA

The LTC is grouped into 2 (two) criteria, which are:

1. Excellence (Improvement)

Report criteria related to achieving excellence or proposes improvements includes the following:

- 1) Proposal on improvements related to service to the customer in general.
- 2) Proposal on refinement related to the application of systems within the bank operations
- 3) Proposal on refinements related to operations procedures within work units.
- 4) Proposal on improvements related to internal control in work units.
- 5) Other constructive proposals that can give added value to the bank.



CORPORATE GOVERNANCE

2. Fraud

The reporting criteria, defined as being within fraud criteria, are reports intending to prevent violations, which include the following:

- 1) Violation of the Anti-Money Laundering regulations.
- 2) Violation of the prevailing laws, such as signature forgery, corruption, embezzlement, mark-up, drugs used, destruction of goods.
- 3) Violation of the policies and procedures of Company operations, or other policies, procedures, and regulations that deemed important by the Company.
- 4) Violation of the code of conduct, such as conflict of interest, harassment, involvement in prohibited community activity.
- 5) Conducting bribery actions that may create financial or non-financial loss to the company.

LTC MECHANISM

Whistleblower System Submission Method

Means of receipt of proposals
Bank Mandiri provided three means by which proposals/reports, which are received:

- 1) Letter, through a PO Box.
- 2) Email to the CEO's email address.
- 3) Text Message to a CEO number.

Protection for the Whistleblower

The protection is provided by:

- 1) Confidentiality of the whistleblower's identity
- 2) Protection from the fraud threats
- 3) Provision of legal advisor right up to special security escort (if necessary)

Complaint Handling

The admitted reports will be handed over to and will be followed-up by the related work units; the whistleblower will not be informed of the outcome.

Complaint Management

Internal Audit Directorate and Market & Operational Risk Group are the work units handling and managing the complaint report.

The Result of Complaint Handling Report will be followed-up by the Internal Audit Directorate in accordance with the established Service Level Agreement.

RESULTS AND BENEFITS OF WHISTLEBLOWING SYSTEM

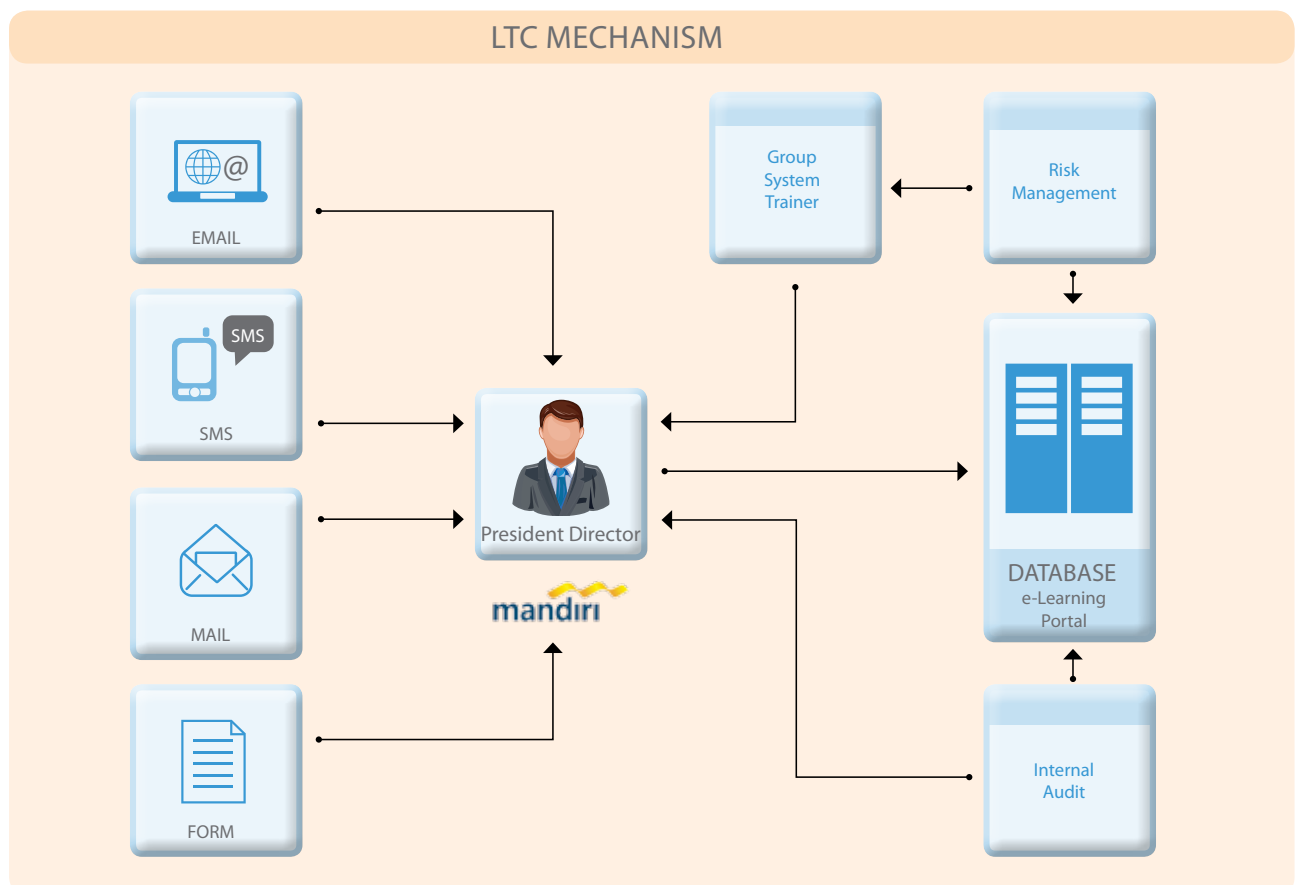
The following are the benefits expected to be achieved by the implementation of LTC program, among others:

- Improvements and achievements expected are: (1) fulfill customer needs (ii) develop the business (iii) increase the market share (iv) increase revenue & reduce cost (v) decrease processing time (vi) improve the employee engagement.
- Prevention of violations (Anti Fraud) includes: (i) increased participation of employees in control measures (ii) establishing early warning systems of fraud (iii) to decrease the risk of the bank losses.

LTC Program Refinement in Year 2012

Bank Mandiri continues to make improvements to the LTC program, among others, through continuous LTC campaigns; through the President Director letters, posters, Television Commercials (TVC), gimmicks, microsites, email blasts, text message blasts, and cultural programs.

Through these campaigns it is expected that employees will clearly understand the purpose and means of reporting through LTC.





CORPORATE GOVERNANCE

CODE OF CONDUCT

Bank Mandiri has the Code of Conduct that sets the ethical standards and behavior to be upheld by all employees of the Bank.

CODE OF CONDUCT

The Code of Conduct regulates the following issues:

1. Conflict of interest
2. Confidentiality
3. Position Abuse
4. Insiders Behavior
5. Integrity and the Bank Data Accuracy
6. Banking System Integrity
7. Employee Accounts Management
8. Annual Disclosures
9. Fraud / incompliance Sanctions
10. Supervision of Implementation and Updates

CODE OF CONDUCT ENFORCEMENT

Code of conduct is valid for all bank personnel; the Board of Commissioners, Directors, and employees of Bank Mandiri.

CORPORATE CULTURE

All elements of Bank Mandiri must apply the company's 5 values – TIPCE – and 10 core behaviors.

The following is an explanation of corporate values – TIPCE:

Trust

To build and maintain confidence with stakeholders through open and sincere relationships based on trust.

Integrity

To think, speak and act truthfully, with dignity and uphold the professional code of ethics.

Professionalism

Committed to perform work, accurately, with a high level of competence and with a full sense of responsibility.

Customer Focus

To always position our customers as the primary partners in mutually beneficial relationships that sustains growth.

Excellence

To develop and improve in all areas and to achieve optimum value and best results.

CODE OF CONDUCT DISSEMINATION FORMAT AND ITS IMPLEMENTATION EFFORTS

Bank Mandiri requires every employee to prepare and sign the Employee Statement. With this statement employees commit themselves to personally and responsibly act by the Indonesia Banker Ethics Code, Bank Code of Conduct and all internal and external prevailing regulations.

Bank Mandiri also issued the Business Ethics Policy/Guidelines that must be observed by all bank personnel. The policy elaborates; Personal Integrity, Discrimination Act Prevention on the Bank Business Implementation and others. In the effort to effectively implement the Indonesia Banker Ethics Code, Code of Conduct and business ethics, violation, negligence, and breach will be sanctioned in accordance with the prevailing laws.

MATTERS RELATED TO GCG IMPLEMENTATION

With regard to the transparency of financial and non-financial conditions of the banks that are not yet disclosed in other reports:

- Bank Mandiri has submitted all the financial and non-financial reports in a transparent manner to public through several print and electronic media, including financial report publication on the website of Bank Mandiri, BI and SOE online.
- There is no important litigation faced by the bank, Members of the Board of Directors or Members of the Board of Commissioners that have been served and not disclosed.

Share Ownership of the Board of Commissioners and Board of Directors Exceeding 5% or More of Paid In Capital					
Name	Share Ownership More than 5% of Paid in Capital				
	Bank Mandiri	Others Company	Others Bank	In non-Bank Financial Institutions	Description
Board of Commissioners					
Edwin Gerungan	-	-	-	-	Nil
Muchayat	-	-	-	-	Nil
Mahmuddin Yasin/Wahyu Hidayat*)	-	-	-	-	Nil
Cahyana Ahmadjayadi	-	-	-	-	Nil
Gunarni Soeworo	-	-	-	-	Nil
Pradjoto	-	-	-	-	Nil
Krisna Wijaya	-	-	-	-	Nil
Board of Directors					
Zulkifli Zaini	-	-	-	-	Nil
Riswinandi	-	-	-	-	Nil
Abdul Rachman	-	-	-	-	Nil
Sentot A. Sentausa	-	-	-	-	Nil
Budi Gunadi Sadikin	-	-	-	-	Nil
Ogi Prastomiyono	-	-	-	-	Nil
Pahala Nugraha Mansury	-	-	-	-	Nil
Sunarso	-	-	-	-	Nil
Fransisca N. Mok	-	-	-	-	Nil
Kresno Sediarsi	-	-	-	-	Nil
Royke Tumilaar	-	-	-	-	Nil

Based on the quorum

*) Since the closing of Annual GMS dated 23 April 2102, Mr. Mahmuddin Yasin is replaced by Mr. Wahyu Hidayat

The appointment of Mr. Wahyu Hidayat effective since the closing Annual GSM, 23 April 2102, is deemed effective as a Commissioner of Bank Mandiri with the decision of Bank Indonesia on 25 September 2012



CORPORATE GOVERNANCE

FINANCIAL RELATIONS AND FAMILY RELATIONS OF THE MEMBERS OF THE BOARD OF COMMISSIONERS AND THE DIRECTORS AND/OR THE BANK CONTROLLING SHAREHOLDERS

There is neither financial relations nor family relationships of the members of the Board of Commissioners and the Directors with the other members

of the Board of Commissioners, other Directors and/or the Bank Controlling Shareholders as stated on the following table.

NAME	Family Relationship with						Financial Relationship with					
	Board of Commissioners		Board of Directors		Pemegang Saham Pengendali		Board of Commissioners		Board of Directors		Pemegang Saham Pengendali	
	Yes	No	Yes	No	Yes	No	Yes	No	Yes	No	Yes	No
Board of Commissioners												
Edwin Gerungan		0		0		0		0		0		0
Muchayat		0		0		0		0		0		0
Mahmuddin Yasin/Wahyu Hidayat*)		0		0		0		0		0		0
Cahyana Ahmadjayadi		0		0		0		0		0		0
Gunarni Soeworo		0		0		0		0		0		0
Pradjoto		0		0		0		0		0		0
Krisna Wijaya		0		0		0		0		0		0
Board of Directors												
Zulkifli Zaini		0		0		0		0		0		0
Riswinandi		0		0		0		0		0		0
Abdul Rachman		0		0		0		0		0		0
Sentot A. Sentausa		0		0		0		0		0		0
Budi Gunadi Sadikin		0		0		0		0		0		0
Ogi Prastomiyono		0		0		0		0		0		0
Pahala Nugraha Mansury		0		0		0		0		0		0
Sunarso		0		0		0		0		0		0
Fransiska N. Mok		0		0		0		0		0		0
Kresno Sediarsi		0		0		0		0		0		0
Royke Tumilaar		0		0		0		0		0		0

Based on the quorum

*) Since the closing of Annual GMS dated 23 April 2012, Mr. Mahmuddin Yasin was replaced by Mr. Wahyu Hidayat

The appointment of Mr. Wahyu Hidayat effective since the closing of Annual GMS on 23 April 2012 is deemed effective as the Commissioner of Bank Mandiri with the decision of Bank Indonesia on 25 September 2012

PACKET/POLICY AND OTHER FACILITIES FOR THE BOARD OF COMMISSIONERS AND DIRECTORS

Types of Remunerations & Other Facilities	Amount Received a Year (2012)					
	Board of Commissioners		Board of Directors		Independent Parties	
	Person	Rp.million	Person	Rp.million	Person	Rp.million
Remuneration :						
Salary ¹⁾	8	9,567	11	31,714	3	1,452
Bonus	-	-	-	-	3	759
Allowance ²⁾	7	5,754	11	18,384	3	439
Tantien ³⁾	7	34,212	12	106,617	-	-
Other Non-Monetary Facilities						
Housing (can not be acquired) 4)	-	-	11	635	-	-
Transportation (can not be acquired)	-	-	-	-	-	-
Compensation (can be acquired)	7	1,977	11	5,169	-	-
Number of Persons Receiving Remuneration in a Year	Board of Commissioners Total		Board of Directors Total		Independent Parties Total	
Above Rp.2 billion	-		11		-	
Above Rp.1 billion to Rp.2 billion	7		-		-	
Above Rp.500 milion to Rp.1 billion	-		-		-	
Less than Rp.500 milion	-		-		3	

1) The total of Directors & Commissioners – 8 Commissioners (1 Commissioner with tenure expiration on 23 April 2012 and 1 Commissioner was appointed on 23 April 2012)

2) Covers the housing allowance for 3 Directors, transportation, Holidays Bonus, leave (the leave compensation for 2 Commissioners are payable in 2012), healthcare, and handphones.

3) Including the tantien for a former member of Board of Commissioners and a former member of Board of Directors who resigned in 2011

4) 8 Directors are occupying official housing and 3 Directors are occupying the private housing (with utilities cost)



CORPORATE GOVERNANCE

SHARES OPTION *)

Description/Name	Owned Shares	Number of Options		Option Value (Rp)	Time Period
		Number of Shares	Executed Shares		
Board of Commissioners					
Edwin Gerungan	-	-	-	-	-
Muchayat	-	-	-	-	-
Gunarni Soeworo	-	-	-	-	-
Pradjoto	-	-	-	-	-
Cahyana Ahmadjayadi	-	-	-	-	-
Krisna Wijaya	-	-	-	-	-
Mahmuddin Yasin/Wahyu Hidayat **)	-	-	-	-	-
Audit Committee					
Zulkifli Djaelani	-	-	-	-	-
Imam Sukarno	-	-	-	-	-
Risk Monitoring and GCG Committee					
Tama Widjaja	-	-	-	-	-
Board of Directors					
Zulkifli Zaini	6,604,070	-	-	-	-
Riswinandi	3,000,896	-	-	-	-
Abdul Rachman	3,181,749	-	-	-	-
Sentot A. Sentausa	4,350,335	-	-	-	-
Budi Gunadi Sadikin	3,300,877	-	-	-	-
Ogi Prastomiyono	485,712	-	-	-	-
Pahala Nugraha Mansury	1,116,964	-	-	-	-
Fransisca Nelwan Mok	1,051	-	-	-	-
Sunarso	15,748	-	-	-	-
Kresno Sediarsi	23,982	-	-	-	-
Royke Tumilaar	51,376	-	-	-	-
EVP Coordinator					
Mansyur S. Nasution	56,841	-	-	-	-
Riyani T. Bondan	6,299	-	-	-	-
Ventje Rahardjo	-	-	-	-	-

*) Currently there is no shares options owned by the Board of Commissioners/Directors; all options have been converted into shares in 2010

**) Since the closing of Annual GMS dated 23 April 2012, Mr. Mahmuddin Yasin is replaced by Mr. Wahyu Hidayat
 Mr. Wahyu Hidayat is effective as of the closing of Annual GMS on 23 April 2012 and is deemed effective as the Commissioner of Bank Mandiri since the decision of Bank Indonesia on 25 September 2012

RATIO OF THE HIGHEST AND LOWEST SALARY

1. The ratio of the highest and lowest employee salary: 39.8:1
2. The ratio of highest and lowest Directors salary: 1.1:1
3. The ratio of the highest and lowest Commissioners salary: 1.1:1
4. The ratio of the highest Directors salary and the highest employee salary: 2.02:1

TRANSACTION WITH CONFLICT OF INTEREST

None

SHARES BUY BACK AND BUY BACK OF THE BANK BONDS

None

IMPORTANT LITIGATION FACED BY THE COMPANY, SUBSIDIARY, MEMBERS OF DIRECTORS AND/OR MEMBERS OF THE BOARD OF COMMISSIONERS

Litigation	Total	
	Non Criminal	Criminal
Has been settled (legally enforced)	207 cases	22 cases
Still under settlement process	249 cases	38 cases
Total	456 cases	60 cases

LITIGATION POSITION UNDER SETTLEMENT PROCESS AND ITS STATUS

The litigation is still under the process of the district court.

THE INFLUENCE TOWARD THE BANK FINANCIAL CONDITION

Litigations that are now pending court proceedings are currently not in any position to significantly influence the Bank's financial condition.



CORPORATE GOVERNANCE

FUND PROCUREMENT TO RELATED PARTY AND LARGE FUND EXPOSURES

The following are the provision of funds to related parties and large fund exposures in 2012:

FUND PROCUREMENT FOR SOCIAL AND POLITICAL

Fund Procurement	Total	
	Debtors	Nominal (Rp.million)
To Related Party	13	4,061,623
To Core Debtors		
a. Individual	2	12,138,158
b. Group	23	70,516,289

A. For the social activity is as follows:

Activity	Total (Rp.million)
SOE Cares Program	224,482.1
SOE Mentoring Program, consists of	375,234.9
- Natural Disaster	1,090.9
- Education and/or Training	242,681.2
- Infrastructure and/or Public Facilities	57,720.2
- Religious Facilities	16,581.7
- Healthcare	40,629.1
- Nature Conservation	16,531.7
Total	599,717.0

Notes:

*) Un-audited (The Financial Report of Partnership and Community Development Program – PKBL of fiscal year 2012 is still in audit; processed by the Public Accountant Firm of Rama Wendra)

WORKFORCE, HEALTHCARE AND WORK SAFETY

In the effort to provide comfort at work and to boost employee productivity, Bank Mandiri has developed a written policy on employee relations. As an expression of the policy's implementation, Bank Mandiri has initiated the Collective Working Agreement (PKB) between the Company and the employee; in this case represented by the Employees' Union of Bank Mandiri. The PKB clearly describes the rights and obligations of each party such as; Bank Mandiri's obligations towards salaries, health care, holidays bonus, leave allowances, and equal opportunity to all employees in career development, and more.

THE BANK STRATEGIC PLAN

A. LONG TERM PLAN

The First Transformation Phase of Bank Mandiri in 2005 to 2009 has brought significant changes to the Bank. Bank Mandiri is now acknowledged as the leading Bank in Indonesia, with high competency, competitive capability, business growth opportunities and a good track record of corporate governance.

In its capacity to meet the future complex challenges and to improve its performance, sustainably, by providing excellence in services quality to the customer, Bank Mandiri is taking more steps ahead to continue the Transformation process. To support the continuing transformations process or second phase of transformation (2010-2014), Bank Mandiri has revitalized its vision. The long-term vision of Bank Mandiri by 2014 is "To be Indonesia's most admired and progressive financial institution". It is elaborated as follows:

- a. Bank Mandiri is committed to build long-term relationships, firmly based on trust, with both individual and business customers. Bank Mandiri serves all customers with world-class service standards with innovative financial solutions. Bank Mandiri would be known for its performance, quality human resources, and excellent teamwork.
- b. To realize growth and success for customers, Bank Mandiri takes an active role in participating in the Indonesia long-term plan for growth and strives to return consistent high yields for shareholders.

The vision is communicated to the stakeholders with the following formula:

1. Customers

The Company as the trusted financial partner of choice will always be ready to help customers. Towards that end, the Company will position itself as a trusted financial advisor, a reliable Bank, and ready 24 hours a day for customers.

2. Employees

The Company is the best place for employees to move forward in the long term and develop through innovation and teamwork. The Company will be positioned as the "second home" for its employees, which allows a process of self-development and building a strong team spirit.

3. Investor

The Company strives to make its shares the "flag ship" stock of the Indonesian market and always be sought after by investors. The Company will achieve this through consistent high levels of performance and achievement.

In the continuation of the transformation process to reach the vision to be the most admired and progressive financial institution in Indonesia, the Company is targeted to achieve the biggest market capitalization in Indonesia and be among the top 5 banks of ASEAN by 2014.



CORPORATE GOVERNANCE

By 2020, the Company expects to be the only Indonesian bank to be one of the three biggest banks in South East Asia by market capitalization.

In the effort to achieve this goal, the Bank focuses its future growth strategy on three key areas, as follows:

1. Strengthening leadership in Wholesale Transaction Banking (WTB) business. This commitment will be achieved by offering comprehensive financial transaction solutions and building holistic relations in serving the leading Corporate & Commercial institutions in Indonesia.
2. To be the bank of choice for customers in Retail Deposits. To achieve this goal, the Company will provide unique and excellent customer experiences and provide innovative banking transaction solutions.
3. To reach 1st or 2nd position in retail financing segment; the Company set a target to overcome the competition in mortgages, personal loans and the consumer cards business. In addition, the Company also set the target to be one of key players in micro banking, and to be the competition winner in the sharia banking business.

The three focus areas will be fully supported by strengthening organizational structures in providing integrated service solutions, infrastructure improvements (branches, IT, operations, risk management) as well as human resource (HR) enhancements.

B. MID-TERM PLAN

For the mid term, Bank Mandiri has developed the Bank Business Plan (RBB) year 2013 – 2015, with consideration of the existing internal and external conditions, and using assumptions and parameters that are aligned with the Company's current internal and external conditions, so that the established targets and directions set, though challenging, will be realistic and achievable. The work programs are as follows:

1. The development plan of Office Network, Branch, ATM and EDC

In the effort to anticipate the accelerated domestic economic growth and to seize the opportunities as well as business potential throughout the country, Bank Mandiri plans to expand its business networks in the by the launching of more Office Networks, opening branches, and installing more ATMs and EDCs. Elaborated as follows:

a. Office Network Launching Plan

Bank Mandiri plans to launch new office networks to improve business growth in every segment; opening of Business Banking Center Floor, Business Banking Center Desk, Mandiri Business Lounge, Micro Mandiri Unit (MMU), Consumer Loans Business Center, Consumer Loan Business Outlet and additional networks through the Post Office outlets.

b. Branch Launching Plan

Bank Mandiri plans to open new branch offices, in the move to enhance business growth both in third party funds as well as loans. The branch opening is focused on locations, which have potential of big business volume, high business growth, but yet currentl, still with low market share.

c. ATM and EDC Installment Plan

Bank Mandiri plans to add to its ATM and EDC networks, recognizing that a wider network will be the main key to win the competition as the top transactional bank.

2. Synergy and Subsidiary Optimization

Aligned with the growth strategy of subsidiaries, each subsidiary company is supervised by each directorate, as follows:

a. Corporate Banking Directorate will supervise Mandiri Sekuritas (engaged in investment banking), and Bank Mandiri Europe Limited (BMEL) Ltd.

b. Commercial & Business Banking Directorate will supervise Bank Syariah Mandiri, which will be projected to grow above the syariah banking market growth, and to boost Bank Mandiri own growth.

c. Micro & Retail Banking Directorate will supervise three subsidiaries, which are AXA Mandiri Financial Services, Mandiri International Remittance and Bank Sinar Harapan Bali.

d. Consumer Finance Directorate will supervise Mandiri AXA General Insurance and establish the Mandiri Tunas Finance as the point of sale to boost high yield businesses, especially in the auto-financing sector.

3. Infrastructure Project Fund Disbursement Plan

The infrastructure-financing plan for the period of 2013-2015 is primarily focused on the financing for power plants, telecommunications, highways and plantation projects, as they are seen as prospective sectors with a multiplier effect for other economic

growth. As the plantation sector is a focus area of the bank for growth, it also absorbs labour and will help improve loan disbursement to productive enterprises and help to increase economic growth.

The following are brief summary of Bank Mandiri financing disbursement plan on infrastructure projects for the period of 2013-2015:

a. Bank Mandiri financing plan for the Power Plant projects will be focus on the Fast Track and Non Fast Track projects, including the private-owned Independent Power Producers (IPP) with the objective to improve electricity procurement that specifically aims to apply alternative energy resources available in Indonesia, more efficiently and renewably.

b. Bank Mandiri financing plan for telecommunication projects are, among others, for capital expenditure financing and for operations of Indonesia telecommunication operators and supporting companies in the telecommunication industry; such as the independent tower providers and other related industries.

c. The financing plan for highway projects covers Trans Java and Non

Trans Java Toll Road Projects. On the Trans Java Toll Road project, the Bank will disburse the financing for Cikampek-Paliaman, Semarang-Solo, and Gempol Pasuruan toll lanes. Whereas the financing on Non Trans Toll Road projects will be disbursed for Cinere-Jagorawi, Kebun Jeruk Depok-Antasari, Bogor Outer Ring Road, Kebon Jeruk-Penjaringan, and Kebon Jeruk-Uluji (JORR W2 North) toll lanes.

d. The Bank financing plan for agriculture projects are, among others, for Major Plantations and Plasma Plantations. For Plasma plantations, the Bank will disburse its financing through a Plantation Revitalization Bio-Energy Development Loan (KPEN-RP) and commercial schemes. In addition, the Bank will disburse the financing for Palm Oil plantations derivatives industry, such as Refinery and Oleochemical industry, as well as Timber Estates (HTI) and specifically to rubber plantations.

Aside to the focus on four key infrastructure projects, in 2013 the Bank will also disburse financing for transportation projects (Shippings, Airports and Seaports), the procurement of Defense Systems Main Tools (ALUTSISTA) and Oil & Gas (MIGAS) projects.



CORPORATE GOVERNANCE

4. Non Organic Business Growth Plan

Bank Mandiri continues to make efforts in the non-organic business growth, including the opportunity for mergers & acquisitions, joint venture establishments and synergy optimization with the subsidiaries. It aims to streamline and conduct development of segments, distribution and certain products.

In 2013, Bank Mandiri will again plan for non-organic growth initiatives in areas that are potential to improve bank business growth and provide for the synergy for the entire Bank Mandiri Business Groups' ventures, through the supervision and optimization of subsidiaries.

In addition, to support the aspirations of Bank Mandiri aspirations to be the most innovative and diverse financial solutions provider, Bank Mandiri continues to explore growth opportunities by non-organic means through mergers or acquisitions of the financial institutions.

Bank Mandiri will also review and assess the acquisitions of midsize banks in the move to solidify the Bank penetration and business growth in segments that represent the bank's core businesses.

Bank Mandiri is seeking to drive the branchless banking initiative to serve the unbanked segments that currently are not served by the financial services. Branchless Banking represents the integration of agent banking and mobile banking with e-money based methods. On agent banking, the Bank is cooperating with non-bank companies as agents that represent the bank in offering financial products and services. This method will help the communities in rural areas to access the financial services. Currently, in general, the communities in rural areas have severe limitations in accessing banking branch networks.

C. SHORT TERM PLAN

Bank Mandiri key focus in 2013, represents the fourth year of Corporate Plan 2010-2014 implementation. The focus is on business and profitability growth with the expectation to surpass above market growth and to be the

market leader. Towards that end, Bank Mandiri has targeted the financial milestones in 2014 as follows:

1. The biggest market capitalization in Indonesia and Top 5 Bank with biggest capitalization in South East Asia.
2. Market Share Revenue improvements.
3. ROA and ROE improvements.
4. With aggressive business growth, the Bank has to also maintain its assets quality.

Based on the financial milestones, Bank Mandiri has formulated ten key priorities for 2013, which are:

1. Improvement of loans and low cost funds market shares aligned with the loans annual growth; third party funds collection; and low cost funds collection.
2. Significant improvement of Work Units (Satker) that are banking in Bank Mandiri supported by the account plan strategy. With the improvement, the account payrolls will significantly grow.

3. Improvement of low cost funds ratio by the support of current accounts and savings growth. With this improvement, the Mandiri Business Savings is expected to significantly grow.
4. Improvement of fee income ratio especially from wholesale fee increments that is derived from trade transactions, treasury, and retail transactions primarily from electronic channels.
5. Infrastructure development such as ATM and EDC, networks in the country, micro network, business banking network, and consumer finance network, by maintaining revenue growth above the cost growth so as to control the efficiency ratio (CER).
6. Improvement of employee engagement and productivity compared with previous year both in business units as well as supporting units.
7. The sharpening of focus and prioritizing of IT projects that in the future will take into account non-CAPEX spending of IT especially for the branch development as well as HR enhancement facilities.
8. Implementation of Jiwa services and continuation of cultural transformation to maintain the first rank in MRI service quality.
9. Optimization of alliances synergy with subsidiaries, which are PT Bank Syariah Mandiri, PT Mandiri Sekuritas, PT Bank Sinar Harapan Bali, PT AXA Mandiri Financial Service, PT Mandiri Tunas Finance, and Mandiri International Remittance.
10. Improvement of Bank Mandiri consolidated profit so as to maintain the ROE above that of the previous year.



PRESS RELEASE BANK MANDIRI 2012

JANUARY

- 04** Bank Mandiri Disburses Rp9.2 Trillion of Loan to Strengthen the National Fertilization Industry
- 08** Bank Mandiri Leads in the Indonesian Syndication Loan Market
- 09** Mandiri Cares About Education, Grants Rp1 Billion for Scholarship to 140 High-Achiever Students
- 11** Bank Mandiri Grants Scholarships to Athletic Athletes
- 12** Enhancing the Subsidized Fertilization Distribution, Bank Mandiri Facilitates the On-line Payment of Pupuk Kaltim
- 13** Promoting Entrepreneurship; Bank Mandiri Organizes the Mandiri Entrepreneurs Expo
- 18** Expanding Banking Access, Bank Mandiri Launches New Branch Office
- 20** Bank Mandiri Creates The Best Entrepreneurs
- 26** • Strengthening Education Access in Remote Islands, Bank Mandiri Supports the TNI-AL in "Smart Ship" Construction.
• Bank Mandiri Received The Best in GCG Implementation from AsiaMoney
- 31** Bank Mandiri Leads a US\$650 million of Syndication Loan for Antam

FEBRUARY

- 02** Mandiri Serves as the Supporting Bank for the Student Intake Selection in Islamic State University
- 03** Mandiri Young Entrepreneur Goes to Pesantren
- 05** Strengthening Credit Card Business, Mandiri Launches the Feng Shui Card

- 09** Bank Mandiri Supports the Journalist Professionalism Enhancement through the Journalist Competency Contest
- 10** Bank Mandiri Supports the Indonesia Young Changemaker Summit To Propel Indonesia's Growth
- 25** Bank Mandiri Grants Rp800 Million To Improve the welfare of Wargaluyu community in Bandung

MARCH

- 01** Bank Mandiri's Aggressive Initiatives to Develop the SMEs
- 08** Bank Mandiri's Loans Increase by 27.7%. Total Asset growth of Rp551.89 Trillion
- 11** Bank Mandiri Revitalizes the Old City Areas of Jakarta
- 12** Bank Mandiri contributes Rp758.8 Million to Support the Education Facility Improvements
- 14** Bank Mandiri Facilitates the Environmentally-Friendly Clean Water For the Community
- 21** Bank Mandiri Disburses US\$100 Million of Non Cash Loan to Nusantara Regas
- 25** Bank Mandiri Voted The Best SME Bank in Indonesia
- 27** Bank Mandiri Earns Rp1.73 Trillion of Treasury Revenue in 2011
- 30** Bank Mandiri Receives the Corporate Governance Asia Award

APRIL

- 04** SOE Organizes Pasar Murah Bazaar
- 09** Bank Mandiri Empowers the Jakarta Community Through "Mandiri My City, My Clean Jakarta"

- 11** Mandiri Disseminates the Entrepreneurship Module Phase II to 213 Universities in Indonesia
- 12** Bank Mandiri Supports the Pertamina EP Vendor
- 16** Bank Mandiri Enhances the e-Toll Card Penetration
- 20** In Collaboration with Angkasa Pura I, Bank Mandiri Disburses The Community Development Funds
- 23** Bank Mandiri Pays Dividend at Rp104.97 Per Share
- 26** Bank Mandiri Facilitates Rp530 Billion of Investment Loan to Summarecon Group
- 27** Strengthening the International Business, Bank Mandiri Launches the Shanghai Branch Office, The First Indonesian Bank to open branch office in China

MAY

- 02** Bank Mandiri Grants Rp1.4 Billion for the Improvement of Marinir Cilandak Hospital
- 03** Bank Mandiri Finances the 2,400 Hectare of Rice Field Development in South Sumatra
- 06** Providing Easy Access Facility, Bank Mandiri Targets Rp73 Trillion from the SME Segment
- 12** Improving Education Facility, Bank Mandiri Provides Rp4.7 Billion Grant
- 15** Mandiri Disburses a Total Loan Equivalent to US\$300 Million to PT Krakatau Steel
- 21** Bank Mandiri Conducts the Joint-Business Development with Askrindo
- 24** Mandiri Supports The Creation of Quality HR of Risk Management
- 26** Improving the Quality of Environment and Community Capacity of Bali, Mandiri Provides Rp741.9 Million Grant
- 28** Enhancing Treasury Service, Bank Mandiri Adds Regional Treasury Marketing Offices in Batam, Solo, Denpasar and Medan

- 30** Organizing a Congress, Banker Association for Risk Management (Bara) Committed To Improving The Role in the Development of Indonesian Banking Industry
- 31** Creating Resilient Entrepreneurs, Bank Mandiri Organizes an Open Lecture

JUNE

- 01** Mandiri Disburses Rp702.187 Billion of Loan for the constructions of Gempol-Pasuruan Toll
- 04** ATM Bank Mandiri Reaches 10,000 units
- 06** Bank Mandiri Provides Assistance to UNAIR Education Hospital
- 07** Bank Mandiri Facilitates the On-line Payment for the Port Services
- 11** Organizing the CFO Forum, Mandiri Supports the Efficiency in Business World
- 12** Bank Mandiri Leads the Syndication Loan for Gempol – Pandaan Toll Construction.
- 13** • Expanding Banking Access, Bank Mandiri Launches New Branch Office
 - Bank Mandiri Manages the Operational Transactions of Pertamina Retails
- 14** • Mandiri Organizes Chief Financial Officers gathering to Promote the Industrial Competitive Advantage
 - Bank Mandiri Summons Berlian Laju Tanker To Pay Off Their Loan
- 15** Bank Mandiri Grants Rp2 Billion for the provision of Prosthetic Legs



PRESS RELEASE BANK MANDIRI 2012

- 21** Another Award for Bank Mandiri for the Best GCG Implementation
- 28** Anticipating Higher Competition, Bank Mandiri Continues To Improve its Service
- 29** • Enhancing Customer Loyalty, Bank Mandiri Organizes Mandiri Fiesta 2012
 - Mandiri Young Entrepreneur Program Receives International Recognition

JULY

- 05** Developing SME Indonesia Development, Mandiri Extends an Education to the Businessmen
- 06** • Mandiri Supports The Policy on Foreign Exchange Settlements for Export
 - Enhancing Quality of Life, Mandiri Grants a Clean Water Facility in Pasuruan
- 09** Supporting the construction of the Nusa Dua – Ngurah Rai – Benoa Toll, Mandiri Disburses Rp445 Billion of Loan
- 11** Developing Business, Mandiri Improves Its Risk Management and Safety
- 12** Bank Mandiri Voted The Best Bank in Indonesia
- 15** Bank Mandiri's Hong Kong Office Strengthens its Remittance
- 16** Mandiri Awards 30 Neighborhoods with Cleanliness Champions under the Mandiri My Clean City My Jakarta Program - Phase II
- 17** Strengthening Credit Card Business, Mandiri Collaborates with Citilink Indonesia
- 18** • Enhancing Mobile Banking Transaction, Mandiri Provides Banking Application for iPhone, Android and Blackberry
 - Bank Mandiri Inaugurates 72 Offices for SME's Loan & Transaction Service

- 19** • Mandiri Disburses Rp103.8 Billion of Loan To Hotel Indonesia Natour
 - Strengthening Credit Card and Debit Card Business, Mandiri Collaborates with Hoka-Hoka Bento
- 28** Mandiri Assists 5,300 Orphans and Less-privileged Children while Introducing the Entrepreneurship Program to them

AUGUST

- 01** Bank Mandiri Provides Banking Transaction Service for Foreign Investors
- 02** Bank Mandiri Issues a Stand By Loan of Rp1 Trillion and Notional Pooling Management to Semen Gresik Group
- 06** Bank Mandiri Sells 4,400 Packages of Cheap Basic Foods in Kolinlamil Headquarter
- 08** Bank Mandiri Provides 8,500 Basic Foods Packages during SOE's Pasar Murah
- 12** Bank Mandiri and PBNU Organizes a joint Homecoming program
- 13** MBM Challenge Ceremony, Bank Mandiri developed the Social Entrepreneur
- 26** Bank Mandiri Voted The Best Bank in Indonesia Award
- 29** Mandiri Launches The Operations of PLMTH Sukabumi
- 30** Promoting Investment, Bank Mandiri Supports The Indonesia Investor Day in Hong Kong

SEPTEMBER

- 05** Bank Mandiri Supports the Production Improvement of Salt Farmers in Madura

- 07 Promoting Education, Bank Mandiri Extends the Appreciation To High Achiever Teachers
- 10 Supporting National Investment Growth, Mandiri Supports The Indonesia Investment Forum 2012
- 12 • Enhancing Credit Card Business, Bank Mandiri Collaborates with Merpati Nusantara Airlines
 - Bank Mandiri Disburses Rp250 Billion of Loan To Metropolitan Land
- 17 Enhancing Investment, Mandiri organizes The Indonesia Investment Forum
- 18 The Signing of Working Capital Loan Agreement between PT Pelabuhan Indonesia II (Persero) and PT Bank Negara Indonesia (Persero) Tbk and PT Bank Mandiri (Persero) Tbk
- 19 Promoting the Spirit of Entrepreneurship, Bank Mandiri Organizes the National Lecturer Series
- 21 Collaborating with Semen Gresik, Mandiri disburses Rp2.5 Billion for CSR Activities in East Java
- 27 Consistency in Maintaining Growth Enables Mandiri To be The Best Bank
- 28 Increasing Credit Card Transaction, Mandiri launches Promotion Program with Think BIG Digital

OCTOBER

- 1 Targeting on Treasury Business Growth, Bank Mandiri launches the Mandiri e-fx
- 3 Supporting Mentoring Partners Development, Bank Mandiri organizes a Pasar Indonesia Bazaar
- 3 Mandiri Bersama Mandiri (MBM) Challenge creates 13 Best Socio-Entrepreneurs Teams
- 7 Celebrating Anniversary, Bank Mandiri organizes Mandiri Run for Our Nation and launches the Travel Card and E-Money Card
- 11 Mandiri Organizes the Mandiri Education and Mandiri Young Entrepreneur Workshop to advance

the Indonesian Youths

- 14 Bank Mandiri Strengthens Its Export Transaction Service Through Mandiri Global Trade
- 15 Mandiri Organizes the Environmental Education program in Tasikmalaya
- 17 Bank Mandiri Disburses US\$52 Million of Working Capital Loan to Nusantara Regas
- 18 Bank Mandiri Collaborates with ASEI to promote Exports to Non Traditional Markets
- 19 Bank Mandiri Collaborates with Pos Indonesia To Strengthen Micro Services
- 22 Promoting Education Facility to Remote Islands, Bank Mandiri and TNI-AL Launches the Smart Ship
- 24 Bank Mandiri and TNI-AL organizes Pasar Murah Bazaar and free medical check ups
- 26 Bank Mandiri Employees Distribute the Offering Meats to the Less Privileged (Dhuafa) Community
- 29 Bank Mandiri's Total Assets reaches Rp588.4 Trillion, Due to Loan Growth of 22.8%
- 31 Bank Mandiri and Telkom Offers Economical Package for Internet Subscriptions.

NOVEMBER

- 07 Bank Mandiri Offers the Service to Facilitate Fee Payments and Claims for Jamsostek Participants

DECEMBER

- 07 Bank Mandiri Grants Rp2.7 Billion for Public and Religious Facilities Constructions in North Sulawesi
- 17 Promoting SME Development, Mandiri Disburses Rp4.4 Trillion of Government Program Loans in 2012
- 19 Bank Mandiri Facilitates Banking Transaction Service for PT Angkasa Pura II through Mandiri Cash Management
- 20 Mandiri Prepares Rp14.8 Trillion for Christmas and 2013 New Year



The visit of Syarifuddin Hasan (Minister of Cooperatives), Mari Elka Pangestu (Minister of Tourism and Creative Economy) and Zulkifli Zaini (President Director of Bank Mandiri) at the stand of Mitra Binaan Mandiri at 2012 Pasar Indonesia Event.



Outstanding Teacher Award presentation by Minister of Education and Culture M. Noah along with President Director of Bank Mandiri, Zulkifli Zaini

Bank Mandiri's social responsibility is implemented through the Partnership and Community Development Program (PKBL) that is based on the three main pillars, Education and Entrepreneurship Independence, Self-Reliant Community, and Environmentally Friendly Facility. The Bank ensures focused and guided implementations to generate sustainable benefits for the community.

With the commitment to promoting the spirit of entrepreneurship and creating self-reliant communities, Bank Mandiri in 2012 focused its PKBL on the Mandiri Bersama Mandiri Program and Mandiri Young Entrepreneurs Program.



CORPORATE SOCIAL RESPONSIBILITY



CORPORATE SOCIAL RESPONSIBILITY

EDUCATION AND ENTREPRENEURSHIP

I. OVERVIEW

Bank Mandiri has been implementing the CSR/PKBL programs since the Bank's first inception. PKBL, which stands for Program Kemitraan & Bina Lingkungan, is the Partnership & Community Development Program of Bank Mandiri. During its implementation, the Bank continues to sharpen and renew the programs annually in order to improve the effectiveness of the programs and their impact to Bank Mandiri and the community.

Inspired by the vision "To develop self-reliant communities through the CSR/

PKBL program, while at the same time growing to become the most progressive financial institution in Indonesia", the Bank's CSR/PKBL program is expected to deliver sustainable and significant impacts to the communities' betterment. The contribution is not merely in the forms of donation but rather in changing the community's paradigm so they can be more productive and active in contributing to the domestic economic growth.

Bank Mandiri supports the small business development and competency improvements that can help stimulate the domestic economic driving force.

The Bank's intensive loans disbursements through the Partnership Program and its partners are intended to allow them access to banking facilities commercially and promote strong, independent and ethical entrepreneurship. In addition to the Partnership Program, Bank Mandiri also offers the Community Development Program as an effort to empower communities to create prosperity characterized by better social and economic conditions.

Mandiri PKBL Vision "Building Self-Reliant Indonesia"

SELF-RELIANT COMMUNITY	EDUCATION & ENTREPRENEURSHIP	ENVIRONMENTALLY FRIENDLY FACILITY
<ol style="list-style-type: none"> 1. Integrated community mentoring (capacity, infrastructure, capability, and access) 2. Focusing on labor-intensive sectors: handicrafts/creativity, tourism, agricultural and marine 3. Empowerment of the underprivileged (pro poor) 4. Branding: <i>Mandiri Bersama Mandiri</i> program (Community Development Program) 	<ol style="list-style-type: none"> 1. Creating a self-reliant future "leaders" who are ready to face global competition 2. Education as the main requirement in creating future leaders 3. Entrepreneurship as the path to create future leaders 4. Branding: Mandiri Young Entrepreneurs & Mandiri Cares About Education programs 	<ol style="list-style-type: none"> 1. Providing water and energy facility which is the of a community basic infrastructure 2. Branding: Mandiri Cares About the Environment program <i>Mandiri Peduli Lingkungan Program</i> (Environment concerns program)

Companies can make positive contributions to the community and environment through Corporate Social Responsibility (CSR) programs. Among State - owned Enterprise (SOE), including Bank Mandiri, the CSR program is known as the Partnership and Community Development Program (PKBL), with the main focus to enhance the well - being of the Indonesian communities.

II. PKBL MANDIRI PILLARS

In 2012, Mandiri CSR/PKBL strategy was implemented through the three pillars of activities established in 2011, including:

1. EDUCATION AND ENTREPRENEURSHIP

1.1. Mandiri Young Entrepreneur

Bank Mandiri has consistently been implementing this program since 2007 and believes it can prepare the young generation to excel in the global competition. The Mandiri Young Entrepreneur (WMM) program focuses on the selection of young entrepreneurs and encourages them to pursue entrepreneurship.

Bank Mandiri's WMM program was initially driven by the concerns with the limited ability of the market to absorb workers, which, in turn leads to increase in unemployment amount people in productive age.

The following are series of the WMM activity implemented since 2007 to 2012:

1.1.1. Workshop

The WMM Workshop is aimed to provide general overview to the students regarding the entrepreneurship benefits. The workshop is organized by engaging the participation of experts and domestic businessmen as the spoke persons to provide insights and inspirations to the young generation so they can seriously consider being entrepreneurs.

The WMM Workshop has been implemented in a number of major cities throughout the country, includes Surabaya, Bandung, Makassar, Yogyakarta, Manado, Malang, Medan,

Banjarmasin, Palembang, Denpasar, Bogor, Ambon, Jayapura, Balikpapan, Lampung and Mataram. In 2012, the workshop was organized in five cities; Surabaya, Jakarta, Bandung, Yogyakarta, and Makassar. A number of successful businessmen were invited to share their experience and insights on entrepreneurship. Among the invited businessmen were Ananda Haris Siregar – CEO of Blitzmegaplex, Adrie Subono – Owner of Java Musikindo, Raden Ari Sudrajat – Founder & CEO of PT Braincode Solution and Bong Chandra.

The growth of the WMM workshop participants from 2007 to 2012 are as follows:

Participants of WMM Workshop		
Year	Number of participating universities (State & Private)	Total Participants
2007	18	650
2008	123	4.428
2009	125	6.117
2010	321	6.300
2011	385	6.200
2012	400	6.500



CORPORATE SOCIAL RESPONSIBILITY

EDUCATION AND ENTREPRENEURSHIP

1.1.2. Awards

The awards represent Bank Mandiri's appreciation and recognition for the achievements of the young generation in their efforts to become entrepreneurs. The awards include WMM Awards* (implemented since 2007) and MYT Awards** (implemented since 2011).

In its implementation, the WMM Awards participants are grouped into two categories; diploma and graduates students and alumni and post-graduate students. The business activity is divided into four categories; catering, creativity, industry and trading and services. Each winner receives the prizes including cash, trophy, certificate and entrepreneurship mentoring support.

The growth of WMM Awards participants from 2007 to 2012 is as follows:

Participants of WMM Awards			
Year	Total Provinces	Number of participating universities (State & Private)	Total Participants
2007	7	26	488
2008	24	198	1,057
2009	27	200	1,706
2010	33	413	3,294
2011	32	386	3,751
2012	33	430	4,725

WMM & MYT 2012 Awards



* WMM Award : Mandiri Entrepreneurs Award

** MYT Award : Mandiri Young Technopreneur Award

The competition in technology business category under the MYT Awards is divided into four-business groups; energy, water, information and communication as well as basic foods and agriculture. The winner of MYT Awards receives a project capital in addition to cash, trophy, certificate and entrepreneurship mentoring support. The capital is intended to support the innovators to implement their respective technology so it can be realized and benefit the community welfare.



1.1.3. Entrepreneurship Mentoring

Participants of MYT Awards

Year	Total Provinces	Total State University/Private University Participants	Total Participants
2011	33	111	488
2012	33	192	1,292

The advantage invested in the WMM and MYT Awards, compared with other programs, is in the intensive mentoring and coaching on entrepreneurship extended for the participants. The participants are provided with the knowledge to develop their future businesses.

Every year, Bank Mandiri consistently organizes trainings on "Ethics for Entrepreneurs". The training is intended to raise the awareness among the WMM and MYT winners and finalists of the need to practice business ethics as young entrepreneurs. In the future, they are expected to be role models for new entrepreneurs.

Other trainings organized by Bank Mandiri for the WMM and MYT winners and finalists are "Building & Maintaining Relationship", "Managing The Brand & Customer Experience" and "Public Speaking with Impact". A total of 239 WMM and MYT participants took part in trainings on customer relationship, brand philosophy, and value creation in customer experience.

In addition to those trainings, Bank Mandiri also provides assistance in promoting the product and the businesses of the WMM and MYT winners and finalists through a number of exhibitions domestically and overseas, as well as through

publications on printed and electronic media.

Bank Mandiri organized the WMM and MYT winners and finalists in 2012 to participate in the following events: Giftex Japan 2012, Congress of Indonesian Diaspora, Import Shop Berlin, Australia International Sourcing Fair, Intrade Malaysia, National Entrepreneurship Movement Expo, Inacraft 2012 and Pasar Indonesia. Other form of promotions were organized through the profiling and promotion of the WMM winners and finalists on Kompas newspaper, Kompas TV, Kontan tabloid, and Ide Bisnis magazine.



CORPORATE SOCIAL RESPONSIBILITY

EDUCATION AND ENTREPRENEURSHIP



Wirausaha Muda Mandiri Expo 2012

1.1.4. Expo

Bank Mandiri organized the WMM Expo for the first time in 2008. It is aimed to open business opportunities and networks for the entrepreneurs mentored by Bank Mandiri. In 2012, the WMM Expo was organized as part of the WMM & MYT 2011 Awards events. There were 280 participants comprising WMM 2011 National Finalists, Winners and Finalists of WMM 2007 – 2010, Mandiri Mentored Partners as well as Mandiri Women Entrepreneurs. The expo exhibited the following products: crafts, clothing, foods and beverages, housing developers, design companies, photography, and technologies. In addition, the talk show personalities participating in the event included Yoris Sebastian, Addie MS and Kevin Vierra. Fashion designers Oscar Lawalata and Carmanita also shared their business experiences with the expo visitors and entertained them with fashion shows.

1.1.5. Socialization of Entrepreneurship Module

Bank Mandiri developed the entrepreneurship modules in 2009 in cooperation with six leading universities in Indonesia, comprising the University of Indonesia, Bandung Institute of Technology, Bogor Institute of Agriculture, University of Padjadjaran, University of Gajah Mada, and Sepuluh November Institute of Technology. The modules consist of practical guidelines covering business management, simple business plan, business plan and starting a business. Moreover, since 2010 Bank Mandiri has been facilitating the Training of Trainer (ToT) for the entrepreneurship mentors or lecturers. All materials, including games and stimulations are developed to enrich those lecturers' understanding of entrepreneurship theory and application. This training

is aimed to create effective, attractive and inspiring curriculum for the students. By 2012, the Entrepreneurship Module has been used by 265 universities participating in the ToT seminar.

1.1.6. National Lecturer Series

Bank Mandiri launched a new program in 2011, the National Lecture Series (NLS). The program is intended to develop the spirit of entrepreneurship amongst young generation. It is implemented as a series of lectures on entrepreneurship, and organized in cooperation with the Directorate General of Higher Educations under the Ministry of National Education and Culture. NLS is available to students and academic communities from universities throughout Indonesia.

During the NLS Forums, a number of business practitioners shared their experiences, including, Francisca N. Mok-Bank Mandiri Corporate Banking Director, Pahala N. Mansury-Bank Mandiri Finance & Strategy Director, M. Nadjikh-CEO of PT Kelola Mina Laut, Sandiaga Uno-CEO of Saratoga Capital Indonesia and others. The Bank held seven NLS forums in 2012 for 11,280 students from 95 universities in Indonesia.

1.1.7. WMM Goes to Pesantren (Islamic boarding schools)

Bank Mandiri continues to keep its commitment to creating resilient young entrepreneurs who are expected to be key drivers to support the domestic economic growth. After successfully developing the spirit of entrepreneurship in the universities, during 2012 the Bank extended its program by organizing the entrepreneurship workshops in five pesantren (Islamic boarding schools). The objective was to promote the entrepreneurship within the pesantren environment. The schools that benefited from this program were Pondok Pesantren (PP) Martapura, PP Islamic Teaching Boarding House of Tegalrejo Magelang, PP Manonjaya Tasikmalaya, PP Qodratulloh Palembang, and PP Bago Lombok Mataram.

The objective of this activity was to encourage the role of pesantren in the development of the domestic economy. It was recognised that the pesantrens have the strategic significance towards creating the economic hubs to improve the community's welfare in their respective areas. Bank Mandiri through WMM Goes to Pesantren Program intends to enrich the skills of pesantren students by encouraging their sense of business, which in turn will create the potential young entrepreneurs.

1.2. Mandiri Education Concern Program

Recognising that education is the key to a better future, the Bank committed itself to being a part of quality education in Indonesia with the objective to promote community prosperity and the domestic economic growth. As a sustainable effort, Bank Mandiri developed a series of activities implemented under the Mandiri Cares About Education program.

1.2.1. Mandiri Education

One of the Mandiri Cares About Education key programs is Mandiri Education. The Bank has consistently been promoting this program since 2009, in which all elements of the Board of Directors and more than a thousand employees of Bank Mandiri throughout Indonesia are engaged in teaching at universities and schools to enrich the students' knowledge on banking, education and leadership. In 2012, the Bank held Mandiri Education program in 198 schools and 13 universities across the country. Over 19,800 students of elementary, junior, and senior high schools and 6,500 university students took part in this program. In addition to the education activity, Bank Mandiri also donated books for the library in elementary and secondary schools, aimed to expand the student's knowledge and insights on banking.

1.2.2. Outstanding Teacher Awards

As part of Bank Mandiri commitment to the development of education in Indonesia, the Bank recognizes and rewards the high-achieving teachers, school principals and school supervisors. Bank Mandiri since 2005 has been extending this recognition in the form of saving accounts to the outstanding teachers, principals and supervisors at the national level. In 2012, the Bank recognized and rewarded 363 high-achieving teachers at the national level, 165 outstanding principals, and 99 outstanding school supervisors. In addition to these awards, Bank Mandiri also initiated new programs to enhance the knowledge of the principals and teachers through workshops. Through these activities, they also have the opportunity to interact with the leading Indonesian educators and academic practitioners, such as Mr. Anis Baswedan, Mrs. Ratna Sofyan Djalil dan Mr. Charles Bonar Sirait.

1.2.3. Scholarships, Building Renovations and School Facilities

Bank Mandiri also provides other initiatives to support education, including scholarships, school building renovations, and school facility provisions. In 2012, Bank Mandiri, through the Mandiri Scholarship



CORPORATE SOCIAL RESPONSIBILITY

SELF-RELIANT COMMUNITIES AND ENVIRONMENTALLY FRIENDLY FACILITIES

Program, provided assistance to more than 1,700 outstanding students from underprivileged families, renovated over 80 school buildings that were sub-standard, and provided assistance to more than 140 schools throughout Indonesia in the forms of computers, printers, and schoolbooks.

1.2.4. Book Publishing

The richness of Indonesia's cultural arts and biodiversity must be preserved. To reach that end, Mandiri PKBL initiated the publication of books on Indonesia's cultural and biodiversity richness to raise public awareness. On February 29, 2013, the Bank launched the following books "Pendar Pendar Kilau Pelangi Wastra Adati from South Sumatra", "Minahasa History and Culture", and "The Charm of Bunaken".

Mandiri PKBL in cooperation with the Handicrafts National Board published a bilingual book of "Hidden Gem of East Kalimantan". Mandiri PKBL also cooperated with Kompas Book Publishing launched "The NTT Natural and Cultural Wonders".



Mandiri Award with Mandiri Challenge 2012

2. SELF-RELIANT COMMUNITY

The pillar of Self-Reliant Community is implemented through the Self Reliance With Mandiri Program or also known as Mandiri Bersama Mandiri (MBM) Program. The program is aimed to accelerate the growth of the community-based entrepreneurs.

The MBM program is expected to establish the self-reliant communities in an effort to support the community economic growth. The program is aimed to create the communities that have the ability to be creative, productive and profitable. In addition to the MBM program, the Bank aims to build the integrated communities, groups or societies in terms of the potential, infrastructure, capabilities, and access,

so as to create the prosperous, peaceful and self-sufficient communities.

The Bank has been implementing the MBM programs since 2010 with the pilot project of bamboo crafters in Pasir Layung, Bandung. In 2012, the MBM program was conducted in several regions. They were, among others, the independent village development with agrosylvopastoral model based in Margaluyu Village, Citarum Region; the improvement of marketing access capacity through the partnership in Kebon Village, Klaten, Central Java; the arrangement of culinary tourism area in Malalayang Beach Manado; the cluster-based business development in Tegal, Central Java and the potential development of cashew business in Jepara, Central Java.

In an effort to optimize the community empowerment through MBM program, Bank Mandiri for the first time launched the MBM Challenge event on August 13, 2012. The event was aimed to promote the socio-economic entrepreneurship development and community-based entrepreneurship to the young generation.

The competing participants were grouped into two; first was the start-up category for the beginners who had an understanding of the socio-entrepreneurship concept and wanted to realize it within a period of one year after the competition as well as the social enterprises, which had been operating for a maximum of one year. The second group category is semi-established, intended for the participants with minimum of two years of socio-entrepreneurship. The competition was conducted in four categories, including agriculture, marines, creative industry and tourism.

The MBM Challenge is organized to continuously develop the socio-entrepreneurship, which is a concept that is in harmony with the cultures of Indonesian society. The program is expected to promote the community's economic welfare and, in turn, accelerate Indonesia's economic growth.

3. ENVIRONMENTALLY FRIENDLY FACILITIES

The last pillar of Bank Mandiri PKBL strategy is the Environmentally Friendly Facilities created to provide a direct and positive impact to the community.



Visit of SOE minister to participating households in MKBJ program



Launching of MKBJ Program (phase 2)



The Inauguration of clean water facilities

With the objective to create a clean and healthy Jakarta, Bank Mandiri in cooperation with Indopos conducted "Mandiri Kotaku, Bersih Jakartaku

(MKBJ)" (Mandiri My City, My Clean Jakarta). Aware that Bank Mandiri must provide a positive impact to the community, the program was created



CORPORATE SOCIAL RESPONSIBILITY

OTHER CSR ACTIVITIES

to encourage the residents of Jakarta to love their environment, to be physically responsible and to be emotionally connected toward its environment.

Bank Mandiri also works together with PT Wijaya Karya (Persero) Tbk to conduct environmentally friendly programs through the constructions of clean water facilities in Bekasi, Cianjur, and Tayan Sangau, West Kalimantan. The Bank also cooperates with PT Pembangunan Perumahan Tbk to build a clean water facility in Karang Sidemen Village, North Batukliang, Central Lombok, West Nusa Tenggara.

As a follow up to the program initiated in 2011, Bank Mandiri launched the operations of a Micro Hydro Power Plant in August 2012. The 50 Kilo Watt capacity power plants will benefit and improve the well-being of more than 400 indigenous families in Banten Kidul Kasepuhan Ciptagelar in Sukabumi Regency and its surrounding areas. The Bank organized the power plant project in cooperation with Ibeka Foundation and the local community.

Bank Mandiri also built a clean water facility in 2012 for the benefit of 1,437 villagers in Gambiran Village, Pringen Sub-District, Pasuruan Regency. Currently, the installation is being used to provide clean water to 300 houses, 1 mosque, 5 prayer houses, and 1 elementary school.



Donation of ambulance cars



Donation of 1000 prosthetic legs.

4. OTHER CSR ACTIVITIES

In addition to the implementation of Mandiri CSR/PKBL three pillars activities, Bank Mandiri also conducts other CSR/PKBL activities, as follows:

4.1. Mandiri Healthcare Concern Program

4.1.1. Illness Prevention Supports

Since 2004, Bank Mandiri has been closely working with Indonesia Tuberculosis Eradication Group (PPTI) to reduce the prevalence levels of TBC. The Bank recognizes that TBC is an endemic disease and constitutes the biggest cause of deaths in Indonesia, rampant among the underprivileged living in the unclean and densed areas. By 2012, Bank Mandiri and PPTI

have been successfully ministering to a total of 10,480 TBC patients. In addition, Bank Mandiri, in an effort to lend support to the curing process, has renovated the PPTI Lungs Clinic so that the TBC patients can have access to comfortable and good medical treatment.

Beside the PPTI, Bank Mandiri also cooperates with the Indonesia Cancer Foundation to support the National Movement of Care and Prevention of Cervical Cancer. This cooperation serves as a response to the fact that cervical cancer is the most common cancer in Indonesia, second to breast cancer (about 1 woman dies of cervical cancer every hour in Indonesia). This cooperation is expected to raise community's awareness for the importance of early detection and treatment of cervical cancer.

The realization of the Community Development Program Funds (Rp million)		
Category	2011	2012 (unaudited)
SOE care	28,575.0	224,482.1
BUMN Pembina	145,868.7	375,234.9
Natural Disasters	2,177.7	1,090.9
Education and Training	77,130.4	242,681.2
Infrastructure of Public Facilities	34,439.2	57,720.2
Religious Facility	17,533.5	16,581.7
Health Care	12,546.8	40,629.1
Nature Conservation	2,041.0	16,531.7
Total Distribution	174,444.0	599,717.0

Realization of Partnership Program Loan (Rp million)	
Year	Distribution
2009	124,811.4
2010	100,163.3
2011	106,006.0
2012 (unaudited)	163,141.7

4.1.2. Fund Assistance for Surgery and Childbirth

Bank Mandiri organizes the surgery for cataracts, cleft lip repair and mass circumcision as part of social services for the disadvantaged communities. In addition, the Bank also cooperates with the Indonesian National Police and the Kick Andy Foundation to help provide the prosthetic legs for the underprivileged that require such assistance. The Bank's engagement in this activity is aimed to help re-energize the spirit of those who have lost their legs during their productive years, so they can return to active and normal lives and continue pursuing their life goals.

4.1.3. Healthcare Facilities and Infrastructure Assistance

Other contributions to the community in terms of health assistance are as follows: hospital renovations, health facility, and ambulance provisions for a number of hospitals in Indonesia. In collaboration with three other SOEs, the Bank organizes the distribution of 20,000 pairs of glasses to improve the health quality of the eyesights among elementary and junior high school student in several regions in Indonesia. This program was launched by the Ministry of State-Owned Enterprises. As part of this program, Bank Mandiri also provided 5,000 pairs of glasses to elementary and junior high schools students in

East Java regions, including Surabaya, Jember, Probolinggo, Situbondo, Malang, Kediri and Tulungagung.

4.1.4. Basic Foods Assistance

Bank Mandiri as part of its social commitment provided 8,500 packages of basic foods during the SOE's Cares Program of Pasar Murah Bazaar to assist the community to obtain their basic needs for the celebration of Eid Fitr 1433 H. Besides this Program, Bank Mandiri, together with the Indonesian National Army, organized a Pasar Murah Bazaar. The armed forces were involved in this program, including the Army, Kolinlamil, Koarmatim Surabaya, Jakarta military Paspampres, Kopassus and the Indonesian National Police. A total of 21,000 packages of basic foods were distributed to the underprivileged during this program.



CORPORATE SOCIAL RESPONSIBILITY

OTHER CSR ACTIVITIES

4.2. Mandiri Public Facilities Concern Program

The Mandiri Cares About Public Facilities program represents the Bank's social responsibility toward the environment in the surrounding areas where the Bank operates. This program is manifested through the renovations and construction of public facilities and infrastructures. Bank Mandiri believes that the achievement in the national development is largely supported by the quality of life of its community, both in terms of the level of spirituality and prosperity. To reach this end, Bank Mandiri directs its CSR/PKBL program by building some religious facilities and infrastructures as well as providing assistance for the underprivileged.

4.2.1 Education Facilities

During 2012, Bank Mandiri organized the renovation and construction of educational facilities for more than 70 buildings in several institutions (from elementary school to university level). In addition, the Bank also provides other education infrastructure assistance such as campus buses for several universities, libraries, as well as the construction of bicycles lanes and stations within the campus areas.

4.2.2 Construction and Renovation of Religious Facilities

Bank Mandiri organizes the construction and renovation of religious facilities in 2012 throughout Indonesia, which

include 104 mosques, 39 churches, and 25 temples.

4.2.3 Donation for Orphans and the Underprivileged children (Dhuafa)

Bank Mandiri extended donations to over 5,300 orphans and underprivileged children (dhuafa) as well as assistance to improve the facilities and infrastructures of 145 orphanages and disabled children foundations in several regions in Indonesia. The Bank also built clean water and sanitation facilities in 5 Pesantren Houses under PB Nahdatul Ulama management. The activity held in the areas where the Bank operates is aimed to bring relief and happiness to the orphans and the underprivileged children (dhuafa).



Songket Weaving Training Partners



Basic Bookkeeping Training

The Bank also carries out educational activities for the orphans and underprivileged children through interactive games on entrepreneurship, in order to provide early and practical knowledge on entrepreneurship, which can equip them with the knowledge to reach better future.

4.3. Mandiri Disaster Concern Program

In 2012 as part of the Bank's engagement toward the natural disaster victims, Bank Mandiri provided assistance to floods victims in several areas; Sragen Central Java, Probolinggo East Java, Mandailing North Sumatra, Parigi and Moutong Southeast Sulawesi. In addition, the Bank also provided relief to the victims of landslides disaster in Buleleng and Bangli Denpasar; victims of fire in Central Jakarta and Kendari

Central Sulawesi; victims of tornado in Sidrap South Sulawesi; as well as drought relief assistance in Bantul Yogyakarta.

5. PARTNERSHIP PROGRAM

The key objective of the Partnership Program is to help develop small businesses run by individuals who are keen to develop competitiveness, self-reliance, ethical manner and access to banking facilities. Beside providing loan through one-on-one mechanism, Bank Mandiri also organized a linkage loan disbursement through the Partnership Program in cooperation with the companies and institutions in a mutually beneficial plasma care scheme.

In its implementation, the disbursement of the Partnership Program with linkage scheme is organized in cooperation

with the companies who are also Bank Mandiri's customers, especially those from the corporate and commercial segments. These companies are selected based on their capabilities and commitments to conducting sustainable mentoring to their business partners.

During 2012, the Bank recorded a total of 6,898 small-scale independent businesses as Mandiri Mentored Partners, bringing a total of 53,066 Partners by 2012. Understanding the importance of SMEs business sustainability, Bank Mandiri in the past six years has been regularly organizing training activities for its mentored partners with various subjects; Bookkeeping, Taxation and Motivation training, Managing the Brand, Customer Service and Product Design trainings, export procedure and ESQ trainings as well as Textile Production Engineering.

Bank Mandiri also extends assistance to promote the mentored partners through the exhibitions. During 2012, Bank Mandiri organized 29 local exhibitions, 30 National exhibitions, and 5 international exhibitions for its mentored partners.



Market Indonesia 2012 visitors are visiting one of the stand





PRODUCTS & SERVICES



PRODUCTS AND SERVICES

WHOLESALE BANKING

Institutional Banking	
Fund	Pension Funds
Business Savings	Money Market Investment Funds
Demand Deposits	Fixed Income Investment Funds
Deposit On Call	Equity Investment Funds
Time Deposits	Balanced Investment Funds
	Sharia Investment Funds

Corporate Banking		
Cash Loan	Fund	Services/Non Cash Loan
Investment Loan	Business Savings	Bank Guarantee
Working Capital Loan	Demand Deposits	Counter Guarantee
Short Term Loan	Deposit On Call	Trade Service - Export Financing: Pre-export Bill Negotiation - Import Financing: UPAS (Usance Payable at Sight), Trust Receipt, L/C, Non L/C, SBLC - Cash Pick-up & Delivery Service - Post-dated Cheque (PDC) Warehousing - Corporate Service Window
Working Capital Loan- Revolving	Time Deposits	Mandiri Escrow & Account Bank Services - Revenue & Cost Sharing - Sales & Purchase - Paying Agent for Special Purpose
Working Capital Loan- Special Transaction	e-Tax	
Treasury Line Facility	Special Draft	
	PIB Remote Area	

Syndications
Syndication
Club Deal
Arranger
Facility Agent
Security Agent
Assets Sales
Co-marketing, alliance with Mandiri Sekuritas for Financial Advisory services (Restructuring, Financial Advisor & Structured Finance, Debt Structure, Merger & Acquisition)
Escrow Agent for Cash & Account Management Agreement

Commercial & Business Banking		
Trade Finance	Loan	Cash Management
L/C Import	Mandiri Heavy Equipment Loan	Mandiri Cash Management
Deferred Payment/ Trust Receipt	Mandiri Working Capital Loan Plus	Mandiri Mass Transaction System
Bill Purchasing	Mandiri Working Capital Fixed Loan	Mandiri Retail Collection Point
Bill Collection	Mandiri Loan to Contractors/ Subcontractors in Mining Sector	Mandiri Virtual Account
Local LC (SKBDN)	Mandiri Loan to Contractors/ Subcontractors of APBN Projects	Mandiri Bill Payment
Standby Letter of Credit/Standby L/C	Mandiri Cooperation Loan to the Financing Company for the Financing to End User	Mandiri Bill Aggregator
Bank Guarantee	Mandiri Short Term Loan	Mandiri Cash Concentration
Supply Chain Financing	Mandiri Collateral Deposits Loan	Mandiri National Pooling
Pre-export Financing	Mandiri Loan to Contractors/ Subcontractors and Telecommunication Partners	Mandiri SOPP (Online System – Pertamina Product Purchases)
Forfeiting	Working Capital Loan Warehouse Receipt	Mandiri Cashier Cash Management
Shipping Guarantee	Mandiri Dealer Financing	Mandiri Escrow dan Account Bank Service
Open Account Financing	Mandiri Distributor Financing	Mandiri Auto-debit
Counter Guarantee in Order Syndication	Financing to Contractors/Suppliers/ Vendors/Bank Mandiri's Partners/ SOEs/ROEs	Mandiri PDC Warehousing
	Mandiri Supplier Financing	Mandiri Cash Pick-Up & Delivery
	Bundling Program: a. Electronic Trading Sector b. Food and Beverage Sector c. Telecommunication Sector d. Oil and Gas Sector	Mandiri e-Tax
	Productive Business Loan (KUPS)	Mandiri Corporate SWIFT
		Mandiri Corporate Payable
		Other Mandiri Cash Management Services



PRODUCTS AND SERVICES

Fund Product	Services Product
Mandiri Treasury Line	Trade Service
Mandiri Bank Reference Letter	Arranger
Mandiri Premier Demand Deposit	Underwriter
Mandiri Escrow Demand Deposit	Agent (Facility Agent: Security Agent & Escrow Agent)
Mandiri Premier Time Deposit	L/C Advice
Mandiri Solution Demand Deposits (Bundling)	L/C Confirmation
	Mandiri Global Trade
	Mandiri easy-RTE

Trade Finance & Service
Export & Import Advisory

EXPORT & IMPORT ADVISORY

Treasury International Banking Product & Services		
	Trade Finance	Trade Services
1. Cash Transaction Foreign Exchange Transaction (Today, Tomorrow, Spot) incl. Bank Notes	Export Usance Bills Discounting	L/C Issuance & Amendment
2. Derivative • Foreign Exchange Transaction • Interest Rate Transaction (Interest Rate Swap, Forward Rate Agreement) • Foreign Exchange and Interest Rate Transaction (Cross Currency Swap)	Forfeiting	L/C Advising
3. High Yield Investment Product • Government Bonds (SPN, ORI, Sharia Bonds (Sukuk), ROI, Fixed Rate, Variable Rate, Zero Coupon) • Certificate of Bank Indonesia (SBI) • Corporate Bonds	Trust Receipt	L/C Negotiation
4. Mandiri Services e-fx	Usance Payable at Sight (UPAS) Financing	L/C Confirmation

Treasury International Banking Product & Services		
	Trade Finance	Trade Services
5. Treasury Gallery Services	Bilateral Trade Financing	Inter Mandiri Transaction
	ECA Covered Buyers Credit	Export Bills Collection
	Risk Participation	Documentary Collection
	Standby L/C	
	Bank Guarantee under Counter Guarantee	
	Reimbursing Bank	
Assets Product	Custodial Services	Trustee Services
	General Custody	Trustee
	Sub Registry SUN & SBI	Paying Agent
	Local Custody for ADR/GDR Program	Security Agent
Working Capital Loan	Mutual Fund Administration	Escrow Agent
	Discretionary Fund Administration	Receiving Bank
	Euroclear	
Banker's Acceptance Financing	Securities Lending & Borrowing	
Cash Collateral Loan	Custody for Exchange Traded Fund (ETF)	
	Custody for Asset Backed Securities	
Others	Liabilities Product	
Mandiri Money Transfer	Demand Deposits	
International Cheque Collection	Time Deposits	
Mandiri Direct Settlement	Certificate of Deposits	
Vostro Account		
Financial Advisory		
Bank Reference		
Intra-day Facility for Securities Company		
Overnight Facility for Securities Company		
Payment Bank for Indonesian Central-Securities Depository (KSEI)		



PRODUCTS AND SERVICES

RETAIL BANKING

Mass & Electronic Banking		
Saving Deposit	Mandiri Demand Deposit	Mandiri Time Deposits
Mandiri Savings	Mandiri Rupiah Demand Deposit	Mandiri Rupiah Time Deposit
Mandiri Savings Plan	Mandiri Forex Currency Demand Deposit	Mandiri Forex Currency Time Deposit
Mandiri Business Savings		
Mandiri Forex Currency Business Savings		
Mandiri Hajj Savings		
Mandiri KAPEL Savings*		
Mandiri Forex Currency Savings		
Mandiri TKI Savings**		
Mandiri Investor Savings		
Tabunganku***		
Mandiri Debit	Mandiri Repaid	E-channel
Mandiri Debit	Gaz Card	Mandiri Internet
Mandiri Business Debit	Indomaret Card	Mandiri Internet Business
	e-Toll Card	Mandiri SMS
	e-Money	Mandiri Mobile
		Mandiri ATM
		Mandiri Call
		Mandiri EDC
		Mandiri Clickpay
Others Services		
Mandiri Auto Payment		
Mandiri Payroll Package		
Mandiri Safe Deposit Box		
Mandiri Bank Draft		
Mandiri Money Transfer		
Standing Instruction		
Bank Reference		
Clearing/RTGS		
Collection		
Rupiah Transfer		

* Savings product for workers and students

** Savings product for Indonesian overseas workers

*** Savings product for micro segment

Micro
Micro Business Loan
Micro Multipurpose Loan (KSM) <ul style="list-style-type: none"> • KSM for State Employee/Indonesian Army/Indonesian Police • KSM for Pension • KSM for Hajj
Loan to Rural Banks
The Partnership and Community Development Program (PKBL)

Wealth Management		
Bancassurance	Mutual Fund	Retail Brokerage Services
Regular Premium Unit Link: <ul style="list-style-type: none"> • Wealth Mandiri Planning Plus • Wealth Mandiri Shariah Planning Plus 	Money Market	Retail Government Bonds
Single Premium Unit Link: <ul style="list-style-type: none"> • Wealth Mandiri Investment Plus • Wealth Mandiri Sharia Investment Plus 	Fixed Income Mutual Funds	Sharia Bonds (Retail Sukuk)
Health & Protection <ul style="list-style-type: none"> • Wealth Mandiri Life • Global Mandiri Health • Primary Mandiri Health • Mandiri Health Insurance FA • Personal Accident 	Balanced Mutual Funds	
Additional Protection (Riders) <ul style="list-style-type: none"> • Accident Protector • Critical Illness • Mediacash • Payor Protector • Waiver Protector 	Stock Mutual Funds	
Bundling Product: Mandiri Savings Plan	Guaranteed Mutual Funds	
Credit Life Protection		



PRODUCTS AND SERVICES

New Service Mandiri Priority Resegmentation			
Card/Services	Affluent	Hni (High Net Worth Individual)	Private
Free annual fee for Mandiri Platinum credit card	yes	yes	yes
Medium size SBD*	yes	yes	yes
Lifestyle Magazine (2 Options)			yes
Souvenir Welcoming Pack	yes	yes	yes
Birthday Presents	yes	yes	yes
Executive Lounge	1 pax	2 pax	4 pax
Airport Handling	1 pax	2 pax	4 pax
Airport Baggage Wrapping		1 pax	2 pax
Golf Clinic & Golf Privilege Card			yes
Medical Second Opinion			yes
Lifestyle Concierge		yes	yes
SMS Market Update	Weekly	Weekly	Daily
Meeting Room **	yes	yes	yes
Consolidated Statement	yes	yes	yes
Merchant Discount	yes	yes	yes
Consultation Services (by Appointment)		yes	yes
Exclusive Events		yes	yes
Benefit Options	yes	yes	yes
Relationship Manager/Priority Banking Officer	Priority Banking Officer	Priority Banking Officer	Relationship Manager

*) Term and conditions apply
 **) Subject to availability

Consumer Finance	
SECURED LOANS	UNSECURED LOANS
Mandiri Mortgage	Payroll Loans
Mandiri Take-Over Mortgage	Mandiri Non Collateral Loan - Payroll
Mandiri Top Up Mortgage	
	Non Payroll Loans
	Mandiri Non Collateral Loan – Non Payroll

Product	Program & Features
Mandiri Visa Silver Card	Program Partnership & Usage
Mandiri Visa Gold Card	Mandiri Power Discount
Mandiri Visa Platinum Card	Mandiri Power Buy
Everyday Card	Mandiri Auto Installment
SKYZ Card	Mandiri Power Cash
Golf Card Gold/Platinum	Mandiri Power Bills
Feng Shui Card	Mandiri Power Refill
Hypermart Card Silver/Gold	Mandiri Protection
BTN Silver/Gold/Platinum Credit Card	Mandiri Insurance
Corporate Card	Mandiri Shopping Catalog
	www.tokone.com
	Loyalty Program
	Mandiri Power Points
	Mandiri Power Auction
	Mileage Redemption
	Golf Tournament
	Executive Lounge
	Features
	Travel Insurance
	Travel Accident Insurance
	Travel Inconvenience Insurance
	Purchase Protection
	Mandiri e-Billing
	Verified by Visa
	MasterCard Secure Code
	Payment via ATM
	Payment via Branch
	Payment via e-Channel
	Mandiri Call 14000





MANDIRI OFFICE ADDRESS



LIST OF OVERSEAS BRANCHES AND REPRESENTATIVE OFFICES

A LIST OF ADDRESSES AND CONTACT INFORMATION OF OVERSEAS BRANCHES AND REPRESENTATIVE OFFICES

Office Network	Address	Telephone	Fax	Swift
Bank Mandiri Cabang Hong Kong	7th Floor, Far East Finance Centre 16 Harcourt Road, Hong Kong www.bankmandirihk.com Remittance Office: Flat A2/F, Dragon Rise 9-11, Pennington Street Causeway Bay, Hong Kong	852-2527-6611 / 852-2877-3632 852-2881-5217	852-2529-8131 / 852-2877-0735 852-2881-5386	BMRIHKHH
Cayman Island Branch	Cardinal Plaza 3rd Floor, #30 Cardinal Avenue PO BOX 10198, Grand Cayman KY 1-1002 Cayman Islands	+1-345-945-8891	+1-345-945-8892	BMRIKYKY
Bank Mandiri Cabang Singapura	3 Anson Road #12-01/02 Springleaf Tower Singapore, 079909 www.ptbankmandiri.com.sg	65-6213-5688 (General) / 65-6213-5880 (Dealer) / 65-6532-6086 (Dealer Board)	5-6438-3363 (General) / 65-6536-3008 (Dealer)	BMRISGSG
Bank Mandiri Cabang Shanghai	1201-1204 Bank of Shanghai Tower 168 Yin Cheng Zhong Road, PuDong Shanghai 200120, People's Republic of China	86-21-2033-2688	86-21-5037-2747, 5037-2507	BMRICNSH
Bank Mandiri Europe, Ltd.	Cardinal Court (2nd Floor), 23 Thomas More Street, London E1W 1YY, United Kingdom www.bkmandiri.co.uk	44-207-553-8688	44-207-553-8699	BMRIGB2L
Dili Branch	Avenida Presidente Nicolau Lobato No. 12 Colmera, Dili - Timor Leste	+670-331-7777 +6221-526-3769 +6221-527-1222	+670-331-7190 +670-331-7444 +6221-252-1652 +6221-526-3572	
Mandiri International Remittance Sdn. Bhd.	Wisma MEPRO Ground & Mezzanine Floor 29 & 31 Jalan Ipoh Chow Kit, 51200 Kuala Lumpur mandiri4u@mandiriremittance.com.my	+603-4045 4988, +603-4045 8988	+603-4043 7988	

REGIONAL OFFICES AND BRANCHES

OFFICE NETWORK	OFFICE ADDRESS	CITY/ MUNICIPALITY	POST CODE	PROVINCE	TELEPHONE	FAX
REGION I/ MEDAN	Jl. Pulau Pinang No. 1	Medan	20111	NORTH SUMATERA	(061) 4153396, 4555434	4153273
AREA MEDAN IMAM BONJOL	Jl. Imam Bonjol No. 7	Kota Medan	20112	NORTH SUMATERA	(061) 4150600	4527365, 4155385
Medan Imam Bonjol	Jl. Imam Bonjol No. 7	Kota Medan	20112	NORTH SUMATERA	(061) 4150600	4527365, 4155385
Medan Pulau Pinang	Jl. Pulau Pinang No. 1	Kota Medan	20111	NORTH SUMATERA	(061) 4160033, 4148042	4535055
Medan Zainul Arifin	Jl. Imam Bonjol No. 16 D	Kota Medan	20112	NORTH SUMATERA	(061) 4538555	4538383
Medan Gatot Subroto	Jl. Jend. Gatot Subroto No. 139	Kota Medan	20112	NORTH SUMATERA	(061) 4551162	4566626
Medan Kirana	Jl. Kirana Raya No. 40-42	Kota Medan	20112	NORTH SUMATERA	(061) 4157555	4155269
Medan Taman Setiabudi	Perumahan Taman Setiabudi Indah Jl.Cactus Raya Blok K No. 36 G	Kota Medan	20132	NORTH SUMATERA	(061) 8200636, 8218183, 8221189	8200121, 8219445
Kabanjahe	Jl. Veteran No. 92 - 96, Kabanjahe	Kab. Karo	20303	NORTH SUMATERA	(0628) 323977	20087
Medan S. Parman	Jl. S. Parman No. 207 DE	Kota Medan	20153	NORTH SUMATERA	(061) 4529059, 4572871	4526613
Medan PLN Wilayah II	Jl. Yos Sudarso No. 284	Kota Medan	20112	NORTH SUMATERA	(061) 6617848	6613930
Medan Pertamina	Jl. Yos Sudarso No. 8-10	Kota Medan	10513	NORTH SUMATERA	(061) 4552406	4552406
Medan Katamso	Jl. Brigjen Zain Hamid No. 28	Kota Medan	20158	NORTH SUMATERA	(061) 7863298, 7864298	7864598
Medan Tanjung Morawa	Suzuya Plaza Blok A 3-4, Jl. Raya Tanjung Morawa Km 17,5	Kab. Deli Serdang	20362	NORTH SUMATERA	(061) 7944866, 7944944	7944977
Medan JW Marriot	Jl. Putri Hijau No. 10	Kota Medan	20111	NORTH SUMATERA	(061) 80010082 - 83	800010040
Medan Simpang Pos	Jl. Jenderal Besar Abdul Haris Nasution No. 5 JK	Kota Medan	20142	NORTH SUMATERA	(061) 8211084	8212040
Lubuk Pakam	Jl. Dr. Sutomo No. 52, Lubuk Pakam	Kab. Deli Serdang	20514	NORTH SUMATERA	(061) 7954542, 7955704	7954091
Berastagi	Jl. Veteran No. 29	Karo	22516	NORTH SUMATERA	(0628) 91319, 91819	(0628) 91599
Medan Maimun	Jl. Brigjen Katamso No. 35 A-B	Medan	20515	NORTH SUMATERA	(061) 4526542, 4526552	(061) 4526579
Medan Setiabudi	Jl. Setiabudi No. 17 Tanjung Rejo	Kota Medan	20122	NORTH SUMATERA	(061) 4529560, 8229561	(06) 8229562
Medan Cemara Asri	Jl. Cemara Boulevard Blok G.I No. 29 - 31	Kab. Deli Serdang	20371	NORTH SUMATERA	(061) 6619045, 6619061	(061) 6619034
Medan Center Point	Jl. Veteran No. 1 GH	Kota Medan	20321	NORTH SUMATERA	(061) 80501639	(061) 10401643
Medan Delitua	Jl. Besar Delitua No.77 Kec. Delitua	Kab. Deli Serdang	20355	NORTH SUMATERA	(061) 7030171	061-7030149
Medan Batang Kuis	Jl. Niaga No.58 B - Batang Kuis Deli Serdang	Kab. Deli Serdang	20372	NORTH SUMATERA	(061) 7388423	061-7388424
Medan Perbaungan	Jl. Serdang No.57 Perbaungan - Serdang Bedagai	Kab. Serdang Bedagai	20986	NORTH SUMATERA	(061) 7990821	061 - 7990821
Medan Pancur Batu	Jl. Jamin Ginting No.36 Pancur Batu Medan	Kab. Deli Serdang	20353	NORTH SUMATERA	(061) 8363608	(061) 8363028
Deli Serdang Galang	Jl. Perintis Kemerdekaan No.6 Galang	Kab. Deli Serdang	20355	NORTH SUMATERA	(061) 7981604	(061) 7981631
Pangkalan Brandan	Komplek Pertamina Sumbagut	Kab. Langkat	20857	NORTH SUMATERA	(0620) 21000, 21490	20190
Stabat	Jl. KH Zainul Arifin No. 32, Stabat	Kab. Langkat	20811	NORTH SUMATERA	(061) 8910691, 8912239	8912240
Medan Tanjung Pura	Jl. Pemuda No.39 Tanjung Pura - Langkat	Kab. Langkat	20853	NORTH SUMATERA	(061) 8960640	(061) 8961449



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AREA MEDAN BALAIKOTA	Jl. Balaikota No. 8-10	Kota Medan	20111	NORTH SUMATERA	(061) 4524900	4152209, 4577691
Medan Balaikota	Jl. Balaikota No. 8-10	Kota Medan	20111	NORTH SUMATERA	(061) 4524900, 4538380	4152209, 4577691
Medan Lapangan Merdeka	Jl. Balaikota No. 12-14	Kota Medan	20111	NORTH SUMATERA	(061) 4538122, 4516767	45385666
Medan Ahmad Yani	Jl. Jend. Ahmad Yani No. 109	Kota Medan	20111	NORTH SUMATERA	(061) 4536800, 4537794	4512459
Medan Belawan	Jl. Pelabuhan II Kotak Pos 15	Kota Medan	20411	NORTH SUMATERA	(061) 6941152, 6941620	6941733
Medan Gunung Krakatau	Jl. Gunung Krakatau No. 7 G-H	Kota Medan	20239	NORTH SUMATERA	(061) 6619000, 6629000	6619540
Medan Pusat Pasar	Jl. Pusat Pasar No. 94-95	Kota Medan	20216	NORTH SUMATERA	(061) 4531164	4517644
Medan Asia	Jl. Asia No. 97 C-D	Kota Medan	20214	NORTH SUMATERA	(061) 7340093, 7368798	7361897
Medan Letda Sujono	Jl. Letda Suyono No. 220	Kab. Deli Serdang	20371	NORTH SUMATERA	(061) 7353907, 7354338, 7340135, 7344142	7356219, 7352629
Medan Pulo Brayan	Jl. Yos Sudarso Blok A No.1A, Pulo Brayan	Kota Medan	20116	NORTH SUMATERA	(061) 6610033	6611100
Binjai	Jl. Jend. Sudirman No. 292	Kota Binjai	20711	NORTH SUMATERA	(061) 8826000	8828064
Medan Sukaramai	Jl. Arief Rahman Hakim No. 164	Kota Medan	20242	NORTH SUMATERA	(061) 7321603, 7321624, 7357523	7321592
Medan Jalan Cirebon	Jl. Cirebon No. 97 - 99	Kota Medan	20212	NORTH SUMATERA	(061) 4567162, 4157547	4157246
Medan Iskandar Muda	Jl. Sultan Iskandar Muda No. 24 A-B	Kota Medan	20153	NORTH SUMATERA	(061) 4515064, 4515068, 4515070	4515065
Medan Perintis Kemerdekaan	Jl. Perintis Kemerdekaan No. 5-5A	Kota Medan	20235	NORTH SUMATERA	(061) 4532609, 4532111, 4532262	4537282
Medan Kapten Muslim	Jl. Kapten Muslim No. 10 A	Kota Medan	20124	NORTH SUMATERA	(061) 8445229, 8445231, 8445232	8445230
Medan Sisingamangaraja	Jl. Sisingamangaraja No. 55 A-B	Kota Medan	20217	NORTH SUMATERA	(061) 7333981, 7333982, 7333984	7333983
Medan Universitas Sumatera Utara	Kampus USU Jl. DR. T. Makmur No. 68	Kota Medan	20155	NORTH SUMATERA	(061) 8200361	8210548
Medan Makro Bisnis	Jl. Gatot Subroto No. A 15-16	Kota Medan	20127	NORTH SUMATERA	(061) 8463061	8473578
Medan Wahidin	Jl. Wahidin No. 38 - 40	Kota Medan	20211	NORTH SUMATERA	(061) 4514299, 4514611	(061) 4514566
Medan Gunung Krakatau 2	Jl. Gunung Krakatau No. 60 / 120	Kota Medan	20238	NORTH SUMATERA	(061) 6614379, 365, 414, 439	(061) 6612285
Medan Jalan Bandung	Jl. Bandung No. 62 / 37	Kota Medan	20212	NORTH SUMATERA	(061) 4157721, 4157724	(061) 4570806
Medan Marelán	Jl. Marelán Raya No.143 PSR.III LK.12 Medan Marelán	Kota Medan	20255	NORTH SUMATERA	(061) 6850636	(061) 6850387
Medan Kuala	Jl. Gajah Mada No.8 Lk-X Kuala	Kab. Langkat	20772	NORTH SUMATERA	(061) 8931364	(061) 8931363
Medan Braharang	Jl. Gatot Subroto No.39 Kec. Binjai Barat	Kota Binjai	20712	NORTH SUMATERA	(061) 8827755	(061) 8827744
Medan Marindal	Jl. Bajak Marindal Pasar VIII No.19 A, Desa Marindal	Kab. Deli Serdang	20147	NORTH SUMATERA	(061) 7861377	(061) 7876977
Dolok Masihul	Jl. Perjuangan No.037 Lk.I Desa Pekan Dolok Masihul	Kab. Serdang Bedagai	20991	NORTH SUMATERA	(0621) 391047	(0621) 391156

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Medan Kampung Lalang	Jl. Klambir V No.86-B, kelurahan Cinta Damai, Kecamatan Medan Helvetia, Kota Medan.	Kota Medan	20126	NORTH SUMATERA	(061) 8449300	(061) 8449301
Medan Titi Papan	Jl. Platina Raya No.31-D Kelurahan Titi Papan, Kecamatan Medan Marelان	Kota Medan	20255	NORTH SUMATERA	(061) 6856387	(061) 6855325
Tebing Tinggi	Jl. Dr. Sutomo No. 17	Kota Tebing Tinggi	20633	NORTH SUMATERA	(0621) 21183, 21723	21093
Medan Sei Rampah	Jl. Negara No.88A Sei Rampah	Kab. Serdang Bedagai	20695	NORTH SUMATERA	(0621) 41260	0621-41261
AREA BANDA ACEH	Jl. Teuku H. Daud Beureuh No. 15 H	Kota Banda Aceh	23123	NANGGROE ACEH DARUSSALAM	(0651) 23981, 21793, 23974	25455, 636154
Banda Aceh	Jl. Teuku H. Daud Beureuh No. 15 H	Kota Banda Aceh	23123	NANGGROE ACEH DARUSSALAM	(0651) 23981, 21793, 23974	25455, 636154
Banda Aceh Unsyiah Darussalam	Gedung AAC Prof.Dr.Dayan Dawood, Jl. Teuku Nyak Arief Kampus Unsyiah Darussalam	Kota Banda Aceh	23111	NANGGROE ACEH DARUSSALAM	(0651) 7428660	7551809
Banda Aceh Cut Meutia	Jl. Cut Meutia No. 2	Kota Banda Aceh	23242	NANGGROE ACEH DARUSSALAM	(0651) 21386, 23381, 23575	23370
Meulaboh	Jl. National No. 112 Gampong Ujong Baroh	Kab. Aceh Barat	23600	NANGGROE ACEH DARUSSALAM	(0655) 7552231, 7552232, 7552233, 7552234, 7552235	(0655) 7552235
Tapak Tuan	Jl. Merdeka No. 93 - Tapak Tuan	Kab. Aceh Selatan	23751	NANGGROE ACEH DARUSSALAM	(0656) 323711, 323170	(0656) 323712
Sigli	Jl. Prof. DR. A. Majid Ibrahim No.16-18, Sigli	Kab. Pidie	24151	NANGGROE ACEH DARUSSALAM	(0653) 7829589 - 591	(0653) 7829588
Sabang	Jl. Perdagangan No. 70	Kota Sabang	23513	NANGGROE ACEH DARUSSALAM	(0652) 21206	
Banda Aceh Blang Pidie	Jl.Persada No.106 Desa Keude Siblah Kec Blang Pidie	Kab. Aceh Barat Daya	23764	NANGGROE ACEH DARUSSALAM	(0659) 93155	(0659) 93154
Banda Aceh Beureunun	Jl. Medan - B.Aceh No 3 Desa Baro Jaman Kec. Beureunun	Kab. Pidie	24173	NANGGROE ACEH DARUSSALAM	(0653) 821554	(0653) 821573
Banda Aceh Geudong	Jl.Medan-Banda Aceh No.6 Ds. Keude Geudong	Kab. Aceh Utara	24351	NANGGROE ACEH DARUSSALAM	(0645) 83094	(0645) 83456
Banda Aceh Matang Glumpang Dua	Jl. Medan - B. Aceh No. 15 Ds Meunasah Dayah	Kab. Bireuen	24261	NANGGROE ACEH DARUSSALAM	(0644) 451155	0644) 451154
Banda Aceh Pondok Baru Bener Meriah	Jl. Tritit Pondok Baru Simpang Tiga Radelong	Kab. Bener Meriah	24581	NANGGROE ACEH DARUSSALAM	(0643) 7425325	(0643) 7425321
Banda Aceh Lhoksukon	Jl. Medan - Banda Aceh No.15 Kel/Kec Lhoksukon	Kab. Aceh Utara	24391	NANGGROE ACEH DARUSSALAM	(0645) 31470	(0645) 31471
Krueng Geukuh	Jl.Ramai No.128 Krueng Geukuh, Kecamatan Dewantara, Kabupaten Aceh Utara.	Kab. Aceh Utara	24354	NANGGROE ACEH DARUSSALAM	(0645) 57305	(0645) 57307
Ulee Glee	Jl. Medan-Banda Aceh No.1, Ulee Glee, Kec. Bandar Dua, kab. Pidie Jaya, Aceh.	Kab. Pidie Jaya	24211	NANGGROE ACEH DARUSSALAM	(0644) 5351446	(0644) 5351447
Banda Aceh Jeuram	Jl. Nasional Meulaboh - Tapaktuan Gampong Blang Teungoh	Kab. Nagan Raya.	23671	NANGGROE ACEH DARUSSALAM	(0655) 7555377	(0655) 7555378
Lhokseumawe Merdeka	Jl. Merdeka No. 135 C	Kota Lhokseumawe	24301	NANGGROE ACEH DARUSSALAM	(0645)40082, 42085	42922
Lhokseumawe Pendopo	Jl. Merdeka No. 1	Kota Lhokseumawe	24315	NANGGROE ACEH DARUSSALAM	(0645) 43702	43062
Bireuen	Jl. Iskandar Muda No. 102 ABC	Kab. Bireuen	24251	NANGGROE ACEH DARUSSALAM	(0644) 22221, 323306, 324399, 324588	21444
Blang Lancang	Main Office Bld. PT Arun Ngl Co	Kota Lhokseumawe	24352	NANGGROE ACEH DARUSSALAM	(0645) 652711, 654252	-
Batuphat	Komplek PT Arun NGL Co.	Kota Lhokseumawe	24352	NANGGROE ACEH DARUSSALAM	(0645) 653157, 653158	-



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Lhoksukon	Kompleks Mobil Oil Inc., Point A Landing	Kab. Aceh Utara	24381	NANGGROE ACEH DARUSSALAM	(0645) 393119, 393120	-
Takengon	Jl. Sengeda No. 77-78, Takengon	Kab. Aceh Tengah	24512	NANGGROE ACEH DARUSSALAM	(0643) 24408, 24409	24406
Langsa	Jl. Jend. Ahmad Yani No. 20	Kota Langsa	24416	NANGGROE ACEH DARUSSALAM	(0641) 21023	21212
Kuala Simpang	Jl. Cut Nyak Dien No. 21 A, Kuala Simpang	Kab. Aceh Tamiang	24475	NANGGROE ACEH DARUSSALAM	(0641) 31000, 333155	333499
Banda Aceh IDI Rayeuk	Jl. Medan Banda Aceh Desa Kuta Blang Kec. Idi Rayeuk	Kab. Aceh Timur	24454	NANGGROE ACEH DARUSSALAM	(0646) 21384	(0646) 21383
Banda Aceh Peureulak	Jl. Perdagangan, Kel. Keude Peureulak, Kec. Perureulak	Kab. Aceh Timur	24453	NANGGROE ACEH DARUSSALAM	(0646) 31229	(0646) 31299
Panton Labu	Jl. T. Hamzah Bendahara No.160, Kec. Tanah jambu Aye	Kab. Aceh Utara	24394	NANGGROE ACEH DARUSSALAM	(0645) 91075	(0645) 91575
AREA PEMATANGSIANTAR	Jl. Jend. Sudirman No. 14	Kota Pematangsiantar	21117	NORTH SUMATERA	(0622) 22035	23211
Pematangsiantar Sudirman	Jl. Jend. Sudirman No. 14	Kota Pematangsiantar	21117	NORTH SUMATERA	(0622) 22035	23211
Pematangsiantar Sutomo	Jl. Sutomo No. 16	Kota Pematangsiantar	21115	NORTH SUMATERA	(0622) 21540, 21211	23446
Balige	Jl. Patuan Nagari No.10	Kab. Toba Samosir	22313	NORTH SUMATERA	(0632) 322431	322432
Pasar Perluasan	Jl. HOS Cokroaminoto No. 3B-3C	Kota Pematangsiantar	21138	NORTH SUMATERA	(0624) 435666	434758
Pematangsiantar Serbelawan	Jl. Merdeka No.5C, Serbelawan, Kec. Batu Nanggar	Kab. Simalungun	21155	NORTH SUMATERA	(0622) 773031	(0622) 773022
Pematangsiantar Perdagangan	Jl. SM Raja No.488 Perdagangan	Kab. Simalungun	21184	NORTH SUMATERA	(0622) 96772	(0622) 96800
Pematangsiantar Lima Puluh / Indrapura	Jl. Jend. Sudirman No. 59 Indrapura, Kec. Air Putih	Kab. Batubara	21256	NORTH SUMATERA	(0622) 31730	(0622) 646264
Pematangsiantar Siborong- borong	Jl. Sisingamangaraja No. 47 Kel/Kec. Pasar Siborong-Borong	Kab. Tapanuli Utara	22474	NORTH SUMATERA	(0633) 41300	(0633) 41201
Simalungun Sidamanik	Jl. Besar Sari Matondang No.52 Kel. Sari Matondang	Kab. Simalungun	21171	NORTH SUMATERA	(0622) 370244	(0622) 370275
Tarutung	Jl. Sisingamangaraja No. 82 Kel. Hutatoruan X Kec. Tarutung	Kab. Tapanuli Utara	22411	NORTH SUMATERA	(0633) 20397	(0633) 20398
Labuhan Batu Negeri Lama	Jl. Protokol Negeri Lama No.85 Desa Negeri Lama	Kab. Labuhan Batu	21471	NORTH SUMATERA	(0624) 551400	(0624) 551430
Asahan Sungai Piring	Jl. Lintas Timur Sumatera, Sei Piring No.28	Kab. Asahan	21273	NORTH SUMATERA	(0623) 355309	(0623) 355307
Saribudolok	Jl. Kabanjahe No. 41 Saribudolok, Silimakuta	Kab. Simalungun	21167	NORTH SUMATERA	(0622).5891777	(0622) 5891939
Simalungun Tanah Jawa	Jl. Sisingamangaraja No.14, Kel. Pematang Tanah Jawa	Kab. Simalungun	21115	NORTH SUMATERA	(0622) 7562088	(0622) 7562087
Padang Sidempuan	Jl. Sudirman No. 30-32	Kota Padang Sidempuan	22718	NORTH SUMATERA	(0634) 21032	21238
Panyabungan	Jl. Willem Iskandar No. 105, Panyabungan	Kab. Mandailing Natal	22913	NORTH SUMATERA	(0636) 20925 - 26	20926
Sibolga	Jl. Brigjend. Katamso No. 43	Kota Sibolga	22522	NORTH SUMATERA	(0631) 21376, 21591	22313
Rantau Prapat Ahmad Yani	Jl. Jend. Ahmad Yani No. 2	Kab. Labuhan Batu	21415	NORTH SUMATERA	(0624) 21434	21869
Rantau Prapat M. Lubis	Jl. Letkol. Martinus Lubis 11	Kab. Labuhan Batu	21412	NORTH SUMATERA	(0624) 21712	21713
Kota Pinang	Jl. Bukit No. 3, Kota Pinang	Kab. Labuhan Batu	21464	NORTH SUMATERA	(0624) 496351, 496352	496431
Aek Kanopan	Jl. Jend. Sudirman No. 214-216, Aek Kanopan	Kab. Labuhan Batu	21457	NORTH SUMATERA	(0624) 92411, 92932, 92934	92022

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Cikampak	Jl. Raya Lintas Sumatera No. 130 - 140	Kab. Labuhan Batu Slt	21464	NORTH SUMATERA	(0624) 491271 - 74	(0624) 491275
Aek Nabara	Jl. Ampera No. 21 B Kel. Aek Nabara Kec. Bilah Hulu	Kab. Labuhan Batu	21462	NORTH SUMATERA	(0624) 29429	(0624) 29484
Labuhan Batu Kampung Pajak	Jl. Lintas Sumatera Lab.Batu, Kec .NA IX-X Kamp. Pajak	Kab. Labuhan Batu Utara	21454	NORTH SUMATERA	(0624) 737533	(0624) 737522
Kisaran	Jl. Cokroaminoto No. 65	Kab. Asahan	21215	NORTH SUMATERA	(0623) 41855, 41375	41857
Tanjung Balai	Jl. Teuku Umar No. 48-54	Kota Tanjung Balai	21312	NORTH SUMATERA	(0623) 593137	597142
AREA PEKANBARU	Jl. Jend. Sudirman No. 140	Pekanbaru	28113	RIAU	(0761) 31786, 32881, 32403, 32223	28683, 33500, 46920
Pekanbaru Sudirman Bawah	Jl. Jend. Sudirman No. 140	Kota Pekanbaru	28113	RIAU	(0761) 31786, 32881, 32403, 32223	28683, 33500, 46920
Pekanbaru Sudirman Atas	Jl. Jend. Sudirman No. 452	Kota Pekanbaru	28115	RIAU	(0761) 31021-5, 21464	36383
Pekanbaru Ahmad Yani	Jl. Jend. Ahmad Yani No. 85	Kota Pekanbaru	28115	RIAU	(0761) 24888	38003
Pekanbaru Sudirman Tengah Prioritas	Jl. Jend Sudirman No. 357	Kota Pekanbaru	28113	RIAU	(0761) 859585	(0761) 853582
Pekanbaru UIN Sultan Syarif Kasim	Jl. H. Soebrantas No. 155 KM 15 Simpang Baru Panam	Kota Pekanbaru	28293	RIAU	(0761) 589538, 589539	589885
Pekanbaru Nangka	Jl. Tuanku Tambusai No. 18 E-F	Kota Pekanbaru	28282	RIAU	(0761) 571610, 572517	572623, 572618
Pekanbaru Jalan Riau	Jl. Riau No. 12 D-E	Kota Pekanbaru	28292	RIAU	(0761) 859381, 859580, 859581	47764
Ujungbatu	Jl. Jenderal Sudirman No. 482 AB Ujungbatu	Kab. Rokan Hulu	28454	RIAU	(0762) 61147, 61636, 61620	61148
Pangkalan Kerinci	Jl. Raya Pangkalan Kerinci	Kab. Pelalawan	28381	RIAU	(0761) 493696, 493719	493906
Siak Perawang	Jl. Raya Perawang Km. 5, Siak	Kab. Siak	28772	RIAU	(0761) 693426	693468
Pekanbaru Rumbai	Kompleks PT Caltex Pasific Indonesia, Rumbai	Kota Pekanbaru	28271	RIAU	(0761) 592190, 946190, 559036	594398
Pekanbaru Minas	Main Office PT Caltex Pasific Indonesia, Minas	Kab. Siak	28885	RIAU	(0761) 993894, 993895	43177
Pekanbaru Tuanku Tambusai	Komplek Lancang Kuning Square, Jl Tuanku Tambusai No. 144	Kota Pekanbaru	28283	RIAU	(0761) 859848, 859858	859868
Pekanbaru Panam	Jl. HR Soebrantas Kav. 3 & 4, Panam	Kota Pekanbaru	28294	RIAU	(0761) 562322, 562323	562319
Pekanbaru RS Eka Hospital	Jl. Soekarno - Hatta Km. 6,5	Kota Pekanbaru	28282	RIAU	(0761) 589076, 589079	(0761) 589081
Bangkinang	Jl. Moch. Yamin No. 115 A-B Bangkinang	Kab. Kampar	28412	RIAU	(0762) 323456, 323567	(0762) 323789
Pangkalan Kerinci RAPP	Komp. Rukan Akasia Blok I No. 9 - 10	Kab Pelalawan	28300	RIAU	(0761) 95656 - 57	(0761) 95655
Pekanbaru Harapan Raya	Jl. Imam Munandar No. 6-7 AB	Kota Pekanbaru	28282	RIAU	(0761) 7891754, 7891757	(0761) 7891755
Pasir Pangaraian	Jl. Tuanku Tambusai No. 232	Kab. Rokan Hulu	28557	RIAU	(0762) 7392291	(0762) 7392292
Pelalawan Sorek	Jl. Lintas Timur Kec. Pangkalan Kuras	Kab. Pelalawan	28382	RIAU	(0761) 492500	(0761) 492444
Pekanbaru Pasar Sukaramai	Jl. H Agus Salim No. 69	Kota Pekanbaru	28113	RIAU	(0761) 862383	(0761) 862384
Ukui	Jl. Lintas Timur Ukui Satu, Kecamatan Ukui, Kabupaten Pelalawan Riau.	Kab. Pelawan Riau	28388	RIAU	(0769) 7445197	(0769) 7445198
Flamboyan Kota Garo	Jl. Petapahan, Kel. Seruling, Kec. Tapung, Kab. Kampar Riau.	Kab. Kampar	28411	RIAU	(0762) 7320134	(0762) 7320133



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Kota Lama	Jl. Tengku Pahlawan Desa Kota lama Kec. Kunto Darussalam, Kab. Rokan Hulu, Riau.	Kab. Rokan Hulu	28454	RIAU	(0761) 7773519	(0761) 7773526
Dumai Sudirman	Jl. Jend. Sudirman No. 133 A	Kota Dumai	28812	RIAU	(0765) 31088	31097
Dumai Syarif Kasim	Jl. Sultan Syarif Kasim No. 99	Kota Dumai	28812	RIAU	(0765) 32203-4	32204, 35249
Baganbatu	Jl. Jend. Sudirman No. 219, Bagan Sinembah	Kab. Rokan Hilir	28992	RIAU	(0765) 51093, 51091	51092
Bengkalis	Jl. Ahmad Yani, Bengkalis	Kab. Bengkalis	28712	RIAU	(0766) 22771, 22772	22773
Pertamina Sungai Pakning	Kompleks Pertamina, Sungai Pakning, Jl. Cendana, Singai Pakning	Kab. Bengkalis	28700	RIAU	(0766) 91220 - 22 Ext. 4269	
Pekanbaru Rambah	Jl. Tuanku Tambusai No.59 A. Kec. Rambah	Kab. Rokan Hulu	28557	RIAU	(0762) 7392277	(0762) 7392277
Pekanbaru Kandis	Jl. Lintas Pekanbaru - Duri Km.73 RT/RW 01/05 Kandis	Kab. Siak	28886	RIAU	(0761) 4803000	(0761) 4804000
Dumai Bukit Kapur	Jl Raya Duri Dumai RT 06, Bukit Kapur	Kota Dumai	28882	RIAU	(0765) 7059430	(0765) 7059530
Balam	Jl. Lintas Riau - Sumatera Utara KM.20 Bangko Sempurna	Kab. Rokan Hilir	28992	RIAU	(0765) 5507613	(0765) 5507613
Duri	Jl. Hang Tuah No. 289-292	Kab. Bengkalis	28884	RIAU	(0765) 91170, 91171	91137
Duri Sudirman	Jl. Jenderal Sudirman Kav. 109	Kab. Bengkalis	28884	RIAU	(0765) 598795, 598791	598796
Duri Caltex	Kompleks PT Caltex Pacific Indonesia, Duri	Kab. Bengkalis	28884	RIAU	(0765) 821500, 821156	999199
Duri Sidomulyo	Jl. Lintas Duri - Dumai KM.18 Ds Seberang, Mandau Duri	Kab. Bengkalis	28884	RIAU	(0765) 5508027	(0765) 5508026
Rengat	Jl. Jend. M.T. Haryono No. 11	Kab. Indragiri Hulu	29319	RIAU	(0769) 22070, 323357	21383
Air Molek	Jl. Jend. Sudirman No. 190-192	Kab. Indragiri Hulu	29352	RIAU	(0769) 41075	41074
Teluk Kuantan	Jl. Imam Munandar No. 10-12	Kab. Kuantan Sengingi	29562	RIAU	(0760) 561591 - 92	(0760) 561593
Tembilahan	Jl. M. Boya No. 35	Kab. Indragiri Hilir	29211	RIAU	(0768) 22953 - 54	(0768) 22956
Belilas	Jl Lintas Timur Belilas, Ds Pangkalan Kasai, Siberida	Kab. Indragiri Hulu	29371	RIAU	(0769) 323678	(0769) 323570
AREA BATAM	Jl. Imam Bonjol No. 90	Kota Batam	29432	KEPULAUAN RIAU	(0778) 454444, 458137, 458280	452606, 452607, 431740
Batam Imam Bonjol	Jl. Imam Bonjol No. 90	Kota Batam	29432	KEPULAUAN RIAU	(0778) 454444, 458137, 458280	452606, 452607, 431740
Batam Nagoya Prioritas	Jl. Imam Bonjol Komplek Bumi Ayu Lestari Blok D No. 25-27	Kota Batam	29432	KEPULAUAN RIAU	(0778) 451040	(0778) 433566
Batam Lubuk Baja	Jl. Imam Bonjol, Lubuk Baja	Kota Batam	29432	KEPULAUAN RIAU	(0778) 458159	457830
Batam Raja Ali Haji	Jl. Raya Ali Haji No. 39	Kota Batam	29432	KEPULAUAN RIAU	(0778) 456717, 456824, 456842	457988, 430295
Batam Sekupang Martadinata	Jl. R.E. Martadinata, Komp. Harapan Business Center Blok I No.1	Kota Batam	29422	KEPULAUAN RIAU	(0778) 322126	322474
Batam Industrial Park	Batam Industrial Park, Jl. Rasamala No. 1	Kota Batam	29434	KEPULAUAN RIAU	(0770) 611666, 611444	611333
Batam Panbil	Kawasan Industri Panbil, Jl. Ahmad Yani	Kota Batam	29433	KEPULAUAN RIAU	(0778) 371283, 371284	371281
Tanjung Uban	Jl. Permaisuri No. 3	Kab. Bintan	29152	KEPULAUAN RIAU	(0771) 81006 - 07	81008
Tanjung Balai Karimun	Jl. Teuku Umar No. 9	Kab. Karimun	29161	KEPULAUAN RIAU	(0771) 327668, 327389, 327078	327669

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Batam Bandara Hang Nadim	Bandara Hang Nadim	Kota Batam	29431	KEPULAUAN RIAU	(0778) 761318	761317
Batam Center	Gedung Otorita Batam, Batam Center	Kota Batam	29432	KEPULAUAN RIAU	(0778) 462048, 462264	462216
Batam Batuaji	Ruko Muka Kuning Indah II Blok E 2 No.3A & 5 Jl. Batuaji Baru	Kota Batam	29432	KEPULAUAN RIAU	(0778) 395002, 395003	396476
Batam Kawasan Industri Tunas	Komplek Tunas Industrial Estate Jl. Engku Putri, Ruko No. II B	Kota Batam	29464	KEPULAUAN RIAU	(0778) 471055, 471044, 471927, 471844, 471727	
Batam Tiban	Jl. Tiban Raya, Komp.Tiban Garden Blok C No.20	Kota Batam	29421	KEPULAUAN RIAU	(0778) 327177, 326877	323264
Batam Kawasan Industri Kabil	Kawasan Industri Kabil, Jl. Hang Kesturi Km.4, Nongsa	Kota Batam	29467	KEPULAUAN RIAU	(0778) 711731, 711732	711733
Natuna	Jl. Datuk Kaya Wan Muhammad Benteng No. 96-98, Ranai	Kab. Natuna	29183	KEPULAUAN RIAU	(0773) 31497, 31498, 31499	31623
Bengkong	Jl. Laks Bintan No.4, Ruko STM Aljabar Blok C No.4	Kota Batam	29458	KEPULAUAN RIAU	(0778) 457209	(0778) 433147
Tanjungpinang	Jl. Teuku Umar No. 23	Kota Tanjungpinang	29111	KEPULAUAN RIAU	(0771) 22437, 21805	28047, 23143
Kijang	Jl. Hang Jebat, Barek Motor No.9, Kijang	Kab. Bintan	29151	KEPULAUAN RIAU	(0771) 463377, 463507	463498
Bintan Center	Jl. DI Panjaitan Km IX Komp Plaza Bintan Center Blok Mayang 8-9	Kota Tanjungpinang	29123	KEPULAUAN RIAU	(0771) 7447162, 7447164, 69, 67	(0771) 7447174
Batam Bintan Bisnis Center	Komplek Bintan Center Blok C No. 39, Kios No. 61	Kota Tanjungpinang	29125	KEPULAUAN RIAU	(0771) 441613	(0771) 441613
REGION II/ PALEMBANG	Jl. Kapten A. Rivai No. 1008	Palembang	30135	SOUTH SUMATERA	(0711) 364008 - 012, 364013	310992, 3120417, 374279
AREA JAMBI	Jl. Jend. Gatot Subroto No. 60 A	Kota Jambi	36138	JAMBI	(0741) 31581 - 2, 21412	20066, 29966, 23644
Jambi Telanaipura	Jl. Prof. Dr. Sri S.M. Sofwan, SH No. 27, Telanaipura	Kota Jambi	36122	JAMBI	(0741) 62184, 63267, 62537, 63334	62292
Jambi Sam Ratulangi	Jl. Dr. Sam Ratulangi No. 20	Kota Jambi	36113	JAMBI	(0741) 22202, 31089	22202, 26915
Jambi Dr. Sutomo	Jl. Dr. Sutomo, PO BOX 14	Kota Jambi	36113	JAMBI	(0741) 34374, 22864	34185
Sarolangun	Jl. Lintas Sumatera Km. 1	Kab. Sarolangun	37381	JAMBI	(0745) 91318, 91546	91443
Jambi Sipin	Jl. Kol. Abunjani No. 54	Kota Jambi	36129	JAMBI	(0741) 61042	668691
Sengeti	Jalan Lintas Timur Km.35, Desa Sengeti, Muaro Jambi	Kab. Muaro Jambi	36381	JAMBI	(0741) 51900	51900
Muara Bulian	Jl. Gajah Mada No.9	Kab. Batang Hari	36613	JAMBI	(0743) 21580, 22005	(0743) 7323081
Jambi Kuala Tungkal	Jl.KI Hajar Dewantara No.30 Kel.Tungkal IV Kota, Tungkal Ilir	Kab. Tanjung Jabung Barat	36512	JAMBI	(0742) 22227	(0742) 22228
Jambi Sei Bahar	Jl. Poros Unit I Blok 1B No.252 Mekar Sari Makmur, Sei Bahar	Kab. Muaro Jambi	36365	JAMBI	(0743) 23278	(0743) 23298
Jambi Singkut	Jl Lintas Sumatera Ds. Bukit Tigo RT.01/03 No.11 Kel. Bukit Tigo, Kec Singkut	Kab. Sarolangun	37482	JAMBI	(0745) 92523	(0745) 92522
Jambi Sungai Rengas	Jl Lintas Jambi-Bungo Ds Sei. Rengas RT 04 No.19	Kab. Batanghari	36655	JAMBI	(0743) 7013000	
Jambi Geragai	Jl Ahmad Yani RT.19 Blok A No.8,	Kab. Tanjung Jabung Timur	36561	JAMBI	081539899091	081539411001
Jambi Merlung	Jl Lintas Timur Sumatera Ds Merlung No.2 Sebelah KPM	Kab. Tanjung Jabung Barat	36554	JAMBI	0816398910	081539401001
Muaro Jambi Sungai Gelam	Jl. Pramuka, No. 03, RT.11, RW.02,	Kab. Muaro Jambi	36273	JAMBI	081539499988	0815399910009
Sarolangun Mandi Angin	Jl. Lintas Mandiangin - Sarolangun, No. 3, Samping Masjid Raya RT.03/05,	Kab. Sarolangun	37392	JAMBI	08153940007	



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Mendalo	Kampung Mendalo No 04 KM 14 Jambi Luar Kota	Kab. Muaro Jambi	36361	JAMBI	(0741) 580092	(0741) 580072
Sarolangun Sri Pelayang	Jl. Lintas Sumatera RT 15 Sarkam, Sarolangun	Kab. Sarolangun		JAMBI	(0745) 91446	(0745) 91447
Durian Luncuk	Duren Luncuk No.3 Rt.08 Kec. Batin Kab. Batang Hari - Jambi	Kab. Batang Hari	36656	JAMBI	081539423888	08153960766
Muara Bungo	Jl. Lintas Sumatra Km. 1 No. 64-66	Kab. Bungo	37212	JAMBI	(0747) 21188, 21138, 21140	21137
Bangko	Jl. Jend. Sudirman, Pematang Kandis	Kab. Merangin	37314	JAMBI	(0746) 323224	323225
Rimbo Bujang	Jl. Pahlawan No. 86 - 88, Pasar Sarinah	Kab. Tebo		JAMBI	(0747) 431600	(0747) 431660
Jambi Kuamang Kuning	Jl Batang Hari (Jl Poros SPA) No.99 A RT 06/02	Kab. Bungo	37252	JAMBI	(0747) 7326156	(0747) 7326157
Merangin Hitam Ulu	Jl. Gulama Bulat, RT.01/02, No. 2, Blok. 01,	Kab. Merangin	37354	JAMBI	081539430008	08153950768
Bangko Sei Ulak	Jl. Teuku Umar RT.009 RW.003 Desa Sei Ulak, Nalo Tantan	Kab Merangin	37351	JAMBI	(0746) 3250030	(0746) 3250050
Tempino	Jl. Lintas Jambi-Tempino No.2, Km.26 Ds Nagasari	Kab. Muaro Jambi	36362	JAMBI	0815-39440002	0815-39440002
Sungai Bahar 6	Desa Talang Bukit RT.02 No. 43 Bahar Utara	Kab. Muaro Jambi	36365	JAMBI	0815-39440003	0815-39440003
Pamenang	Jl. Kemang Manis RT.25/11 No.64, Pamenang	Kab. Merangin	37352	JAMBI	(0746) 331140	(0746) 331150
Tebo	Jl. Lintas Tebo-Jambi KM.0 Sumber Sari No.4 Tebo Tengah	Kab. Tebo	17166	JAMBI	(0744) 21330	(0744) 21335
Sumber Agung Blok E	Desa Wonorejo Blok E No.6, Sumber Agung, Rimbo Ilir	Kab. Tebo	37553	JAMBI	0815-39440001	0815-39440001
AREA PADANG	Jl. Bagindo Aziz Chan No. 12	Kota Padang	25211	WEST SUMATERA	(0751) 31501 - 2	31505, 36726
Padang Lapangan Imam Bonjol	Jl. Bagindo Aziz Chan No. 12	Kota Padang	25211	WEST SUMATERA	(0751) 31501 - 2	31505, 36726
Padang Sudirman Prioritas	Jl. Jend. Sudirman No. 45	Kota Padang	25211	WEST SUMATERA	(0751) 28443	36817
Padang Sudirman	Jl. Sudirman No. 2A	Kota Padang	25001	WEST SUMATERA	(0751) 26940, 28940, 33840	31571
Padang Taman Melati	Jl. Gereja No. 34 A	Kota Padang	25118	WEST SUMATERA	(0751) 812907, 812911	28332, 38422
Padang Indarung	Social Center PT Semen Padang	Kota Padang	25237	WEST SUMATERA	(0751) 777618 - 19, 74304	777620
Padang Muara	Jl. Batang Arau No. 42	Kota Padang	25215	WEST SUMATERA	(0751) 34872	34036
Padang Belakang Olo	Jl. Belakang Olo No. 63	Kota Padang	25116	WEST SUMATERA	(0751) 32726, 32748	32749
Pasaman	Jl. Jend.Sudirman No.101, Pasaman Baru	Kab. Pasaman Barat	26366	WEST SUMATERA	(0753) 466534, 466535, 466536	466532
Padang Ujung Gading	Jl. Flores Jorong Kuamang Kenagarian Ujung Gading	Kab. Pasaman Barat	26372	WEST SUMATERA	(0753) 470707	(0753) 470706
Padang Siteba	Jl. Gajah Mada Kel. Olo Nanggalo Kec. Nanggalo	Kota Padang	25139	WEST SUMATERA	(0751) 444447	(0751) 444457
Sungai Duo Sitiung	Nagari Sungai Duo, Kec. Sitiung	Kab. Dharmasraya	27674	WEST SUMATERA	(0754) 581033	(0754) 581037
Sitiung IV Koto Gadang	Nagari Koto Gadang, Koto Besar, Dharmasraya.	Kab. Dharmasraya	26784	WEST SUMATERA	0816-350555	0816-350666
Lubuk Sikaping	Jl. Sudirman Jorong Kampung Lua Kenagarian Durian Tinggi	Kab. Pasaman Timur	25581	WEST SUMATERA	(0753) 20556	(0753) 20956
Bawan	Nagari Bawan, Kecamatan Ampek Nagari	Kab. Agam	26452	WEST SUMATERA	0816-356463	0816-356464
Lubuk Alung	Jl. Sudirman Km. 36, Kel. Sungai Abang Kec. Lubuk Alung	Kab. Padang	25581	WEST SUMATERA	(0751) 697220	(0751) 697213

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Kinali	Desa Langgam, Kecamatan Kinali	Kab.Pasaman Barat	26567	WEST SUMATERA	0816-356466	0816-356467
Bukittinggi	Jl. Perintis Kemerdekaan No. 3	Kota Bukittinggi	26111	WEST SUMATERA	(0752) 626401	626406
Bukittinggi Aur Kuning	Jl. Raya By Pass No. 42, Pasar Aur Kuning	Kota Bukittinggi	26131	WEST SUMATERA	(0752) 627880, 627881	627879
Payakumbuh	Jl. Jenderal Sudirman No. 14	Kota Payakumbuh	26211	WEST SUMATERA	(0752) 796783 s/d 796786	796789
Padang Batusangkar	Pertokoan Pertiwi Indah Jl. S. Parman No.7, Batusangkar	Kab. Tanah Datar	27213	WEST SUMATERA	(0752) 574293	(0752) 71604
Padang Koto Baru	Jl. Lintas Sumatera, Nagari Koto Baru	Kab. Dharmasraya	27581	WEST SUMATERA	(0754) 71212	(0754) 71292
Padang Panjang	Jl. Sudirman No.210	Kota Padang Panjang	27114	WEST SUMATERA	(0752) 83484	(0752) 83456
Solok	Jl. K.H. Akhmad Dahlan 127	Kota Solok	27322	WEST SUMATERA	(0755) 21123	20169
Sawahlunto	Komplek Saringan No. W 27, Jl. Soekarno Hatta	Kota Sawahlunto	27421	WEST SUMATERA	(0754) 61144, 61146, 61477	61422
Solok Sungai Rumbai	Jl. Lintas Sumatera No. 2, Sungai Rumbai	Kab. Dharmasraya	27584	WEST SUMATERA	(0754) 583393, 583394	583395
Dharmasraya Pulau Punjung	Jl. Lintas Sumatera Km 3 Pulau Punjung Kec. Pulau Punjung	Kab. Dharmasraya	27573	WEST SUMATERA	(0754) 451584	(0754) 451585
AREA PALEMBANG SUDIRMAN	Jl. Jend. Sudirman No. 419	Palembang	30134	SOUTH SUMATERA	(0711) 311177, 358325	310393, 317159
Palembang Sudirman	Jl. Jend. Sudirman No. 419	Kota Palembang	30134	SOUTH SUMATERA	(0711) 311177, 358325	310393, 317159
Palembang Atmo	Jl. Kolonel Atmo No.118	Kota Palembang	30125	SOUTH SUMATERA	(0711) 354144, 354245	313655
Palembang Pusri	Jl. Mayor Zen No. 9, Gedung YDPK	Kota Palembang	30118	SOUTH SUMATERA	(0711) 711023	710994
Palembang R.S.U	Jl. Jend. Sudirman Km. 3,5	Kota Palembang	30126	SOUTH SUMATERA	(0711) 313498, 364020	313977
Palembang Pusat Dagang	Jl. T.P. Rustam Effendi No. 550	Kota Palembang	30125	SOUTH SUMATERA	(0711) 313767, 356436	310873
Palembang KPPN	Jl. Kapten A. Rivai No. 4	Kota Palembang	30135	SOUTH SUMATERA	(0711) 352661	351180
Palembang Mesjid Lama	Jl. Mesjid Lama No. 167-168 Pasar 16 Ilir	Kota Palembang	30125	SOUTH SUMATERA	(0711) 355057, 354756, 355058	353353
Palembang Tengkuruk	Jl. Tengkuruk No. 115 Blok C 16 Ilir	Kota Palembang	30125	SOUTH SUMATERA	(0711) 367988, 367905, 368039	356390
Palembang Plaju	Pertamina UEP III, Jl. Kurnia	Kota Palembang	20368	SOUTH SUMATERA	(0711) 540373, 595489, 542172	352432
Pendopo	Komplek Pertamina II, Jl. Cemara 18	Kota Palembang	31211	SOUTH SUMATERA	(0711) 90204	90808
Prabumulih	Pertamina UEP II, Jl. Pramuka	Kota Prabumulih	31122	SOUTH SUMATERA	(0713) 320868, 592670	321515
Palembang Pasar 16 Ilir	Jl. Pasar 16 Ilir No. 165-167	Kota Palembang	30122	SOUTH SUMATERA	(0711) 322226	311481
Prabumulih Sudirman	Jl. Sudirman No. 117	Kota Prabumulih	31121	SOUTH SUMATERA	(0713) 326000, 326093, 326094	326095
Ogan Ilir Indralaya	Jl. Lintas Timur KM. 35 No. 6 Kel. Indralaya Raya, Kec. Indralaya	Kab. Ogan Ilir	30662	SOUTH SUMATERA	(0711) 581390	(0711) 581389
Palembang Simpang Plaju	Jl. Riyacudu No.1717 Kel. 8 Ulu, Kec. Seberang Ulu	Kota Palembang	30252	SOUTH SUMATERA	(0711) 516311	(0711) 516311
Tanjung Enim	Jl. Jend. Ahmad Yani No. 8 (Jl. Lingga Raya)	Kab. Muara Enim	31711	SOUTH SUMATERA	(0734) 451033 s.d. 35, 453167	451036
Lahat	Jl. Mayor Ruslan Blok A No. 7-8	Kab. Lahat	31411	SOUTH SUMATERA	(0731) 323700, 321012, 321013, 322381, 322383	323600



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Muara Enim	Jl. Jenderal Sudirman No. 44	Kab. Muara Enim	31315	SOUTH SUMATERA	(0734) 424148, 421363	423338
Pagar Alam	Pagar Alam Square Jl. Sersan Ali Aras Blok No. 5-6	Kota Pagar Alam	31511	SOUTH SUMATERA	(0730) 623399, 623404, 623397	(0730) 623400
Baturaja	Jl. Ahmad Yani No. 53, Baturaja Timur	Kab. Ogan Komerling Ulu	32111	SOUTH SUMATERA	(0735) 320688, 320687, 323010	320029,
Belitang	Jl. Pasar Baru Gumawang, BK 10, Belitang	Kab. OKU Timur	32182	SOUTH SUMATERA	(0735) 451789, 351899	450789
Palembang Tugu Mulyo	Jl. Lintas Timur - Kec. Lempuing	Kab. Ogan Komerling Ilir	30657	SOUTH SUMATERA	(0712) 331320	(0712) 331343
Palembang Martapura	Jl. Diponegoro Kel. Pasar Martapura/ Tanjung Aman Kec. Martapura	Kab. Ogan Komerling Ulu	32181	SOUTH SUMATERA	(0735) 481795	(0735) 481240
Palembang Batumarta	Jl. Poros Batumarta II Desa Gotong Royong Kec. Lubuk Raja	Kab. Ogan Komerling Ulu	32152	SOUTH SUMATERA	(0735) 7328092	(0735) 7328093
Palembang Muaradua	Jl. Jend. Sudirman No.43 Pasar Ilir Kec. Muara Dua	Kab. OKU Selatan	32152	SOUTH SUMATERA	(0735) 590203	(0735) 591334
Tanjung Raja	Jln. Merdeka Kec. Tanjung Raja	Kab. Ogan Ilir	30861	SOUTH SUMATERA	(0712) 351390	(0712) 351391
Surya Adi	Jl.Lintas Timur KM 151 Blok D Surya Adi, Mesuji,	Kab. Ogan Komerling Ilir	30681	SOUTH SUMATERA	08153811072	
Tugumulyo Musi Rawas	Jl. Jend. Sudirman Desa F.Trikoyo, Kec. Tugumulyo	Kab. Musi Rawas	31662	SOUTH SUMATERA	(0733) 371796	(0733) 371796
Muara Kelingi	Jl. Merdeka RT.07, Muara Kelingi	Kab. Musi Rawas	31663	SOUTH SUMATERA	08153811074	
Peninjauan	Jl. Pasar Minggu Kec. Peninjauan	Kab. Ogan Komerling Ulu	32191	SOUTH SUMATERA	08153811073	
Baturaja Lintas	Jl. Muh Hatta, Sukaraya, Baturaja Timur,	Kab. Ogan Komerling Ulu	32112	SOUTH SUMATERA	(0735) 7328885	(0735) 7328884
AREA PALEMBANG ARIEF	Jl. Kapten A. Rivai No. 27	Kota Palembang	30129	SOUTH SUMATERA	(0711) 310952	313379
Palembang Arief	Jl. Kapten A. Rivai No. 27	Kota Palembang	30129	SOUTH SUMATERA	(0711) 313020	350329
Palembang A. Rivai	Jl. Kapten A. Rivai No. 39	Kota Palembang	30135	SOUTH SUMATERA	(0711) 313455, 311556	312016
Palembang Gedung Kanwil	Jl. Kapten A. Rivai No. 1008	Kota Palembang	30137	SOUTH SUMATERA	(0711) 364008 - 12	312477
Sungai Lilin	Pasar Sungai Lilin No. 33, Jl. Raya Palembang-Jambi	Kab. Musi Banyuasin	30755	SOUTH SUMATERA	(0714) 322750	322125
Palembang Betung	Jl. Raya Palembang Jambi RT.27/RW.06 Lingkungan III Kel. Rimba Asam Kec. Betung	Kab. Banyuasin	30758	SOUTH SUMATERA	(0711) 893788	(0711) 893414
Palembang Megang Sakti	Desa Megang Sakti II Kec. Megang Sakti	Kab. Musi Rawas	31657	SOUTH SUMATERA	081532441968	-
Palembang Uniba	Jl. Mayor Ruslan	Kota Palembang	30113	SOUTH SUMATERA	(0711) 364025	372233
Palembang Bandara Sultan Badaruddin	Bandara Sultan Mahmud.Badaruddin II	Kota Palembang	30152	SOUTH SUMATERA	(0711) 410150	420183
Palembang Veteran	Jl. Veteran No. 939 / F-5	Kota Palembang	30113	SOUTH SUMATERA	(0711) 374004	(0711) 350013
Sekayu	Petro Muba Building, Jl. Merdeka Lk. I, Sekayu	Kab. Musi Banyuasin	30711	SOUTH SUMATERA	(0714) 322900, 322901, 322902	322904
Palembang R. Sukamto	Jl. R. Soekamto No.55 A & 55 B, Simpang Patal	Kota Palembang	30114	SOUTH SUMATERA	(0711) 360808, 357823	357670
Palembang Sukajadi	Jl. Raya Palembang - Betung Km.12- 13,Sukajadi, Talang Kelapa	Kab. Banyuasin	30761	SOUTH SUMATERA	(0711) 430199, 431859	431989
Palembang Pasar Lemabang	Jl. RE Martadinata No. 8A & 8B Ilir Timur II	Kota Palembang	30118	SOUTH SUMATERA	(0711) 717428, 717429	(0711) 720481
Palembang Sako Kenten	Terminal Sako Kenten, Ruko K3 No.1, Sako Kenten	Kota Palembang	30762	SOUTH SUMATERA	(0711) 810771	810772

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Lubuk Linggau	Jl. Yos Sudarso No. 50	Kota Lubuk Linggau	31623	SOUTH SUMATERA	(0733) 325350, 321925	325680
Lubuk Linggau Terminal Atas	Jl. Terminal Atas No. 48	Kab. Lubuk Linggau	31623	SOUTH SUMATERA	(0733) 3217636	(0733) 3214884
Bayung Lencir	Jl. Raya Palembang Jambi, Lingkungan 1, Kel. Bayung Lencir	Kab. Musi Banyuasin	30756	SOUTH SUMATERA	(0714) 7346149	(0714) 7346191
Muaraenim Gelumbang	Jl. Raya Palembang Prabumulih KM. 55 Lk.II Rt.006 Kel. Gelumbang	Kab. Muara Enim	31171	SOUTH SUMATERA	(0713) 324768	(0713) 324769
Babat Toman	Jl. Sekayu Lubuk Linggau Desa Babat Toman	Kab. Musi Banyuasin	30752	SOUTH SUMATERA	(0714) 331372	(0714) 331220
Pangkalan Balai	Jl. Merdeka RT 17 RW 2 Kedondong Raye	Kab. Banyuasin	30753	SOUTH SUMATERA	(0711) 891408	(0711) 891048
Palembang Bukit	Jl. Jaksa Agung R Suprpto, RT.01 RW.05, 26 Ilir 1	Kota Palembang	30139	SOUTH SUMATERA	(0711) 310501	(0711) 317402
Pasar Inpres Prabumulih	Jl. Prof.M. Yamin No.49	Kab. Muara Enim	31121	SOUTH SUMATERA	(0713) 321184	(0713) 321194
Bengkulu S. Parman	Jl. Letjend. S. Parman No. 183	Kota Bengkulu	38223	BENGKULU	(0736) 20016, 22138, 21244	21361, 20464
Bengkulu Ahmad Yani	Jl. Jend. Ahmad Yani No. 60	Kota Bengkulu	38115	BENGKULU	(0736) 22881, 22916, 21062	22882, 20076
Bengkulu Curup	Jl. Merdeka No. 225, Curup	Kab. Rejang Lebong	39117	BENGKULU	(0732) 325047, 325048, 325049	21804
Bengkulu Panorama	Jl. Salak Raya No. 102 - 103, Bengkulu	Kota Bengkulu	38226	BENGKULU	(0736) 346890	364891
Palembang Arga Makmur	Jl. Ir. Sutami, Kel. Purwodadi, Kec. Kota Arga Makmur	Kab. Bengkulu Utara	38612	BENGKULU	0737-523207	0737-522842
Palembang Manna	Jl. Jend. Sudirman No.231, Kel. Pasar Mulia, Kec. Pasar Manna	Kab. Bengkulu Selatan	38518	BENGKULU	(0739) 23084	(0739) 21574
Bengkulu Ketahun	Jl. Flamboyan No. 177 Desa Giri Kencana, Kec. Ketahun	Kab. Bengkulu Utara	38361	BENGKULU	(0737) 7524071	(0737) 7524072
Bengkulu Selebar	Jl.R.E Martadinata RT/RW.31/06 , Kel Pagar Dewa, Kec Selebar	Kota Bengkulu	38212	BENGKULU	(0736) 51733	(0736) 51743
Kepahiang	Jl. Santoso No. 57 Kel Pensiunan, Kec. Kepahiang	Kab. Kepahiang	39372	BENGKULU	(0732) 391206	(0732) 391205
Ipuh	Jln. Raya Lintas Barat Kelurahan Pulau Payung Kecamatan Muko - Muko Selatan Kab. Muko - Muko Bengkulu	Kab. Muko - Muko	38364	BENGKULU	(0737) 61015	(0737) 61220
Putri Hijau	Jl. Kota Bani , Putri Hijau	Kab. Bengkulu Utara	38362	BENGKULU	08153910111	08153910222
Seluma	Jl. Raya Bengkulu - Manna (Pasar Seluma) Pasar Tais	Kab. Seluma	38576	BENGKULU	(0736) 91106	(0736) 91107
AREA BANDAR LAMPUNG	Jl. Laksamana Malahayati No. 3	Bandar Lampung	35221	LAMPUNG	(0721) 481222, 486146, 481431	489064, 473752
Bandar Lampung Malahayati	Jl. Laksamana Malahayati No. 3	Kota Bandar Lampung	35221	LAMPUNG	(0721) 481222, 486146, 481431	489064, 473752
Bandar Lampung Telukbetung	Jl. Laksamana Malahayati No. 30	Kota Bandar Lampung	34223	LAMPUNG	(0721) 481945	486847
Bandar Lampung Cut Meutia	Jl. Cut Meutiah No. 46	Kota Bandar Lampung	35214	LAMPUNG	(0721) 486087	483849
Bandar Lampung Supratman	Jl. W.R. Supratman No. 70	Kota Bandar Lampung	35111	LAMPUNG	(0721) 486942-3	485684
Metro	Jl. AH Nasution No. 17 Metro	Kota Metro	34111	LAMPUNG	(0725) 41363, 41423, 45630	41860
Tanjungkarang Kartini	Jl. Kartini No. 79	Kota Bandar Lampung	35111	LAMPUNG	(0721) 251414	252796
Tanjungkarang Bambu Kuning	Jl. Bukit Tinggi No. 21 D	Kota Bandar Lampung	35114	LAMPUNG	(0721) 255167	268602
Pringsewu	Jl. Ahmad Yani No. 18, Pringsewu	Kab. Pringsewu	35373	LAMPUNG	(0729) 24452, 24453	21472



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OFFICE NETWORK	OFFICE ADDRESS	CITY/ MUNICIPALITY	POST CODE	PROVINCE	TELEPHONE	FAX
Bandar Lampung Raden Intan	Jl. Raden Intan No. 132	Kota Bandar Lampung	35141	LAMPUNG	(0721) 251312, 251510	51510
Bandar Lampung Teuku Umar	Jl. Teuku Umar No. 7	Kota Bandar Lampung	35141	LAMPUNG	(0721) 774400	774500
Bandar Jaya	Jl. Proklamator No. 33 A, Bandar Jaya	Kab. Lampung Tengah	34163	LAMPUNG	(0725) 529999	529127
Tulang Bawang	Jl. Lintas Timur, Desa Dwi Tunggal Jaya, Banjar Agung	Kab. Tulang Bawang	34596	LAMPUNG	(0726) 750700, 750165	750701
Bandar Lampung Antasari	Jl. Pangeran Antasari No. 149 B - C	Kota Bandar Lampung	35133	LAMPUNG	(0721) 782555	782333
Bandar Lampung Way Halim	Jl. Ki Maja No. 131 C,D,E Sepang Jaya, Way Halim	Kota Bandar Lampung	35141	LAMPUNG	(0721) 774761, 780947	773248
Bandar Lampung Panjang	Jl. Yos Sudarso No. 262, Panjang	Kota Bandar Lampung	35241	LAMPUNG	(0721) 31369	(0721) 31385
Lampung Sidomulyo	Jl. Raya Sidomulyo (Pasar Sidomulyo)	Kab. Lampung Selatan	35453	LAMPUNG	(0721) 7693364	(0721) 7693367
Lampung Natar	Jl. Raya Natar No.88 Desa Muara Putih	Kab. Lampung Selatan	35362	LAMPUNG	(0721) 92168	(0721) 92169
Lampung Kota Gajah	Jl. Balai Trans No.4-5 Kec.Kota Gajah	Kab. Lampung Tengah	34153	LAMPUNG	(0725) 42443	(0725) 42444
Lampung Way Jepara	Jl. Raya Way Jepara No.278 Kec. Labuhan Ratu	Kab. Lampung Timur	34196	LAMPUNG	(0725) 641528	(0725) 641527
Lampung Tanjung Bintang	Jl Raya Pasar Tanjung Bintang Ruko No.3	Kab. Lampung Selatan	35361	LAMPUNG	(0721) 351305	(0721) 351253
Pringsewu Gading Rejo	Jl. Raya Gading Rejo No. 54	Kab. Pringsewu	35372	LAMPUNG	(0721) 897333	(0721) 94328
Bandar Lampung Kemiling	Jl. Teuku Cik Ditiro Kel. Sumber Rejo, Kec. Kemiling Bandar Jaya	Kab. Lampung Selatan	35135	LAMPUNG	(0721) 271508	(0721) 271508
Sribawono	Desa Srimenanti, Kecamatan Bandar Sribawono	Kab. Lampung Timur	34399	LAMPUNG	(0725) 660356	(0725) 660356
Kedondong	Kelurahan Pasar Baru RT.08 RW.03, Kedondong	Kab. Pesawaran	35381	LAMPUNG	(0729) - 7371043	(0729) 7371040
Baradatu	Kelurahan Taman Asri, Kecamatan Baradatu	Kab. Way Kanan	34761	LAMPUNG	(0723) 4760051	(0723) 4760179
Bukit Kemuning	Kelurahan Bukit Kemuning, Kecamatan Bukit Kemuning	Kab. Lampung Utara	34556	LAMPUNG	(0724) 327717	(0724) 328676
Terbanggi Besar	Jl. Proklamator Raya RT.012 RW.005, Kel. Bandar Jaya Barat	Kab. Lampung Tengah	34162	LAMPUNG	(0725) 528033	(0725) 528017
Metro Pusat	Jl. Jend. Sudirman No.76 RT.012 RW.002, Kel. Imopuro	Kota Metro	34111	LAMPUNG	(0725) 7850225	(0725) 7850334
Talang Padang	Desa Banding Agung, Kecamatan Talang Padang	Kab. Tanggamus	35377	LAMPUNG	(0729) 41312	(0729) 41313
Kotabumi	Jl. Jenderal Sudirman No. 43	Kab. Lampung Utara	34516	LAMPUNG	(0724) 21392, 21539, 21611	21975, 21489
AREA PANGKALPINANG	Jl. Jend. Sudirman No. 7	Kota Pangkalpinang	33128	BANGKA BELITUNG	(0717) 432385	421530, 432623
Pangkalpinang	Jl. Jend. Sudirman No. 7	Kota Pangkalpinang	33128	BANGKA BELITUNG	(0717) 432385	421530, 432623
Mentok	Jl. Yos Sudarso No. 1 / 78	Kab. Bangka Barat	33311	BANGKA BELITUNG	(0716) 21754, 21751	21194
Sungailiat	Jl. Sudirman No. 18	Kab. Bangka	32111	BANGKA BELITUNG	(0717) 92233, 92416	92233
Parit Tiga Jebus	Jl. Air Kuang No. 2, Parit Tiga, Kec.Jebus	Kab. Bangka Barat	33362	BANGKA BELITUNG	(0715) 351701, 351702	351733
Toboali	Jl. Jend. Sudirman No. 97	Kab. Bangka Selatan	33183	BANGKA BELITUNG	(0718) 42100, 42101, 42102, 42103	41415
Pangkalpinang Depati Amir	Jl. Depati Amir No 45 A (d/h Jl. Mentok)	Kota Pangkalpinang	33133	BANGKA BELITUNG	(0717) 436701, 434468	439076
Koba	Jl. Raya Pos No. 25 B Koba	Kab. Bangka Tengah	33181	BANGKA BELITUNG	(0718) 61176	(0718) 61500

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Belinyu	Jl. Gajah Mada Kel Kuto Panji, Kec Belinyu	Kab. Bangka	33254	BANGKA BELITUNG	(0715) 321324	(0715) 321304
Tanjungpandan	Jl. Merdeka No. 6	Kab. Belitung (Barat)	33411	BANGKA BELITUNG	(0719) 21011, 21012	21600
Manggar	Jl. Jenderal Sudirman No. 414, Manggar	Kab. Belitung Timur	33512	BANGKA BELITUNG	(0719) 92067, 92088	92054
REGION III/ JAKARTA KOTA	Jl. Lapangan Stasiun No. 2	Jakarta Barat	11110	DKI JAKARTA	(021) 6922004, 2600500	6922006
AREA JAKARTA KOTA	Jl. Lapangan Stasiun No. 2	Jakarta Barat	11110	DKI JAKARTA	(021) 2600500, 2600506	2600505, 2600508
Jakarta Kota	Jl. Lapangan Stasiun No. 2	Jakarta Barat	11110	DKI JAKARTA	(021) 2600500, 2600506	2600509
Jakarta Glodok Plaza	Ruko Glodok Plaza Blok H No.45-46, Jl. Pinangsia Raya	Jakarta Barat	11180	DKI JAKARTA	(021) 6252348-7	6252615, 6261657
Jakarta Pasar Pagi Lama	Jl. Pasar Pagi No. 78	Jakarta Utara	11230	DKI JAKARTA	(021) 6916434, 6926655	6909647
Jakarta Pejagalan	Jl. Pejagalan Raya No. 85 F/C, Tambora	Jakarta Barat	11220	DKI JAKARTA	(021) 6930104 Ext. 10	6930105
Jakarta Pinangsia	Jl. Pinangsia II No. 3 D, Taman Sari	Jakarta Barat	11110	DKI JAKARTA	(021) 6011029, 6903715	62317073
Jakarta Lindeteves	Lindeteves Trade Center Blok RA No. 50, Jl. Hayam Wuruk No. 127	Jakarta Barat	11180	DKI JAKARTA	(021) 62310870 - 72	62310871
Jakarta Pasar Pagi Perniagaan	Jl. Perniagaan Timur No. 79	Jakarta Barat	11220	DKI JAKARTA	(021) 6919805, 6918774, 6907948	6919464
Jakarta Gajah Mada	Jl. Gajah Mada No. 112 F	Jakarta Barat	11140	DKI JAKARTA	(021) 63854193 - 194	(021) 63854195
Jakarta Glodok Pancoran (d/h Jkt Glodok Sky)	Jl. Pancoran No. 3 Glodok	Jakarta Barat	11120	DKI JAKARTA	(021) 6336120, 6336130	6336440
Jakarta Jalan Kopi	Jl. Kopi No. 20 Roa Malaka	Jakarta Barat	11230	DKI JAKARTA	(021) 6909422, 6909607	6908971
Jakarta Jembatan Lima	Jl. K.H. Moch. Mansyur No. 222	Jakarta Barat	11210	DKI JAKARTA	(021) 6310068	6306112
Jakarta Ketapang Indah	Komplek Ketapang Indah, Jl. K.H. Zainal Arifin Blok A1	Jakarta Barat	11140	DKI JAKARTA	(021) 6336461, 6336601, 6336482	6349340, 6340164
Jakarta Mangga Besar	Jl. Mangga Besar Raya No. 81, Komp THR. Lokasari Blok B No. 1, 2, 3, 4, 5, 7	Jakarta Barat	11170	DKI JAKARTA	(021) 2600044	2600007, 6391113
Jakarta Hayam Wuruk	Jl. Hayam Wuruk No. 96 A, Tamansari	Jakarta Barat	11160	DKI JAKARTA	(021) 6009367, 6009371, 6009374	6009375
Jakarta Gedung PGN	Jl. KH Zaenul Arifin No.20	Jakarta Barat	11140	DKI JAKARTA	(021) 6328852	(021) 6329110
Jakarta Mangga Besar Raya	Jl. Raya Mangga Besar No. 12.A	Jakarta Barat	11160	DKI JAKARTA	(021) 62303387 - 88	(021) 62303384
Jakarta Kebon Jeruk III	Jl. Kebon Jeruk III No. 43 C	Jakarta Barat	11160	DKI JAKARTA	(021) 62303347, 3349, 3355	(021) 62303357
Jakarta Tambora	Jl. Mohammad Mansyur No. 81	Jakarta Barat		DKI JAKARTA	(021) 63858471, 63858490	(021) 63858369
Jakarta Green Central City (d/h Jkt Roxy Mas 2)	Commercial Area Lt. 1 Unit CB-08 Jl. Gajah Mada No. 188	Jakarta Barat	11120	DKI JAKARTA	(021) 29366142 - 6143	(021) 29366144
Jakarta Pancoran Glodok	JL. Toko Tiga Seberang No. 35 RT.008 RW.002, Glodok	Jakarta Barat	11120	DKI JAKARTA	(021) 6301088	(021) 6325436
AREA JAKARTA KYAI TAPA	Jl. Kyai Tapa No. 99	Jakarta Barat	11440	DKI JAKARTA	(021) 5634614	5634613, 5634622
Jakarta Kyai Tapa	Jl. Kyai Tapa No. 99	Jakarta Barat	11440	DKI JAKARTA	(021) 5634614	5634613, 5634622
Jakarta Jelambar	Jl. Pangeran Tubagus Angke No. 10	Jakarta Barat	11460	DKI JAKARTA	(021) 5665804 - 07	5647439
Jakarta Latumeten	Kawasan Season City, Jl. Prof.Dr. Latumetten No. 33	Jakarta Barat	11320	DKI JAKARTA	(021) 29071004 - 05	(021) 29071006



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Jakarta Grogol Muwardi	Jl. Dr. Muwardi II No. 15 A, Grogol, Petamburan	Jakarta Barat	11460	DKI JAKARTA	(021) 5632657	5632574
Jakarta Jelambar Baru	Jl. Jelambar Baru Raya No. 23 - 23A	Jakarta Barat	11460	DKI JAKARTA	(021) 5643966	56963916
Jakarta Taman Duta Mas	Ruko Taman Dua Mas Blok A3/46, Grogol, Petamburan	Jakarta Barat	11460	DKI JAKARTA	(021) 56942316	56942339
Jakarta Tomang	Jl. Tomang Raya No. 32	Jakarta Barat	11430	DKI JAKARTA	(021) 56968006, 56968281	56968284
Jakarta R.S. Royal Taruma	Jl. Daan Mogot No. 34	Jakarta Barat	11470	DKI JAKARTA	(021) 56962446	56961918
Jakarta Universitas Trisakti	Kampus A Universitas Trisakti, Jl. Kyai Tapa No. 1, Grogol	Jakarta Barat	11440	DKI JAKARTA	(021) 5636491, 5636771	5636527
Jakarta Universitas Tarumanegara	Kampus Universitas Tarumanegara, Jl. Letjen. S. Parman No.1	Jakarta Barat	11440	DKI JAKARTA	(021) 56967038	56960589
Jakarta S. Parman	Wisma Barito Pacific, Jl. S. Parman Kav. 62-63, Slipi	Jakarta Barat	11410	DKI JAKARTA	(021) 5332371	5347012
Jakarta R.S. Harapan Kita	Jl. S. Parman Kav. 87	Jakarta Barat	11420	DKI JAKARTA	(021) 5681153, 5684085-1248	56963325
Jakarta R.S. Kanker Dharmais	R.S. Kanker Dharmais, Jl. Let.Jend. S. Parman Kav. 84-88, Slipi	Jakarta Barat	11420	DKI JAKARTA	(021) 5681573	56943406
Jakarta R.S. Pelni	Jl. Aipda KS Tubun 92-94, Petamburan	Jakarta Barat	11410	DKI JAKARTA	(021) 5306784, 5363394	5480027
Jakarta Mal Ciputra	Mal Ciputra LG Unit 45-45 A Jl. S. Parman Kav 21	Jakarta Barat	11470	DKI JAKARTA	(021) 5664444	(021) 5681527
Jakarta Mandala Utara	Jl. Mandala Utara Raya No. 18 A Grogol Petamburan	Jakarta Barat	11440	DKI JAKARTA	(021) 5636361, 5636362	(021) 56945497
Jakarta Menara Citicon	Menara Citicon Mezanine Fl 3 Jl. S Parman Kav 72B	Jakarta Barat	11410	DKI JAKARTA	(021) 44460012	
Jakarta Kavling Polri	Jl. Pasar Inpres Kav Polri Blok F VII No. 1601 BC	Jakarta Barat	11460	DKI JAKARTA	(021) 56967268	(021) 56969049
Jakarta Taman Surya	Taman Surya I Jl. Daan Mogot Raya Kav 100 Blok AA No. 1	Jakarta Barat	11460	DKI JAKARTA	(021) 56940460 - 0461	(021) 56940462
Jakarta Sentra Latumenten	Ruko Sentra Latumenten Jl. Prof. Dr. Latumenten	Jakarta Barat	11320	DKI JAKARTA	(021)	(021)
AREA JAKARTA DAAN MOGOT	Jl. Daan Mogot	Jakarta Barat	11460	DKI JAKARTA	(021) 56961890	5606252, 5606249
Jakarta Daan Mogot	Jl. Daan Mogot	Jakarta Barat	11460	DKI JAKARTA	(021) 56961890	5606252, 5606249
Jakarta Kalideres	Jl. Utama Raya Blok B No. 57 A-B, Cengkareng	Jakarta Barat	11730	DKI JAKARTA	(021) 5450258, 5450259, 54391549	5450257
Jakarta Puri Indah	Jl. Puri Indah Raya Ruko Blok I / 1	Jakarta Barat	11610	DKI JAKARTA	(021) 5824408-9	5824410
Jakarta Taman Palem Lestari	Jl. Boulevar Taman Palem Lestari Blok D1 No. 19	Jakarta Barat	11730	DKI JAKARTA	(021) 55955409- 10	55955100
Jakarta Taman Semanan Indah	Komplek Perumahan Taman Semanan Indah, Jl. Dharma Kencana Blok H No. 21	Jakarta Barat	11750	DKI JAKARTA	(021) 5407035, 5407036	54351946
Jakarta Daan Mogot Baru	Pertokoan Daan Mogot Baru, Jl. Jimbaran Blok 7 B No. 14	Jakarta Barat	11840	DKI JAKARTA	(021) 54381659, 5459397	5459827
Jakarta Mutiara Taman Palem	Ruko Mutiara Taman Palem Blok A2 No.22, Jl. Outer Ring Road Kamal, Cengkareng	Jakarta Barat	11730	DKI JAKARTA	(021) 54353574, 54353584	54353122
Jakarta Taman Kedoya Baru	Ruko Agave Blok B1/12A, Jl. Agave Kedoya	Jakarta Barat	11520	DKI JAKARTA	(021) 5822882, 5823003	5823111
Jakarta Mal Puri Indah	Komplek Mal Puri Indah, Lantai Dasar Unit 80, Jl. Puri Agung, Puri Indah	Jakarta Barat	11610	DKI JAKARTA	(021) 5822723, 5822778	5822302
Jakarta Puri Kencana	Komplek Puri Bugar, Jl. Kencana Utama Raya Blok L6/G	Jakarta Barat	11610	DKI JAKARTA	(021) 5819878	5808383
Jakarta Citra Garden	Jl. Peta Selatan No. 6 A-B, Kalideres	Jakarta Barat	11840	DKI JAKARTA	(021) 54380494, 54380495	54380501

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Jakarta Duri Kosambi	Ruko Interkota, Jl Duri Kosambi Raya Blok C3 No 11 Cengkareng	Jakarta Barat	11750	DKI JAKARTA	(021) 54366785, 54366772, 54366758	(021) 54366737
Jakarta Palem City	Ruko Miami Blok C 17.A City Resort Residences, Jl. Lingkar Luar Kamal Raya - Cengkareng	Jakarta Barat	11730	DKI JAKARTA	(021) 56959891 - 92, 56959894 - 95	(021) 56959904
Jakarta Peta Barat	Ruko Citra Business Park Blok A-8, Jl Peta Barat - Cengkareng	Jakarta Barat	11840	DKI JAKARTA	(021) 29020320 - 322, 29020324	(021) 29020323
Jakarta Taman Kencana	Ruko Perumahan Taman Kencana Blok CI No. 12 Tegal Alur - Cengkareng	Jakarta Barat	11820	DKI JAKARTA	(021) 5553438	(021) 5553165
Jakarta Puri Kembangan	Jl. Raya Kembangan No. 107.A Kembangan	Jakarta Barat	11610	DKI JAKARTA	(021) 58351761, 58351762	58351763
Jakarta Permata Taman Palem	Ruko Permata Taman Palem Blok D2 No. 10 Cengkareng	Jakarta Barat	11830	DKI JAKARTA	(021) 54392196 - 99	54392099
Jakarta Pos Pengumben	Kompleks Intercon Megah Blok W.3 No. 20, Jl. Raya Joglo	Jakarta Barat	11640	DKI JAKARTA	(021) 5864931, 5864951, 5865075	5864448
Jakarta Botanical Garden	Komplek Puri Botanical Blok H7 No.3, Jl. Raya Joglo	Jakarta Barat	11460	DKI JAKARTA	(021) 58907250, 58907251	58907240
Jakarta Taman Permata Buana	Ruko Taman Permata Buana, Jl. Pulau Bira III Blok D1 Kav.47, Kembangan	Jakarta Barat	11610	DKI JAKARTA	(021) 58355045	58304247
Jakarta Citra 2 Extention	Komplek Perumahan Citra II Extention Blok BE 1 B Persil 15	Jakarta Barat	11830	DKI JAKARTA	(021) 54360112 - 116 & 54360116	(021) 54360109
Jakarta Pos Pengumben Raya	Jl. Raya Pos Pengumben No. 10 B	Jakarta Barat	11560	DKI JAKARTA	(021) 53653303, 53675383	(021) 53653302
Jakarta City Park	Ruko City Park Blok J.1 No. 3 Jl. Kapuk Raya	Jakarta Barat	11730	DKI JAKARTA	(021) 34723000	(021) 36628995
Jakarta Pasar Cengkareng	Jl Bangun Nusa Raya No.2A Cengkareng Timur	Jakarta Barat	11730	DKI JAKARTA	(021) 5402821	(021) 54391998
Jakarta Pasar Meruya Kembangan	Jl. Haji Lebar Kaveling DKI Blok 99 No. 7 D, Kembangan	Jakarta Barat	11520	DKI JAKARTA	(021) 5864168	(021) 5873693
AREA JAKARTA TANJUNGPRIOK ENGGANO	Jl. Enggano No. 42	Jakarta Utara	14310	DKI JAKARTA	(021) 43902536, 4351167, 4351169	43933637, 4351168
Jakarta Tanjungpriok Enggano	Jl. Enggano No. 42	Jakarta Utara	14310	DKI JAKARTA	(021) 43902536, 4351167, 4351169	43933637, 4351168
Jakarta Tanjungpriok Yos Sudarso	Jl. Yos Sudarso No. 750	Jakarta Utara	14210	DKI JAKARTA	(021) 43930617	43930980
Jakarta Tanjungpriok Tawes	Jl. Tawes No. 23, Tanjungpriok	Jakarta Utara	14310	DKI JAKARTA	(021) 4300138	4300182
Jakarta Perumpul Tanjungpriok	Terminal Penumpang Nstr 2 Lt Dasar, Jl Panaitan Pel Tanjungpriok	Jakarta Utara	14310	DKI JAKARTA	(021) 4304953, 4304944, 43930230, 43904547	4304952
Jakarta Sunter Permai	Jl. Sunter Permai Raya No. 1-4	Jakarta Utara	14350	DKI JAKARTA	(021) 6408766	6408763
Jakarta Sunter Paradise	Jl. Sunter Paradise Blok F20 No. 45-A/B, Sunter	Jakarta Utara	14350	DKI JAKARTA	(021) 6459934	686453
Jakarta Pertamina DPKK	Jl. Yos Sudarso No. 32-34	Jakarta Utara	14320	DKI JAKARTA	(021) 43904578 - 9	43937827
Jakarta Tanjungpriok Departemen Agama	Kantor Departemen Agama Kota, Jakarta Utara, Jl. Plumpang Raya Semper No.52	Jakarta Utara	14210	DKI JAKARTA	(021) 4300489, 4304572, 4308769, 4300821	4300733
Jakarta Griya Inti Sentosa	Ruko Griya Inti Sentosa, Jl. Griya Utama Blok A No. 22	Jakarta Utara	14350	DKI JAKARTA	(021) 65835034 - 35, 65835014, 6516285	65835033
Jakarta Sunter Agung Utara	Jl. Danau Utara Blok B - 36A No. 6	Jakarta Utara	14350	DKI JAKARTA	(021) 6521640	(021) 65308108



REGIONAL OFFICES AND BRANCHES

OFFICE NETWORK	OFFICE ADDRESS	CITY/ MUNICIPALITY	POST CODE	PROVINCE	TELEPHONE	FAX
Jakarta Taman Sunter Indah	Ruko Taman Sunter Indah, Jl. Taman Sunter Indah Blok KI-1 No. 15	Jakarta Utara	14350	DKI JAKARTA	(021) 6514680, 6514681, 6500587	6500719
Jakarta Mal Sunter	Mal Sunter Lantai Dasar No.8 D, Jl. Danau Sunter Utara	Jakarta Utara	14350	DKI JAKARTA	(021) 65832298, 65832299, 65832395	65831994
Jakarta Prima Sunter	Ruko Prima Sunter, Jl. Danau Sunter Utara Blok A Kav. No.1	Jakarta Utara	14350	DKI JAKARTA	(021) 65836180, 65836181, 65830952	65830953
Jakarta Ancol	Jl. Parang Tritis No. 4	Jakarta Utara	14430	DKI JAKARTA	(021) 6911037	6927821
Jakarta Plumpang	Jl. Plumpang Semper No. 6	Jakarta Utara	14230	DKI JAKARTA	(021) 4361617 - 619	4372428
Jakarta Jaya Ancol (d/h Jkt Pasar Seni Ancol)	Jl. Lodan Timur, Blok F	Jakarta Utara	14420	DKI JAKARTA	(021) 6408862, 6413614	682210
Jakarta KBN Cilincing	Kawasan Berikat Nusantara, Unit Usaha Kawasan Marunda, Jl. Lampung No.1, Cilincing	Jakarta Utara	14120	DKI JAKARTA	(021) 44851023, 44851051, 44851053	44851448
Jakarta Sunter Kirana	Komplek Pertokoan Mitra Sunter, Jl. Mitra Sunter Blvd Blok B No. 40	Jakarta Utara	14350	DKI JAKARTA	(021) 65837029, 65837101-02	65836750
Jakarta ITC Mangga Dua	ITC Mangga Dua Lt. 2 Blok D No. 104-106, Jl. Mg Dua Raya	Jakarta Utara	14410	DKI JAKARTA	(021) 62300268- 269	62300267
Jakarta Pasar Pagi Mangga Dua	Gedung Pusat Perdagangan Grosir Mangga Dua Blok KA No.12A-14, Jl. Mangga Dua Raya	Jakarta Utara	14430	DKI JAKARTA	(021) 6019947 - 48	6019257
Jakarta WTC Mangga Dua	WTC Mangga Dua Lt. 5 Blok D No. 27, Jl. Mangga Dua Raya No. 8	Jakarta Utara	14430	DKI JAKARTA	(021) 30012229- 2234-5	30012227
Jakarta Mangga Dua Square	Mangga Dua Square Blok B No. 9, Jl. Gunung Sahari Raya 1	Jakarta Utara	14430	DKI JAKARTA	(021) 62312970, 70968167	62312971
Jakarta Ruko Tekstil Mangga Dua	Ruko Tekstil Blok C - 3, Jl. Mangga Dua Raya Kav. No. 4	Jakarta Utara	14430	DKI JAKARTA	(021) 6257050	6256151
Jakarta Pademangan	Jl. Pademangan IV Gang 6 No. 39	Jakarta Utara	14410	DKI JAKARTA	(021) 6409587, 6409588	6411910
Jakarta Tanjungpriok Kramat	Jl. Kramat Jaya No. 22 J Blok B Kav. No.4, Tanjungpriok	Jakarta Utara	14260	DKI JAKARTA	(021) 43800873 - 75, 43912518	43800876
Jakarta Sunter Podomoro	Jl. Danau Agung 2 Blok E.10 No. 22.B	Jakarta Utara	14350	DKI JAKARTA	(021) 48044044	
Plumpang Semper	Jl. Plumpang Semper No.66 B, Kel. Tugu Selatan, Kec. Koja	Jakarta Utara	14260	DKI JAKARTA	(021) 43600545	(021) 43600546
AREA TANGERANG KI SAMAUN	Jl. Ki Samaun No. 214	Kota Tangerang	15118	BANTEN	(021) 5523618, 5522145	5525344
Tangerang Ki Samaun	Jl. Ki Samaun No. 214	Kota Tangerang	15118	BANTEN	(021) 5523618, 5522145	5525344
Tangerang Ahmad Yani	Jl. Jend. Ahmad Yani No. 9	Kota Tangerang	15111	BANTEN	(021) 5522206	5525004
Tangerang Merdeka	Plaza Sinar Merdeka Mas Blok A2 No. 7-8 Jl. Merdeka No 53	Kota Tangerang	15113	BANTEN	(021) 5516959, 5517019	5523718
Tangerang Cikokol	Ruko Mahkota Mas Blok C No. J4 - J5, Cikokol	Kota Tangerang	15117	BANTEN	(021) 5543218	5543048
Tangerang Ciledug	Jl. Ciledug Raya No. 77, Kav. 1-2, Ciledug	Kota Tangerang	15154	BANTEN	(021) 5847826, 5854693, 7329006	5847827
Tangerang Daan Mogot	Jl. Daan Mogot No. 55 - 57	Kota Tangerang	15111	BANTEN	(021) 5530607, 5530641 / 661 / 671	55797359 - 360
Tangerang Cikupa	Pertokoan Cikupa Blok B No.3, Jl. Raya Serang Km. 14,8	Kab. Tangerang	15710	BANTEN	(021) 5960561, 5963003	5961708
Tangerang Pinangsia Karawaci	Ruko Pinangsia Blok A No. 39, Lippo Karawaci	Kota Tangerang	15139	BANTEN	(021) 5516058, 5515745	5588869

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Tangerang City	Ruko Business Park Tangerang City Blok A.8 Jl. Jend. Sudirman No. 1	Kota Tangerang	15117	BANTEN	(021) 55749147, 55749148	55749149
Tangerang Ciledug CBD	Komp. CBD Ciledug Ruko D2 No 6-7 Jl. HOS Cokroaminoto No. 93, Ciledug	Kota Tangerang	15157	BANTEN	(021) 7324942, 7328453, 7303899	7334583
Tangerang Bumi Permata Indah	Pertokoan Bumi Permata Indah Blok R 1 No. 23, Jl. Raden Saleh, Karang Tengah, Ciledug	Kota Tangerang	15157	BANTEN	(021) 73453233, 73456025	73450677
Tangerang Taman Borobudur	Taman Borobudur II Blok DD No.1-2,Jl. Borobudur Raya, Perum II, Karawaci	Kab. Tangerang	15810	BANTEN	(021) 5912801, 5912806	5912990
Tangerang Balaraja	Jl. Raya Kresek No.8-9, Balaraja	Kab. Tangerang	15160	BANTEN	(021) 5954461, 5954463	5954464
Tangerang Curug	Jl. Raya Curug Rt.02,Rw.04, Curug Kulon	Kab. Tangerang	15810	BANTEN	(021) 5983697, 5983698	5983699
Jakarta Bandara Soekarno-Hatta Terminal D	Bandara Soekarno-Hatta, Terminal D & E Departures	Kota Tangerang	19100	BANTEN	(021) 5502062, 5506744	5501383, 5594349
Tangerang BNP2TKI Selapajang	Gedung Pendataan Kepulangan TKI Selapajang, Jl. Marsekal Surya Dharma, Neglasari, Selapajang	Kota Tangerang	15127	BANTEN	5502062	5594349
Jakarta Bandara Soekarno-Hatta Cargo	Bandara Soekarno-Hatta, Cargo Area Gedung 501	Kota Tangerang	19101	BANTEN	(021) 5501260	5501289, 5507175
Jakarta Bandara Soekarno-Hatta Gedung Angkasa Pura	Bandara Soekarno-Hatta, Gedung 601	Kota Tangerang	19120	BANTEN	(021) 5501240, 5501378, 5502426	5502427
Jakarta Garuda Sentra Operasi	Bandara Soekarno-Hatta, Cengkareng	Kota Tangerang	19110	BANTEN	(021) 5590369	5590389
Tangerang Taman Niaga Soewarna	Taman Niaga Soewarna, Lantai Dasar Blok B Lot 1-5, Bandara International Soekarno-Hatta	Kota Tangerang	19101	BANTEN	(021) 55911440, 55911242	55911441
Tangerang Mutiara Kosambi	Wkawasan Pergudangan Mutiara Kosambi 2 Blok A No.11	Kota Tangerang	15211	BANTEN	(021) 55310473, 55910471, 55911072	55991073
Tangerang Gedung Manajemen Garuda	Gedung Manajemen Garuda, Bandara Soekarno-Hatta, Cengkareng	Kota Tangerang	19110	BANTEN	(021) 55916577	55916575
Tangerang Bandara Terminal 3	Bandara Soekarno-Hatta Terminal 3, Gedung Angkasa Pura II Cengkareng	Kota Tangerang	19100	BANTEN	(021) 29963021 - 23	(021) 29963020
Tangerang Duta Garden	Ruko Duta Garden Blok A1 No 7A, Jl Husin Sastranegara	Kota Tangerang	15124	BANTEN	(021) 54356671, 54356672	5409393
Tangerang Poris Business	Jl. Poris Paradise Exclusive Blok C2 No. 1	Kota Tangerang	15122	BANTEN	(021) 55700580	(021) 55700581
Tangerang Cipondoh	Jl. KH Hasyim Ashari Ruko No 27 D & 27 E Cipondoh	Kota Tangerang	15141	BANTEN	(021) 55701210, 55701211, 55701213	(021) 55701214
Tangerang Citra Raya	Perumahan Citra Raya, Jl. Boulevard Utama Blok L-1 No. 16 R Cikupa	Kab. Tangerang	15710	BANTEN	(021) 5969888 - 89, 59403243 - 53	(021) 59403234
Tangerang Supermal Karawaci	Supermal Karawaci UG 36 Jl Boulevard Diponegoro No 105	Tangerang	15811	BANTEN	(021) 54210458, 54220545	(021) 54220546
Tangerang Pasar Anyar	Jl. Mukti Ruko Sinar Intan Blok B, Pasar Anyar	Kota Tangerang	15111	BANTEN	(021) 5534608	(021) 5534608
Tangerang Pasar Sepatan	Jl. Raya Mauk Kel/Kec Sepatan	Kab. Tangerang	15520	BANTEN	(021) 593-71549	(021) 593-71549
Tangerang Pasar Poris	Ruko Poris Indah Blok A9-C, No.15, Cipondoh Indah	Tangerang	15148	BANTEN	(021) 55700 642	(021) 55700641
Tangerang Pasar Kemis	Pertokoan Kutajaya, Pasar Kemis, Blok A Nomor 3, Tangerang	Tangerang	15560	BANTEN	(021) - 5907886	(021) - 5907870
Tangerang Pasar Jati Uwung	Ruko Sastra Plaza Jl Gatot Subroto Blok D. No 63 Jatiuwung	Tangerang	15134	BANTEN	(021) 55658116	(021) 55658115
Tangerang Pasar Kutabumi	Pasar Kutabumi Blok E-3 No. 19 Kab. Tangerang	Kab. Tangerang	15560	BANTEN	(021) 5907501	(021) 5907495



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Tangerang Pasar Malabar	Jl. Nanas Raya No.58 Kel. Cibodas Sari – Kec. Cibodas	Kota Tangerang	15138	BANTEN	(021) 55791717	(021) 55791717
Tangerang Pasar Kampung Melayu	Jl. Raya Kampung Melayu Rt.004 Rw.011, Teluknaga	Kab. Tangerang	15510	BANTEN	(021) 55933579	(021) 55933580
Tangerang Pasar Bonang	Perumahan Dasana Indah Blok SC-01 No.06, Bojong Nangka	Kab. Tangerang	15820	BANTEN	(021) 54205870	(021) 54205870
Tangerang Pasar Cisoka	Ruko Cisoka Square Blok A.2 No.1	Kab. Tangerang		BANTEN	(021) 59750173	(021) 59750174
Pasar Induk Tanah Tinggi	Jl. Jendral Sudirman no.105C	Kab. Tangerang		BANTEN	(021) 5531261	(021) 55767595
Tangerang Cibadak	Desa Sukanagara, Kecamatan Cikupa	Kab. Tangerang		BANTEN	(021) 59405185	(021) 59405211
AREA CILEGON	Jl. Raya Anyer No. 2	Kota Cilegon	42431	BANTEN	(0254) 391515	391396, 386622
Cilegon Anyer	Jl. Raya Anyer No. 2	Kota Cilegon	42431	BANTEN	(0254) 391515	391396, 386622
Cilegon Merak	Jl. Raya Merak No. 3	Kota Cilegon	42431	BANTEN	(0254) 391211	391606
Cilegon Krakatau Steel	Kawasan Industri Berat Cilegon, Gedung ADB Krakatau Steel	Kota Cilegon	42431	BANTEN	(0254) 372124	386622
Cilegon Pasar Anyar	Jl. Raya Anyer No. 103, Anyer	Kab. Serang	42166	BANTEN	(0254) 603515	603516
Cilegon City Square	Pertokoan Cilegon City Square Blok B1 & B2 Jl. A. Yani	Kota Cilegon	42423	BANTEN	(0254) 399666	(0254) 399956
Serang	Jl. Diponegoro No. 8	Kab. Serang	42111	BANTEN	(0254) 205379, 201260, 205380, 202570	201533, 217723
Serang Cikande	Kawasan Industri Modern Cikande, Komplek Ruko Modern Cikande Blok B No. 1, Jl. Raya Cikande,	Kab. Serang	42186	BANTEN	(0254) 404102, 404103, 404104	400439
Serang Pasar Lama	Jl. Maulana Hasanuddin No. 57 B	Kab. Serang	42112	BANTEN	(0254) 220404 s.d 6	201224
Rangkasbitung	Komplek Pertokoan Pasar Kota Rangkasbitung Blok B-1 No.1, Jl. Sunan Kalijaga, Rangkasbitung	Kab. Lebak	42311	BANTEN	(0252) 281611, 281612, 281613	281614
Serang Ciceri	Jl. Jend. Sudirman No. 36 B	Kota Serang	42118	BANTEN	(0254) 219500	(0254) 219600
Pasar Ciruas Serang	Desa Citeureup Kec. Ciruas	Kab. Serang		BANTEN	(0254) 281941	(0254) 281943
AREA JAKARTA PLUIT SELATAN	Jl. Raya Pluit Selatan No. 31-35	Jakarta Utara	14450	DKI JAKARTA	(021) 6670909, 6670101	6697201, 6670044
Jakarta Pluit Selatan	Jl. Raya Pluit Selatan No. 31-35	Jakarta Utara	14450	DKI JAKARTA	(021) 6670909, 6670101	6697201, 6670044
Jakarta Bandengan	Komplek Puri Deltamas Blok J 1-2, Jl. Bandengan Selatan No. 43	Jakarta Utara	14450	DKI JAKARTA	(021) 6603086, 6603087	66603981, 6690602
Jakarta Mitra Bahari	Komplek Pertokoan Mitra Bahari Blok D No. 7, Jl. Pasar Ikan	Jakarta Utara	14440	DKI JAKARTA	(021) 6625325 - 26	6625327
Jakarta Pluit Kencana	Jl. Raya Pluit Kencana No. 51-53	Jakarta Utara	14450	DKI JAKARTA	(021) 6630763, 6601602 - 6	6601608
Jakarta Mega Mal Pluit	Ruko Mega Mal Pluit No. MG 46 - 47	Jakarta Utara	14450	DKI JAKARTA	(021) 6683566, 6670926	66670358
Jakarta Muara Karang Dalam	Jl. Muara Karang Blok O / VIII Timur No. 69-70	Jakarta Utara	14440	DKI JAKARTA	(021) 66605170- 1	6678048
Jakarta Muara Karang Raya	Jl. Pluit Karang No. 247 Kav. Blok A Utara No. 28	Jakarta Utara	14450	DKI JAKARTA	(021) 6603481 - 82	6697914
Jakarta Pluit Karang Baru	Jl. Pluit Karang Utara Blok A/3U No. 143 B	Jakarta Utara	14450	DKI JAKARTA	(021) 66694401, 66694402	66692630
Jakarta CBD Pluit	Gedung CBD Pluit Blok A No. 6, Jl. Raya Pluit Selatan	Jakarta Utara	14440	DKI JAKARTA	(021) 66675340, 66675342, 66675344	66675341
Jakarta Permata Kota	Jl. Tubagus Angke No. 178 Komp. Permata Kota Blok A No. 6 Pejagalan, Penjaringan	Jakarta Utara	14450	DKI JAKARTA	(021) 66674272, 6667144, 66671734-35	66674273

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Jakarta Pantai Indah Selatan	Jl. Pantai Indah Selatan I Blok D-A Kav. No.1, Penjaringan	Jakarta Utara	14460	DKI JAKARTA	(021) 55964740	55964739
Jakarta Duta Harapan Indah	Ruko Duta Harapan Indah Blok I No.18, Kapuk Muara	Jakarta Utara	14460	DKI JAKARTA	(021) 66605630	66605631
Jakarta Pantai Indah Kapuk	Rukan Bukit Golf Mediterania Blok C No.1, Pantai Indah Kapuk	Jakarta Utara	14460	DKI JAKARTA	(021) 55966185	56945963
Jakarta Teluk Mas	Ruko Teluk Mas, Jl. Teluk Mas No. 18 E, Pejagalan	Jakarta Utara	11450	DKI JAKARTA	(021) 66698324	66698325
Jakarta Taman Permata Indah	Jl. Kampung Gusti Blok M No.25, Penjaringan	Jakarta Utara	14450	DKI JAKARTA	(021) 6603040, 6606262	6602987
Jakarta Jembatan Dua	Ruko Jembatan Dua, Jl. Jembatan Dua No.5C, Penjaringan	Jakarta Utara	14450	DKI JAKARTA	(021) 6619596	6620392
Jakarta Galeri Niaga Mediterania	Ruko Galeri Niaga Mediterania Blok X-3, Kav. No.A-8F, Kapuk Muara	Jakarta Utara	14460	DKI JAKARTA	(021) 5882136	5882137
Jakarta De Ploiet Centrale	Jl. Pluit Selatan Raya Blok Q1	Jakarta Utara	14440	DKI JAKARTA	(021) 29076526, 29076527	(021) 29079530
AREA JAKARTA GREEN VILLE	Komplek Perumahan dan Perkantoran Green Ville Real Estate Blok BG No. 31-36	Jakarta Barat	11510	DKI JAKARTA	(021) 5689044-46	5689048
Jakarta Green Ville	Komplek Perumahan dan Perkantoran Green Ville Real Estate Blok BG No. 31-36	Jakarta Barat	11510	DKI JAKARTA	(021) 5689044-46, 56970152	5689048
Jakarta Gedung Pusri	Jl. Taman Anggrek-Kemanggisan Jaya	Jakarta Barat	11480	DKI JAKARTA	(021) 5481489	5482003
Jakarta Jalan Panjang	Jl. Panjang No. 5 A, Kebon Jeruk	Jakarta Barat	11530	DKI JAKARTA	(021) 5327262, 5327472, 5327393	5322397
Jakarta Slipi Jaya	Jl. Letjend. S. Parman Kav. 17-18, Gedung Slipi Jaya	Jakarta Barat	11480	DKI JAKARTA	(021) 5356830, 5356646	5356917
Jakarta Kemanggisan	Jl. Budi Raya No. 7 A-B, Kemanggisan	Jakarta Barat	11480	DKI JAKARTA	(021) 53666265	53666264
Jakarta Rawa Belong	Jl. Kebon Jeruk Raya No. 24, Batusari - Kebon Jeruk	Jakarta Barat	11530	DKI JAKARTA	(021) 53653802-03	53653805
Jakarta Taman Kebon Jeruk	Jl. Meruya Ilir Blok A No. 19	Jakarta Barat	11650	DKI JAKARTA	(021) 5846762	5304127
Jakarta Kebon Jeruk Perjuangan	Jl. Perjuangan No. 9 B, Kebon Jeruk	Jakarta Barat	11520	DKI JAKARTA	(021) 5360735-7	5348757
Jakarta Kebon Jeruk	Business Park Kebon Jeruk Blok AB 5, Jl. Raya Meruya Ilir No. 88 Meruya Utara	Jakarta Barat	11620	DKI JAKARTA	(021) 58908301 - 02	(021) 58908303
Jakarta Taman Aries	Rukan Kencana Niaga I, Jl. Taman Aries Blok D1-1L Kembangan	Jakarta Barat	11620	DKI JAKARTA	(021) 58908430 - 31	(021) 58908432
Jakarta Kelapa Dua (d/h Jkt Kepa Duri)	Jl. Panjang No. 10 Kelapa Dua Kb Jeruk	Jakarta Barat	11550	DKI JAKARTA	(021) 53660577, 5362204 - 05	53660575
Jakarta Kedoya	Rukan Golden Green No. 21, Jl. Arteri Kedoya	Jakarta Barat	11520	DKI JAKARTA	(021) 5824804	5824806
Jakarta Mal Taman Anggrek	Mal Taman Anggrek, Ground Level C 13A & C 13Z, Jl. Let.Jend S.Parman Kav.21	Jakarta Barat	11470	DKI JAKARTA	(021) 56998570 s.d. 72	56998574
Jakarta Mediterania Tanjung Duren	Ruko Garden Shopping Arcade Podomoro City Blok B No 8 AD Jl. Letjend. S. Parman Kav. 28	Jakarta Barat	11470	DKI JAKARTA	(021) 56985230 - 32	(021) 56985229
Jakarta Podomoro City	Central Park Shop Unit L-118 Lower Ground Floor, Jl Letjend S. Parman	Jakarta Barat	11470	DKI JAKARTA	(021) 56985435 - 37	(021) 56985438
Jakarta Tanjung Duren Raya	Jl. Tanjung Duren Raya Blok Z III Kav. 683 SEB	Jakarta Barat	11470	DKI JAKARTA	(021) 56972378 - 380	(021) 56972375
Jakarta Sunrise Garden	Perumahan Sunrise Garden Jl. Panjang Raya No. 9 E	Jakarta Barat	11520	DKI JAKARTA	(021) 56940037 - 038	(021) 56972852
Jakarta Jalan Arjuna	Jl. Raya Arjuna Utara No. 7A Duri Kepa	Jakarta Barat	11510	DKI JAKARTA	(021) 56970865, 56966704	(021) 56970882
Jakarta Taman Ratu	Ruko Taman Ratu, Jl. Ratu Kemuning Blok A2 No 9B Kav 9-10 Duri Kepa	Jakarta Barat	11510	DKI JAKARTA	(021) 56972353, 56971804-04, 56971816	(021) 56971808
Jakarta Tanjung Duren	Jl. Tanjungduren Raya No. 56 A-B	Jakarta Barat	11470	DKI JAKARTA	(021) 5666503	5666552
Jakarta Pesanggrahan Raya	Jl. Pesanggrahan Raya No. 10	Jakarta Barat	11620	DKI JAKARTA	(021) 5869875, 77 & 78	(021) 5865531



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OFFICE NETWORK	OFFICE ADDRESS	CITY/ MUNICIPALITY	POST CODE	PROVINCE	TELEPHONE	FAX
Jakarta Grand Slipi Tower	Jl. Letjend S. Parman Kav 22 - 24	Jakarta Barat	11480	DKI JAKARTA	(021) 29021924 - 95	(021) 29021930
AREA TANGERANG BINTARO	Jl.Jend.Sudirman Kav. B7/A1-03 CBD Bintaro Jaya Sektor 7	Kota Tangerang Selatan	15224	BANTEN	(021) 7455390 - 91	7455331
Tangerang Bintaro	Jl.Jend.Sudirman Kav. B7/A1-03 CBD Bintaro Jaya Sektor 7	Kota Tangerang Selatan	15224	BANTEN	(021) 7455390 - 91	7455353
Jakarta Pamulang	Komplek Pertokoan Pamulang Permai Blok SH IX Kav. 11-14	Kota Tangerang Selatan	15417	BANTEN	(021) 7421006, 7, 8	7421009
Tangerang Bintaro Sektor III	Jl. Bintaro Utama 3A Blok D No. 42-43, Sektor III, Bintaro Jaya	Kota Tangerang Selatan	15225	BANTEN	(021) 7362419, 7362404	7375884
Tangerang Pondok Cabe Mutiarra	Komplek Pertokoan Pondok Cabe Mutiara Blok B-3A, Jl. Raya Parung	Kota Tangerang Selatan	15418	BANTEN	(021) 7490389	7424976
Tangerang Pasar Ciputat	Ruko Mutiara Center Ciputat,Jl.Dewi Sartika No. B3, Ciputat	Kota Tangerang Selatan	15411	BANTEN	(021) 7426545, 7425932, 7425635	7426021
Tangerang Jurangmangu	Ruko Graha Tina, Jl. Raya Ceger No. 273 Pondok Aren	Kota Tangerang Selatan	15222	BANTEN	(021) 73887963, 73887964, 73886679	73886485
Tangerang Bumi Serpong Damai	Jl. Gunung Rinjani No.13 Blok R-G, Sektor IV Bumi Serpong Damai	Kota Tangerang Selatan	15311	BANTEN	(021) 5376767/68	5376769
Tangerang BSD Modern	Ruko Pasar Modern BSD, Sektor Commercial I Blok R No.56-57, Serpong, Jl. Pahlawan Seribu	Kota Tangerang Selatan	15318	BANTEN	(021) 53158541, 53158542	53158543
Tangerang ITC BSD	Ruko ITC BSD No.17, Jl. Pahlawan Seribu, Serpong	Kota Tangerang Selatan	15322	BANTEN	(021) 53161747, 53161748, 53161749	53161781
Tangerang Serpong	Jl. Raya Puspitek No. 66	Kota Tangerang Selatan	15310	BANTEN	(021) 7560948, 7560949	7560950
Tangerang Villa Melati Mas	Ruko Villa Melati Mas Blok SR1 No. 20, Jl. Pahlawan Seribu, Serpong	Kota Tangerang Selatan	15323	BANTEN	(021) 5372607, 5373144	5374357
Tangerang R.S. Eka BSD	Rumah Sakit Eka Hospital CBD Lot IX BSD City, Serpong	Kota Tangerang Selatan	15321	BANTEN	(021) 53154637, 53154638, 53154639	53154640
Tangerang Pamulang Siliwangi	Ruko Tita, Jl. Raya Siliwangi No. 9 A, Pamulang	Kota Tangerang Selatan	15416	BANTEN	(021) 74718012, 74718014	74718016
Jakarta Cirendeu	Jl. Cirendeu Raya, Pertokoan Prima Indah No. 10	Kota Tangerang Selatan	15419	BANTEN	(021) 7444809	7444812
Tangerang UIN Syarif Hidayatullah	Jl. Ir. H. Jianda No. 95 Ciputat	Kota Tangerang Selatan	15412	BANTEN	(021) 7406254, 74713655, 74713968, 74714439	74713328
Tangerang Graha Karnos	Graha Karnos, Jl. Ir. H. Juanda No. 39, Ciputat	Kota Tangerang Selatan	15412	BANTEN	(021) 74701725, 74701726, 74701727	74705316
Jakarta Ciputat Center	Pertokoan Ciputat Center, Jl. Ciputat Raya No. 75	Kab. Tangerang	15412	BANTEN	(021) 7491621	7491621
Tangerang Gading Serpong	Ruko Gading Serpong Blok AA4 No. 38, Jl. Boulevard	Kab. Tangerang	15333	BANTEN	(021) 5462297, 5462330	5462220
Tangerang Alam Sutera	Ruko Sutera Niaga I No. 71, Jl. Raya Serpong	Kota Tangerang Selatan	15325	BANTEN	(021) 53124348, 53124349	5398754
Tangerang Universitas Multimedia Nusantara	Jl. Boulevard Gading Serpong	Kab. Tangerang	15810	BANTEN	(021) 54220090	54220091
Tangerang Summarecon Gading Serpong	Ruko Financial Center Blok BA 2 Jl. Boulevard Raya No 16-17 Summarecon Gading Serpong	Kab. Tangerang	15810	BANTEN	(021) 54200797, 54200697	54200698
Tangerang Kunciran Alam Sutera	Jl. Jalur Sutera Kav. 29D No. 58 Alam Sutera Serpong	Kota Tangerang Selatan	15324	BANTEN	(021) 53140830- 32	53140830
Tangerang Bintaro Burung Gereja	Jl. Burung Gereja Blok B2 HS 2 No.6, Sektor II, Bintaro Jaya	Kab. Tangerang	15412	BANTEN	(021) 7357272	7357318
Tangerang BSD Tol Boulevard	Ruko Tol Boulevard Blok G No. 16 BSD City - Serpong	Kota Tangerang Selatan	15310	BANTEN	(021) 70172122, 70172212, 70172232	(021) 70172332

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Tangerang Graha Raya Bintaro	BSD Pasar Segar Graha Raya Bintaro Blok RA 1 No. 1-2 Jl. Graha Bunga Raya	Kota Tangerang Selatan	15326	BANTEN	(021) 53120661, 53120697, 53120698	(021) 53120650
Tangerang Bintaro Sentra Menteng	Ruko Sentra Menteng Blok MN 29, Bintaro Sektor VII	Kota Tangerang Selatan	15225	BANTEN	(021) 74864018, 74864019, 74863971	(021) 74863848
Tangerang Summarecon Mal Serpong 2	Summarecon Mal Serpong 2 Jl. Blvd Gading Serpong	Tangerang	15810	BANTEN	(021) 29310699, 29310636	(021) 29310627
Tangerang Puri Serpong	Ruko Puri Serpong No.3 Jl. Raya Rawa Buntu Utara RT.03/RW 01 (Perum Delatinos) BSD City Serpong	Kota Tangerang Selatan	15314	BANTEN	(021) 7566856	(021) 7566850
Tangerang Sarua	Jl. Aria Putera No.89 Blok B No.2 Green Hills, Ciputat	Kota Tangerang Selatan	15411	BANTEN	(021) 74633246	(021)-74633246
Tangerang Jurangmangu Permai	Jl Raya Ceger Komplek Jurangmangu Permai Blok AI No.1 RT.01/RW.04 Kel Jurangmangu Barat, Kec. Pondok Aren Barat	Kab. Tangerang	15222	BANTEN	(021) 73882360	(021) 73882351
Tangerang Paris Square BSD	Komplek Ruko Paris Square KOM III Blok B2 Nomor 11, Jl Letnan Sutopo, BSD	Kota Tangerang Selatan	15416	BANTEN	(021) 5387149	(021) 5387154
Tangerang Graha Bintaro	Graha Bintaro Jl. Trulek I HG 13 No.18 Bintaro	Kota Tangerang Selatan	15226	BANTEN	(021) 7312224	(021) 7312254
AREA JAKARTA PULOGADUNG	Jl. Raya Bekasi Km. 21, Pulogadung	Jakarta Utara	14250	DKI JAKARTA	(021) 4602877, 4602923	4602875, 4602879
Jakarta Pulogadung	Jl. Raya Bekasi Km. 21, Pulogadung	Jakarta Utara	14250	DKI JAKARTA	(021) 4602877, 4602923	4602875, 4602879
Jakarta Kelapa Gading	Jl. Kelapa Gading Bolevar Blok TB2 No. 6-8, Kelapa Gading	Jakarta Utara	14240	DKI JAKARTA	(021) 4520387	4520566
Jakarta Kelapa Gading Bolevar	Jl. Bolevar Raya Blok L No. 8, Kelapa Gading	Jakarta Utara	14240	DKI JAKARTA	(021) 4520245, 4520474, 45840343	4520203
Jakarta Kelapa Gading Barat	Jl. Bolevar Barat Raya Blok LC-7 No. 22-23, Kelapa Gading	Jakarta Utara	14240	DKI JAKARTA	(021) 45841815, 45841816, 4504789	4504788
Jakarta Graha Rekso	Graha Rekso Building Ground & 3 Floor, Jl. Bulever Artha Gading Kav. A1	Jakarta Utara	14240	DKI JAKARTA	(021) 45856278, 45856279, 45856315, 45856317, 45856866, 45856867	45856266, 45856277
Jakarta Mal Kelapa Gading	Mal Kelapa Gading 3, Unit LG 47, Jl. Bulevar Blok M, Kelapa Gading	Jakarta Utara	14240	DKI JAKARTA	(021) 45853740 s/d 44	45853745
Jakarta Kelapa Gading Inkopal	Pertokoan dan Kantor Inkopal, Jl. Bulevar Barat Raya Blok A No. 12A, Kelapa Gading Barat	Jakarta Utara	14240	DKI JAKARTA	(021) 45859414, 45859415, 45859416	45851022
Jakarta Kelapa Gading Hibrida	Jl. Bulevar Raya Blok PA 11 No. 18	Jakarta Utara	14250	DKI JAKARTA	(021) 45866152, 45866153	45866154
Jakarta Kelapa Gading Bolevar Timur	Jl. Raya Bolevar Timur Blok NB I No.55	Jakarta Utara	14250	DKI JAKARTA	(021) 4535909, 4535910, 4535911	45865866
Jakarta Kelapa Gading Bolevar Raya	Jl. Raya Bolevar Blok LA 6 No. 10-11	Jakarta Utara	14240	DKI JAKARTA	(021) 45856822, 45856823, 45856824, 45856825	4530510
Jakarta Kelapa Gading Square	Kelapa Gading Square Blok C.18, Jl Builevar Barat, Kelapa Gading	Jakarta Utara	14240	DKI JAKARTA	(021) 45867831	(021) 45867832
Jakarta Ruko Sentral Kelapa Gading	Jl Boulevard Kelapa Gading Blok WE 2 No. 8 Klp Gading	Jakarta Utara	14240	DKI JAKARTA	(021) 45843745	(021) 45843669
Jakarta Cakung	Gedung Fasilitas Penunjang KBN Jl Jawa Blok A 12-1 dan A 12-2	Jakarta Utara	14140	DKI JAKARTA	(021) 44820942	44820937
Jakarta Cakung Babek TNI	Jl. Raya Cakung Cilincing	Jakarta Utara	14140	DKI JAKARTA	(021) 44853590, 44853591, 44853592, 44853594	44853593



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Jakarta Kelapa Gading Nirwana	Jl. Raya Kelapa Hibrida Blok PF 18 Kav 35 Pegangsaan	Jakarta Utara	14250	DKI JAKARTA	(021) 45117310, 45872107, 45872109, 45868404	(021) 45868405
Jakarta Bukit Gading Indah	Rukan Bukit Gading Indah Blok A No 22 Jl Bukit Gading Raya	Jakarta Utara	14240	DKI JAKARTA	(021) 45846032, 45845064	(021) 4584....
Jakarta Sukapura	Tipar Cakung No. 12A, RW.01, RT.02 Cilincing	Jakarta Utara	14140	DKI JAKARTA	(021) 44832232	(021) 4419614
Rorotan	Jl. Rorotan IV No.12 RT011 RW010	Jakarta Utara	14140	DKI JAKARTA	(021) 44851369	(021) 44850304
REGION IV/ JAKARTA THAMRIN	Jl. M.H. Thamrin No. 5	Jakarta Pusat	10340	DKI JAKARTA	(021) 23565700, 39832922, 39832921, 30400144, 30400147, 30400105	39832917, 39832918, 39832923
AREA JAKARTA KEBON SIRIH	Jl. Tanah Abang Timur No. 1-2	Jakarta Pusat	10110	DKI JAKARTA	(021) 2311800	2310604, 2310216, 2310160
Jakarta Kebon Sirih	Jl. Tanah Abang Timur No. 1-2	Jakarta Pusat	10110	DKI JAKARTA	(021) 2311800	2310604, 2310216, 2310160
Jakarta Duta Merlin	Komplek Pertokoan Duta Merlin, Blok A/26-28, Jl. Gajah Mada No. 3-5	Jakarta Pusat	10130	DKI JAKARTA	(021) 63866447, 63866450 / 446	6342220
Jakarta Fakhruddin	Jl. K.H. Fakhruddin No.15, Tanah Abang	Jakarta Pusat	10250	DKI JAKARTA	(021) 2301486, 2301487	2301338, 2301079
Jakarta Kebon Jati	Jl. Kebon Jati No.18, Komplek Ruko No.116-117	Jakarta Pusat	10250	DKI JAKARTA	(021) 3914859	2303146
Jakarta Suryopranoto	Jl. Suryopranoto No. 48 C-D	Jakarta Pusat	10130	DKI JAKARTA	(021) 6304431	6307748
Jakarta Gedung Pelni	Jl. Gajah Mada No. 14	Jakarta Pusat	10130	DKI JAKARTA	(021) 6335770	63857742
Jakarta Wisma Bisnis Indonesia	Wisma Bisnis Indonesia, Jl. KH Mas Mansyur No. 12 A	Jakarta Pusat	10220	DKI JAKARTA	(021) 5900645, 5900646	5900647
Jakarta Cideng	Jl. Cideng Barat No. 87	Jakarta Pusat	10150	DKI JAKARTA	(021) 3450945, 3446955	3847796
Jakarta Metro Tanah Abang	Banking Center Lt. 7 No. 11 & 17 Pusat Grosir Metro TA Jl. KH Wahid Hasyim No.187-189	Jakarta Pusat	10230	DKI JAKARTA	(021) 30035457, 30035458	30035469
Jakarta Pasar Tanah Abang Blok A	Pasar Regional Tanah Abang Blok A,Lt. Basement 2 Blok F No.85-86, Tanah Abang	Jakarta Pusat	10250	DKI JAKARTA	(021) 23571745, 23571748	23571746
Jakarta Departemen Hankam	Jl. Merdeka Barat No. 13-14	Jakarta Pusat	10110	DKI JAKARTA	(021) 3828403	3840918
Jakarta Tanah Abang Bukit	Pasar Tanah Abang Bukit Blok B No.3, Jl. Fakhruddin No. 36	Jakarta Pusat	10250	DKI JAKARTA	(021) 3456372, 31908817	3456373
Jakarta Gedung Indosat	Jl. Medan Merdeka Barat No. 21	Jakarta Pusat	10110	DKI JAKARTA	(021) 3802614	2310141
Jakarta Gedung Depparpostel	Jl. Merdeka Barat No. 17	Jakarta Pusat	10110	DKI JAKARTA	(021) 3867496	3520678
Jakarta Graha 55	Jl. Tanah Abang II No. 57	Jakarta Pusat	10160	DKI JAKARTA	(021) 3801092 - 93, 3801104	3801174
Jakarta Wahid Hasyim	Jl. Wahid Hasyim No. 183	Jakarta Pusat	10240	DKI JAKARTA	(021) 3141359, 3140709	3140661
Jakarta Petojo Utara	Jl. AM Sangaji No. 25.D Petojo Utara	Jakarta Pusat	10130	DKI JAKARTA	(021) 63866654, 63866655	6314077
Jakarta Design Center	Jl. Jend. Gatot Subroto Kav. 53-54	Jakarta Pusat	10260	DKI JAKARTA	(021) 5495136-8	5495139
Jakarta Roxy Mas	Jl. K.H. Hasyim Ashari No. 125	Jakarta Pusat	10150	DKI JAKARTA	(021) 6329512	6329434
Jakarta ITC Roxy Mas	Gedung ITC Roxy Mas Blok B No. 14-15,Jl. KH Hasyim Ashari	Jakarta Pusat	10150	DKI JAKARTA	(021) 63859978	63859980

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Jakarta Mohammad Mansyur	Jl. KH Mahammad Mansyur No. 11 Blok A-3	Jakarta Pusat	10140	DKI JAKARTA	(021) 63857527	63857509
Jakarta Alaydrus	Jl. Alaydrus No.42A	Jakarta Pusat	10130	DKI JAKARTA	(021) 6342417, 6342418	(021) 6338771
Jakarta Biak Roxy	Jl. Biak No. 26 C	Jakarta Pusat	10150	DKI JAKARTA	(021) 63863888, 63863889	(021) 63862830
Jakarta Thamrin City	Gd Thamrin City LD Blok BT, No.8 Jl Thamrin Blvrd No. 18 - 27	Jakarta Pusat	10230	DKI JAKARTA	(021) 31997411 - 13	(021) 31997414
Jakarta Tanah Abang Blok B	Pusat Grosir Tanah Abang B Lantai 5, No.22 Jl. Fakhruddin, No. 78,80,82	Jakarta Pusat	10250	DKI JAKARTA	(021) 23574530 - 32	(021) 23574533
Jakarta Tanah Abang Blok A	Tanah Abang A Lt 2 Los E No 152 B Jl. Fakhruddin Raya No 1	Jakarta Pusat	10250	DKI JAKARTA	(021) 23572302	(021) 23571004
Jakarta Jembatan Metro Tanah Abang	Pusat Grosir Metro TA Lt 3 A Annexe No.2 Jl. KH Wahid Hasyim	Jakarta Pusat	10250	DKI JAKARTA	(021) 30036714	(021) 30036724
AREA JAKARTA THAMRIN	Jl. Kebon Sirih No. 83	Jakarta Pusat	10340	DKI JAKARTA	(021) 2302411	2303744, 2302567
Jakarta Thamrin	Jl. Kebon Sirih No. 83	Jakarta Pusat	10340	DKI JAKARTA	(021) 2302411 ext 302	2303744, 2302567
Jakarta Jalan Sunda	Jl. Sunda No. 1	Jakarta Pusat	10350	DKI JAKARTA	(021) 2300473, 2300718, 31930396	39899056
Jakarta Menara Thamrin	Jl. M.H. Thamrin Kav. 3	Jakarta Pusat	10340	DKI JAKARTA	(021) 2303860	2302841
Jakarta Gedung Jaya	Jl. M.H. Thamrin No. 12	Jakarta Pusat	10250	DKI JAKARTA	(021) 2300104, 2300843, 2300849	2300316, 3903933
Jakarta Sabang	Jl. Kebon Sirih No. 73	Jakarta Pusat	10340	DKI JAKARTA	(021) 3919931, 31925277	3147921, 31925285
Jakarta Sarinah	Jl. M.H. Thamrin No. 11	Jakarta Pusat	10340	DKI JAKARTA	(021) 2300644	2300720
Jakarta Wisma Alia	Jl. M. Ikhwan Ridwan Rais No. 10-18	Jakarta Pusat	10110	DKI JAKARTA	(021) 2311533	2310175
Jakarta RSPAD Gatot Subroto	RSPAD Gatot Subroto, Jl. Abdul Rahman Saleh No. 24	Jakarta Pusat	10410	DKI JAKARTA	(021) 3505963, 3505964, 3505966	3505967
Jakarta Atrium Senen	Ruko Segitiga Senen Blok E-21/22, Jl. Senen Raya No. 135	Jakarta Pusat	10410	DKI JAKARTA	(021) 3852370	3852369
Jakarta Prapatan	Jl. Prapatan No. 30	Jakarta Pusat	10410	DKI JAKARTA	(021) 3847101, 3845507	3847110
Jakarta PLN Gambir	Jl. M. Ikhwan Ridwan Rais No. 1	Jakarta Pusat	10110	DKI JAKARTA	(021) 3453914	3453880
Jakarta Gedung Bimantara	Gedung Bimantara, Jl. Kebon Sirih 17-19	Jakarta Pusat	10340	DKI JAKARTA	(021) 3920105	3920017
Jakarta Departemen Agama	Jl. Lapangan Banteng No. 3-4	Jakarta Pusat	10710	DKI JAKARTA	(021) 3504132 - 53 - 56	3504143
Jakarta Stasiun Senen	Jl. Stasiun Senen No. 16	Jakarta Pusat	10410	DKI JAKARTA	(021) 42887720	42887731
Jakarta Pusat Grosir Senen	Gedung Pusat Grosir Senen Jaya Lantai 2 Blok C.8 No. 128 Jl. Pasar Senen	Jakarta Pusat	10414	DKI JAKARTA	(021) 29939296, 29939272	29939264
Jakarta Cut Meutia	Jl. Cut Meutiah No. 16	Jakarta Pusat	10340	DKI JAKARTA	(021) 3927781-3	2301586
Jakarta KP Pertamina	Jl. Perwira No. 2	Jakarta Pusat	10110	DKI JAKARTA	(021) 2310380	2310509
Jakarta KPKN II	Jl. Dr. Wahidin II No. 3	Jakarta Pusat	10710	DKI JAKARTA	(021) 3850159	3850159
Jakarta Departemen Keuangan	Gedung 16 Lantai Departemen Keuangan, Jl.Lapangan Banteng Timur No. 2-4	Jakarta Pusat	10710	DKI JAKARTA	(021) 3522074	3522072
Jakarta Kementerian Luar Negeri	Gedung Kemlu Jl. Pejambon No. 6	Jakarta Pusat	10110	DKI JAKARTA	(021) 34833899	(021) 34833908
AREA JAKARTA IMAM BONJOL	Jl. Imam Bonjol No. 61	Jakarta Pusat	10310	DKI JAKARTA	(021) 2301555, 2301545	2300433, 2300569



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Jakarta Imam Bonjol	Jl. Imam Bonjol No. 61	Jakarta Pusat	10310	DKI JAKARTA	(021) 2301555, 2301545	2300433, 2300569
Jakarta R.S.C.M.	Jl. Diponegoro No. 71	Jakarta Pusat	10430	DKI JAKARTA	(021) 3909217, 3903793	3100145
Jakarta R.S.C.M. II	Jl. Diponegoro No. 71	Jakarta Pusat	10430	DKI JAKARTA	(021) 3909217, 3903793	3100145
Jakarta Bendungan Hilir	Jl. Bendungan Hilir Raya No. 82	Jakarta Pusat	10210	DKI JAKARTA	(021) 5711658, 5721672, 5733283	5711671
Jakarta Cik Ditiro	Jl. Ki S. Mangunsarkoro No. 49	Jakarta Pusat	10310	DKI JAKARTA	(021) 2300112, 2300291, 544	2300837
Jakarta Berdharma	Jl. Jend. Sudirman Kav. 32-33	Jakarta Pusat	10220	DKI JAKARTA	(021) 5701916	5706563
Jakarta Mid Plaza	Jl. Jend. Sudirman Kav. 10-11	Jakarta Pusat	10220	DKI JAKARTA	(021) 5704560, 5720710, 5720714	5746474
Jakarta Thamrin Nine (d/h. Jkt Kebun Melati)	Jl. M.H. Thamrin Kav. 9	Jakarta Pusat	10230	DKI JAKARTA	(021) 31996949, 31996943 - 44	31996941-42
Jakarta Plaza Indonesia	Jl. M.H. Thamrin Kav. 28-30	Jakarta Pusat	10350	DKI JAKARTA	(021) 2300766, 2300678, 2300533	2300320
Jakarta Menteng	Jl. Gereja Theresia No. 45	Jakarta Pusat	10350	DKI JAKARTA	(021) 3928625	3143413
Jakarta Grand Indonesia	Jl. M.H. Thamrin Kav. 1	Jakarta Pusat	10310	DKI JAKARTA	(021) 23580830, 23580831, 23580832	23580834
Jakarta Wisma 46 Kota BNI	Gedung Wisma 46-Kota BNI. Jl. Jend. Sudirman Kav. 1	Jakarta Pusat	10220	DKI JAKARTA	(021) 5746158, 5746159, 5746160	5746162
Jakarta Wisma Nusantara	Jl. M.H. Thamrin No. 59	Jakarta Pusat	10310	DKI JAKARTA	(021) 2300517	2300216, 31934947
Jakarta Ratu Plaza	Perkantoran Ratu Plaza Unit GB 2A & 2B, Jl. Jend. Sudirman No. 9	Jakarta Pusat	10270	DKI JAKARTA	(021) 2510911- 12	2700854
Jakarta DPR RI	Gedung MPR/DPR RI Senayan, Jl. Jend. Gatot Subroto	Jakarta Pusat	10270	DKI JAKARTA	(021) 5701274	5701275
Jakarta Gedung Pusat Kehutanan	Jl. Jend. Gatot Subroto, Manggala Wanabakti	Jakarta Pusat	10270	DKI JAKARTA	(021) 5703246	5732972
Jakarta Palmerah	Jl. Palmerah Barat No. 39	Jakarta Pusat	10270	DKI JAKARTA	(021) 5485120	5308376
Jakarta Senayan City	Senayan City, Jl. Asia Afrika Lot. 19 LGF No. 07B	Jakarta Pusat	10270	DKI JAKARTA	(021) 72781423 - 5	72781493
Jakarta Kementerian Pendidikan Nasional	Gedung A Kemendiknas Lt. 1 Jl. Jend. Sudirman, Senayan	Jakarta Selatan	10270	DKI JAKARTA	(021) 57974349 - 50	(021) 57974353
AREA JAKARTA CIKINI	Jl. Cikini Raya No. 56	Jakarta Pusat	10330	DKI JAKARTA	(021) 31931732	31927002, 3925464
Jakarta Cikini	Jl. Cikini Raya No. 56	Jakarta Pusat	10330	DKI JAKARTA	(021) 31931732	31927002, 3925464
Jakarta Salemba Raya	Jl. Salemba Tengah No. 4 B	Jakarta Pusat	10440	DKI JAKARTA	(021) 3907605	3913331
Jakarta Taman Ismail Marzuki	Jl. Cikini Raya No. 34-36	Jakarta Pusat	10330	DKI JAKARTA	(021) 2300686, 2301561	2301511
Jakarta Kramat Raya	Jl. Kramat Raya No. 94-96	Jakarta Pusat	10450	DKI JAKARTA	(021) 3161938	3161946
Jakarta Cempaka Mas	Kompleks Pertokoan Graha Cempaka Mas Blok A 24-25, Jl. Letjend. Suprpto	Jakarta Pusat	10640	DKI JAKARTA	(021) 42800153, 4263947	4263946
Jakarta Universitas Yarsi	Jl. Letjend. Soeprapto, Cempaka Putih	Jakarta Pusat	10510	DKI JAKARTA	(021) 4206036, 4259380	4262540
Jakarta Cempaka Putih Permai	Cempaka Putih Permai Blok A No. 20-21, Jl. Letjend. Suprpto	Jakarta Pusat	10510	DKI JAKARTA	(021) 4203363	4205779
Jakarta Percetakan Negara	Departemen Kesehatan, Dirjen PPM & PL, Jl. Percetakan Negara No. 29	Jakarta Pusat	10560	DKI JAKARTA	(021) 42802567	42802567

OFFICE NETWORK	OFFICE ADDRESS	CITY/ MUNICIPALITY	POST CODE	PROVINCE	TELEPHONE	FAX
Jakarta Kenari Mas	Gedung Kenari Mas Lantai 2 Blok G-5, Jl. Kramat Raya No. 101	Jakarta Pusat	10440	DKI JAKARTA	(021) 39842765	39840413
Jakarta R.S. Islam Jakarta	Jl. Cempaka Putih Tengah 1	Jakarta Pusat	10510	DKI JAKARTA	(021) 42878737	4206683
Jakarta Pertamina UPMS III	Jl. Kramat Raya No. 59	Jakarta Pusat	10450	DKI JAKARTA	(021) 3100242, 3925876	3925876
Jakarta Taspen	Jl. Letjend. Suprpto, Cempaka Putih	Jakarta Pusat	10510	DKI JAKARTA	(021) 4256546	4256537
Jakarta Rawasari	Jl. Rawasari Selatan No. 29	Jakarta Pusat	10570	DKI JAKARTA	(021) 42801640, 42802851, 42802853, 42802854	42802852
Jakarta ITC Cempaka Mas	ITC Cempaka Mas Mega Grosir, Lower Ground No. 155 dan 156, Jl. Letjen. Suprpto	Jakarta Pusat	10640	DKI JAKARTA	(021) 42874324, 42876943, 42874774	42873090
Jakarta Mega Grosir Cempaka Mas	Ruko Mega Grosir Cempaka Mas Blok E 1/1, Jl. Letjend. Suprpto, Kemayoran	Jakarta Pusat	10640	DKI JAKARTA	(021) 42889320, 42889321, 42889322	42906759
Jakarta Suprpto	Jl. Letjend. Suprpto L 20 C	Jakarta Pusat	10640	DKI JAKARTA	(021) 4206771, 4200851	42802745
Jakarta RP Soeroso	Jl. R.P. Soeroso No. 2-4, Menteng	Jakarta Pusat	10330	DKI JAKARTA	(021) 2300170	2301461
Jakarta Kenari Lama	Jl. Kenari II No. 5	Jakarta Pusat	10430	DKI JAKARTA	(021) 3924361	(021) 3923362
Jakarta Ahmad Yani	Jl. Jend. Ahmad Yani No. 2	Jakarta Pusat	10510	DKI JAKARTA	(021) 4211167	4249658
Jakarta Cikini Gold Center	Cikini Gold Center UG No. 78-79 Jl. Pegangsaan Timur	Jakarta Pusat	10320	DKI JAKARTA	(021) 29565431	(021) 29565433
Jakarta Pasar Sumur Batu	Jl. Serdang Baru I Blok KI.351 Kemayoran	Jakarta Pusat	15111	DKI JAKARTA	(021) 4228027	(021) 4220353
AREA JAKARTA JATINEGARA TIMUR	Jl. Jatinegara Timur No. 58	Jakarta Timur	13310	DKI JAKARTA	(021) 2800033	8508770, 2800056
Jakarta Jatinegara Timur	Jl. Jatinegara Timur No. 58	Jakarta Timur	13310	DKI JAKARTA	(021) 2800033	8508770, 2800056
Jakarta Rawamangun Pegambiran	Jl. Pegambiran No. 4, Rawamangun	Jakarta Timur	13220	DKI JAKARTA	(021) 4892878	4750071
Jakarta Matraman	Jl. Matraman Raya No. 31	Jakarta Timur	13150	DKI JAKARTA	(021) 8510772	8502389
Jakarta Jatinegara Barat	Jl. Jatinegara Barat No. 142 AB	Jakarta Timur	13320	DKI JAKARTA	(021) 8199747	8508807
Jakarta Cipinang Jaya	Jl. Cipinang Jaya No. 357, Cipinang Besar Selatan	Jakarta Timur	13410	DKI JAKARTA	(021) 85903526, 85903545, 85903628	85903919
Jakarta Pasar Jatinegara	Pasar Jatinegara Blok A Lantai 3 Los AKS No. 012	Jakarta Timur	13310	DKI JAKARTA	(021) 85903370, 85903412	85901129
Jakarta Pramuka	Gedung Is Plaza, Jl. Pramuka Raya Kav. 151, Jakarta	Jakarta Timur	13120	DKI JAKARTA	(021) 8199377, 8564666	8199341
Jakarta Otto Iskandardinata	Gedung Graha Marba, Lantai 1, Jl. Otto Iskandardinata No. 64	Jakarta Timur	13330	DKI JAKARTA	(021) 85904114, 85903837	85903966
Jakarta Rawamangun Balai Pustaka	Komplek Ruko Mega Indah Blok A3, Jl. Balai Pustaka Timur No. 39, Rawamangun	Jakarta Timur	13220	DKI JAKARTA	(021) 47861964	47861964
Jakarta Pemuda	Jl. Pemuda Raya No. 3 B, Rawamangun	Jakarta Timur	13220	DKI JAKARTA	(021) 47862247, 47862343, 47862303	47862263
Jakarta Rawamangun Pemuda	Jl. Pemuda Kav. 64	Jakarta Timur	13220	DKI JAKARTA	(021) 4757450	4757451, 4705267
Jakarta Pulomas	Komplek Artamas, Jl. Jend. Ahmad Yani No. 2	Jakarta Timur	13210	DKI JAKARTA	(021) 4714815 -17	4898109, 47868923
Jakarta Pasar Mester Jatinegara	Jl. Matraman Raya No. 242 Bali Mester Jatinegara	Jakarta Timur	13310	DKI JAKARTA	(021) 2800064 - 65	2800072
Jakarta Universitas Negeri Jakarta	Jl. Rawamangun Muka I	Jakarta Timur	13220	DKI JAKARTA	(021) 47884512	(021) 47884513
AREA BEKASI	Jl. Ir. H. Juanda No. 155	Kota Bekasi	17112	WEST JAVA	(021) 88358784, 88358783	88359811



REGIONAL OFFICES AND BRANCHES

OFFICE NETWORK	OFFICE ADDRESS	CITY/ MUNICIPALITY	POST CODE	PROVINCE	TELEPHONE	FAX
Bekasi Juanda	Jl. Ir. H. Juanda No. 155	Kota Bekasi	17112	WEST JAVA	(021) 8813321, 8826128	8800881
Bekasi Cikarang	Ruko Union Blok E No. 1, Jl. M.H. Thamrin, Lippo Cikarang	Kab. Bekasi	17550	WEST JAVA	(021) 89909420 - 21 dan 89900126	89909422
Bekasi Bulak Kapal	Jl. Diponegoro No. 38 Unit A.2-4	Kota Bekasi	17510	WEST JAVA	(021) 8814241, 8814844, 8813871, 8814593	8814002
Cikarang Jababeka Ruko Roxy	Ruko Roxy Blok B No. 3, Jl. Kasuari Raya, Cikarang Utara	Kab. Bekasi	17550	WEST JAVA	(021) 89840781 - 84	89840780
Bekasi Grand Mal	Komplek Ruko Grand Mal Bekasi Kaveling B No. 7, Jl. Raya Sudirman	Kota Bekasi	17135	WEST JAVA	(021) 88854988, 88854989	88854987
Bekasi Kalimas	Ruko Kalimas, Jl. Chairil Anwar Blok C No. 3A	Kota Bekasi	17113	WEST JAVA	(021) 88353687, 88355577	8810011
Bekasi Cibitung	Kawasan Industri MM 2100, Cibitung, Bekasi Fajar	Kab. Bekasi	17520	WEST JAVA	(021) 8981217	8980344
Cikarang Ruko Sentra	Ruko Sentra Cikarang Blok C No.2, Jl. Raya Cikarang-Cibarusah	Kab. Bekasi	17550	WEST JAVA	(021) 89902333, 89903742	89901502
Cikarang Jababeka	Ruko Commercial Center Jl. Jababeka Raya Blok B7 dan B21 Kawasan Industri Cikarang Jababeka	Kab. Bekasi	17550	WEST JAVA	(021) 89832280 - 81	89832282
Tambun	Naga Swalayan, Jl. Raya Hasanudin Km.38, Tambun	Kab. Bekasi	17510	WEST JAVA	(021) 8810953, 8811029, 8811055	8810948
Bekasi Grand Wisata	Komplek Perumahan Grand Wisata, Ruko Celebration Boulevard Blok AA 9 Kav.32,Tambun	Kab. Bekasi	17510	WEST JAVA	(021) 82615981 - 83	(021) 82615841
Bekasi Wisma Asri	Jl. Raya Perjuangan Kav. M No. 14	Kota Bekasi	17121	WEST JAVA	(021) 88855717 - 20	88855721
Cikarang Kota	Jl. Kapten Sumantri No. 27, Cikarang	Kab. Bekasi	17530	WEST JAVA	(021) 89108980, 89108987	89109131
Bekasi Rawalumbu	Ruko Kawu Jaya, Jl. Raya Pramuka No.1-2, Rawalumbu	Kota Bekasi	17115	WEST JAVA	(021) 82432087, 82431966	82434581
Cikarang Jababeka Capitol	Ruko Capitol Business Park Jl. Niaga Raya Blok 2 C, Jababeka, Cikarang	Kab. Bekasi	17530	WEST JAVA	(021) 89841698, 89841697	89841695
Bekasi Kota Delta Mas	Komp. Ruko Palais de Paris Blok D-18 Cikarang Pusat	Kab. Bekasi	17530	WEST JAVA	(021) 89971591	89971590
Bekasi Pondok Ungu	Pertokoan Naga Swalayan Blok A 17, Jl. Sultan Agung	Kota Bekasi	17132	WEST JAVA	(021) 88852531- 32	88852533
Bekasi Harapan Indah	Ruko Sentra Niaga Blok SN 07, Jl. Boulevard Hijau, Komplek Perumahan Harapan Indah	Kota Bekasi	17131	WEST JAVA	(021) 88872211, 88872244, 88872266	88875533
Bekasi Taman Harapan Baru	Ruko Taman Harapan Baru Blok A 1 No.70,Kec.Medan Satria	Kota Bekasi	17131	WEST JAVA	(021) 88880206, 88880367, 88987570	88977797
Bekasi Serang Cibarusah	Jl. Raya Serang Cibarusah No.4 Depan Pasar Cibarusah, Kp Serang Kota, Cikarang Selatan	Kab. Bekasi	17330	WEST JAVA	(021) 89677617	(021) 89677618
Bekasi Pejuang	Komplek Ruko Perumahan Panorama Bekasi No. R 15 Jl. Kaliabang Kp. Nangka Kel. Pervira. Bekasi Utara	Kota Bekasi	17125	WEST JAVA	(021) 88872682	(021) 88872637
Tambun Mangun Jaya	Jl. Mangunjaya No. 109 Kec. Tambun	Kab. Bekasi		WEST JAVA	(021) 88368621	(021) 88333970
Bekasi Mustika Jaya	Ruko Raflesia No 42 Jl. Pengasinan Raya - Jatimulya Tambun	Kab. Bekasi	17115	WEST JAVA	(021) 82427378	(021) 82427367
Bekasi Cibitung Teuku Umar	Jl. Teuku Umar No.14 A, Kel. Cibuntu, Kec. Cibitung	Kab. Bekasi	17520	WEST JAVA	(021) 88391378	(021) 88391377
Rawa Kalong	Ruko Kebayoran Residence No.3 Jl. Raya Indoporlen	Kab. Bekasi	17510	WEST JAVA	(021) 88352936	(021) 88352969
AREA JAKARTA PONDOK KELAPA	Jl. Pondok Kelapa Indah Blok A Kav 1,2,3, 22 & 23	Jakarta Timur	13450	DKI JAKARTA	(021) 8645173	8652418

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Jakarta Pondok Kelapa	Jl. Pondok Kelapa Indah Blok A Kav 1,2,3, 22 & 23	Jakarta Timur	13450	DKI JAKARTA	(021) 8645173	8652418
Jakarta Kalimalang	Jl. Raya Tarum Barat Blok M I No. 2, Kav. Billy Moon, Kalimalang	Jakarta Timur	13450	DKI JAKARTA	(021) 8645943-4	8656511, 8645944
Jakarta Pahlawan Revolusi	Jl. Pahlawan Revolusi No. 12, Pondok Bambu	Jakarta Timur	13470	DKI JAKARTA	(021) 8625120	8625120
Jakarta D.I. Panjaitan	Jl. D.I. Panjaitan Kav. 9, Gedung Wika	Jakarta Timur	13340	DKI JAKARTA	(021) 2800088	8195074
Jakarta Pondok Bambu	Jl. Pahlawan Revolusi No. 125 F/G, Pondok Bambu	Jakarta Timur	13430	DKI JAKARTA	(021) 8612067	8612422
Jakarta Puri Sentra Niaga	Ruko Kompleks Sentra Niaga, Jl. Seulawah Raya Blok C-58	Jakarta Timur	13620	DKI JAKARTA	(021) 86600854-5	8604829
Jakarta Klender	Komplek Ruko Blok B1 No.6, Jl. I Gusti Ngurah Rai	Jakarta Timur	13470	DKI JAKARTA	(021) 86612125 - 27	86612129
Jakarta Buaran	Ruko Taman Buaran Indah Blok A No. 89, Jl. Buaran Raya, Duren Sawit	Jakarta Timur	13470	DKI JAKARTA	(021) 8608169, 8608232	86611127
Jakarta Waskita Karya	Jl. Biru Laut X Kav. 10, Cawang	Jakarta Timur	13340	DKI JAKARTA	(021) 8564421	8564420
Jakarta Pondok Kelapa Kavling DKI	Jl. Raya Pondok Kelapa Blok D II No. 2	Jakarta Timur	13450	DKI JAKARTA	(021) 86900803, 86902849, 86902268	86902294
Jakarta Duren Sawit	Jl. Kolonel Sugiono No. 19 Blok O, Duren sawit	Jakarta Timur	13430	DKI JAKARTA	(021) 86612782, 86612783	86612714
Jakarta Halim Perdanakusuma	Bandara Halim Perdanakusuma No. 121 HT	Jakarta Timur	13610	DKI JAKARTA	(021) 80889951	80889950
Jakarta Kawasan Industri Pulogadung	Jl. Pulobuaran No. 2, Pulogadung	Jakarta Timur	13930	DKI JAKARTA	(021) 4600081, 46826938	46825364
Jakarta Perumnas Klender	Jl. Raya Terate Putih Blok 19 No. 5 C-D, Klender	Jakarta Timur	13460	DKI JAKARTA	(021) 86601828, 86610325, 8623321	86601823
Jakarta Permata Ujung Menteng	Ruko Permata Ujung Menteng, Jl. Raya Bekasi Km.25, Cakung	Jakarta Timur	13910	DKI JAKARTA	(021) 46833623, 46833624, 46833482	46820527
Jakarta Nindya Karya	Jl. Letjend. M.T. Haryono No. 3-7	Jakarta Timur	13630	DKI JAKARTA	(021) 8096961	8096961
Jakarta Dewi Sartika	Jl. Dewi Sartika No.184 A, Cawang	Jakarta Timur	13630	DKI JAKARTA	(021) 8094754-5	8094754
Jakarta Pulo Jahe	Jl. KRT. Radjiman Widyodiningrat No.10 Rawa Terate. Cakung.	Jakarta Timur	13920	DKI JAKARTA	(021) 46828514	(021) 46828470
Jakarta Pulogebang	Jl. Raya Pulogebang No.7 Pulogebang Cakung	Jakarta Timur	13950	DKI JAKARTA	(021) 46834680	(021) 46834704
AREA BEKASI JATIWARINGIN	Jl. Raya Jatiwaringin No. 363, Pondok Gede	Kota Bekasi	17411	WEST JAVA	(021) 8466850, 8465362	8473566
Bekasi Jatiwaringin	Jl. Raya Jatiwaringin No. 363, Pondok Gede	Kota Bekasi	17411	WEST JAVA	(021) 8466850, 8465362	8473566
Bekasi Sentra Niaga Kalimalang	Jl. Jend. A. Yani, Sentra Niaga Kalimalang Blok A3 No. 6-7	Kota Bekasi	17141	WEST JAVA	(021) 8853507	8862613
Bekasi Ahmad Yani	Jl. Jend. Ahmad Yani, Pusat Perdagangan Kalimalang Blok A VIII No.17-18	Kota Bekasi	17141	WEST JAVA	(021) 8848683	8846716, 8868401
Bekasi Kemang Pratama	Ruko Kemang Pratama, Jl. Kemang Pratama Raya Blok MM-02	Kota Bekasi	17114	WEST JAVA	(021) 8271329	8271326
Bekasi Plaza Pondok Gede	Jl. Raya Pondok Gede No. 50 B, Pondok Gede	Kota Bekasi	17414	WEST JAVA	(021) 8485643, 8485645	8482936
Bekasi Taman Galaxi	Komplek Pertokoan Taman Galaxi, Jl. Galaxi Raya Blok G No. 1	Kota Bekasi	17147	WEST JAVA	(021) 82424918, 82424919	8205212
Bekasi Villa Galaxi	Jl. Pulo Ribung Raya Blok AR No. 25	Kota Bekasi	17148	WEST JAVA	(021) 82425777, 82425306, 82425850	82426013
Bekasi Jakasampurna	Pertokoan Duta Permai Blok B 1 No.10, Jl. KH Noer Ali, Kalimalang	Kota Bekasi	17145	WEST JAVA	(021) 88855291, 88855292	88964091



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Bekasi Jatibening	Rukan Villa Jatibening Toll Kaveling No.A-05, Jl. Caman Raya, Jatibening, P. Gede	Kota Bekasi	17412	WEST JAVA	(021) 84978016	84993901
Bekasi Jati Asih	Jl. Raya Jati Makmur No. 53 B, Pondok Gede	Kota Bekasi	17421	WEST JAVA	(021) 8461731, 8461991, 8462059	8461819
Bekasi Komsen Jati Asih	Jl. Raya jati Asih No. 26	Kota Bekasi	17423	WEST JAVA	(021) 82415117, 82422808	82415001
Bekasi Ruko Mas	Ruko Bekasi Mas Blok E 1-2, Jl. Jend. Ahmad Yani	Kota Bekasi	17141	WEST JAVA	(021) 8859663, 8858842	8858846
Cibubur Citra Grand	Komplek Citra Grand Ruko 2 No. 15, Jl. Alternatif Km.4, Pondok Gede	Kota Bekasi	17435	WEST JAVA	(021) 84596941, 84596942	84300086
Bekasi Ujung Aspal	Jl. Raya Hankam No. 18 B-C, Jati Murni, Pondok Gede	Kota Bekasi	17431	WEST JAVA	(021) 84592090, 84597382	84592091
Cibubur Time Square	Jl. Raya Alternatif Cibubur-Cileungsi No. 37 G, Jatisampurna	Kota Bekasi	17433	WEST JAVA	(021) 84311600 - 602	84311597
Bekasi Bintara Raya	Jl. Bintara Raya No.66 RT.06 RW.01 Bekasi Barat	Kota Bekasi	17134	WEST JAVA	(021) 86602369	(021) 86602376
Bekasi Bantar Gebang	Jl. Raya Narogong Km.11 No. 2 A Bantar Gebang	Kota Bekasi	17151	WEST JAVA	(021) 8254516	(021) 8253584
Kranggan	Jl. Raya Kranggan No.52B	Kota Bekasi	17433	WEST JAVA	(021) 84599165	(021) 84599236
Dukuh Zamrud	Jl. Zamrud Utara / Ruko S.1 No.51 Pedurenan	Kota Bekasi	17433	WEST JAVA	(021) 82610753	(021) 82610826
AREA JAKARTA GAMBIR	Jl. Ir. H. Juanda No. 18	Jakarta Pusat	10120	DKI JAKARTA	(021) 3864026, 3808367	3808357
Jakarta Gambir	Jl. Ir. H. Juanda No. 18	Jakarta Pusat	10120	DKI JAKARTA	(021) 3864026, 3808367	3808357
Jakarta Gunung Sahari	Jl. Industri No. 1	Jakarta Pusat	10720	DKI JAKARTA	(021) 2600025	2600236
Jakarta Krekot	Jl. H. Samanhudi No. 2 AB	Jakarta Pusat	10710	DKI JAKARTA	(021) 3506002	2310314
Jakarta Juanda	Jl. Ir. H. Juanda No. 25	Jakarta Pusat	10110	DKI JAKARTA	(021) 2310203	2310311
Jakarta Angkasa	Kantor Pusat PT MNA, Jl. Angkasa Blok B-15 Kav. 2-3	Jakarta Pusat	10720	DKI JAKARTA	(021) 6540703	6540705
Jakarta Pasar Baru	Jl. H. Samanhudi No. 46	Jakarta Pusat	10710	DKI JAKARTA	(021) 2310277	2310318
Jakarta Krekot Bunder	Ruko Krekot Bunder, Jl. Krekot Bunder Raya No. 62	Jakarta Pusat	10710	DKI JAKARTA	(021) 3841665	3809826
Jakarta Batu Ceper	Wisma Tigris, Jl. Batu Ceper No. 19 DEF	Jakarta Pusat	10120	DKI JAKARTA	(021) 3500229, 3442873, 3512474	3512435
Jakarta KP BPKP	KP BPKP, Jl. Hayam Wuruk	Jakarta Pusat	10120	DKI JAKARTA	(021) 3866724, 3866725	3866724
Jakarta International Expo Kemayoran	Jl. Benyamin Suep	Jakarta Pusat	11620	DKI JAKARTA	(021) 26645157, 26645158	26645159
Jakarta Gedung Askrindo	Jl. Angkasa Blok B-9 Kav. 8	Jakarta Pusat	10610	DKI JAKARTA	(021) 6546550	6546550
Jakarta Karang Anyar	Jl. Karang Anyar No. 55 Blok A-1/21	Jakarta Pusat	10740	DKI JAKARTA	(021) 6591855, 62302972	6591850
Jakarta Juanda III	Gedung Wisma Bisnis Indonesia 2, Jl. Ir H. Juanda III No. 32	Jakarta Pusat	10120	DKI JAKARTA	(021) 3841225	3850544
Jakarta Gunung Sahari 2	Jl. Gunung Sahari No. 42	Jakarta Pusat	10720	DKI JAKARTA	(021) 6240212	6240213
Jakarta Jalan Garuda	Jl. Garuda No. 26.C	Jakarta Pusat	10620	DKI JAKARTA	(021) 42804266- 67	42804268
Jakarta Kartini	Jl. Kartini Raya No. 55.A	Jakarta Pusat	10750	DKI JAKARTA	(021) 6240412	6240404
Jakarta Sawah Besar	Jl. Sukarjo Wiryopranoto No. 44	Jakarta Pusat	10120	DKI JAKARTA	(021) 3452699, 3456669	3459091

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Jakarta Pangeran Jayakarta	Jl. Pangeran Jayakarta No. 73	Jakarta Pusat	10730	DKI JAKARTA	(021) 6299030, 6590919	6399070
Jakarta Mangga Dua	Arkade Dusit Mangga Dua No. 5, Jl. Arteri Mangga Dua Raya	Jakarta Pusat	10730	DKI JAKARTA	(021) 6127281, 6124832	6127624
Jakarta Harco Mangga Dua	Ruko Agung Sedayu Blok N No. 36, Jl. Mangga Dua Raya	Jakarta Pusat	10730	DKI JAKARTA	(021) 6127048, 6127049	6123134
Jakarta Jayakarta Komplek 117	Jl. Pangeran Jayakarta No. 117/A.4	Jakarta Pusat	10730	DKI JAKARTA	(021) 6252098, 6252099	6252088
Jakarta Mal Mangga Dua	Mal Mangga Dua No. RM/16, Jl. Mangga Dua Raya,	Jakarta Pusat	10730	DKI JAKARTA	(021) 62202691/ 692 & -693	62201705
AREA JAKARTA PASAR REBO	Plaza PP, Jl. Letjend. T.B. Simatupang No. 57	Jakarta Timur	13760	DKI JAKARTA	(021) 8408283	8403961, 8414446
Jakarta Pasar Rebo	Plaza PP, Jl. Letjend. T.B. Simatupang No. 57	Jakarta Timur	13760	DKI JAKARTA	(021) 8408283	8403961, 8414446
Jakarta Cilangkap	Komplek Mabes ABRI Cilangkap	Jakarta Timur	13870	DKI JAKARTA	(021) 8711739	8711447
Jakarta Kramatjati	Kokan Anggatra PUSDIKKES No. PP8-A1 dan PP9-A1, Jl. Raya Bogor Km. 18	Jakarta Timur	13510	DKI JAKARTA	(021) 8000455, 80882152, 8006693, 80876863	8000378
Jakarta Plaza Kramatjati Indah	Jl. Raya Bogor, Pertokoan Ramayana Blok A No.11-12	Jakarta Timur	13510	DKI JAKARTA	(021) 8090364	8090324
Jakarta Cijantung	Gedung BP2TKI Lantai 1, Jl. Raya Bogor Km. 23,5	Jakarta Timur	13750	DKI JAKARTA	(021) 87794824, 87794874, 87794902	87797857
Jakarta Pasar Induk Kramatjati	Pasar Induk Kramatjati Blok B.AKS/001, Jl. Raya Bogor Km.17	Jakarta Timur	13540	DKI JAKARTA	(021) 8400248, 87781739	8400879
Jakarta Taman Mini Indonesia Indah	Green Treace Taman Mini GF Blok B No. 7-8 Jl. Pintu 1 TMII	Jakarta Timur	13560	DKI JAKARTA	(021) 8403190	8714954
Jakarta R.S. M.H. Thamrin	Jl. Raya Pondok Gede No. 23 , Kramatjati	Jakarta Timur	13550	DKI JAKARTA	(021) 8096791	8008963
Jakarta Condet	Jl. Raya Condet No. 15	Jakarta Timur	13520	DKI JAKARTA	(021) 80878729, 80878730, 80878731	80878727
Jakarta Cimanggis	Jl. Raya Jakarta Bogor Km. 28	Jakarta Timur	13710	DKI JAKARTA	(021) 8710013, 8710016, 8710657	8710776, 87711803
Jakarta Cibubur	Jl. Lapangan Tembak, Pertokoan Cibubur Indah Blok. A-22 - 23	Jakarta Timur	13720	DKI JAKARTA	(021) 87704204- 5	87704206
Jakarta Pusat Grosir Cililitan	Jl. Mayjen. Sutoyo No. 76, Cililitan, Kramat Jati	Jakarta Timur	13640	DKI JAKARTA	(021) 80016222	8004754
Condet Batu Ampar	Jl. Batu Ampar III, RT.006 RW.03	Jakarta Timur	13530	DKI JAKARTA	(021) 80873005	(021) 80873006
Ciracas	Jl. Ciracas Raya No.16	Jakarta Timur	13740	DKI JAKARTA	(021) 29378407	(021) 29378408
REGION V/ JAKARTA SUDIRMAN	Jl. Jend. Sudirman Kav. 54-55	Jakarta Selatan	12190	DKI JAKARTA	(021) 5266566, 5267368	5267371, 5267365
AREA JAKARTA PLAZA MANDIRI	Jl. Jend. Gatot Subroto Kav. 36-38	Jakarta Selatan	12190	DKI JAKARTA	(021) 5263553	5263654, 5263656
Jakarta Plaza Mandiri	Jl. Jend. Gatot Subroto Kav. 36-38	Jakarta Selatan	12190	DKI JAKARTA	(021) 5263553	5263654, 5263656
Jakarta Mampang	Jl. Mampang Prapatan No. 61	Jakarta Selatan	12790	DKI JAKARTA	(021) 7980695, 7982632	7989909, 7995559
Jakarta Wisma Argo Manunggal	Jl. Jend. Gatot Subroto Kav. 22	Jakarta Selatan	12930	DKI JAKARTA	(021) 2520051-3	2520054
Jakarta Gedung Bidakara	Jl. Jend. Gatot Subroto Kav. 71-73	Jakarta Selatan	12870	DKI JAKARTA	(021) 83793115- 9	83793120
Jakarta Krakatau Steel	Jl. Jend. Gatot Subroto Kav. 54	Jakarta Selatan	12170	DKI JAKARTA	(021) 5221263, 5200683	5204338, 5207277



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OFFICE NETWORK	OFFICE ADDRESS	CITY/ MUNICIPALITY	POST CODE	PROVINCE	TELEPHONE	FAX
Jakarta Gatot Subroto	Gedung Menara Jamsostek, Jl. Jend. Gatot Subroto Kav. 38	Jakarta Selatan	12710	DKI JAKARTA	(021) 52961514, 52962256 - 57, 52962263	52961513
Jakarta Gedung Jamsostek	Jl. Jend. Gatot Subroto No. 79	Jakarta Selatan	12930	DKI JAKARTA	(021) 5201885	5221632
Jakarta Gedung Patrajasa	Gedung Patrajasa, Jl. Jend. Gatot Subroto Kav. 32-34	Jakarta Selatan	12950	DKI JAKARTA	(021) 5251621	5227993
Jakarta Grha Citra Caraka	Grha Citra Caraka/Witel IV, Jl. Jend. Gatot Subroto No. 52	Jakarta Selatan	12710	DKI JAKARTA	(021) 5222185-6	5205935
Jakarta BKPM	Gedung BKPM, Jl. Jend. Gatot Subroto Kav. 44	Jakarta Selatan	12190	DKI JAKARTA	(021) 5225828-9	5225828
Jakarta Mega Kuningan	Gedung RNI, Jl. Denpasar Kav. D IIII	Jakarta Selatan	12950	DKI JAKARTA	(021) 2522852/54-5	2522853
Jakarta Warung Buncit Raya	Jl. Warung Buncit Raya No. 6, Wisma Ritra	Jakarta Selatan	12740	DKI JAKARTA	(021) 7980666	7980644, 7970875
Jakarta Mampang Imigrasi	Jl. Warung Buncit Raya No. 302 H	Jakarta Selatan	12760	DKI JAKARTA	(021) 7940450	7972146
Jakarta Wisma Mulia	Suite UG02 City Plaza, Wisma Mulia Jl. Gatot Subroto No 44	Jakarta Selatan	12710	DKI JAKARTA	(021) 52971270 - 71	(021) 52971268
AREA JAKARTA SUDIRMAN	Plaza Bapindo, Jl. Jend. Sudirman Kav. 54-55	Jakarta Selatan	12190	DKI JAKARTA	(021) 5266527	5266528, 5266529
Jakarta Sudirman	Plaza Bapindo, Jl. Jend. Sudirman Kav. 54-55	Jakarta Selatan	12190	DKI JAKARTA	(021) 5266527	5266528, 5266529
Jakarta Bursa Efek	Gedung Bursa Efek Jakarta, Jl. Jend. Sudirman Kav. 52-53	Jakarta Selatan	12190	DKI JAKARTA	(021) 5153003- 04	5153012
Jakarta Simprug	Simprug Gallery Blok B, Jl. Teuku Nyak Arief No. 10	Jakarta Selatan	12220	DKI JAKARTA	(021) 72800986, 72800987, 72800989	7251932, 72783605
Jakarta Puncak Emas	Jl. Jend. Sudirman Kav. 61-62	Jakarta Selatan	12190	DKI JAKARTA	(021) 5200208	5202464
Jakarta Tendean	Jl. Wolter Monginsidi No. 123 C	Jakarta Selatan	12180	DKI JAKARTA	(021) 72800926 - 7	7393559
Jakarta Permata Hijau	Pertokoan Permata Hijau Blok DC No. 25	Jakarta Selatan	12210	DKI JAKARTA	(021) 5346918, 5346981	5485627
Jakarta Pakubuwono	Jl. Pakubuwono VI No. 6, Kebayoran Baru	Jakarta Selatan	12120	DKI JAKARTA	(021) 7223462 - 63	72790837
Jakarta ITC Permata Hijau	Ruko Grand ITC Permata Hijau Blok Emerald G 28, Jl. Arteri Permata Hijau	Jakarta Selatan	12210	DKI JAKARTA	(021) 53663322, 53663950, 53663951	53663622
Jakarta Energi (d/h. Jkt Plaza ABDA)	Gedung The Energy, Kawasan SCBD Lot 11 A, Jl. Jend. Sudirman Kav. 52-53	Jakarta Selatan	12190	DKI JAKARTA	(021) 52892466, 52964535	52963075
Jakarta Kebayoran Lama 2	Jl. Kebayoran Lama Pal 7 No. 14	Jakarta Selatan	12210	DKI JAKARTA	(021) 53690899	(021) 53672063
Jakarta R.S. Jakarta	Jl. Jend. Sudirman Kav. 49	Jakarta Selatan	12930	DKI JAKARTA	(021) 5732241- 43	5710329
Jakarta Wisma Indosemen	Jl. Jend. Sudirman Kav. 70-71	Jakarta Selatan	12910	DKI JAKARTA	(021) 2510383 - 86	2510380
Jakarta Wisma Metropolitan	Jl. Jend. Sudirman Kav. 29	Jakarta Selatan	12920	DKI JAKARTA	(021) 5712287, 5253208	5701647
Jakarta Plaza Dua Mutiara	Plaza Dua Mutiara, Lt. 1 Ruang 103, Jl. Jend. Sudirman Kav. 25	Jakarta Pusat	12920	DKI JAKARTA	(021) 5208915, 5208917	5208913
Jakarta Unika Atmajaya	Kampus Unika Atmajaya, Jl. Jend. Sudirman No. 51	Jakarta Selatan	12930	DKI JAKARTA	(021) 57906502, 57906501	57906503
Jakarta Gedung Sampoerna Strategic	Gedung Sampoerna Strategic Square Lt. Mezzanine Jl. Jend. Sudirman Kav 45-46	Jakarta Selatan	12930	DKI JAKARTA	(021) 57952108- 09	(021) 57952110
Jakarta Ambassador	Mall Ambassador, Jl. Prof. Dr. Satrio	Jakarta Selatan	12940	DKI JAKARTA	(021) 57930970, 57930971 - 72	57930973
Jakarta Kuningan City	AXA Tower Jl. Prof. Dr. Satrio Kav 18	Jakarta Selatan	12940	DKI JAKARTA	(021) 30480540 - 43	(021) 30480503

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AREA JAKARTA FALATEHAN	Jl. Falatehan I No.44	Jakarta Selatan	12160	DKI JAKARTA	(021) 2700501 - 9, 2700444, 2700234	2700516, 2700512
Jakarta Falatehan	Jl. Falatehan I No.44	Jakarta Selatan	12160	DKI JAKARTA	(021) 2700501 - 9, 2700444, 2700234	2700516, 2700512
Jakarta Panglima Polim	Jl. Panglima Polim Raya No. 192 Blok A, Kebayoran Baru	Jakarta Selatan	12000	DKI JAKARTA	(021) 2700106, 2700119	2700121
Jakarta Wolter Monginsidi	Jl. Wolter Monginsidi No. 57, Kebayoran Baru	Jakarta Selatan	12180	DKI JAKARTA	(021) 2702861-4	2702864
Jakarta Departemen PU	Jl. Patimura No. 20, Kebayoran Baru	Jakarta Selatan	12110	DKI JAKARTA	(021) 2700017	2700018, 7397730
Jakarta PLN Pusat	Jl. Trunojoyo M 1 No. 135, Kebayoran Baru	Jakarta Selatan	12160	DKI JAKARTA	(021) 2751091	2700019
Jakarta Grand Wijaya	Jl. Wijaya II, Komp. Wijaya Grand Center Blok F.1	Jakarta Selatan	12160	DKI JAKARTA	(021) 7233149, 72798104	7232745
Jakarta Kemang Raya	Jl. Kemang Raya No. 18 A	Jakarta Selatan	12370	DKI JAKARTA	(021) 7199123- 7, 7194805, 71791514	7190448
Jakarta Iskandarsyah	Graha Iskandarsyah, Jl. Iskandarsyah Raya No. 66	Jakarta Selatan	12160	DKI JAKARTA	(021) 2702711-5, 2700015	2700016
Jakarta Melawai	Jl. Melawai Raya No. 12-14, Kebayoran Baru	Jakarta Selatan	12160	DKI JAKARTA	(021) 2700346	2700352
Jakarta R.S. Pusat Pertamina	Jl. Kyai Maja No. 43, Kebayoran Baru	Jakarta Selatan	12120	DKI JAKARTA	(021) 2700347	2700347
Jakarta Kemang Plaza	Kemang Plaza, Jl. Kemang Raya No. 15 C	Jakarta Selatan	12790	DKI JAKARTA	(021) 71794582, 71794583, 71794585	71790789
Jakarta Mabes Polri	Jl. Trunojoyo No. 3, Kebayoran Baru	Jakarta Selatan	12110	DKI JAKARTA	(021) 2700299, 7255467	2700300
Jakarta Blok M	Jl. Sultan Hasanuddin No. 30, Blok M Kebayoran Baru	Jakarta Selatan	12160	DKI JAKARTA	(021) 7257981, 7257980, 7257977, 7257975	7257982
Jakarta Radio Dalam	Jl. Radio Dalam Raya No.11-11A	Jakarta Selatan	12140	DKI JAKARTA	(021) 2700439	2700627
Jakarta Gandaria (d/h Jkt Arteri Pondok Indah)	Jl. Gandaria Tengah III No. 21, Kebayoran Baru	Jakarta Selatan	12130	DKI JAKARTA	(021) 2702865 - 66	2702867
Jakarta Mayestik	Jl. Kyai Maja No. 6 A1-2, Kebayoran Baru	Jakarta Selatan	12120	DKI JAKARTA	(021) 7211466	7233715
Jakarta Jagakarsa	Jl. Raya Moch. Kahfi I No. 27 Cipadak	Jakarta Selatan	12630	DKI JAKARTA	(021) 78880447	7866165
AREA JAKARTA PONDOK INDAH	Jl. Metro Pondok Indah Kav.II UA No. 48-50	Jakarta Selatan	12310	DKI JAKARTA	(021) 7507208 - 9, 7694982	7694850, 75906781
Jakarta Pondok Indah	Jl. Metro Pondok Indah Kav.II UA No. 48-50	Jakarta Selatan	12310	DKI JAKARTA	(021) 7507208 - 9, 7694982	7694850, 75906781
Jakarta Mal Pondok Indah	Pondok Indah Mal Blok B/ 2, Jl. Metro Pondok Indah	Jakarta Selatan	12310	DKI JAKARTA	(021) 7506717- 19	7506721
Jakarta Aminta Plaza	Gedung Aminta Plaza, Jl. Letjend. T.B. Simatupang Kav. X	Jakarta Selatan	12310	DKI JAKARTA	(021) 7512062 - 65	(021) 7512061
Jakarta Plaza Pondok Indah	Jl. Taman Duta Kav. II UA 36-37, Pondok Indah	Jakarta Selatan	12310	DKI JAKARTA	(021) 7507213 - 14	7507213
Jakarta Lebak Bulus	Jl. Karang Tengah, Bona Indah Blok A2/B7, Lebak Bulus	Jakarta Selatan	12440	DKI JAKARTA	(021) 7692063	7691845
Jakarta Pondok Pinang Center	Pertokoan Pondok Pinang Center Blok A 36/38/40, Jl. Ciputat Raya	Jakarta Selatan	12310	DKI JAKARTA	(021) 7507366 - 67	7507365
Jakarta Kebayoran Lama	Jl. Raya Kebayoran Lama No. 222	Jakarta Selatan	12220	DKI JAKARTA	(021) 2700602 - 05	2700938
Jakarta Arteri Pondok Indah	Jl. Sultan Iskandar Muda No. 8 A	Jakarta Selatan	12240	DKI JAKARTA	(021) 2701173, 2701174, 2701175	7396772



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Jakarta Pondok Indah Metro	Jl. Metro Pondok Indah Kav.II UA No. 24-27, Pondok Indah	Jakarta Selatan	12310	DKI JAKARTA	(021) 7503057	7503056
Jakarta Mal Pondok Indah 2	Mal Pondok Indah 2 No. G 33 A & C, Jl. Metro Pondok Indah	Jakarta Selatan	12310	DKI JAKARTA	(021) 75920455	75920452
Jakarta Bintaro Jaya	Jl. Bintaro Utama I, Bintaro Jaya Sektor I	Jakarta Selatan	12330	DKI JAKARTA	(021) 7340924 - 29	7364068, 7364069
Jakarta Gedung Lemigas	Kampus. PPPTMGB Lemigas, Jl. Ciledug Raya	Jakarta Selatan	12230	DKI JAKARTA	(021) 2700298	2700298
Jakarta Bintaro Veteran	Ruko Bintaro Veteran Raya Permai Jl. RC Veteran No. 17 E	Jakarta Selatan	12330	DKI JAKARTA	(021) 7369215, 73691223, 73691907, 73691931, 73887202	73692022
Jakarta Petukangan	Jl. Raya Ciledug No. 5C, Petukangan	Jakarta Selatan	12270	DKI JAKARTA	(021) 73887702 & 39, 73887620	7372450
Jakarta Gandaria City	Gandaria City Mall, UG M-U 35 Jl. Sultan Iskandar Muda	Jakarta Selatan	12240	DKI JAKARTA	(021) 290080044	(021) 290080043
AREA JAKARTA FATMAWATI	Jl. R.S. Fatmawati No. 8, Cilandak	Jakarta Selatan	12430	DKI JAKARTA	(021) 7504791	7504326
Jakarta Fatmawati	Jl. R.S. Fatmawati No. 8, Cilandak	Jakarta Selatan	12430	DKI JAKARTA	(021) 7504791	7504326
Jakarta Cipete	Gedung Chase Worth, Jl. R.S. Fatmawati No. 75, Cipete	Jakarta Selatan	12410	DKI JAKARTA	(021) 7236142-5	7236141
Jakarta Pejaten	Jl. Warung Jati Barat No. 15 A, Pejaten	Jakarta Selatan	12550	DKI JAKARTA	(021) 78831086	78831127
Jakarta Cilandak Barat (d/h Jkt Pondok Labu)	Jl. R.S. Fatmawati No. 6, Cilandak Barat	Jakarta Selatan	12420	DKI JAKARTA	(021) 75816903	7699803
Jakarta Simatupang	Gedung Ratu Prabu 2, Jl. Letjend. TB Simatupang Kav.20	Jakarta Selatan	12430	DKI JAKARTA	(021) 78833271, 78833356	78833414
Jakarta Ragunan	Jl. Harsono RM No.3, Gedung D, KP Departemen Pertanian	Jakarta Selatan	12550	DKI JAKARTA	(021) 7805441, 5184, 5873, 7811819	7805116, 7805117
Jakarta Kawasan Komersial Cilandak	Jl. Raya Cilandak KKO, Kawasan Komersial Cilandak Gedung III	Jakarta Selatan	12560	DKI JAKARTA	(021) 7801478	7801479
Jakarta Gedung Elnusa	Graha Elnusa, Jl. Letjend. T.B. Simatupang Kav. 1 B	Jakarta Selatan	12560	DKI JAKARTA	(021) 78831183-5	78831184
Jakarta ITC Fatmawati	Pertokoan Duta Mas Blok A.I No. 17, Jl. RS Fatmawati	Jakarta Selatan	12150	DKI JAKARTA	(021) 7248700	7392522
Jakarta Fatmawati Cenderawasih	Jl. Cenderawasih I No. 15 A, Cilandak	Jakarta Selatan	12420	DKI JAKARTA	(021) 75905080	75912911
Jakarta Cilandak KKO	Jl. Raya Cilandak KKO No. 5	Jakarta Selatan	12560	DKI JAKARTA	(021) 7818880, 7811469, 78831456, 78835622	7811409
Jakarta Jatipadang	Jl. Raya Ragunan No. 8 D	Jakarta Selatan	12520	DKI JAKARTA	(021) 7890989	78845753
Jakarta Gedung Arkadia	Perkantoran Hijau Arkadia, Jl. Letjen. TB Simatupang Kav. 88	Jakarta Selatan	12520	DKI JAKARTA	(021) 7816119, 7816219	7816261
Jakarta Margasatwa	Ruko Margasatwa View, Jl. Margasatwa No.45 B, Pondok Labu	Jakarta Selatan	12450	DKI JAKARTA	(021) 75912684, 75912673, 75909650	75912707
Jakarta Kemang Selatan	Gedung Haery, Jl. Kemang Selatan Raya No. 151	Jakarta Selatan	12560	DKI JAKARTA	(021) 7191216, 7191226, 7191245	7191281
Jakarta Ampera Raya (d/h Jkt Grha Matra)	Grha Matra Jl. Ampera Raya No.11	Jakarta Selatan	12550	DKI JAKARTA	(021) 7813782, 7811031, 7813449, 7813781	7813785
Jakarta Gedung Aneka Tambang	Jl. Letjend. T.B. Simatupang, Tanjung Barat	Jakarta Selatan	12530	DKI JAKARTA	(021) 7892956	7892953
Jakarta Universitas Pancasila	Jl. Raya Lenteng Agung, Srengseng Sawah	Jakarta Selatan	12640	DKI JAKARTA	(021) 78880410, 78890342	78880410

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Jakarta Gedung Talavera	Talavera Office Park Unit GF-110 Jl TB Simatupang kav 22-26	Jakarta Selatan	12430	DKI JAKARTA	(021) 75924791 - 93	021-75924492
Jakarta Sovereign Plaza	Sovereign Plaza GF Unit B Jl. TB Simatupang Kav 36	Jakarta Selatan	12430	DKI JAKARTA	(021) 29400111 - 13	(021) 29400114
Jakarta PHE Tower	PHE Tower GF Jl. TB Simatupang Kav 99	Jakarta Selatan	12520	DKI JAKARTA	(021) 29529000 - 02	(021) 29529003
Lenteng Agung	Jl. Jagakarsa Raya No.32C Rt.002 Rw.005 Jagakarsa	Jakarta Selatan	16720	DKI JAKARTA	(021) 7867685	(021) 7867807
AREA DEPOK	Jl. Margonda Raya No. 2	Depok	16432	WEST JAVA	(021) 7520569, 7760903	7762684
Depok	Jl. Margonda Raya No. 2	Kota Depok	16432	WEST JAVA	(021) 7520569, 7760903	7762684
Depok Bukit Sawangan	Bukit Sawangan Indah Blok F2 No.1, Jl.Raya Parung Km.35	Kota Depok	16518	WEST JAVA	(0251) 604904, 604905	604908
Depok Kelapa Dua	Jl. Raya Akses UI No. 88 C, Kelapa Dua, Cimanggis	Kota Depok	16951	WEST JAVA	(021) 87712226	87712226
Depok Tengah	Ruko Sukmajaya No 15, Jl Tole Iskandar, Depok II Tengah	Kota Depok	16411	WEST JAVA	(021) 7715427, 7715432	7715441
Depok Cisalak	Jl. Raya Bogor Km.31 No.8, Cisalak	Kota Depok	16416	WEST JAVA	(021) 8734224, 8734117	8734220
Depok I	Jl. Nusantara Raya No. 25 AB	Kota Depok	16432	WEST JAVA	(021) 77205078, 77205270	77205361
Depok Timur	Jl. Proklamasi Raya Blok A No.7-8, Depok II Timur	Kota Depok	16417	WEST JAVA	(021) 77831443, 77829381, 77827453	77830194
Depok ITC	Pertokoan ITC Depok No.49,Jl. Margonda Raya	Kota Depok	16431	WEST JAVA	(021) 77202319, 77202325	77202356
Depok Cinere Limo	Jl. Cinere Blok F1 No. 7, Cinere	Kota Depok	16514	WEST JAVA	(021) 7537433, 7537431	7537434
Depok Universitas Indonesia	Kampus Universitas Indonesia, Gedung Pascasarjana Fakultas Ekonomi	Kota Depok	16424	WEST JAVA	(021) 78849075, 78849076	78849074
Depok Margo City	Margo City GF 12 A Jl. Raya Margonda No. 358, Pondok Cina	Kota Depok	16423	WEST JAVA	(021) 78871051, 78871052	(021) 78871053
Depok Kartini	Pertokoan Kartini Blok A No. 11, Jl. Kartini Raya, Pancoran Mas	Kota Depok	16436	WEST JAVA	(021) 77217342, 77217343, 77217344, 77217345	77217346
Depok Jatijajar	Jl. Raya Tole Iskandar No. 1	Kota Depok	16415	WEST JAVA	(021) 87741872, 87744255, 87743880	87741716
Cinere	Jl. Cinere Raya Kav. 32-33	Kota Depok	16514	WEST JAVA	(021) 7541916	7547565
Depok Bukit Cinere Gandul (d/h. Cinere PLN Gandul)	Jl. Bukit Cinere No. 86.D	Kota Depok	16514	WEST JAVA	(021) 7542646	7533209
Depok Pancoran Mas	Komplek Puri Depok Mas Ruko B No. 11 Pancoran Mas	Kota Depok	16436	WEST JAVA	(021) 77203171	77201970
Depok Citayam	Ruko Citayam Indah Permai No. 27	Kota Depok	16431	WEST JAVA	(021) 87982820	87982882
Depok Kebun Duren	Jl. Kalimulya No 60 Kec. Sukma Jaya	Kota Depok	16431	WEST JAVA	(021) 77829540	(021) 77828046
Kukusan Beji	Jl. H. Asmawi RT 05, Rw 15, Beji	Kota Depok	16421	WEST JAVA	(021) 29213492	(021) 29213492
Gandul	Jl. Pangkalan Jati 1 Rt 002 Rw 002 Limo	Kota Depok	16513	WEST JAVA	(021) 75910930	(021) 75910937
AREA BOGOR	Jl. Ir. H. Juanda No. 12	Kota Bogor	16121	WEST JAVA	(0251) 8313644, 8320008, 8324836	8323967, 8382401
Bogor Juanda	Jl. Ir. H. Juanda No. 12	Kota Bogor	16121	WEST JAVA	(0251) 8313644, 8320008, 8324836	8323967, 8382401



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Bogor Kapten Muslihat	Jl. Kapten Muslihat No. 17	Kota Bogor	16121	WEST JAVA	(0251) 8311129	8326852
Bogor Suryakencana	Jl. Suryakencana No. 310	Kota Bogor	16123	WEST JAVA	(0251) 8381136, 8329611	381134, 353104
Cibinong City Center	Cibinong City Center Blok B-6, Jl. Tegar Beriman No. 1	Kab. Bogor	16915	WEST JAVA	(021) 29335222 - 24	29335221
Bogor Warung Jambu	Jl. Raya Pajajaran No. 88 Blok 1 & 3	Kota Bogor	16153	WEST JAVA	(0251) 8326141, 8326142	8326139
Bogor Tajur	Jl. Raya Tajur No. 130	Kota Bogor	16720	WEST JAVA	(0251) 8380733, 8380763	8390287
Bogor Pajajaran	Jl. Raya Pajajaran No. 60 B & 60 C	Kota Bogor	16143	WEST JAVA	(0251) 8329512	8350085
Bogor Pasar Anyar	Ruko Central Blok C No. 15, Jl. Dewi Sartika	Kota Bogor	16121	WEST JAVA	(0251) 8373238	8373268
Bogor Ciluar	Jl. Raya Simpang Pomad Ruko No. 323 C, Ciluar	Kota Bogor	16710	WEST JAVA	(0251) 8658070	8658677
Bogor Soleh Iskandar	Komplek Pertokoan 24, Jl. KH Soleh Iskandar No. 2 H	Kota Bogor	16161	WEST JAVA	(0251) 8340091	8340063
Bogor Kampus IPB Darmaga	Gd A.H. Nasoetion Lt. Dasar Jl. Kampus IPB Darmaga	Kab. Bogor	16680	WEST JAVA	(0251) 8628040	8628042
Bogor Sentul City	Jl. MH Thamrin Kav. 8 Sentul City	Kab. Bogor	16810	WEST JAVA	(021) 87923941 - 43	(021) 87923944
Citeureup	Jl. Mayor Oking No. 10 - 11, Citeureup	Kab. Bogor	16810	WEST JAVA	(021) 87942420, 87942283, 87909462	87942683
Cileungsi	Ruko Mall Cileungsi Blok C No. 5 & 6, Jl. Raya Narogong, Cileungsi	Kab. Bogor	16820	WEST JAVA	(021) 82484604 - 07	82484608
Cibubur Kota Wisata	Ruko Sentra Eropa Blok A No.6, Perumahan Kota Wisata, Jl. Transyogie Km.6, Cibubur	Kab. Bogor	16968	WEST JAVA	(021) 84935699, 84930634, 84930635	84935675
Villa Nusa Indah	Komplek Perumahan Villa Nusa Indah II Blok U3 No.3-4	Kab. Bogor	16969	WEST JAVA	(021) 8214349, 8215078, 8215488	8213763
Bogor Nirwana Residence	Jl. Pahlawan No. 141	Kota Bogor	16131	DKI JAKARTA	(021) 29380058 - 61	(021) 29380062
Cibinong Mayor Oking	Ruko Mayor Oking No. 8-9 Jl. Mayor Oking No. 134	Kab. Bogor	16917	DKI JAKARTA	(021) 29380058 - 61	(021) 29380062
Bogor Gunung Sindur	Jl. Atma Asnawi Kel. Gunung Sindur Kec. Gunung Sindur	Kab. Bogor	16340	WEST JAVA	(021) 7563131	(021) 7566811
Bogor Gunung Putri	Jl. Raya Gunung Putri Perum Griya Bukit Jaya Ruko Pelangi Blok H 3A No.15	Kab. Bogor	16961	WEST JAVA	(021) 86862072	(021) 86862067
Bogor Cigombong	Kompleks Ruko Plaza Lido Nomor 39, Jl Mayjend H.E. Sukma Kilometer 23, Perumahan Villa Mutiara Lido, Kel/Kec Cigombong	Kab. Bogor	16740	WEST JAVA	(0251).8224425	(0251) 8224435
Bogor Cisarua	Jl Raya Puncak Kilometer 81, Kampung Anyar, RT 004/03, Kel/Kec Cisarua atau Jl Siliwangi Nomor 1	Kab. Bogor	16750	WEST JAVA	(0251).8250288	(0251) 8250294
Jonggol	Perumahan Citra Indah Blok CS-5 No 10 Ds Cipeucang, Kec Cileungsi	Kab. Bogor	13381	WEST JAVA	(021) 89930949	(021) 89930948
Bogor Bojong Gede	Jl. Pasar Lama, RT 001 RW.006, Bojonggede	Kab. Bogor	16320	WEST JAVA	021 - 87983478	021 - 87983538
Dramaga	Jl. Raya Cibanteng No.150 RT 05 RW 03	Kab. Bogor	16620	WEST JAVA	(0251) 8622807	(0251) 8622827
Leuwiliang	Jl. Raya Leuwiliang Km. 2 Ruko Kurnia Center Blok No.3,	Kab. Bogor	16640	WEST JAVA	0251-8640831	0251-8640832
Bogor Ciawi	Ruko Kav 7, Jl, Mayjen HE Sukma No. 1/35 (dh Jl Raya Ciawi - Sukabumi)	Kab. Bogor	16720	WEST JAVA	(0251) 8245174	(0251) 8245174

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AREA JAKARTA TEBET SUPOMO	Jl. Prof. Dr. Supomo, SH No. 43, Tebet	Jakarta Selatan	12180	DKI JAKARTA	(021) 83790218, 83790244, 83790249	83790229
Jakarta Tebet Supomo	Jl. Prof. Dr. Supomo, SH No. 43, Tebet	Jakarta Selatan	12180	DKI JAKARTA	(021) 83790218, 83790244, 83790249	83790229
Jakarta Gedung Tira	Jl. H.R. Rasuna Said Kav. B-3	Jakarta Selatan	12920	DKI JAKARTA	(021) 5209345	5209325
Jakarta Tebet Barat	Jl. Tebet Barat IX No.26, Tebet	Jakarta Selatan	12810	DKI JAKARTA	(021) 83700179, 83795438, 83792659	83700178
Jakarta Casablanca	Jl. Casablanca Kav. 18	Jakarta Selatan	12180	DKI JAKARTA	(021) 8317028, 8317029	8317026
Jakarta Rasuna Said	Gedung Enterprise, Jl. H.R. Rasuna Said Kav. C-5	Jakarta Selatan	12920	DKI JAKARTA	(021) 2501256	2501249
Jakarta Graha Irama	Graha Irama Lantai Dasar Jl. H.R. Rasuna Said Kav. X-1, No. 1-2	Jakarta Selatan	12950	DKI JAKARTA	(021) 52964180, 52964282, 5213283	(021) 52964179
Jakarta Lapangan Ros	Jl. KH Abdullah Syafie No. 14, Lapangan Ros, Tebet	Jakarta Selatan	12840	DKI JAKARTA	(021) 83792637	83792638
Jakarta Saharjo	Komplek Gajah Unit F & G, Jl. Dr. Saharjo No. 111	Jakarta Selatan	12810	DKI JAKARTA	(021) 8293567- 68, 83791680	8282349, 83791681
Jakarta Kuningan	Gedung Menara Duta, Jl. H.R. Rasuna Said Kav. B-9	Jakarta Selatan	12920	DKI JAKARTA	(021) 5207075	5200301
Jakarta Pasar Rumpit	Jl. Sultan Agung No. 59 D	Jakarta Selatan	12970	DKI JAKARTA	(021) 8294959	8315687
Jakarta Wisma Tugu	Jl. H.R. Rasuna Said Kav. C 8/9	Jakarta Selatan	12940	DKI JAKARTA	(021) 5208814	52962641
Jakarta Tebet Timur	Jl. Tebet Timur Dalam Raya NO. 115	Jakarta Selatan	12820	DKI JAKARTA	(021) 8290675, 8290521, 8290721	8291788
Jakarta Tebet Raya	Jl. Tebet Raya No. 9 A	Jakarta Selatan	12810	DKI JAKARTA	(021) 8310117	8310208
Jakarta Menara Palma	Gedung Menara Palma, Jl. HR Rasuna Said Blok X2 Kav.6, Kuningan	Jakarta Selatan	12950	DKI JAKARTA	(021) 57957570, 57957571	57957572
Jakarta Rasuna Epicentrum	Mal Epicentrum Walk Lantai 2 Blok W No. 348 Komp. Rasuna Epicentrum Jl. Rasuna Said, Kuningan	Jakarta Selatan	12960	DKI JAKARTA	(021) 29941900 - 1902	(021) 29941903
Jakarta Gedung MM UGM	Jl. Dr. Saharjo No. 83 Manggarai Selatan Tebet	Jakarta Selatan	12180	DKI JAKARTA	(021) 83791688	(021) 83791687
Jakarta Kalibata	Jl. Raya Pasar Minggu Km. 17 No.8	Jakarta Selatan	12740	DKI JAKARTA	(021) 7945427- 28	7945429
Jakarta Pasar Minggu	Jl. Raya Pasar Minggu No. 89 J, Pejaten	Jakarta Selatan	12510	DKI JAKARTA	(021) 79190338 - 339	79190337
Jakarta Kalibata Rawajati	Ruko Kalibata Indah Blok K No. 20, Jl. Rawajati Timur, Kalibata	Jakarta Selatan	12750	DKI JAKARTA	(021) 7987185 & 86, 7980932	7987152
Jakarta Pejaten Timur	Jl. Raya Pasar Minggu No. 6A, Pejaten Timur, Pasar Minggu	Jakarta Selatan	12510	DKI JAKARTA	(021) 7989181, 7988776	7989755
Jakarta M.T. Haryono	Jl. Letjend. M.T. Haryono Kav. 17	Jakarta Selatan	12810	DKI JAKARTA	(021) 83792003, 8292908, 8291043-4	8297223
Jakarta Pancoran	Jl. Raya Pasar Minggu No.17 A	Jakarta Selatan	12780	DKI JAKARTA	(021) 7983377	7983422
Jakarta Wisma IKPT	Wisma IKPT, Jl. M.T. Haryono Kav.4-5	Jakarta Selatan	12820	DKI JAKARTA	(021) 8294717	8353987
Jakarta Gedung Sucofindo	Jl. Raya Pasar Minggu Kav. 34	Jakarta Selatan	12780	DKI JAKARTA	(021) 7902959, 7902952, 7902958	(021) 7902907
Jakarta Multivision Tower	Jl. Kuningan Mulia Kav. 9B	Jakarta Selatan	12920	DKI JAKARTA	(021) 29380058 - 61	(021) 29380062



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Jakarta Kalibata City	Mal Kalibata City LG E.02 Jl. Kalibata Raya No. 1	Jakarta Selatan	12750	DKI JAKARTA	(021) 29317051	(021) 29317050
Jakarta Kota Kasablanka	Kota Kasablanka LG 99 Jl. Casablanca Raya Kav. 88	Jakarta Selatan	12870	DKI JAKARTA	(021) 29464883 - 85	(021) 29464886
REGION VI/ BANDUNG	Jl. Soekarno Hatta No. 486	Bandung	40266	WEST JAVA	(022) 7506242, 7511878	7505810, 7506632
AREA BANDUNG ASIA-AFRIKA	Jl. Asia Afrika No. 107	Kota Bandung	40112	WEST JAVA	(022) 4207026, 4203461, 4336693	4206998, 4233546, 4230137
Bandung Asia Afrika Utara	Jl. Asia Afrika No. 107	Kota Bandung	40112	WEST JAVA	(022) 4207026, 4203461, 4336693	4206998, 4233546, 4230137
Bandung Asia Afrika Selatan	Jl. Asia Afrika No. 118-120	Kota Bandung	40261	WEST JAVA	(022) 4240282	4240281
Bandung Soekarno-Hatta	Jl. Soekarno Hatta No. 486	Kota Bandung	40266	WEST JAVA	(022) 7562950	7562944
Bandung Siliwangi	Jl. Siliwangi No. 3	Kota Bandung	40132	WEST JAVA	(022) 2506858, 2502549, 2531941, 2531942	2531940
Bandung Alun-Alun	Jl. Asia Afrika No. 51	Kota Bandung	40001	WEST JAVA	(022) 4205555	4205312
Bandung Kiara Condong	Jl. Kiara Condong No. 115	Kota Bandung	40281	WEST JAVA	(022) 7235008 - 9, 7201827	7231536, 7213891
Bandung Buah Batu	Jl. Buah Batu No. 268	Kota Bandung	40264	WEST JAVA	(022) 7320854-5	7300369
Bandung Binacitra	Jl. Soekarno Hatta No. 162	Kota Bandung	40235	WEST JAVA	(022) 5422366, 5406674, 5406693	5411336, 5409846
Bandung Metro	Jl. Soekarno Hatta No. 638	Kota Bandung	40286	WEST JAVA	(022) 7508202	7562091
Bandung Kopo	Jl. Raya Terusan Kopo 228 A	Kab. Bandung	40226	WEST JAVA	(022) 5425541-3	5410568
Bandung Jamika	Jl. Jamika No. 33 C	Kota Bandung	40231	WEST JAVA	(022) 6403199	6403199
Bandung Sumpersari	Jl. Soekarno Hatta No. 132 B	Kota Bandung	40222	WEST JAVA	(022) 6046262	6046261
Bandung Burangrang	Jl. Burangrang No. 35 D	Kota Bandung	40262	WEST JAVA	(022) 7333999	7333995
Bandung Mohamad Toha	Jl. Mohamad Toha No. 189	Kota Bandung	40253	WEST JAVA	(022) 5209803, 5228190, 5228203, 5228612	521163
Bandung Soreang	Jl. Raya Soreang No. 457	Kab. Bandung	40377	WEST JAVA	(022) 5892828	5896133
Bandung BKR	Jl. BKR No. 124 A	Kota Bandung	40254	WEST JAVA	(022) 5222752	5226925
Bandung Taman Kopo Indah	Komplek Taman Kopo Indah II Ruko IB No. 19	Kab. Bandung	40226	WEST JAVA	(022) 5421777	5421505
Bandung MTC	Metro Trade Center Blok F1, Jl. Soekarno Hatta	Bandung	40286	WEST JAVA	(022) 7508799, 7508846, 7508867, 7535701	7508869
Bandung Dayeuhkolot	Jl. Bojongsoang No.79	Kab. Bandung	40288	WEST JAVA	(022) 7506428, 7510340, 7520802, 7568195	7504139
Bandung Pasir Kaliki	Jl. Pasir Kaliki No. 148	Kota Bandung		WEST JAVA	(022) 70630250 - 53	(022) 70630254
Bandung ITB	Jl. Ganesha No. 10	Bandung	40132	WEST JAVA	(022) 2508341	
Bandung Banjaran	Jl. Raya Banjaran No. 199 Banjaran	Kab. Bandung	40377	WEST JAVA	(022) 5941377	(022) 5942039

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Bandung Ciparay	Jl. Raya Laswi Ciparay, Desa Sarimahi, Kec. Ciparay	Kab. Bandung	40381	WEST JAVA	(022) 5959274	(022) 5959315
Bandung Pangalengan	Jl. Raya Pangalengan No 158, Kp Jublegan Ds Pengalengan	Kab. Bandung	40378	WEST JAVA	(022) 5978673	(022) 5979257
Bandung Ciwidey	Jl. Raya Ciwidey KM 18 Desa Tenjolaya, Kec. Pasir Jambu	Kab. Bandung	40972	WEST JAVA	(022) 85920754	(022) 85920755
Bandung Warung Lobak	Sentra Bisnis Warung Lobak, Blok D, Kav No.6, Jl. Raya Gandasari 108 Katapang Soreang,	Kab. Bandung	40971	WEST JAVA	(022) 87803971	(022) 87803972
Ciwastra	Mustika Hegar Regensi, Ruko Barat-07, Jl. Margacinta No.99	Kota Bandung	40286	WEST JAVA	(022) 87798207	(022) 87798208
Bandung Melong Asih	Jl. Melong Asih 1 No.1, Cimahi Selatan, Cimahi	Kota Cimahi	40534	WEST JAVA	(022) 6077659	(022) 6077659
Pameungpeuk Banjaran	Jl. Raya Banjaran No.264 Desa Andir Baleendah	Kab. Bandung	40375	WEST JAVA	(022) 5947023	(022) 5947032
Bandung Katapang	Jl. Terusan Kopo No.580, Desa Cilampeni, Katapang	Kab. Bandung	40379	WEST JAVA	(022) 5897907	(022) 5897906
AREA BANDUNG SURAPATI	Jl. Surapati No. 2	Kota Bandung	40115	WEST JAVA	(022) 4241411	4207552, 4241436
Bandung Surapati	Jl. Surapati No. 2	Kota Bandung	40115	WEST JAVA	(022) 4241411	4207552, 4241436
Bandung Ahmad Yani	Jl. Jend. Ahmad Yani No. 730, Gerbang Puri Tirta Kencana	Kota Bandung	40282	WEST JAVA	(022) 7213707	7213708
Bandung Martadinata	Jl. R.E. Martadinata No.103	Kota Bandung	40115	WEST JAVA	(022) 4209093	4204991
Bandung Ujungberung	Jl. A. H. Nasution No. 67	Kota Bandung	40611	WEST JAVA	(022) 7800135	7815020
Bandung Kanpus Telkom	Gedung Kantor Pusat PT Telkom, Jl. Japati No. 1	Kota Bandung	40133	WEST JAVA	(022) 7206661	7206562
Garut	Jl. Raya Ciledug No. 128 A	Garut	44112	WEST JAVA	(0262) 231698	232675
Garut Bayongbong	Jl. Cempedak No. 246 Kp. Cempedak – Sukaresmi	Kab. Garut	44162	WEST JAVA	(0262) 542796	(0262) 542797
Garut Malangbong	Jl. Raya Malangbong, Kp. Legok, RT 04 RW 01	Kab. Garut	44188	WEST JAVA	(0262) 421404	(0262) 421410
Sumedang	Jl Prabu Geusan Ulun No 137	Kab. Sumedang	41323	WEST JAVA	(0261) 210275, 210276, 210277	210565
Sumedang Wado	Dusun Wado Girang, RT. 03 RW. 03 Kec. Wado	Sumedang	45373	WEST JAVA	(0262) 428382	(0262) 428383
Bandung Dago	Jl. Ir. H. Juanda No. 30	Kota Bandung	40115	WEST JAVA	(022) 4208000, 4217000	4235351
Bandung STT Telkom	Komplek STT Telkom, Jl. Japati No. 1	Kab. Bandung	40133	WEST JAVA	(022) 7512480	7207501
Bandung Rancaekek	Jl. Raya Dangdeur No. 137, Rancaekek	Kab. Sumedang	40394	WEST JAVA	(022) 7791010, 7791001	7791001
Bandung Majalaya	Ruko Permata Majalaya Blok A 6 Jl. Tengah Majalaya	Bandung	40382	WEST JAVA	(022) 85963787	(022) 85963571
Bandung Jamsostek	Jl. P.H. Hasan Mustapa No. 39	Kota Bandung	40124	WEST JAVA	(022) 7217861	7217863
Bandung Gatot Subroto	Jl. Jend. Gatot Subroto No. 295 A	Kota Bandung	40274	WEST JAVA	(022) 7320412	7313469
Bandung Cibeunying	Jl. Jend. Ahmad Yani No. 317	Kota Bandung	40121	WEST JAVA	(022) 7218551, 7210866	7210764
Bandung Cihampelas	Jl. Cihampelas No. 182	Kota Bandung	40131	WEST JAVA	(022) 2043996	2043997
Bandung Cicalengka	Jl. Raya Cicalengka Barat No.243 Cicalengka	Kab. Bandung	40395	WEST JAVA	(022) 7947828	(022) 7947821
Bandung Ciibiru	Jl. Raya A.H Nasution No. 115, Bunderan Cibiru	Bandung	40614	WEST JAVA	(022) 7831025	(022) 7831039



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Garut Cikajang	Jl. Garut Cikajang No. 99	Kab. Garut	44171	WEST JAVA	(0262) 577595, 577596	577593
Garut Kadungora	Jl. Raya Garut-Bandung No. 4 Blok A Kel. Karangmulya	Kab. Garut	44153	WEST JAVA	(0262) 2458898	(0262) 2458899
Garut Guntur	Jl. Guntur Blok A-18 (Intan Business Center A-18) Kel. Pakuwon	Kab. Garut	44117	WEST JAVA	(0262) 544566	(0262) 544554
Garut Wanaraja	Jl Raya Wanaraja, Kp. Cimalaka No 125A, RT 01 RW 03, Ds Wanaraja Kec. Wanaraja	Kab. Garut	44183	WEST JAVA	(0262) 444644	(0262) 444844
Garut Limbangan	Jalan Raya Limabangan Barat RT 02 RW 01 Kel. Limbangan Barat Kec Limbangan , Kab. Garut	Kab. Garut	44186	WEST JAVA	0262-438575	0262-438576
Garut Pameungpeuk	Jl. Raya Cigodeg, Kampung Puncak Sari, RT/RW 003/013 Desa Paas, Kec. Pameungpeuk	Kab. Garut	14775	WEST JAVA	0262-521918	0262-521920
Garut Bungbulang	Jl. Raya Bungbulang, Kp. Rajawali RT/ RW. 001/009, Desa Bungbulang, Kec. Bungbulang	Kab. Garut	44165	WEST JAVA	0262-522445	0262-522486
Bandung Cikutra	Jl. Cikutra No.77A, Kel. Cikutra, Kec. Cibeunying, Bandung.	Kota Bandung	40124	WEST JAVA	(022) 87240525	(022) 7201919
Bandung Antapani	Ruko Pelangi Antapani, Jl. Terusan Jakarta No.177, Rt.07 Rw.04, Kel.Antapani Kulon, Kec.Antapani, Bandung.	Kota Bandung	40291	WEST JAVA	(022) 87240547	(022) 87240548
Sumedang Conggeang	Jl. Raya Conggeang, Kec. Conggeang	Kab. Sumedang	45391	WEST JAVA	(0261) 2806499	(0261) 2770279
Pasar Banjarsari	Jl. Raya Banjarsari No.3, Kec. Banjarsari	Kab. Ciamis	46383	WEST JAVA	(0265) 653280	(0265) 653281
Tasikmalaya Otto Iskandardinata	Jl. Otto Iskandardinata No. 26	Kota Tasikmalaya	46113	WEST JAVA	(0265) 331821	331824
Tasikmalaya Mustofa	Jl. H.Z. Mustofa No. 294	Kota Tasikmalaya	46125	WEST JAVA	(0265) 333328	333336
Tasikmalaya Sutisna	Jl. Sutisna Senjaya No. 88	Kota Tasikmalaya	46114	WEST JAVA	(0265) 323261	335059
Tasikmalaya Ciawi	Jl. Otto Iskandardinata No. 26	Tasikmalaya	46156	WEST JAVA	(0265) 456600	(0265) 456500
Tasikmalaya Manonjaya	Jl. RTA Prawira Adiningrat No. 59 Pasar Kaler Manonjaya	Tasikmalaya	46197	WEST JAVA	(0265) 381480	(0265) 381483
Tasikmalaya Singaparna	Jl. Raya Timur Singaparna No.23 Cikiray Singaparna	Tasikmalaya	46411	WEST JAVA	(0265) 541546	(0265) 545906
Tasikmalaya Cikurubuk	Jl. A.H. Witono No. 21 Pasar Cikurubuk Blok 15	Tasikmalaya	46181	WEST JAVA	(0265) 344599	(0265) 344594
Tasikmalaya Karangnunggal	Jl. Simpang RT/RW 02/01 Ds. Tarakanhonje Kec.Bantarkalong	Kab. Tasikmalaya	46411	WEST JAVA	(0265) 581414	(0265) 581415
Tasikmalaya Rajapolah	Jl. Raya Rajapolah No. 297 Desa Manggunjaya, Kec. Rajapolah	Kab. Tasikmalaya	46181	WEST JAVA	(0265) 421600	(0265) 420200
Ciamis	Jl. Ahmad Yani No. 21	Kab. Ciamis	46211	WEST JAVA	(0265) 771538	771384
Ciamis Banjar	Jl. Letjend. Suwanto No. 48, Banjar	Kab. Ciamis	43622	WEST JAVA	(0265) 744713, 744814	744719
Ciamis Kawali	Jl. Raya Ciamis - Kawali RT. 004 Rw. 005 Kec. Kawali	Kab. Ciamis	46253	WEST JAVA	(0265) 2797756	(0265) 2797757
Ciamis Rancah	Jl. Pasar No.3, Desa Rancah Kec. Rancah	Kab. Ciamis	46253	WEST JAVA	(0265) 2732640	(0265) 2732641
Ciamis Pangandaran	Jl. Merdeka Ds Karangsalam RT/RW 07/01 Kel. Pananjung Kec. Pangandaran, Ciamis	Kab. Ciamis	46253	WEST JAVA	(0265) 630005	(0265) 630030
Ciamis Panjalu	Jl. Raya Panjalu No.166, Desa Panjalu, Kecamatan Panjalu, Kabupaten Ciamis, Jawa Barat.	Kab. Ciamis	46264	WEST JAVA	(0265) 2460183	(0265) 2460184
AREA BANDUNG BRAGA	Jl. Braga No. 133	Kota Bandung	40111	WEST JAVA	(022) 4236030	4204444, 4238129, 4233456
Bandung Braga	Jl. Braga No. 133	Kota Bandung	40111	WEST JAVA	(022) 4236030	4204444, 4238129, 4233456

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Bandung Pajajaran	Jl. Pajajaran No. 125	Kota Bandung	40174	WEST JAVA	(022) 6018862, 6032301	6032296, 6002019
Bandung Setiabudi	Jl. Setiabudi No. 210	Kota Bandung	40141	WEST JAVA	(022) 2041933	234958, 2034958
Bandung R.S. Hasan Sadikin	Jl. Pasteur No. 38	Kota Bandung	40161	WEST JAVA	(022) 2042575	2031849, 2043311
Cimahi	Jl. Raya Cimahi No. 612	Kota Cimahi	40525	WEST JAVA	(022) 6644628	6644628
Bandung Pasteur	Jl. Dr. Junjuran No. 155 A	Kota Bandung	40173	WEST JAVA	(022) 6020295-6	6020360
Pamanukan	Jl. Ion Martasasmita No. 35, Pamanukan	Kab. Subang	41254	WEST JAVA	(0260) 554555	551357
Subang Ciasem	Jalan Raya Pantura Ciasem RT 01 RW 02 Kel. Ciasem Tengah Kec. Ciasem	Kab. Subang	41256	WEST JAVA	(0260) 7510518	(0260) 7510516
Subang	Jl. Jenderal Ahmad Yani No.5	Kab. Subang	41211	WEST JAVA	(0260) 417773, 416445, 416550	416665
Subang Kalijati	Jl. Raya Kalijati - Kec. Subang	Kab. Subang	41271	WEST JAVA	(0260) 461244	(0260) 461245
Subang Jalan Cagak	Jl. Raya Jalan Cagak - Kec. Jalan Cagak	Kab. Subang	41281	WEST JAVA	(0260) 471500	(0260) 472500
Subang Pagaden	Jl. A. Yani No. 75 Kel. Pagaden Kec. Pagaden	Kab. Subang	41252	WEST JAVA	(0260) 452475	(0260) 452465
Subang Otista	Jl. Otto Iskandardinata No.45	Kab. Subang	41215	WEST JAVA	(0260) 417711	(0260) 417722
Jatinangor Universitas Pajajaran	Kampus Universitas Pajajaran Jl. Raya Sumedang, Jatinangor	Kab. Sumedang	45363	WEST JAVA	(022) 7781948	7781949
Baros Leuwigajah	Ruko Taman Pondok Mas Indah No. 4, Jl. Baros	Kota Cimahi	40532	WEST JAVA	(022) 6634666	6634659
Bandung Setrasari Plaza	Setrasari Plaza Blok A No.5 Jl. Suria Sumantri	Kota Bandung	40146	WEST JAVA	(022) 2002465	2007496
Bandung Otista	Jl. Otto Iskandardinata No. 293	Kota Bandung	40251	WEST JAVA	(022) 4224728, 4224730	4237271
Bandung Cimindi	Jl. Raya Cimindi No. 270,	Kota Bandung	40175	WEST JAVA	(022) 6631642, 6631663	6631643
Bandung Sukajadi	Jl. Sukajadi No. 184	Kota Bandung	40161	WEST JAVA	(022) 2037944	2041073
Bandung Paris Van Java (CT)	Jl. Karang Tinggal No. 7	Bandung	40162	WEST JAVA	(022) 82063764	
Bandung Pasar Baru	Jl. Otto Iskandardinata No. 99, Pasar Baru	Kota Bandung	40111	WEST JAVA	(022) 4231727	4203166
Bandung Naripan	Jl. Naripan No. 11 - 19	Bandung	40111	WEST JAVA	(022) 4205270	4205373
Lembang	Jl. Raya Grand Hotel No. 42, Lembang	Kab. Bandung Barat	40391	WEST JAVA	(022) 2784455, 2784700	2784972
Padalarang	Jl. Raya Padalarang No. 465 A	Kab. Bandung	40553	WEST JAVA	(022) 6808214, 6808206	6808213
Purwakarta Martadinata (d/h Purwakarta)	Jl. R.E. Martadinata No. 40	Kab. Purwakarta	41114	WEST JAVA	(0264) 201505	201507
Purwakarta Sudirman	Jl. Jend. Sudirman No. 176	Kab. Purwakarta	41115	WEST JAVA	(0264) 8227105 - 7107	(0264) 8227104
Bandung Batujajar	Jl. Raya Batujajar No.263 RT 02/04 Kp SMP Ds Batujajar Barat Kec. Batujajar	Kab. Bandung Barat	40561	WEST JAVA	022-86861420	022-86861419
Sumedang Tanjungsari	Jl. Raya Tanjungsari No. 154 Sumedang	Kab. Sumedang	45362	WEST JAVA	(022) 7911777	(022) 7911932
Bandung Pasar Anyar	Jl. Panjunan Kav. 30A Kel. Panjunan	Bandung	40242	WEST JAVA	(022) 5210243	(022) 5210543
Bandung Cileunyi	Jl. Raya Cileunyi No. 309 Cileunyi	Kab. Bandung Barat	40622	WEST JAVA	(022) 87700072	(022) 87700157
Purwakarta Plered	Jl. Raya Warung Kandang, Kp Sindang Palay RT 03/01, Ds.Sindangsari, Kec. Plered, Kab. Purwakarta.	Kab. Purwakarta	41162	WEST JAVA	(0264) 8280607	(0264) 8280608
Purwakarta Wanayasa	Jl. Raya Barat RT 17/17, Ds/Kec. Wanayasa, kab. Purwakarta.	Kab. Purwakarta	41174	WEST JAVA	(0264) 8289196	(0264) 8289145



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Bandung Parongpong	Kampung Rancah RT 006 RW 015, Desa Cihideung	Kab. Bandung Barat	40559	WEST JAVA	(022) 87802758	(022) 87802759
Rajamandala	Jl. Raya Rajamandala No.456 Ds Rajamandala Kulon, Cipatat	Kab. Bandung	40754	WEST JAVA	(022) 6903528	(022) 6903525
Cimahi Cisangkan	Jl. Jend. Amir Mahmud No.791 Ruko No.2, Padasuka	Kab. Cimahi Tengah	40521	WEST JAVA	(022) 87774280	(022) 87774472
Purwakarta Pasawahan	Jl. Terusan Kapten Halim, Desa Lebak Anyar, Pasawahan	Kab. Purwakarta	41172	WEST JAVA	(0264) 8226533	(0264) 8226531
Bandung Cikalong	Jl. Raya Purwakarta No.412 RT.01 RW.02, Cikalong	Kab. Bandung Barat	40556	WEST JAVA	(022) 6971501	(022) 6971501
Pasar Caringin	Jl. Soekarno Hatta, Pasar Induk Caringin Blok A1 No.17-18	Kota. Bandung	40223	WEST JAVA	(022) 5411730	(022) 5411726
Karawang Jatisari	Jl. Raya Jatisari, Kel. Mekarsari, Kec. Jatisari	Kab. Karawang	41374	WEST JAVA	(0264) 8375529	(0264) 8375530
Rengasdengklok	Jl. Raya Rengasdengklok No.18, Kec. Rengasdengklok,	Kab. Karawang	41352	WEST JAVA	(0267) 8485198	(0267) 8485199
Karawang	Jl. Jend. Ahmad Yani No. 4, By Pass	Kab. Karawang	41314	WEST JAVA	(0267) 402353, 402679, 403127, 403761, 405960, 408724, 414943	402853
Karawang Tuparev	Jl. Tuparev No. 44	Kab. Karawang	41312	WEST JAVA	(0267) 8454274, 8454275	8454273
Karawang Kosambi	Jl. Raya Duren No. 24 A, Klari, Kosambi	Kab. Karawang	41371	WEST JAVA	(0267) 8616610, 8616612	(0267) 8616613
Karawang Galuh Mas	Ruko Grand Plaza Jl Galuh Mas Raya No. 26-27	Kab. Karawang	41361	WEST JAVA	(0267) 8456991	(0267) 8456793
Karawang Telagasari	Jl. Syeh Quro, Dsn Krajan II, Ds Telagasari, Kec. Telagasari	Kab. Karawang	41381	WEST JAVA	(0260) 471500	(0260) 472500
Karawang Cilamaya	Jl. Raya Barahan No. 131 RT.06 RW.03 Kec. Cilamaya Wetan	Kab. Karawang	41384	WEST JAVA	(0264) 8380188	(0264) 8380189
Karawang Lemahabang	Jl. Syech Quro No.117 Ds Krajan III Ds Lemahabang	Kab. Karawang	41383	WEST JAVA	(0267) 8621417	(0267) 8621418
Karawang Johar	Jl. Singadireja No. 31 RT.004, RW.16, Kp Johar Barat,	Kab. Karawang.	41314	WEST JAVA	(0267) 8490607	(0267) - 8490608
Dawuan Cikampek	Jl. Jend. Ahmad Yani No. 45, Dawuan	Kab. Karawang	41373	WEST JAVA	(0264) 316140	316385
Cikampek GKB PT Pupuk Kujang	Kawasan PT Pupuk Kujang	Kab. Karawang	41373	WEST JAVA	(0264) 316387	311623
Purwakarta Sadang	Jl. Raya Sadang No. 45 Kel. Ciseureuh Kec. Purwakarta	Kab. Purwakarta	41118	WEST JAVA	0264- 8221883	0264-8221646
Cikampek Trade Center	CTC Blok C No. 6, Pasar Cikampek, Jl. Terminal Cikampek	Kab. Karawang	41373	WEST JAVA	(0264) 8388606	(0264) 8388607
Sukabumi Sudirman	Jl. Jend. Sudirman No. 124	Kota Sukabumi	43132	WEST JAVA	(0266) 221319	221236
Sukabumi Ahmad Yani	Jl. Ahmad Yani No. 44	Kota Sukabumi	43131	WEST JAVA	(0266) 222801, 222802, 223677, 224748	221116
Cipanas	Jl. Raya Cipanas Blok 11 No. 201, Pacet	Kab. Cianjur	43553	WEST JAVA	(0263) 511037	511039
Cianjur	Jl. Suroso No. 51	Kab. Cianjur	43211	WEST JAVA	(0263) 268383	266078
Cicurug	Jl. Siliwangi No. 287 B, Cicurug	Kab. Sukabumi	43159	WEST JAVA	(0266) 732512	736364
Cianjur Cokroaminoto	Jl. HOS Cikroaminoto No. 172	Kab. Cianjur	43214	WEST JAVA	(0263) 261730	261749
Pelabuhan Ratu	Jl. Siliwangi No. 62, Pelabuhan Ratu	Kab. Sukabumi	43363	WEST JAVA	(0266) 434651, 434654	434652
Cibadak	Jl. Suryakencana No. 4, Cibadak	Kab. Sukabumi	43351	WEST JAVA	(0266) 5311919	537207

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Sukabumi Cikembar	Jl. Pelabuhan II No.3 KM.12	Sukabumi	43156	WEST JAVA	(0266) 321071	(0266) 6324558
Cianjur Ciranjang	Jl. Jati Kp. Pasir Kawung Kav.2 RT 01 RW 14 Kec. Ciranjang	Kab. Cianjur	43282	WEST JAVA	(0263) 322367	(0263) 2328411
Sukabumi Parungkuda	Jl. Siliwangi RT 08/04 Kec. Parungkuda	Kab. Sukabumi	43357	WEST JAVA	(0266) 536703	(0266) 541365
Cianjur Warung Kondang	Kp. Warung Kondang RT 02/01	Kab. Cianjur	43261	WEST JAVA	(0263) 287614	(0263) 287614
Sukabumi Surade	Jl.Surade, Kp.Surade Kidul RT 07, RW 03	Kab. Sukabumi	43179	WEST JAVA	(0266) 6493334	(0266) 6493335
Cianjur Pasir Hayam	Jl. Cianjur Pasir Hayam-Sukabumi, Kp. Pasir Hayam Sirnagalih	Kab. Cianjur	13274	WEST JAVA	(0263) 322367	(0263) 2328411
AREA CIREBON	Jl. Yos Sudarso No. 11	Kota Cirebon	45111	WEST JAVA	(0231) 205506 - 7, 234350-1, 206204	203084, 83930980
Cirebon Yos Sudarso	Jl. Yos Sudarso No. 11	Kota Cirebon	45111	WEST JAVA	(0231) 205506 - 7, 234350-1, 206204	203084, 83930980
Cirebon Jalan Kantor	Jl. Kantor No. 4	Kota Cirebon	45112	WEST JAVA	(0231) 203025	201596
Cirebon Siliwangi	Jl. Siliwangi No. 139	Kota Cirebon	45124	WEST JAVA	(0231) 202125	207021
Cirebon Tegalwangi	Jl. Raya Tegalwangi Km. 9 No. 58	Kab. Cirebon	45154	WEST JAVA	(0231) 321260, 321513	321026
Indramayu Panjaitan	Jl. D.I. Panjaitan No. 8	Kab. Indramayu	45212	WEST JAVA	(0234) 272001	272901
Kuningan	Pertokoan Siliwangi No. 39-40, Jl. Siliwangi, Kuningan	Kab. Kuningan	45511	WEST JAVA	(0232) 876457, 876557	871742
Indramayu Balongan	Jl. Raya Balongan (Depo Pertamina)	Kab. Indramayu	45217	WEST JAVA	(0234) 428475	428722
Jatibarang	Jl. Mayor Dasuki No. 92, Jatibarang	Kab. Indramayu	45273	WEST JAVA	(0234) 351450, 351440	353569
Majalengka Kadipaten	Jl. Raya Timur No. 124, Kadipaten	Kab. Majalengka	45453	WEST JAVA	(0233) 663007, 663008, 663010	662004
Cirebon Plered	Jl. Raya Panembahan No. 51, Plered	Kab. Cirebon	45154	WEST JAVA	(0231) 325438, 325439	321345
Cirebon Arjawinangun	Jl. Ki Hajar Dewantoro No. 21, Desa Jungjang, Arjawinangun	Kab. Cirebon	45162	WEST JAVA	(0231) 357676	357558
Cirebon Ciledug	Jl. Merdeka Barat No. 68, Ciledug	Kab. Cirebon	45188	WEST JAVA	(0231) 8665727	8665726
Indramayu Pasar Daerah	Jl. Tanjungpura No. 01 Blok G-33 Karangmalang	Kab. Indramayu	45213	WEST JAVA	(0234) 274762	274687
Kuningan Pasar Kepuh	Jl. Pasar Kepuh No. 47	Kab. Kuningan	45511	WEST JAVA	(0232) 873701	875572
Cirebon Sumber	Jl. Raden Dewi Sartika No.108	Kab. Cirebon	45611	WEST JAVA	(0231) 320035	(0231) 8330059
Cirebon Cigasong Majalengka	Jl. KH. Abdul Halim No.528 Desa Cigasong Kec. Majalengka	Kab. Majalengka	45413	WEST JAVA	(0233) 281168	(0233) 8286560
Cirebon Kuningan Ciawigebang	Jl. Raya Siliwangi No.126 Desa/Kec. Ciawi Gebang	Kab. Kuningan	45591	WEST JAVA	(0232) 878418	(0232) 878656
Cirebon Patrol	Jl. Pantura No. 83 RT 01 RW 03 Desa/Kec. Patrol	Kab. Indramayu	45257	WEST JAVA	(0234) 5613226	(0234) 5613216
Majalengka Talaga	Jl. Letjend.Ahmad Yani No. 24 Talaga	Kab. Majalengka	45463	WEST JAVA	(0233) 318766	(0233) 318681
Cirebon Celancang	Jl. Raya Gunung Jati No.57A (depan pasar celancang)	Kab.Cirebon	45152	WEST JAVA	(0231) 8304843	(0231) 8304844
Cirebon Sindang Laut	Jl. Raya Lemah Abang No. 228 B,Kel. Lemah Abang Kulon, Kec. Lemah Abang, Kab. Cirebon, Jawa Barat	Kab. Cirebon	45183	WEST JAVA	(0231) 636681	(0231) 636682



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Pasar Jatiwangi Majalengka	Jl. Raya Ahmad Yani No.239, Jatiwangi	Kab. Majalengka	45455	WEST JAVA	(0233) 881400	(0233) 882900
REGION VII/ SEMARANG	Jl. Pemuda No. 73	Semarang	50139	CENTRAL JAVA	(024) 3517349, 3520484, 3520487	3520485
AREA SEMARANG PEMUDA	Jl. Pemuda No. 73	Kota Semarang	50139	CENTRAL JAVA	(024) 3514321	3545365
Semarang Pemuda	Jl. Pemuda No. 73	Kota Semarang	50139	CENTRAL JAVA	(024) 3514321	3545365
Semarang Pandanaran	Jl. Pandanaran No. 104	Kota Semarang	50134	CENTRAL JAVA	(024) 8310325	8414125
Semarang Bangkong Plaza	Jl. M.T. Haryono No. 864-866, Komp. Bangkong Plaza B 4-6	Kota Semarang	50242	CENTRAL JAVA	(024) 8312736	8414346
Semarang Gedung Telkom	Gedung PT Telkom (Persero), Jl. Pahlawan No. 10	Kota Semarang	50241	CENTRAL JAVA	(024) 8442595, 8303005	8445710
Semarang Kepodang	Jl. Kepodang No. 32-34	Kota Semarang	50137	CENTRAL JAVA	(024) 3544181	3544184
Semarang R.S. Kariadi	Jl. Dr. Sutomo No. 16	Kota Semarang	50231	CENTRAL JAVA	(024) 8412503	8317546
Semarang Majapahit	Kompleks Ruko Majapahit, Jl. Majapahit No. 339	Kota Semarang	50191	CENTRAL JAVA	(024) 6725702, 6725704	6725703
Salatiga	Jl. Diponegoro No. 36	Kota Salatiga	50711	CENTRAL JAVA	(0298) 321002, 324030	321331
Semarang Patrajasa	Jl. Sisingamangaraja	Kota Semarang	50231	CENTRAL JAVA	(024) 8314450	8505162
Semarang Srandol	Jl. Setiabudi No. 152 Kav 12 - 14	Kota Semarang	50263	CENTRAL JAVA	(024) 7461192, 7461736, 7461737	7461191
Semarang Pelindo (CT)	Kompleks Pelabuhan Tanjung Emas, Jl. Coaster No. 10	Kota Semarang	50174	CENTRAL JAVA	(024) 3585382	3563450
Demak	Jl. Sultan Fatah No. 4B	Kab. Demak	59511	CENTRAL JAVA	(0291) 6904077 - 78	(0291) 6904079
Semarang Kaligawe	Jl. Mr Sutan Syahrir 11 B Blok E - F	Semarang	50164	CENTRAL JAVA	(024) 6593469	(024) 6593468
Semarang Soekarno Hatta	Jl. Arteri Soekarno Hatta No. 16 Kav. CD	Kota Semarang	50196	CENTRAL JAVA	(024) 76581256	(024) 76581257
Semarang Menara suara Merdeka	Gd Suara Merdeka LG Jl. Pandanaran No. 30	Kota Semarang	50134	CENTRAL JAVA	(024) 76928807 - 808	(024) 76928809
Semarang Genuk	Jl. Wolter Monginsidi RT/RW.02/03 Kec. Genuk	Semarang	50177	CENTRAL JAVA	(024) 6591057	(024) 6591058
Karaban	Jl. Raya Pati Kayen Km.10 RT.001 No.19, Ds Karaban Gabus	Kab. Pati		CENTRAL JAVA	(0295) 5504106	(0295) 5504107
Undaan	Jl. Kudus-Purwodadi Km. 7 RT. 3 Desa Wates, Undaan	Kab. Kudus		CENTRAL JAVA	(0291) 4247801	(0291) 4247801
Trangkil	Jl. Raya Pati Tayu KM 11 Ds. Trangkil	Kab. Pati		CENTRAL JAVA	(0295) 393291	(0295) 393291
Pasar Pagi Salatiga	Jl. Jend. Sudirman No. 6-7, Pasar Pagi, Salatiga	Kota Salatiga	50711	CENTRAL JAVA	(0298) 326369	(0298) 326369
Pasar Johar	Jl. Alun-Alun Selatan No.14, Kartoharjo, Semarang Tengah	Kota. Semarang	50139	CENTRAL JAVA	(024) 5310816	(024) 5310817
Pasar Bintoro	Jl. Raya Demak-Kudus No.96, RT.005 RW.009 Bintoro, Demak	Kab. Demak	59511	CENTRAL JAVA	(0291) 6905527	(0291) 6905526
Pati Sudirman	Jl. Panglima Sudirman No. 61, Desa Ngarus RT.08/05	Kab. Pati	59112	CENTRAL JAVA	(0295) 381319	(0295) 381001
Kudus	Jl. Jend. Sudirman No. 164	Kab. Kudus	59301	CENTRAL JAVA	(0291) 438768, 432974	438769
Jepara	Jl. HOS Cokroaminoto No. 4	Kab. Jepara	59417	CENTRAL JAVA	(0291) 591555, 592666	591666
Cepu	Jl. Diponegoro No. 4,	Kab. Blora	58312	CENTRAL JAVA	(0296) 424627, 424630, 424631, 424632, 424737	424625

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Pati	Jl. Kol. Kusnandar Komplek Ruko Pasar Puri Blok 6-7	Kab. Pati	59112	CENTRAL JAVA	(0295) 385909, 385066, 385067	385065
Blora	Jl. Alun-Alun Selatan No. 5	Kab. Blora	58215	CENTRAL JAVA	(0296) 5100091, 5100092	531547
Kudus Alun-Alun	Jl. Jenderal Sudirman No. 3 C	Kab. Kudus	59312	CENTRAL JAVA	(0291) 439902, 439903, 439904	439901
Rembang	Jl. Diponegoro No. 79, Rembang	Kab. Rembang	59217	CENTRAL JAVA	(0295) 691599, 6998309	6998308
Lasem	Jl. Raya Lasem No. 57 B-C Lasem	Kab. Rembang	59271	CENTRAL JAVA	(0295) 4552920 & 21	(0295) 4552905
Juwana	Jl. Panglima Sudirman No. 32 - 33 Juwana	Kab. Pati	59185	CENTRAL JAVA	(0295) 473160, 473161	(0295) 473162
Grobogan	Jl. MT Haryono No. 1, Gubug	Kab. Grobogan	58164	CENTRAL JAVA	(0292) 533199	(0292) 533299
Semarang Bringin	Jl. Diponegoro Bringin, RT.06/01, Desa Bringin	Semarang	50772	CENTRAL JAVA	(0298) 3420618	(0298) 3420619
Karanggede	Jl. Raya Karanggede, Sruwen - Karanggede	Kab. Boyolali	57381	CENTRAL JAVA	(0298) 610656	(0298) 610655
Demak Mranggen	Jl. Raya Bandungrejo No. 97 Kec. Mranggen	Kab. Demak	59567	CENTRAL JAVA	(024) 6773055	(024) 6773056
Kudus Gebog	Jl. Raya Gebog, Kel. Gondosari, Kec. Gebog	Kab. Kudus	59354	CENTRAL JAVA	(0291) 433275	(0291) 433235
Pati Tayu	Jl. RA. Kartini, Kel. Sambiroto, Kec. Tayu	Kab. Pati	53176	CENTRAL JAVA	(0295) 452683	(0295) 452693
Blora Randu Blatung	Jl. Ronggolawe No.37 A, Wulung, Kec. Randublatung	Kab. Blora	58382	CENTRAL JAVA	(0296) 810695	(0296) 810245
Rembang Sedan	Jl. Raya Sedan RT.02, Desa/ Kec. Sedan	Kab. Rembang	59264	CENTRAL JAVA	(0295) 5526900	(0295) 5510554
AREA SEMARANG PAHLAWAN	Jl. Pahlawan No. 3	Kota Semarang	50241	CENTRAL JAVA	(024) 8415362	8311366
Semarang Pahlawan	Jl. Pahlawan No. 3	Kota Semarang	50241	CENTRAL JAVA	(024) 8415362	8311366
Semarang Mpu Tantular	Jl. Mpu Tantular No. 19	Kota Semarang	50010	CENTRAL JAVA	(024) 3544031-3	3517337
Semarang Sugiyopranoto	Jl. Mgr. Sugiyopranoto No. 36 A-B	Kota Semarang	50246	CENTRAL JAVA	(024) 3522790, 3522671, 3585783	3585084
Semarang Candi Baru	Jl. S. Parman No. 55 K, Ruko Sultan Agung	Kota Semarang	50232	CENTRAL JAVA	(024) 8312141, 8442550, 8506155	8505501
Ungaran	Jl. Jend. Gatot Subroto No. 671 E-F, Ungaran	Kab. Semarang	50511	CENTRAL JAVA	(024) 6924296, 921989	6924295
Parakan	Jl. Pahlawan No. 28, Parakan	Kab. Temanggung	56254	CENTRAL JAVA	(0293) 596471- 73, 596598, 597227	596239
Weleri	Jl. Utama Tengah No. 198	Kab. Kendal	51355	CENTRAL JAVA	(0294) 644009, 642010	643460
Purwodadi	Jl. R. Suprpto No. 97 A-B	Kab. Grobogan	58111	CENTRAL JAVA	(0292) 425061	425062
Semarang Universitas Diponegoro	Jl. Jatimulyo No. 21	Kota Semarang	50275	CENTRAL JAVA	(024) 76480480, 76480484	76480556
Semarang Kawasan Industri Candi	Kawasan Industri Candi, Jl. Candi Raya Blok F1E No.1-2	Kota Semarang	50184	CENTRAL JAVA	(024) 7612381, 7612385	7612385
Semarang Semawis (d/h Gang Pinggir)	Jl. Gang Pinggir No. 13 A	Kota Semarang	50137	CENTRAL JAVA	(024) 3510537, 3512929, 3551921	3551918
Semarang MT Haryono	Jl. M.T. Haryono No. 419	Kota Semarang	50136	CENTRAL JAVA	(024) 3586267, 3586268	3586939
Ambarawa	Jl. Jenderal Sudirman No.122, Ambarawa	Kab. Semarang	50162	CENTRAL JAVA	(0298) 596741, 596742	596743



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Semarang Ngaliyan	Jl. Prof. Dr. Hamka No. 9 Ruko C,D,E Tugu	Semarang	50189	CENTRAL JAVA	(024) 7619378, 7614769	(024) 7614770
Semarang Kedungmundu	Jl. Kedungmundu No. 511 Blok C-D	Semarang	50273	CENTRAL JAVA	(024) 76740011 / 76740346	(024) 76487066
Semarang Puri Anjasmoro	Jl. Anjasmoro Raya Blok C1 No. 19 AB	Kota Semarang	50142	CENTRAL JAVA	(024) 7601572	(024) 7601582
Semarang Banyumanik	Jl. Jati Raya Blok B No. 9 A-C	Kota Semarang	50264	CENTRAL JAVA	(024) 74666278	(024) 7461429
Salaman	Pasar Salaman, Ruko Blok A Petak No.7, 18, 19, 20 Salaman	Kab. Magelang	56162	CENTRAL JAVA	(0293) 3218743	(0293) 3218749
Magelang	Jl. Sudirman No. 26, Komplek Pertokoan Rejotumoto	Kota Magelang	56126	CENTRAL JAVA	(0293) 364012, 366776	364282
Kutoarjo	Jl. Pangeran Diponegoro No. 114, Kutoarjo	Kab. Purworejo	54212	CENTRAL JAVA	(0275) 642000, 642651	642652
Wonosobo	Jl. Sumbing No. 18	Kab. Wonosobo	56311	CENTRAL JAVA	(0286) 322474	322460
Muntilan	Kompleks Ruko Muntilan Plaza Jl. Pemuda	Kab. Magelang	56414	CENTRAL JAVA	(0293) 586066	586065
Temanggung	Jl. MT Haryono No. 68	Kab. Temanggung	56213	CENTRAL JAVA	(0293) 493697, 692, 827, 632	(0293) 493359
Magelang Ahmad Yani	Jl. Ahmad Yani No. 203	Kota Magelang	56115	CENTRAL JAVA	(0293) 314503	314546
Magelang SMA Taman Taruna Nusantara	Jl. Raya Purworejo Km 5	Kab. Magelang	56172	CENTRAL JAVA	(0293) 364012	(0293) 364012
Purworejo	Jl. Kol. Sugiono No. 5	Kab. Purworejo	54114	CENTRAL JAVA	(0275) 325744, 325745	(0275) 325746
Kendal	Jl. Sukarno Hatta No. 278	Kab. Kendal	51313	CENTRAL JAVA	(0294) 3686630	(0294) 3686610
Semarang Bandungan	Jl. Gintungan No. 3, Bandungan	Semarang	50665	CENTRAL JAVA	(0298) 711059	(0298) 711060
Kendal Boja	Jl. Raya Bebengan No. 256, Boja	Kab. Kendal	51381	CENTRAL JAVA	(0294) 571404	(0294) 571914
Kendal Sukorejo	Jl. Terminal No. 3, Komplek Pertokoan Faulia Kios No.2 Sukorejo	Kab. Kendal	51363	CENTRAL JAVA	(0294) 452107	(0294) 452108
Magelang Grabag	Jl. Kyai Haji Siroj (Jl. Raya Grabag), RT.03/ RW.01, Ds/Kec. Grabag	Kab. Magelang	56196	CENTRAL JAVA	(0293) 3148323	(0293) 3148324
Grobogan Godong	Jl. Raya Godong, No. 88, Kel/Kec. Godong	Kab. Grobongan	58162	CENTRAL JAVA	(0292) 659002	(0292) 659221
Wonosobo Kerteg	Jl.Parakan No. 127 Kerteg, Kec. Kertek	Kab. Wonosobo	56371	CENTRAL JAVA	(0286) 329037	(0286) 329047
Karangjati	Jl.Soekarno Hatta No. 29 C Kel. Karangjati Kec. Bergas Kab. Semarang	Kab. Semarang	50552	CENTRAL JAVA	(0298) 525263	(0298) 522637
Sampangan	Jl. Kelud Raya No.52, Bendan Ngisor Gajah Mungkur	Kab. Semarang	50237	CENTRAL JAVA	(024) 8507211	(024) 8507112
Mertoyudan	Ruko Harmoni No.9 – Jl. Raya Magelang – Yogya Km.5	Kab.Magelang	56172	CENTRAL JAVA	(0293) 326517	(0293) 326797
Kaliwungu	Ruko Daendels Square No.3, Jl.Raya kaliwungu Barat	Kab. Kendal	51372	CENTRAL JAVA	(0294) 3681020	(0294) 3681021
Pasar Borobudur	Jl. Syailendra Raya Ds. Kaliabon RT.003 RW.001 Kel. Borobudur	Magelang	50711	CENTRAL JAVA	(0293) 789526	(0293) 788120
Kutowinangun	Jl. Dr. Wahidin No. 147, Kutowinangun	Kab. Kebumen	54393	CENTRAL JAVA	(0287) 661094	(0287) 661189
AREA YOGYAKARTA	Jl. Jend. Sudirman No. 26	Kota Yogyakarta	55232	D.I. YOGYAKARTA	(0274) 557069, 586425	561893, 586432
Yogyakarta Sudirman	Jl. Jend. Sudirman No. 26	Kota Yogyakarta	55232	D.I. YOGYAKARTA	(0274) 557069, 586425	561893, 586432
Yogyakarta Adi Sucipto (d/h Wisma PU)	Jl. Laksda Adisucipto No. 49	Kab .Sleman	55281	D.I. YOGYAKARTA	(0274) 560915 - 19	560920, 560921
Yogyakarta Diponegoro	Jl. Pangeran Diponegoro No. 107	Kota Yogyakarta	55231	D.I. YOGYAKARTA	(0274) 584758, 562415	562878
Yogyakarta Katamso	Jl. Brigjen. Katamso No. 69 B	Kota Yogyakarta	55121	D.I. YOGYAKARTA	(0274) 415392, 415616, 415670, 415672	415388, 415389

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Yogyakarta UNY (d/h Gejayan)	Jl. Colombo No. 18 - 20	Yogyakarta	55281	D.I. YOGYAKARTA	(0274) 551012, 541634, 512513	543029, 543082
Yogyakarta UGM	Jl. Kaliurang, Sekip Blok L-6	Kab .Sleman	55281	D.I. YOGYAKARTA	(0274) 543032, 521136	543031
Yogyakarta Godean	Jl. Raya Godean Km. 4,5 No. 24	Kab .Sleman	55292	D.I. YOGYAKARTA	(0274) 561311	561312
Bantul	Jl. Jend. Sudirman No. 81	Kab. Bantul	55711	D.I. YOGYAKARTA	(0274) 368469, 368470	368470
Yogyakarta Gedung Magister UGM	Lobby Gedung Magister UGM, Jl. Nusantara, Bulak Sumur	Kab .Sleman	55281	D.I. YOGYAKARTA	(0274) 521412	548956
Yogyakarta Ahmad Dahlan	Jl. K.H. Ahmad Dahlan No. 25	Kota Yogyakarta	55121	D.I. YOGYAKARTA	(0274) 411753, 411784	411754
Yogyakarta STIE YKPN	Kampus STIE YKPN, Jl. Seturan	Kab .Sleman	55281	D.I. YOGYAKARTA	(0274) 486163	487657
Sleman	Jl. Raya Magelang Km. 10	Kab .Sleman	55511	D.I. YOGYAKARTA	(0274) 865123, 868405 Ex.285	865566
Yogyakarta Suryotomo	Hotel Limaran, Jl. Suryotomo No. 1	Kota Yogyakarta	55121	D.I. YOGYAKARTA	(0274) 515621	515621
Yogyakarta R.S. Sardjito	Jl. Kesehatan Sekip, Kotak Pos 21	Kab .Sleman	55284	D.I. YOGYAKARTA	(0274) 552168 - 69	518671
Yogyakarta Kaliurang	Jl. Kaliurang Km.6,5 No.A 5 C, Condongcatur, Depok, Sleman	Kab .Sleman	55281	D.I. YOGYAKARTA	(0274) 889645, 889646	889657
Yogyakarta Universitas Islam Indonesia	Gedung Rektorat UII Jl. Kaliurang Km.14,5, Besì, Sleman	Kab .Sleman	55283	D.I. YOGYAKARTA	(0274) 896323	896327
Wates	Jl. Kolonel Sugiyono, Wates	Kab. Kulon Progo	55611	D.I. YOGYAKARTA	(0274) 775319	775312
Wonosari	Jl. Baron No. 34, Baleharjo, Wonosari	Kab. Gunung Kidul	55811	D.I. YOGYAKARTA	(0274) 394433, 394713, 394271	391267
Yogyakarta Kotagede	Jl. Kemasan No. 52 Kotagede	Kota Yogyakarta	55172	D.I. YOGYAKARTA	(0274) 4437168 - 69	4437167
Yogyakarta HOS Cokroaminoto	Jl. HOS Cokroaminoto No. 38	Kota Yogyakarta	55253	D.I. YOGYAKARTA	(0274) 620006	620014
Yogyakarta Sinduadi	Ruko Permai No.6-7, Jl. Magelang Km 5,5	Kab .Sleman	55284	D.I. YOGYAKARTA	(0274) 625975	(0274) 625975
Yogyakarta Babarsari	Jl. Babarsari No. 15.A Sleman	Kab .Sleman	55281	D.I. YOGYAKARTA	(0274) 485051	(0274) 485101
Yogyakarta Kusumanegara	Jl. Kusumanegara No. 113	Kota Yogyakarta	55165	D.I. YOGYAKARTA	(0274) 556120	(0274) 556140
Piyungan	Jl. Raya Piyungan Km. 14. Piyungan - Bantul	Kab. Bantul	55792	CENTRAL JAVA	(0274) 4353320	(0274) 4353330
Gamping	Jl. Raya Yogya-Wates Km. 6, Kec. Gamping - Sleman	Kab .Sleman	55294	CENTRAL JAVA	(0274) 6499546	(0274) 6499546
Yogyakarta Imogiri	Jl. Raya Imogiri, Ds. Sidoharjo, RT.07/05, Imogiri	Kab. Bantul	55782	D.I. YOGYAKARTA	(0274) 6460921	(0274) 6460869
Yogyakarta Amir Pattinama	Jl. Raya Godean / Jl Amir Patinama, Ds Sidoagung Kec Godean	Kab. Sleman	55564	CENTRAL JAVA	(0274) 798339	(0274) 797569
Sleman Kalasan	Jl. Solo km 14,5 Desa Tirtomartani	Kab. Sleman	55571	CENTRAL JAVA	(0274) 497499	(0274) 497950
Yogyakarta Pasar Beringharjo	Jl. Remujung, Ruko Sriwedari Kav. 2	Kota Yogyakarta	55121	CENTRAL JAVA	(0274) 556147	(0274) 556147
Yogyakarta Pasar Tempel	Jl. Magelang Km.18 Lumbungrejo, Tempel, Sleman	Kab. Sleman	55552	CENTRAL JAVA	(0274) 4362960	(0274) 4362980
Yogyakarta Pasar Tajem	Jl. Sudarsan Cakra No.16, Maguwoharjo, Depok	Kab. Sleman	55281	CENTRAL JAVA	(0274) 4462839	(0274) 4462851
Yogyakarta Pasar Temon	Jl. Depan Kantor Camat Temon, Desa Temon Kulon	Kab. Kulon Progo	55265	CENTRAL JAVA	(0274) 6472615	(0274) 6472615
Yogyakarta Pasar Sentolo	Jl. Gatot Subroto No. 15 Kalibendol RT 40 RW 20 Sentolo	Kab. Kulon Progo	55664	CENTRAL JAVA	(0274) 6472009	(0274) 6472008
Yogyakarta Prawirotanaman	Jl. Parangtritis no. 95 Prawirataman Kota Yogyakarta	Kota Yogyakarta	55121	CENTRAL JAVA	(0274) 388686	(0274) 388788
Yogyakarta POS Bantul	Jl.Jendral Sudirman No.114,	Kab. Bantul	55711	CENTRAL JAVA	(0274) 368084	(0274) 367031



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AREA SOLO	Jl. Brigjend. Slamet Riyadi No. 294	Kota Solo	57141	CENTRAL JAVA	(0271) 715455	711888
Solo Sriwedari	Jl. Brigjend. Slamet Riyadi No. 294	Kota Solo	57141	CENTRAL JAVA	(0271) 715455	711888
Solo Purwotomo	Jl. Brigjend. Slamet Riyadi No. 329	Kota Solo	57142	CENTRAL JAVA	(0271) 711161 - 71896535	713896
Solo Slamet Riyadi	Jl. Brigjend. Slamet Riyadi No. 16	Kota Solo	57111	CENTRAL JAVA	(0271) 641940, 644911, 645462	645500
Solo Pasar Klewer	Komplek Pasar Klewer Los E 27-29, Jl. Dr. Rajiman	Kota Solo	57115	CENTRAL JAVA	(0271) 642925	635018
Solo Baru	Jl. Yos Sudarso No. 387	Kota Solo	57157	CENTRAL JAVA	(0271) 663542, 664407, 6644096	645586
Solo Adi Sucipto (d/h Solo RSO Dr. Soeharso)	Adi Sucipto No. 120 A-B	Kab. Sukoharjo	57144	CENTRAL JAVA	(0271) 742184, 742185	742218
Sragen	Plaza Atrium Blok C-D, Jl. Raya Sukowati No. 302-304	Kab. Sragen	57211	CENTRAL JAVA	(0271) 890585, 894610	894611
Palur	Jl. Raya Palur No. 32, Jaten	Kab. Karanganyar	57771	CENTRAL JAVA	(0271) 827029	827589
Wonogiri	Jl. Jenderal Sudirman No. 132	Kab. Wonogiri	57611	CENTRAL JAVA	(0273) 323656, 323658	323657
Kartosuro	Jl. Ahmad Yani No. 98	Kab. Sukoharjo	57162	CENTRAL JAVA	(0271) 780822	784240
Klaten	Jl. Pemuda Selatan No. 121, Tonggalan	Kab. Klaten	57412	CENTRAL JAVA	(0272) 325798, 327844, 327982	321277
Boyolali	Jl. Kates, Pulian	Kab. Boyolali	57316	CENTRAL JAVA	(0276) 322702	325029
Delanggu	Jl. Raya Delanggu No. 87, Dongkolan	Kab. Klaten	57471	CENTRAL JAVA	(0272) 555640, 555645	555539
Karanganyar	Jl. Lawu No. 386	Kab. Karanganyar	57712	CENTRAL JAVA	(0271) 6491970 - 71	6491972
Sukoharjo	Jl. Jenderal Sudirman No. 29	Kab. Sukoharjo	57551	CENTRAL JAVA	(0271) 6594972, 6594973	6594974
Solo Pasar Legi	Jl. Sutan Syahrir No. 204 Pasar Legi	Kota Solo		CENTRAL JAVA	(0271) 634486, 634487	634613
Solo Singosaren	Jl. Jend. Gatot Subroto No. 127 Singosaren	Kota Solo	57152	CENTRAL JAVA	(0271) 646140 - 42	(0271) 646143
Solo Urip Sumoharjo	Jl. Urip Sumoharjo No. 106	Kota Solo	57126	CENTRAL JAVA	(0271) 661206, 662835, 663564	(0271) 668692
Solo Nusukan	Jl. Kap. Tendean No. 187 - 189	Kota Solo	57135	CENTRAL JAVA	(0271) 735352	
Klaten Pasar Pedan	Jl. Raya Pasar Pedan RT. 02/10 Kios No 7, Sobayan	Kab. Klaten	57648	CENTRAL JAVA	(0272) 897647	(0272) 897893
Baturetno	Jl. Wonogiri Pacitan, Baturetno	Kab. Wonogiri	57673	CENTRAL JAVA	(0273) 462255	(0273) 462234
Prambanan	Jl. Raya No. 3B Prambanan	Kab. Klaten	57434	CENTRAL JAVA	(0274) 497352	(0274) 497996
Sragen Gemolong	Jl. Diponegoro No. 3 Gemolong	Kab. Sragen	57274	CENTRAL JAVA	(0271) 6811811	(0271) 6811811
Karang Pandan	Jl. Lawu No. 85 Karangpandan	Kab. Karanganyar	57791	CENTRAL JAVA	(0271) 6492004	(0271) 6492005
Solo Mojosongo	Jl. Brigjen Katamso no. 62 E, Mojosongo	Kota Solo	57127	CENTRAL JAVA	(0271) 630660	(0271) 666783
Solo Nusukan Tendean	Jl. Kapten Piere Tendean No. 89 Nusukan	Kota Solo	57135	CENTRAL JAVA	(0271) 741700	(0271) 741015
Klaten Jatinom	Jeman RT19/RW07 Kel. Bonyokan Kec. Jatinom	Kab. Klaten	57481	CENTRAL JAVA	(0272) 337723	(0272) 337819
Solo Colomadu	Jl. Adisumarmo Malangjiwan Colomadu	Kab. Karanganyar	57177	CENTRAL JAVA	(0271) 7686316	(0271) 7686317
Simo	Jl. Singoprono 2 Dukuh Ngaliyan RT08/02 Pelem, Simo	Kab. Boyolali	57377	CENTRAL JAVA	(0276) 3294661	(0276) 3294664

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Cawas	Jl. Noyotrunan RT01 RW006 Cawas,Klaten	Kab. Klaten	57469	CENTRAL JAVA	(0272) 8990097 - 98	(0272) 8990097
Jatisrono	Jl. Raya Jatisrono, Dukuh Jatisrono, Jatisrono	Kab. Wonogiri	57691	CENTRAL JAVA	(0273) 412570	(0273) 412580
Batujamus	I. Raya Batujamus-Karanganyar Km.1, Dk.Kwadungan RT02/01 Kec.Kerjo Kab. Karanganyar	Kab. Karanganyar	57753	CENTRAL JAVA	(0271) 6493209	(0271) 6493208
Tawang Sari	Jl. Pattimura Dukuh Kateguhan, RT 02 RW 01 Tawang Sari	Kab. Sukoharjo	57561	CENTRAL JAVA	(0272) 881028	(0272) 881025
Sukoharjo Makamhaji	Jl. Slamet Riyadi No.436 Makamhaji	Kab. Sukoharjo	57161	CENTRAL JAVA	(0271) 732727	(0271) 743104
Gondang	Jl. Rahayu No.9, Kec. Gondang	Kab. Sragen	57255	CENTRAL JAVA	(0271) 887171	(0271) 887178
AREA TEGAL	Jl. Arief Rahman Hakim No. 19	Kota Tegal	52123	CENTRAL JAVA	(0283) 351181	353628, 358544
Tegal Arif Rahman Hakim	Jl. Arief Rahman Hakim No. 19	Kota Tegal	52123	CENTRAL JAVA	(0283) 351181	353628, 358544
Tegal Sudirman	Jl. Jend. Sudirman No. 11	Kota Tegal	52131	CENTRAL JAVA	(0283) 358181	351309
Pemalang	Jl. Sudirman No. 59	Kab. Pemalang	52313	CENTRAL JAVA	(0284) 321647, 324707, 324880	321433
Gombong	Jl. Yos Sudarso No. 241	Kab. Kebumen	54411	CENTRAL JAVA	(0287) 473620, 473621, 473115	472695
Brebes	Plaza Dedy Jaya, Jl. Jenderal Sudirman No. 109	Kab. Brebes	52212	CENTRAL JAVA	(0283) 673536	(0283) 673535
Tegal Banjaran Adiwerna	Jl. Raya Banjaran No. 10, Adiwerna	Kab. Tegal	52194	CENTRAL JAVA	(0283) 442255, 442377	445545
Kebumen	Jl. Pahlawan No. 126	Kab. Kebumen	54311	CENTRAL JAVA	(0287) 383747	381488
Bumiayu	Jl. P. Diponegoro No. 153	Kab. Banyumas	52273	CENTRAL JAVA	(0289) 430007	(0289) 430008
Ketanggungan	Jl. Jend. Sudirman Ketanggungan	Kab. Brebes	52263	CENTRAL JAVA	(0283) 881530	(0283) 881539
Randudongkal	Jl. Gatot Subroto No. 87 Randudongkal, Pemalang	Kab. Pemalang		CENTRAL JAVA	(0284) 582026	(0284) 582006
Brebes Jatibarang	Jl. Raya Jati Barang No.86 RT06/03 Desa Jatibarang Lor	Kab. Brebes	52261	CENTRAL JAVA	(0283) 6183135	(0283) 6183134
Tegal Slawi	Jl. Kemiri No.5, Desa Pakembaran, Kec. Slawi	Kab. Tegal	52415	CENTRAL JAVA	(0283) 492462	(0283) 492746
Margasari	Jl. Bisma No.10 RT.02, RW.01 Ds Margasari	Kab. Tegal	52463	CENTRAL JAVA	(0283) 3466444	(0283) 3466399
Losari	Jl. Jend. Sudirman No.9 D, RT.02, RW.04 Losari Kidul	Kab. Brebes	52255	CENTRAL JAVA	(0231) 831724	(0231) 831753
Kajen	Jl. Diponegoro No.677A, RT.123, RW.4, Desa Kajen	Kab. Pekalongan	13991	CENTRAL JAVA	(0285) 385337	(0285) 385338
Suradadi	Jl. Raya Suradadi No. 32, Kabupaten Tegal, Jawa Tengah	Kab. Tegal	52182	CENTRAL JAVA	(0283) 853300	(0283) 853350
Purwokerto	Jl. Jend. Sudirman No. 463	Kab. Banyumas	53114	CENTRAL JAVA	(0281) 632222	636687
Banjarnegara	Jl. S. Parman No. 31	Kab. Banjarnegara	53411	CENTRAL JAVA	(0286) 591333, 591999	591839
Purwokerto Unsoed	Jl. Prof. Dr. HR Boenyamin BWK II	Kab. Banyumas	53124	CENTRAL JAVA	(0281) 642555, 642556	642557
Purbalingga	Jl. Jenderal Sudirman No. 37	Kab. Purbalingga	53312	CENTRAL JAVA	(0281) 891192, 895555	891977
Purwokerto Pasar Wage	Ruka Platinum Blok J No. 11 Jl. Panjaitan	Kab. Banyumas	53141	CENTRAL JAVA	(0281) 636466, 639699, 635959	(0281) 632332
Banyumas	Jl. Jendral Gatot Subroto No. 756	Kab. Banyumas	53192	CENTRAL JAVA	(0281) 796711	(0281) 796558
Ajibarang	Jl. Raya Pancasan No. 12, Ajibarang	Kab. Banyumas	53163	CENTRAL JAVA	(0281) 571855	(0281) 571912



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Sokaraja	Jl. Gatot Subroto No.04 . Sokaraja	Kab. Banyumas	53181	CENTRAL JAVA	(0281) 6441541	(0281) 6441542
Bobotsari	Jl. Brigjen. Suwondo No. 9, Kec. Bobotsari	Kab. Purbalingga	53353	CENTRAL JAVA	(0281) 758764	(0281) 758754
Banyumas Wangon	Jl. Raya Utara no. 02 Kel. Banteran , Kec. Wangon	Kab. Banyumas	53176	CENTRAL JAVA	(0281) 6849222	(0281) 6849200
Banyumas Sumpiuh	Jl. Raya Sumpiuh, Kel. Kebokura Kec. Sumpiuh	Kab. Banyumas	53195	CENTRAL JAVA	(0282) 497878	(0282) 497810
Banyumas Cilongok	Jl. Raya Cilongok No 3 Kel. Cilongok, Kec. Cilongok	Kab. Banyumas	53162	CENTRAL JAVA	(0281) 655393	(0281) 655113
Purwokerto Kulon	Jl. Yos Sudarso No. 140 B, Kec. Purwokerto Barat	Kab. Banyumas	53135	CENTRAL JAVA	(0281) 627737	(0281) 622773
Mandiraja	Jl. Raya Manduraja Rt.002 Rw.001, Desa Mandiraja Kulon	Kab. Banjarnegara	13995	CENTRAL JAVA	(0286) 411437	(0286) 411427
Cilacap	Jl. Jend. Ahmad Yani No. 100	Kab. Cilacap	53212	CENTRAL JAVA	(0282) 533193, 533806	535408
Kroya	Jl. Jend. Ahmad Yani No. 10 A	Kab. Cilacap	53282	CENTRAL JAVA	(0282) 492086, 492105	492087
Cilacap Maos	Komplek Pertamina Depot Maos, Jl. Pertamina, Maos Kidul	Kab. Cilacap	57232	CENTRAL JAVA	(0282) 695026	695009
Majenang	Jl. Diponegoro No. 85	Kab. Cilacap	53527	CENTRAL JAVA	(0280) 623419	621141
Cilacap Gatot Subroto	Jl. Gatot Subroto No. 10	Kab. Cilacap	53224	CENTRAL JAVA	(0282) 535540	(0283) 536604
Sidareja	Jl. Jend. Sudirman, Kec. Sidareja, Cilacap.	Kab. Cilacap		CENTRAL JAVA	(0280) 524424	(0280) 524002
Pekalongan Imam Bonjol	Jl. Imam Bonjol No. 34	Kota Pekalongan	51111	CENTRAL JAVA	(0285) 425131-33	425134
Pekalongan Hayam Wuruk	Jl. Hayam Wuruk No. 5	Kota Pekalongan	51119	CENTRAL JAVA	(0285) 422085	421501
Pekalongan Alun Alun	Jl. Alun-alun No. 3	Kota Pekalongan	51128	CENTRAL JAVA	(0285) 421758, 422212, 425240, 435144	421780
Batang	Jl. Jend. Sudirman No. 323 - Batang	Kab. Batang	51211	CENTRAL JAVA	(0285) 4495240	(0285) 4495241
Comal	Jl. Ahmad Yani Ruko Blok A No.10 Comal	Kab. Pemalang	52363	CENTRAL JAVA	(0285) 577449	(0285) 4475780
Pekalongan Kedungwuni	Jl. Raya Kedungwuni - Pekalongan RT03/14 Kedungwuni	Kab. Pekalongan	51151	CENTRAL JAVA	(0285) 785333	(0285) 785611
Batang Limpung	Jl. Raya Sempu Ruko No. 1 Kel. Sempu, Kec. Limpung	Kab. Batang	51271	CENTRAL JAVA	(0285) 4468869	(0285) 48868859
REGION VIII/ SURABAYA	Jl. Basuki Rahmat No. 129-137	Surabaya	60271	EAST JAVA	(031) 5316764 - 66	5316776, 5320641, 5316597
AREA SURABAYA NIAGA	Jl. Veteran No. 42-44	Kota Surabaya	60175	EAST JAVA	(031) 3524223 - 6	3547571, 3533029
Surabaya Niaga	Jl. Veteran No. 42-44	Kota Surabaya	60175	EAST JAVA	(031) 3524223 - 6	3547571, 3533029
Surabaya Stasiun Kota	Jl. Stasiun Kota No.60 C-D Kav. No.1 dan 2	Kota Surabaya	60160	EAST JAVA	(031) 3530293, 3539366 - 67	3530951
Surabaya Pelabuhan Tanjungperak	Jl. Perak Timur No.512 Blok H3-H4	Kota Surabaya	60165	EAST JAVA	(031) 3295924, 3297929, 3295924	3294234
Surabaya Jembatan Merah	Jl. Jembatan Merah No. 25-27	Kota Surabaya	60175	EAST JAVA	(031) 3520090 - 99	3525779
Surabaya Kusuma Bangsa	Jl. Kusuma Bangsa No. 106	Kota Surabaya	60136	EAST JAVA	(031) 5323642, 5323880	5313298
Surabaya Kembang Jepun	Jl. Kembang Jepun No.168-170	Kota Surabaya	60162	EAST JAVA	(031) 3550091 - 92	3550576
Surabaya Indrapura	Jl. Indrapura No. 45	Kota Surabaya	60176	EAST JAVA	(031) 3521251 - 52, 3535715	3526653

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Surabaya Tanjungperak	Jl. Perak Timur No. 398	Kota Surabaya	60164	EAST JAVA	(031) 3291792, 3292580, 3293568	3293579
Surabaya Indragiri	Jl. Indragiri No.30-32	Kota Surabaya	60241	EAST JAVA	(031) 5611360, 5681439, 5681442, 70991623	5681438
Surabaya Pahlawan	Jl. Pahlawan No. 120	Kota Surabaya	60174	EAST JAVA	(031) 3534072- 74, 3552550	3530561
Tuban	Jl. Basuki Rachmat No. 75	Kab. Tuban	62317	EAST JAVA	(0356) 320786, 331436, 331437	320787
Bojonegoro	Jl. Teuku Umar No. 47 B	Kab. Bojonegoro	62111	EAST JAVA	(0353) 892110, 892111, 892113	892114
Lamongan	Jl. Lamongrejo No. 120	Kab. Lamongan	62213	EAST JAVA	(0322) 318200, 318300, 318774, 318775	318773
Surabaya Pasar Turi	Pusat Grosir Surabaya Lt. 1 Blok B.3 No. 5-10 Jl. Dupak No. 01	Kota Surabaya	60174	EAST JAVA	(031) 5345620	5345603
Surabaya Pertamina Jagir (CT)	Jl. Jagir, Wonokromo	Kota Surabaya	60243	EAST JAVA	(031) 8420753, 8420754	8420754
Surabaya Kapasan	Jl. Kapasan No. 157	Kota Surabaya	60141	EAST JAVA	(031) 319944, 3717529	3719944
Surabaya PT. PAL	Kantor Pusat PT. PAL	Kota Surabaya	60155	EAST JAVA	(031) 3282026, 3298482	3298482
Surabaya Margorejo	Jl. Raya Margorejo Indah Kav. A No. 131 - 132	Kota Surabaya	60238	EAST JAVA	(031) 8499502, 8499773	8499031
Surabaya Armada Timur	Markas Komando TNI AL, Gedung Panti Tjahaya Armada, Basis TNI AL Ujung	Kota Surabaya	60155	EAST JAVA	(031) 3281075	3292354
Surabaya Unika Widya Mandala (CT)	Jl. Dinoyo No. 41-44	Kota Surabaya	60265	EAST JAVA	(031) 5624344	5623963
Surabaya Kapas Krampung	Jl. Kapas Krampung No.67 Kav. 06	Kota Surabaya	60133	EAST JAVA	(031) 3737469, 3737467, 3737471	3737468
Surabaya Kedungdoro	Jl. Kedungdoro No. 229 - 233	Kota Surabaya	60261	EAST JAVA	(031) 5462851, 5462853, 5462854	5462852
Surabaya Undaan	Jl. Undaan Kulon No. 105 A	Kota Surabaya	60274	EAST JAVA	(031) 5484379, 5484383, 5484384, 5481997	5484393
Gresik	Jl. R.A. Kartini No. 210	Kab. Gresik	61122	EAST JAVA	(031) 3981300	3981442
Gedung Utama Semen Gresik	Jl. Veteran	Kab. Gresik	61121	EAST JAVA	(031) 3978504, 3981745 ext. 2077	3984608
Gresik Kota Baru	Jl. Raya Manyar Resort Gresik, Blok A1.01 & A2.08 Kav 170	Kab. Gresik	61151	EAST JAVA	(031) 3956406, 3956475, 3955603	3956416
Tuban Semen Gresik	Jl. Sumberarum Kec. Kerek - Semen Gresik	Kab. Tuban	62358	EAST JAVA	(0356) 711336	(0356) 711336
Gresik Petrokimia	Gedung Graha Sarana Gresik - Jl. A. Yani	Kab. Gresik	61118	EAST JAVA	(031) 3980375, 3980376	(031) 3980392
Surabaya ITC Mega Grosir	Pertokoan ITC Mega Grosir Lt. G/BT-1.A Jl. Gembong 20-30 Kapasan	Kota Surabaya	60141	EAST JAVA	(031) 3743174 - 175	(031) 3743176
Surabaya Slompretan	Jl. Slompretan No. 86/II Pabeancantian	Kota Surabaya	60161	EAST JAVA	(031) 3532410 - 11, 3532781	(031) 3532798
Surabaya Jalan Semarang	Jl. Semarang No. 102 D Blok A-21 Bubutan	Kota Surabaya	60174	EAST JAVA	(031) 5315532, 5315584	(031) 5315782
Lamongan Raya Babat	Jl. Raya Babat No.258 Babat	Kab. Lamongan	62271	EAST JAVA	(0322) 455696	(0322) 455898



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Lamongan Babat	Jl. Raya Babat No.270 Babat	Kab. Lamongan	62217	EAST JAVA	(0322) 459355	(0322) 459361
Lamongan Brondong	Jl. Raya Brondong RT 001 RW 003 Brondong	Kab. Lamongan	62263	EAST JAVA	(0322) 664000	(0322) 664141
Sumberrejo	Jl. Raya Sumberrejo RT 025 RW 08 Sumberrejo	Kab. Bojonegoro	62191	EAST JAVA	(0353) 333438	(0353) 333437
Surabaya Rengel	Ruko Rengel Indah No.9-10 Jl. Raya Rengel, Kec. Rengel	Kab. Tuban		EAST JAVA	(0356) 812895	(0356) 812896
Gresik Sedayu	Jl. Pahlawan 72, Sedayu	Kab. Gresik	61153	EAST JAVA	(031) 3943404	(031) 3943405
Gresik Balungpanggang	Jl. Raya Balungpanggang No.20	Kab. Gresik	61173	EAST JAVA	(031) 7922291	(031) 7922292
Bojonegoro Kalitidu	Jl. Raya Kalitidu RT.007 Rw.01, Desa Kalitidu	Kab. Bojonegoro	62152	EAST JAVA	(0353) 511079	(0353) 511079
Surabaya Benowo	Ruko Blok AC-10, Ruko Gading Mutiara Permai, Benowo	Kab. Gresik	60195	EAST JAVA	(031) 7403430	(031) 7403432
Lamongan Sukodadi	Jl. P.Sudirman RT.001 RW.001, Sukodadi Lamongan.	Kab. Lamongan	62253	EAST JAVA	(0322) 392 013	(0322) 392 014
Jatirogo	Jl. Raya Timur, Kec. Jatirogo, Tuban	Kab. Tuban	62362	EAST JAVA	(0356) 551585	(0356) 551584
Padangan Bojonegoro	Jl. Dr. Sutomo No.62, Desa Pengkok, Padangan	Kab. Bojonegoro	62162	EAST JAVA	(0353) 551945	(0353) 551946
AREA SURABAYA GENTENGKALI	Jl. Gentengkali No. 93-95	Kota Surabaya	60275	EAST JAVA	(031) 5319511 - 15	5316716, 5478401
Surabaya Gentengkali	Jl. Gentengkali No. 93-95	Kota Surabaya	60275	EAST JAVA	(031) 5319511 - 15	5316716, 5478401
Surabaya Sungkono	Jl. Mayjend. Sungkono No. 121 F	Kota Surabaya	60225	EAST JAVA	(031) 5685021 - 22, 5663045	5678075
Surabaya Mulyosari	Jl. Raya Mulyosari No. 360 D-E	Kota Surabaya	60113	EAST JAVA	(031) 5927468 - 70, 5930034, 5962282	5930237
Surabaya Rungkut Megah Raya	Komplek Pertokoan Rungkut Megah Raya Blok E/5-6, Jl. Raya Kali Rungkut No.5	Kota Surabaya	60293	EAST JAVA	(031) 8720705, 8720706, 8720708, 8720709	8707941
Surabaya Darmo Park	Komplek Pertokoan Darmo Park I Blok V No.5-6, Jl. Mayjend. Sungkono	Kota Surabaya	60256	EAST JAVA	(031) 5661745, 5661816	5672987, 5617389
Surabaya Darmo Permai	Jl. H.R. Muhammad 36, Ruko Permata Blok B-1	Kota Surabaya	60226	EAST JAVA	(031) 7344473-4	7344472
Surabaya Rungkut	Jl. Rungkut Industri Raya No. 10	Kota Surabaya	60293	EAST JAVA	(031) 8439193, 84322113, 8411238	8410435
Pamekasan	Jl. Pangeran Diponegoro No.151	Kab. Pamekasan	69315	EAST JAVA	(0324) 331000, 330803, 330806	324302
Sumenep	Jl. Raya Trunojoyo No. 55	Kab. Sumenep	69417	EAST JAVA	(0328) 669836, 669837, 669874	663775
Surabaya Pasar Atum	Pusat Perbelanjaan Pasar Atum Mall Lantai 2, Stand No. BA 25-29, Jl. Stasiun Kota	Kota Surabaya	60161	EAST JAVA	(031) 3531820, 3531825	3531796
Surabaya Bandara Juanda	Bandara Juanda	Kab. Sidoarjo	61253	EAST JAVA	(031) 2986422, 8667596, 8688419	8671661
Surabaya Pucang Anom	Jl. Pucang Anom Timur No. 12	Kota Surabaya	60282	EAST JAVA	(031) 5020126, 5020701	5024063
Surabaya Darmo Indah	Komplek Ruko Darmo Indah Timur, Jl. Darmo Indah Timur Blok SS No.8	Kota Surabaya	60187	EAST JAVA	(031) 7328524, 7317618	7328525
Surabaya Pakuwon	Jl. Raya Bukit Darmo Boulevard No.8 G	Kota Surabaya	60226	EAST JAVA	(031) 7344049, 7344708	7344071
Surabaya Kupang Jaya	Jl. Kupang Jaya A I No. 43	Kota Surabaya	60189	EAST JAVA	(031) 7344674, 7344693	7344679

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Surabaya Kenjeran	Ruko Kenjeran Indah, Jl. Babatan Pantai No. 2 AB	Kota Surabaya	60113	EAST JAVA	(031) 3823303, 3823273	3823297
Surabaya Universitas Airlangga	Jl. Dharmawangsa No. 23	Kota Surabaya	60286	EAST JAVA	(031) 5020365, 5020367	5020379
Sidoarjo	Jl. Ahmad Yani No. 7	Kab. Sidoarjo	61219	EAST JAVA	(031) 8921327	8941577
Sidoarjo Krian	Jl. Raya Krian No. 47, Krian	Kab. Sidoarjo	61262	EAST JAVA	(031) 8982375, 8982376, 8982377	8971304
Sidoarjo Pahlawan	Ruko Pondok Mutiara Indah Blok N-02, Jl. Pahlawan	Kab. Sidoarjo	61213	EAST JAVA	(031) 8922634	8922283
Sidoarjo Candi	Jl. Raya Candi No. 42	Kab. Sidoarjo	61272	EAST JAVA	(031) 8940674, 8740694	8940682
Sidoarjo Gateway	Ruko Gateway Blok C-7, Waru	Kab. Sidoarjo	61256	EAST JAVA	(031) 8557335, 8557402	8554113
Sidoarjo Sepanjang	Jl. Bebekan No. 23, Sepanjang	Kab. Sidoarjo	61257	EAST JAVA	(031) 7860003, 7860005	7860004
Bangkalan	Jl. Soekarno Hatta No. 17 B	Kab. Bangkalan	69112	EAST JAVA	(031) 3096452, 3095892	(031) 3095218
Surabaya Rungkut Madya	Komp. Ruko Rungkut Mutiara B-02, Jl. Raya Rungkut Madya	Kota Surabaya	60293	EAST JAVA	(031) 8794740, 8794762	(031) 8782350
Surabaya National Hospital (d/g Sby Indosat)	Jl. Boulevard Family Selatan Kav-1	Kota Surabaya	60271	EAST JAVA	(031) 60000171	(031) 60000171
Surabaya Sucofindo	Jl. Kalibutih No. 215	Kota Surabaya	60172	EAST JAVA	(031) 5353193, 5466270, 5483887	(031) 5484097
Surabaya Baliwerti	Jl. Baliwerti No. 115	Kota Surabaya	60175	EAST JAVA	(031) 5351124, 5351135	(031) 5351139
Sidoarjo Sedati	Jl. Tropodo No. 24 - 26 Waru	Sidoarjo	61256	EAST JAVA	(031) 8673422, 8673426	(031) 8673415
Surabaya ITS	Kampus ITS Sukolilo Eks Gedung M-Web	Kota Surabaya	60111	EAST JAVA	(031) 5995414 - 15, 5995421	(031) 5995425
Surabaya RS Unair	Kampus C Unair Jl. Mulyorejo	Kota Surabaya	60115	EAST JAVA	(031) 5951786, 5951791, 5951792	(031) 5951793
Sampang Wahid Hasyim	Jl. Wahid hasyim No. 26	Kab. Sampang	69211	EAST JAVA	(0323) 322016	(0323)
Sidoarjo Gedangan	Jl. Raya Gedangan 181	Kab. Sidoarjo	61254	EAST JAVA	(031) 8012344, 8012349	(031) 8012360
Sampang	Jl. Tronojoyo No. 50	Kab. Sampang	69211	EAST JAVA	(0323) 327065	(0323) 327000
Sidoarjo Tulangan	Jl. Raya Kenongo RT 2/1 Kec. Tulangan	Kab. Sidoarjo	61273	EAST JAVA	(031) 8850389	(031) 8850389
AREA SURABAYA BASUKI RAHMAT	Jl. Basuki Rahmat No. 129-137	Kota Surabaya	60271	EAST JAVA	(031) 5316760 - 66	5316778, 5320631, 5316752
Surabaya Basuki Rahmat	Jl. Basuki Rahmat No. 129-137	Kota Surabaya	60271	EAST JAVA	(031) 5316760 - 66	5316778, 5320631, 5316752
Surabaya Pondok Chandra	Jl. Palem TC 1 / 12, Pondok Chandra Indah	Kab. Sidoarjo	61256	EAST JAVA	(031) 866672, 8663393, 8663363	8673866
Surabaya PDAM	Jl. Prof. Dr. Moestopo No. 2	Kota Surabaya	60131	EAST JAVA	(031) 5046745 - 46	5034988
Surabaya Diponegoro	Jl. Raya Diponegoro No. 155	Kota Surabaya	60241	EAST JAVA	(031) 5662853, 5669892, 5674347	5662839, 5674348
Surabaya Bratang Binangun	Jl. Ngagel Jaya Selatan, Plaza Manyar Megah Indah Blok J 5-6	Kota Surabaya	60284	EAST JAVA	(031) 5043531, 5043701, 5624701	5043702, 5043430



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Surabaya Gedung Sampoerna (d/h Kertajaya)	Jl. Kertajaya Indah Timur No. 18	Kota Surabaya	60117	EAST JAVA	(031) 5999869, 5981670	5981622
Surabaya Darmo Raya	Jl. Raya Darmo No. 41	Kota Surabaya	60625	EAST JAVA	(031) 5685574, 5685891, 5686756, 5687458	5677843
Surabaya Tunjungan Plaza	Jl. Basuki Rahmat No. 2-4	Kota Surabaya	60261	EAST JAVA	(031) 5343251 - 52	5311305
Surabaya Gubeng	Jl. Kalimantan No.10	Kota Surabaya	60281	EAST JAVA	(031) 5039839, 5033783- 84,5030765	5035346
Surabaya Pemuda	Jl. Pemuda No. 27-31	Kota Surabaya	60271	EAST JAVA	(031) 5311736 - 36 - 40 - 41, 5340756	5311432
Surabaya Wiyung	Jl. Raya Menganti No. 50	Kota Surabaya	60222	EAST JAVA	(031) 7660056, 7664559, 7664029	7668423
Mojokerto	Jl. Mojopahit No. 406	Kota Mojokerto	61321	EAST JAVA	(0321) 323086, 323870, 323871	323093
Jombang	Jl. Merdeka No. 115	Kab. Jombang	61413	EAST JAVA	(0321) 875141, 875541	323093
Surabaya Telkom Ketintang	Jl. Ketintang No. 156	Kota Surabaya	60245	EAST JAVA	(031) 8292659, 8292314, 8285823	8285713
Surabaya Jemursari	Jl. Jemursari No. 81	Kota Surabaya	60231	EAST JAVA	(031) 8474247, 8474458	8474376
Surabaya Menanggal	Jl. A. Yani Komplek Mandiri Menanggal B1-B3	Surabaya	60243	EAST JAVA	(031) 8287568, 8287728	8288144
Surabaya Klampis	Jl. Klampis Jaya No. 50	Kota Surabaya	60117	EAST JAVA	(031) 5990060, 5990061	5995025
Surabaya Darmo Trade Center	Darmo Trade Center Lt. 1 Kios A1-2, Jl. Wonokromo Raya	Kota Surabaya	60241	EAST JAVA	(031) 8484490, 8484491	8484493
Mojosari	Jl. Hayam Wuruk No. 35 C, Mojosari	Kab. Mojokerto	61382	EAST JAVA	(0321) 594400, 594020	593409
Surabaya Citra Raya G-Walk	Perumahan Citra Raya G-walk Blok W-1 No.10-11	Kota Surabaya	60216	EAST JAVA	(031) 57431000, 57431222	57431033
Surabaya Universitas Petra (CT)	Jl. Siwalankerto No. 121-131	Kota Surabaya	60236	EAST JAVA	(031) 8439040, 8494830 - 31	8436418
Surabaya Margomulyo	Jl. Margomulyo No 9 Balongsari	Kota Surabaya	60186	EAST JAVA	(031) 7484186 - 87, 7481067, 7481327	(031) 7480949
Surabaya Pakuwon City	Pakuwon Town Square Blok A.2 No. 1 Surabaya	Kota Surabaya	60112	EAST JAVA	(031) 58208848 - 50	(031) 58208844
Surabaya Dharmahusada	Jl. Dharmahusada No. 221 - 221A	Kota Surabaya	60285	EAST JAVA	(031) 5992343 - 44	(031) 591516
Surabaya Tidar	Jl. Tidar No. 224 Bubutan	Kota Surabaya	60173	EAST JAVA	(031) 5323386 - 87, 5323396	(031) 5323043
Surabaya PLN	Gedung PLN Jl. Embong Wungu 2-4	Kota Surabaya	60271	EAST JAVA	(031) 5454747, 5454156, 5454164	(031) 5454154
Surabaya Royal Square	Jl. Menganti No. 147	Kota Surabaya	60227	EAST JAVA	(031) 7512544 - 45	(031) 7512547
Surabaya Graha Pena	Gd Graha Pena II Lt 1 Jl. Achmad Yani No. 88	Kota Surabaya	60234	EAST JAVA	(031) 8271771 - 73	(031) 8271774
Surabaya Manukan	Jl. Manukan Tama III/A.42	Kota Surabaya	60185	EAST JAVA	(031) 7402473, 2446, 2443	(031) 7402401
Mojokerto Ngoro	Jl. Raya Ngoro Industri No. 66	Kab. Mojokerto	61385	EAST JAVA	(0321) 6815374 - 376	(0321) 6815377
Surabaya Menganti	Jl. Raya Menganti Sidowungu No.6 Kec. Menganti	Kab. Gresik	61174	EAST JAVA	(031) 7911292	(031) 7911326

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Surabaya Mojoagung	Jl. Raya Mojoagung 145 RT.02 RW.02 Kel. Gambiran Utara	Kab. Jombang	61482	EAST JAVA	(0321) 492004	(0321) 492006
Surabaya Ngoro	Kompl. Ruko Ngoro Industrial Park Jl. Raya Ngoro Blok A-1	Kab. Mojokerto	61385	EAST JAVA	(0321) 6818641	(0321) 6818662
Mojokerto Gondang	Dusun Wonosari RT.01, Kel. Wonoagung, Warugunung, Pacet-gondang	Kab. Mojokerto	61374	EAST JAVA	(0321) 691792	(0321) 691931
Jombang Peterongan	Jl Raya Peterongan No.71	Kab. Jombang	61481	EAST JAVA	(0321) 855978	(0321) 855979
Ploso Jombang	Jl. Raya Ploso Babat, Desa Rejoagung, Ploso	Kab. Jombang	61453	EAST JAVA	(0321) 883339	(0321) 883424
AREA JEMBER	Jl. Jend. Ahmad Yani No. 3	Kab. Jember	68118	EAST JAVA	(0331) 486671	485461, 487704
Jember Alun-Alun	Jl. Jend. Ahmad Yani No. 3	Kab. Jember	68118	EAST JAVA	(0331) 486671	485461, 487704
Jember Sultan Agung (d/h. Jember A. Yani)	Jl. Sultan Agung No. 82	Kab. Jember	68137	EAST JAVA	(0331) 484691	486094
Jember Wijaya Kusuma	Jl. Wijaya Kusuma No. 1	Kab. Jember	68118	EAST JAVA	(0331) 486096-8, 422687	484370
Bondowoso	Jl. Ki S. Mangunsarkoro No. 69 Tamansari	Kab. Bondowoso	68216	EAST JAVA	(0332) 420800	420844
Jember Ambulu	Jl. Manggar No. 23, Ambulu	Kab. Jember	68172	EAST JAVA	(0336) 88117, 881118	882549
Jember Tanggul	Jl. PB Sudirman No. 24, Tanggul	Kab. Jember	68155	EAST JAVA	(0336) 445007, 445866, 445880	445100
Balung	Jl. Raya Rambipuji No. 77	Kab. Jember	68161	EAST JAVA	(0336) 622155	(0336) 62333
Rambipuji	Jl. Gajah Mada No. 65	Kab. Jember	68152	EAST JAVA	(0331) 713420	(0331) 713412
Universitas Jember	Jl. Jawa No. 15	Kab. Jember	68121	EAST JAVA	(0331) 322045	(0331) 322392
Jember Kalisat	Jl. Diponegoro 36 RT/RW 003/010 Glagahwero, Kalisat	Kab. Jember	68193	EAST JAVA	(0331) 592153	(0331) 592401
Jember Rambipuji	Jl. Gajah Mada Ruko Rambipuji Kav.3	Kab. Jember	68152	EAST JAVA	(0311) 711628	(0311) 712110
Jember Jajag	Jl. Raya Jajag No.57	Kab. Banyuwangi	68486	EAST JAVA	(0333) 393222	(0333) 393232
Jember Balung	Jl. Rambipuji No.136 Balung	Kab. Jember	68161	EAST JAVA	(0336) 623229	(0336) 623228
Jember Kencong	Jl. Diponegoro No.116 Kencong	Kab. Jember	68167	EAST JAVA	(0336) 624657	(0336) 6324969
Bondowoso Maesan	Jl. Raya Maesan No.13, Bondowoso	Kab. Bondowoso	68262	EAST JAVA	(0332) 426348	(0332) 426341
Jember Sukowono	Jl. Chairil Anwar No. 38 Sukowono	Kab. Jember	64194	EAST JAVA	(0331) 566221	(0331) 566215
Jember Mayang	Jl. Pahlawan No.13, Mayang	Kab. Jember	68182	EAST JAVA	(0331) 591402	(0331) 591199
Pasuruan Nguling	Jalan Kabupaten No.50 RT.002 RW.002, Desa Nguling, Kecamatan Nguling, Kabupaten Pasuruan.	Kab. Pasuruan	67185	EAST JAVA	(0343) 483354	(0343) 483357
Puger	Jl. Mawar No.61, Puger	Kab. Jember	68164	EAST JAVA	(0336) 721054	(0336) 721025
Probolinggo	Jl. Suroyo No. 23	Kota Probolinggo	67211	EAST JAVA	(0335) 421205	422303
Probolinggo Kraksaan	Jl. Panglima Sudirman No. 88, Kraksaan	Kab. Probolinggo	67282	EAST JAVA	(0335) 844399	844895
Lumajang	Jl. Panglima Sudirman No. 33	Kab. Lumajang	67311	EAST JAVA	(0334) 886866	882151
Probolinggo Sudirman	Jl. Panglima Sudirman No. 205	Kab. Jember	67217	EAST JAVA	(0335) 428748	(0335) 428751
Lumajang Pasirian	Jl. Raya Pasirian No. 180, Lumajang	Kab. Lumajang	67372	EAST JAVA	(0334) 573349	(0334) 573819



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Maron	Jl. Raya Maron No. 722 Maron Probolinggo	Kab. Probolinggo	67276	EAST JAVA	(0335) 612781	(0335) 612780
Probolinggo Sukapura	Jl. Raya Sukapura , Dsn Asem Lurus Muneng	Kab. Probolinggo	67251	EAST JAVA	(0335) 428468	(0335) 428469
Probolinggo Leces	Jl. Raya Leces No. 185 Leces	Kab. Probolinggo	67273	EAST JAVA	(0335) 681177	(0335) 681188
Lumajang Yosowilangun	Jl. Sukertiyo, No. 9 RT.13 RW.03	Kab. Lumajang	67382	EAST JAVA	(0334) 390069	(0334) 390084
Probolinggo Paiton	Jl. Raya Paiton Km 137 Paiton	Kab. Probolinggo	67291	EAST JAVA	(0335) 774523	(0335) 774862
Probolinggo Dringu	Jl. Raya Dringu, Kecamatan Dringu	Kab. Probolinggo	67271	EAST JAVA	(0335) 4513135	(0335) 4513136
Situbondo	Jl. Jend. Ahmad Yani No. 102	Kab. Situbondo	68311	EAST JAVA	(0338) 671853	671854
Situbondo Besuki	Jl. Niaga No. 65, Besuki Situbondo	Kab. Situbondo	68356	EAST JAVA	(0338) 891570	(0338) 891460
Situbondo Asembagus	Jl. Raya Asembagus No. 33/1, Kecamatan Asembagus	Kab. Situbondo	68373	EAST JAVA	(0338) 454477	(0338) 454566
Banyuwangi	Jl. Dr. Wahidin Sudiro Husodo No. 2	Kab. Banyuwangi	68411	EAST JAVA	(0333) 424674, 424815	423257
Genteng	Jl. Gajah Mada No. 253, Genteng	Kab. Banyuwangi	68465	EAST JAVA	(0333) 845375, 845376, 845116, 845784	845827
Banyuwangi Rogojampi	Jl. Raya Rogojampi No. 12-14, Rogojampi	Kab. Banyuwangi	68462	EAST JAVA	(0333) 636419, 636420, 636422	636421
Muncar	Jl. Brawijaya No. 115 Muncar	Kab. Banyuwangi	68472	EAST JAVA	(0333) 593909	592286
Banyuwangi Pesanggaran	Jl. Suprobo No. 22	Kab. Banyuwangi	68488	EAST JAVA	(0333) 710823	(0333) 710820
Banyuwangi Purwoharjo	Jl. Raya Grajagan No.9 Purwoharjo, Banyuwangi	Kab. Banyuwangi	68483	EAST JAVA	(0333) 392709	(0333) 392705
Banyuwangi Srono	Jl. Raya Muncar, RT.02/RW.03, Kebaman, Srono	Kab. Banyuwangi	68471	EAST JAVA	(0333) 394741	(0333) 394740
Bangsalsari	Jl. Ahmad Yani 105, Dusun Kalisat Bangsalsari	Kab. Jember	68154	EAST JAVA	(0331) 4328604	(0331) 4328605
Jenggawah	Jl. Raya Kawi No.36 Jenggawah	Kab. Jember	68171	EAST JAVA	(0331) 757125	(0331) 757127
Glenmor	Jl. Raya Jember, Kecamatan Glenmor	Kab. Banyuwangi	68466	EAST JAVA	(0333) 821503	(0333) 821703
Sempu	Jl. Raya Temuguruh, Kecamatan Sempu	Kab. Banyuwangi	68468	EAST JAVA	(0333) 5840034	(0333) 5840035
Bondowoso Wonosari	Jl. Raya Wonosari, Kecamatan Wonosari	Kab. Bondowoso	68282	EAST JAVA	(0332) 425166	(0332) 425266
Bondowoso Prajekan	Jl. Raya Situbondo, Kecamatan Prajekan	Kab. Bondowoso	68285	EAST JAVA	(0332) 560366	(0332) 560394
AREA MALANG	Jl. K.H. Wahid Hasyim No. 5-7	Kota Malang	65119	EAST JAVA	(0341) 364961 - 2	364977 - 342102
Malang Wahid Hasyim	Jl. K.H. Wahid Hasyim No. 5-7	Kota Malang	65119	EAST JAVA	(0341) 364961 - 2	364977 - 342102
Pasuruan	Jl. Panglima Sudirman No. 11	Kota Pasuruan	67115	EAST JAVA	(0343) 420221, 426876, 428666, 416833	426875
Malang Merdeka	Jl. Merdeka Barat No. 1	Kota Malang	65119	EAST JAVA	(0341) 325658	366959
Batu	Jl. Dewi Sartika No. 45, Batu	Kota Batu	65315	EAST JAVA	(0341) 592998, 596534, 596535, 512334	512335
Malang Suprpto	Jl. Jaksa Agung Suprpto 65	Kota Malang	65112	EAST JAVA	(0341) 368691	364665
Malang Griya Shanta	Ruko Griya Shanta Blok MP-53, Jl. Soekarno - Hatta	Kota Malang	65142	EAST JAVA	(0341) 404300	404301

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Malang Dampit	Jl. Semeru Selatan No. 9, Dampit	Kab. Malang	65181	EAST JAVA	(0341) 898461 - 64	898444
Pandaan	Pandaan Delta Permai A 18-19, Jl. Surabaya - Malang	Kab. Malang	67156	EAST JAVA	(0343) 638444, 638585	639493
Kepanjen	Jl. Ahmad Yani No. 5, Kepanjen	Kab. Malang	65163	EAST JAVA	(0341) 399858	399855
Lawang	Ruko Istana Lawang Blok A5, Jl. Dr. Soetomo, Lawang	Kab. Malang	65213	EAST JAVA	(0341) 420555, 422999	422998
Malang Ahmad Yani	Jl. Jend. Ahmad Yani No. 50 C-D	Kota Malang	65125	EAST JAVA	(0341) 480461, 480462, 480463	480460
Malang Gatot Subroto	Jl. Jend. Gatot Subroto No. 9 A	Kota Malang	65127	EAST JAVA	(0341) 364441, 326477, 328391	334890
Malang MT Haryono	Jl. MT Haryono No. 131	Kota Malang	65141	EAST JAVA	(0341) 558140 - 42, 577252	558143
Malang Universitas Brawijaya	Kampus Universitas Brawijaya, Jl. Veteran	Malang	65145	EAST JAVA	(0341) 573201, 573204	573204
Bangil	Jl. Diponegoro F 10-11, Bangil	Kab. Pasuruan	65141	EAST JAVA	(0343) 748821, 748823	748824
Malang Sawojajar	Jl. Danau Toba No. E6/25	Malang	65139	EAST JAVA	(0341) 726666	726888
Malang Galunggung	Jl. Galunggung No. 43	Malang	65115	EAST JAVA	(0341) 559463, 559456	(0341) 563770
Malang Sutan Syahrir	Jl. Sutan Syahrir No. 29 - 31	Malang	65117	EAST JAVA	(0341) 351223, 368269	(0341) 328375
Malang Singosari	Jl. Raya Singosari No. 141	Kab. Malang	65153	EAST JAVA	(0341) 453478 - 79	(0341) 453467
Malang Sutoyo	Jl. Letjend Sutoyo No. 18-20	Kota Malang	65141	EAST JAVA	(0341) 453478 - 79	(0341) 453467
Malang Sukun	Jl. S. Supriyadi No. 70 CD	Kota Malang	65147	EAST JAVA	(0341) 343940, 341 & 347	(0341) 343948
Malang Sumberpucung	Jl. Sudirman No. 187	Kab. Malang	65105	EAST JAVA	(0341) 386949 - 51	(0341) 386952
Malang Tumpang	Jl. Raya Kebon Sari No.218 RT12/01 Kel. Kebonsari	Kab. Malang	65154	EAST JAVA	(0341) 789045	(0341) 789046
Malang Turen	Turen Square Kavling 4 Jalan Panglima Sudirman	Kab. Malang	65175	EAST JAVA	(0341) 825705	(0341) 825767
Malang Bululawang	Jln. Diponegoro RT.09 RW.06 Kec. Bululawang	Kab. Malang	65171	EAST JAVA	(0341) 806667	(0341) 806687
Kediri	Jl. Diponegoro No. 17	Kota Kediri	64123	EAST JAVA	(0354) 681396, 681430	681629
Kediri Joyoboyo	Jl. Joyoboyo No. 34 A	Kota Kediri	64125	EAST JAVA	(0354) 694299, 694300, 694301	694700
Pare	Jl. Panglima Besar Sudirman No. 43, Pare	Kab. Kediri	64212	EAST JAVA	(0354) 398400	395489
Nganjuk	Jl. Raya Ahmad Yani No. 207	Kab. Nganjuk	64418	EAST JAVA	(0358) 331662, 331663	331661
Kertosono	Jl. Gatot Subroto No.10, Kertosono	Nganjuk	64311	EAST JAVA	(0358) 551815	(0358) 553809
Malang Wates	Jl. Raya Tawang No. 73 Desa Tawang Kecamatan Wates	Kab. Kediri	64174	EAST JAVA	(0354) 444275	(0354) 444791
Malang Warujayang	Komplek Ruko Teddy Wijaya Jl. Raya A Yani	Kab. Nganjuk	64483	EAST JAVA	(0358) - 773838	(0358) - 774400
Madiun	Jl. Pahlawan No. 29	Kota Madiun	63116	EAST JAVA	(0351) 462557, 451598	463482
Madiun Sudirman	Jl. Panglima Sudirman No. 38	Kota Madiun	63132	EAST JAVA	(0351) 458444	467444
Ponorogo	Jl. Urip Sumoharjo No. 102	Kab. Ponorogo	63411	EAST JAVA	(0352) 488909, 488910	484207



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Ngawi	Jl. Jaksa Agung Suprpto No.35	Kab. Ngawi	63211	EAST JAVA	(0351) 747565, 747484, 744641, 742156	(0351) 746313
Magetan Yos Sudarso	Jl. Yos sudarso No.50	Kab. Magetan	63319	EAST JAVA	(0351) 892250	(0351) 892178
Caruban	Jl. Panglima Sudirman No. 162 - 164	Kab. Madiun	63153	EAST JAVA	(0351) 388227	(0351) 385565
Magetan	Jl. Pasar Baru Timur, No. 28 Kebonagung	Kab. Magetan	63317	EAST JAVA	(0351) 893770	(0351) 897673
Madiun Caruban	Jl Panglima Sudirman No.54 Caruban	Kab. Madiun	63153	EAST JAVA	(0351) 383448	(0351) 385797
Ngawi Jogorogo	Jl. Raya Jogorogo, Desa Jogorogo, Kec. Jogorogo	Kab. Ngawi	63262	EAST JAVA	(0351) 730057	(0351) 730093
Ngawi Walikukun	Jl. Raya Walikukun, Desa Gendingan, Kec. Widodaren	Kab. Ngawi	63256	EAST JAVA	(0351) 673222	(0351) 673222
Dolopo	Jl.Raya Ponorogo Km.15 No.64, Kec. Dolopo, Kab. Madiun, Jawa Timur.	Kab. Madiun	63174	EAST JAVA	(0351) 368417	(0351) 368582
Maospati	Jl. Raya Maospati No.74, Kec. Maospati, Kab. Magetan, Jawa Timur.	Kab. Magetan	63392	EAST JAVA	(0331) 865018	(0331) 865041
Tulungagung	Jl. Sudirman No. 55	Kab. Tulungagung	66219	EAST JAVA	(0355) 326543-44	322571
Blitar	Jl. Merdeka No. 30	Kota Blitar	66112	EAST JAVA	(0342) 813546, 813547	813548
Trenggalek	Jl. Panglima Sudirman	Kab. Trenggalek	-	EAST JAVA	(0355) 792687, 792688, 795254	(0355) 795255
Ngunut	Jl. Raya Blitar No. 100	Kab. Tulungagung	66292	EAST JAVA	(0355) 399087 - 89	(0355) 399100
Blitar Kanigoro	Jl. Kota Baru RT 03 RW 07 Kanigoro	Kota Blitar	66171	EAST JAVA	(0342) 443728	(0342) 443943
Wlingi	Jl. Urip Sumoharjo No.105 Wlingi, Blitar	Kota Blitar	66184	EAST JAVA	(0342) 692671	(0342) 692657
Tulungagung Ngunut	Komplek Ruko Jalan Raya II, Kec. Ngunut	Kab. Tulungagung	66292	EAST JAVA	(0355) 398530	(0355) 398536
Tulungagung Bandung	Jl. Raya Bandung – Campurdarat Ds Suruhan Kidul	Kab. Tulungagung	66274	EAST JAVA	(0355) 532272	(0355) 532925
Pasuruan Wonorejo	Jl. Raya Suroyo No. 1, Wonorejo, Malang	Kab. Pasuruan	-	EAST JAVA	(0343) 613211	-
Blitar Srengat	Jl Raya Mastrip No 51 RT01/01 Kel. Kauman Kec.Srengat	Kab. Blitar	66152	EAST JAVA	(0342) 555398	(0342) 555395
Ponorogo Jetis	Jl. Raya Jetis - Trenggalek RT. 04 / RW. 01, Jetis	Kab Ponorogo	63473	EAST JAVA	(0352) 312788	(0352) 313377
Ngopak	Jl. Raya Ngopak KM 12, Ngopak, Pasuruan	Kab. Pasuruan	67184	EAST JAVA	(0343) 483352	(0343) 483353
Malang Bantur	Jl. Taman Suci Krajan, Ds. Wonokerto, Bantur	Kab. Malang	65179	EAST JAVA	(0341) 877985	(0341) 877985
Malang Gondanglegi	Jl. Hayam Wuruk No. 43 RT 05 RW 01 Gondanglegi	Kab. Malang	65174	EAST JAVA	(0341) 878019	(0341) 878020
Malang Kasembon	Jl. Raya Kasembon RT.02 RW.01 Desa Sukasari	Kab. Malang	65395	EAST JAVA	(0354) 321111	(0354) 3211112
Pare Kandangan	Jl. Malang No. 131 C, Kec. Kandangan	Kab. Kediri	64294	EAST JAVA	(0354) 321155	(0354) 321144
Trenggalek Gandusari	Jl. Raya Gandusari Kampak, Sukorejo, RT 04 RW 02	Kab. Trenggalek	66372	EAST JAVA	(0355) 811003	(0355) 811002
REGION IX/ BANJARMASIN	Jl. Lambung Mangkurat No. 3	Banjarmasin	70111	SOUTH KALIMANTAN	(0511) 3365767	3352249, 4366719
AREA PONTIANAK	Jl. Diponegoro No. 17	Kota Pontianak	78123	WEST KALIMANTAN	(0561) 769769	733767, 768330
Pontianak Diponegoro	Jl. Diponegoro No. 17	Kota Pontianak	78123	WEST KALIMANTAN	(0561) 769769	733767, 768330

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Pontianak S. Parman (PB)	Jl. Letjen. S. Parman No. 01	Kota Pontianak	78122	WEST KALIMANTAN	(0561) 741777, 746197- 99	734603
Pontianak Sidas	Jl. Sidas No. 2	Kota Pontianak	78111	WEST KALIMANTAN	(0561) 734670, 747495	733672
Pontianak Ngurah Rai	Jl. I Gusti Ngurah Rai No. 2 , Humaera B	Kota Pontianak	78117	WEST KALIMANTAN	(0561) 734247	734147
Pontianak Tanjungpura	Jl. Tanjungpura No. 110	Kota Pontianak	78117	WEST KALIMANTAN	(0561) 734464	734752
Pontianak RS Santo Antonius	Jl. K.H. Wahid Hasyim	Kota Pontianak	78115	WEST KALIMANTAN	(0561) 737454	737454
Pontianak Achmad Yani	Jl. Achmad Yani No. 3 - 3 A	Kota Pontianak	78122	WEST KALIMANTAN	(0561) 765010	767993
Ketapang	Jl. Letjen. R. Suprpto No. 1-2	Kab. Ketapang	78812	WEST KALIMANTAN	(0534) 35822, 35833, 35844	35855
Sintang	Jl. Mas Tirta Haryono	Kab. Sintang	78614	WEST KALIMANTAN	(0565) 24967, 24968, 24969	24973
Sanggau	Jl. Ahmad Yani No. 5-6	Kab. Sanggau	78153	WEST KALIMANTAN	(0564) 24651, 24652	24653
Entikong	Jl.Lintas Malindo No.73, Entikong	Kab. Sanggau	78557	WEST KALIMANTAN	(0564) 2032738	2032737
Pontianak Siantan	Jl. Khatulistiwa No. 1, Siantan	Kota Pontianak	78243	WEST KALIMANTAN	(0561) 886192 - 93, 886308, 886507	(0561) 886302
Sungai Pinyuh	Jl. Raya Seliung Jurusan Anjungan No.1-2 Sungai Pinyuh	Kota Pontianak	78353	WEST KALIMANTAN	(0561) 654468	(0561) 654469
Tayan	Jl. Gusti Jafar RT 06 RW 003	Kab. Sanggau	78564	WEST KALIMANTAN	(0563) 2023291, 292	(0563) 2023293
Pontianak Putussibau	Jl. Kom Yos Sudarso RT 002 RW /003 Putussibau Utara	Kab Kapuas Hulu	78711	WEST KALIMANTAN	(0567) 21266	(0567) 22744
Pontianak Sekadau	Jl. Sekadau Sintang No. 66 Ds Mungguk Kec. Sekadau Hilir	Kab Sekadau	79582	WEST KALIMANTAN	(0561).6693116	(0561) 6693116
Pontianak Nanga Pinoh	Jl. Juang Blok D No. 06 Kab. Melawi	Kab. Melawi		WEST KALIMANTAN	(0561).6693116	(0561) 6693116
Ngabang	Jl. Raya Ngabang, Desa Hilir Kantor	Kab. Landak	78357	WEST KALIMANTAN	(0563) 21386	(0563) 21387
Mempawah	Jl. Gusti M. Taufik No.21 Mempawah	Kota Pontianak	78912	WEST KALIMANTAN	(0561).6693116	(0561) 6693116
Pontianak Sungai Raya	Jl. Adi Sucipto RT/RW.006/006 Kel. Sungai Raya	Kab. Kubu Raya	78391A	WEST KALIMANTAN	(0561) 721894	(0561) 721905
Pontianak Jeruju	Jl. Kom Yos Sudarso Kel.Sungai Jawi Luar Kec. Pontianak Barat	Kota Pontianak	78113	WEST KALIMANTAN	(0561) 772305	(0561) 772256
Sambas	Jl. Gusti Hamzah No. 123	Kab. Sambas	79462	WEST KALIMANTAN	(0562) 391208, 391543, 392567, 392675	391294
Pemangkat	Jl. M. Hambal No. 151 Pemangkat Kab Sambas	Kab. Sambas	79453	WEST KALIMANTAN	(0562) 244680	(0562) 244681
Singkawang	Jl. Merdeka No. 20	Kota Singkawang	79122	WEST KALIMANTAN	(0562) 631335, 631389, 637546	631151
AREA BANJARMASIN	Jl. Lambung Mangkurat No. 3	Kota Banjarmasin	70111	SOUTH KALIMANTAN	(0511) 4368475, 4367812, 3365831	4367856, 3352510, 3366051
Banjarmasin Lambung Mangkurat	Jl. Lambung Mangkurat No. 3	Kota Banjarmasin	70111	SOUTH KALIMANTAN	(0511) 4368475, 4367812, 3365831	4367856, 3352510, 3366051
Banjarmasin Pangeran Samudera	Jl. Lambung Mangkurat No. 4	Kota Banjarmasin	70111	SOUTH KALIMANTAN	(0511) 3352339, 4366303	3350928
Banjarmasin A. Yani	Jl. Achmad Yani No. 4 - 5	Kota Banjarmasin	70233	SOUTH KALIMANTAN	(0511) 3264261, 3263333, 3262690	3257278, 3257281
Banjarmasin Mitra Plaza	Jl. Pangeran Antasari, Mitra Plaza Blok B-I No.37-38	Kota Banjarmasin	70234	SOUTH KALIMANTAN	(0511) 3267748, 3267749	4365751



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Banjarbaru	Jl. Jenderal Ahmad Yani Km.34 No. 31 D	Kota Banjarbaru	70713	SOUTH KALIMANTAN	(0511) 4777058, 4780926	4780777
Batulicin	Jl. Raya Btulicin RT 01 Kel Kp Baru Kec Simpang Empat	Kab. Tanah Bumbu	72271	SOUTH KALIMANTAN	(0518) 71480 s.d. 71483	71484
Pelaihari	Jl. Ahmad Yani No. 17, Pelaihari	Kab. Tanah Laut	70811	SOUTH KALIMANTAN	(0512) 22801, 22812, 22824, 22838	22831
Banjarmasin Pelindo III/ Trisakti	Pelabuhan Trisakti, Jl. Barito Hilir No. 6	Kota Banjarmasin	70119	SOUTH KALIMANTAN	(0511) 364965, 366354	366354
Kertak Hanyar	Jl. Ahmad Yani Km. 8,685 Kertak Hanyar	Kab. Banjar	70654	SOUTH KALIMANTAN	(0511) 3254111, 3259488	(0511) 3352510
Kotabaru	Jl. Pangeran Indera Kesuma Jaya Blok 17,	Kab. Kotabaru	72113	SOUTH KALIMANTAN	(0518) 24021,24022	(0518) 24666
Rantau	Jl. Brigjen Hasan Basery Rt..6 Rantau Kiwa	Kab. Tapin	71111	SOUTH KALIMANTAN	(0517) 31561	(0517) 32028
Kayu Tangi	Jl. Brigjend H. Hasan Basri No. 5B & 5C	Kota Banjarmasin	70123	SOUTH KALIMANTAN	(0511) 3301208	(0511) 3308203
Martapura	Jl. Ahmad Yani Km 37,5 Martapura	Kab. Banjar	70613	SOUTH KALIMANTAN	(0511) 4781642 - 43	
Banjarmasin Landasan Ulin	Jl. A. Yani KM 23,5 Rt.01 Rw.III Landasan Ulin Utara	Kota Banjarbaru	70723	SOUTH KALIMANTAN	(0511) 4705961	(0511) 4705968
Banjarmasin Binuang	Jl. Raya Timur 60, Binuang Tapin Kalimantan Selatan	Kab. Banjar	71183	SOUTH KALIMANTAN	(0517) 36421	(0517) 36421
Banjarmasin Sungai Danau / Kintap	Desa Sungai danau RT.15, Sungai Danau Tanah Bumbu	Kab. Tanah Bumbu	72175	SOUTH KALIMANTAN	(0512) 61777	(0512) 61225
Banjarmasin Amuntai	Pasar Lama, Jl. Abdul Aziz RT.1 Amuntai	Kab. Hulu Sungai Utara	71415	SOUTH KALIMANTAN	(0527) - 62021	(0527) - 62309
Banjarmasin Kandungan	Jl. Rahmah Bahrn No.58, Kel. Kandungan Barat	Kab. Hulu Sungai Selatan	71213	SOUTH KALIMANTAN	(0517) 21968	(0517) 21978
Danau Salak	Jl. A. Yani KM. 67 Kec. Mataraman	Kab. Banjar	70672	SOUTH KALIMANTAN	(0511) 7126673	(0511) 7071122
Banjarmasin Gatot Subroto	Jl. Gatot Subroto Km. 2 No.54	Kota Banjarmasin		SOUTH KALIMANTAN	(0511) 3266827	(0511) 3266826
Serongga	Jl. Raya Serongga, Ds Tegal Rejo, Kelumpang Ilir	Kab. Kotabaru	72161	SOUTH KALIMANTAN	(0518) 7703864	(0518) 7703866
Tanjung	Jl. Pangeran Antasari No. 43	Kab. Tabalong	71513	SOUTH KALIMANTAN	(0526) 2021575, 2021898, 2023473	2021739
Barabai	Jl. PHM Noor No. 20 B-C	Kab. Hulu Sungai Tengah	71311	SOUTH KALIMANTAN	(0517) 43702, 44240, 44250	43701
Tanjung Mabuun	Jl. Mabuun Raya RT 004 RW 002	Kab. Tabalong	71571	SOUTH KALIMANTAN	(0526) 2023615	(0526) 2021739
Banjarmasin Balangan	Jl. Akhmad kurnia No.9 Pasar Karet (Jl. Tepian Paringin)	Kab. Balangan	71462	SOUTH KALIMANTAN	(0526) 2028490	(0526) 2028450
AREA PALANGKARAYA	Jl. Jend. Ahmad Yani No. 70	Kota Palangkaraya	73111	CENTRAL KALIMANTAN	(0536) 3222961, 3221378, 3221969, 3224313, 3239438, 3235104, 3222702, 3230544	3221781, 3234283
Palangkaraya	Jl. Jend. Ahmad Yani No. 70	Kota Palangkaraya	73111	CENTRAL KALIMANTAN	(0536) 3222961, 3221378, 3221969, 3224313, 3239438, 3235104, 3222702, 3230544	3221781, 3234283
Muara Teweh	Jl. Ahmad Yani No. 21, Muara Teweh	Kab. Barito Utara	73811	CENTRAL KALIMANTAN	(0519) 24673, 24676	24675

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Pasar Kahayan	Jl. Cilik Riwayat Km 1 No. 19 - 20, Palangkaraya	Kota Palangkaraya	73112	CENTRAL KALIMANTAN	(0536) 3223451	3223441
Buntok	Jl. Pahlawan No. 5 Buntok	Kab. Barito Selatan	73711	CENTRAL KALIMANTAN	(0525) 23003, 23019	(0525) 22227
Kasongan	Jl. Tjilik Riwayat No. 58 Kasongan	Kota Palangkaraya	74412	CENTRAL KALIMANTAN	(0536) 4041932	(0536) 4041931
Palangkaraya Meranen	Jl. Sengaji Hulu No.25 Kel. Melayu	Kab Barito Utara	73851	CENTRAL KALIMANTAN	0816 210 303	0816 210 404
Lamandau	Jl. Melati, Kec. Nanga Bulik	Kab. Lamandau	74162	CENTRAL KALIMANTAN	(0532) 2071198	(0532) 2071194
Ampah	Jl. Raden Sosilo No.18	Kab. Barito Timur	73625	CENTRAL KALIMANTAN	(0522) 31789	(0522) 31797
Pulang Pisau	Jl. Panunjung Tarung, Kelurahan Pulang Pisau, kecamatan Kahayan Hilir, Kabupaten Pulang Pisau.	Kab. Pulang Pisau	74811	CENTRAL KALIMANTAN	(0513) 61063	(0513) 61144
Sampit	Jl. M.T. Haryono No. 81 A	Kab. Kotawaringin Timur	74322	CENTRAL KALIMANTAN	(0531) 21035	21632
Pangkalan Bun	Jl. Udan Said No. 3, Pangkalan Bun	Kab. Kotawaringin Barat	74113	CENTRAL KALIMANTAN	(0532) 24255, 24966, 35306, 27726	22710
Sampit Antasari	Jl. Pangeran Antasari No. 22	Kab. Kotawaringin Timur	74322	CENTRAL KALIMANTAN	(0531) 34633, 34643	(0531) 303292
Kuala Pembuang	Jl. AIS Nasution No. 119	Kab. Seruyan	74212	CENTRAL KALIMANTAN	(0538) 22041-3	(0538) 22040
Pangkalan Banteng	Jl. A. Yani KM 65, Ds Karang Mulya, Kec Pangkalan Banteng	Kab. Kotawaringin Barat	74182	CENTRAL KALIMANTAN	(0532) 2033789	(0532) 2033777
Kuala Kapuas	Jl. Jend. Sudirman No. 32	Kab. Kapuas	73513	CENTRAL KALIMANTAN	(0513) 21132, 21695	21028
Kuala Kurun	Jl. Sabirin Muchtar Kuala Kurun, Gunung Mas	Kab. Kuala Kapuas	74511	CENTRAL KALIMANTAN	(0537) 31493	(0537) 31280
AREA SAMARINDA	Jl. Mulawarman No. 23	Kota Samarinda	75112	EAST KALIMANTAN	(0541) 742097, 741464, 741462, 741464, 749062	742855, 205720, 743292
Samarinda Mulawarman	Jl. Mulawarman No. 23	Kota Samarinda	75112	EAST KALIMANTAN	(0541) 742097, 741464, 741462, 741464, 749062	742855, 205720, 743292
Samarinda Kesuma Bangsa	Jl. Kesuma Bangsa No. 76	Kota Samarinda	75121	EAST KALIMANTAN	(0541) 742549	743777
Samarinda Sudirman	Jl. Jend. Sudirman No. 9	Kota Samarinda	75111	EAST KALIMANTAN	(0541) 200836-7, 731531	731530
Tanjung Redeb	Jl. Jenderal Sudirman No. 747	Kab. Berau	77312	EAST KALIMANTAN	(0554) 26031, 26032, 26033	26030
Samarinda Irian	Jl. Irian No. 16 C	Kota Samarinda	75111	EAST KALIMANTAN	(0541) 742066 - 67	731718
Samarinda A. Yani	Jl. Hasan Basri Blok A No. 1	Kota Samarinda	75117	EAST KALIMANTAN	(0541) 736514, 736587	736291
Tenggarong	Jl. K.H. Akhmad Muksin No. 36	Kab. Kutai Kartanegara	75512	EAST KALIMANTAN	(0541) 662150, 661945, 665981, 662132	665953, 662133
Samarinda Seberang	Jl. Bung Tomo No. 1 Samarinda Seberang	Kota Samarinda	75131	EAST KALIMANTAN	(0541) 7269662, 7269257, 7269426	260005. 2600013
Samarinda Sempaja	Jl. Yamin No. 4 - 5	Kota Samarinda	75131	EAST KALIMANTAN	(0541) 7776944	(0541) 7770979
Samarinda Alaya	Jl. Bukit Alaya, Komplek Ruko LA, No. 1	Kota Samarinda	75117	EAST KALIMANTAN	(0541) 7284501, 502503, 504	(0541) 7284505
Samarinda Juanda (d/h Pelabuhan Nunukan)	Jl. Ir. H. Juanda No. 218.C	Kota Samarinda	75123	EAST KALIMANTAN	(0541) 741462, 741464, 749062	(0541) 742855



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Samarinda Samboja	Jl. Balikpapan-Handil II RT.01 No.64 Kel. Sungai Seluang, Kec. Samboja	Kab. Kartanegara	75271	EAST KALIMANTAN	(0542) 7215426	(0542) 7215425
Samarinda Sendawar	Jl. Awang Long Senopati RT.08, Kp Barong Tongkok Kec. Barong Tongkok	Kab. Kutai Barat	75776	EAST KALIMANTAN	(0545) 4043516	(0545) 4043517
Samarinda Loa Kulu	Jl. H. Mas Damsi, Desa Loa Kulu Kola, kec. Loa Kulu	Kab. Kutai Kartanegara	75571	EAST KALIMANTAN	0541- 6666765	0541- 6666884
Samarinda Palaran	Jl. Trikora RT.07 Kel. Rawa Makmur, Kec. Samarinda	Kota Samarinda	75243	EAST KALIMANTAN	0541 - 681270	0541 - 681658
Samarinda Antasari	Jl. P. Antasari No 51 Kel Teluk Lerong Ulu, Kec Sungai Kunjang	Kota Samarinda	75127	EAST KALIMANTAN	0541 - 769088	0541 - 769211
Tanjung Redeb Gatot Subroto	Jl. Gatoto Subroto RT.02 Kel. Sei Bedungan	Kab. Berau	77315	EAST KALIMANTAN	(0554) 2020103	(0554) 2020103
Tarakan Yos Sudarso	Jl. Yos Sudarso No. 10	Kota Tarakan	77113	EAST KALIMANTAN	(0551) 25960-3	21340
Tarakan Simpang Tiga	Jl. Yos Sudarso No. 25	Kota Tarakan	71112	EAST KALIMANTAN	(0551) 21933	21359
Nunukan	Jl. Tien Suharto Rt.15, Nunukan	Kab. Bulungan	77182	EAST KALIMANTAN	(0556) 2025560, 2025561	2025662
Pulau Bunyu	Jl. Pangkalan, RT 01, Pulau Bunyu	Kab. Bulungan	77181	EAST KALIMANTAN	(0551) 24318, 25001	24318
Samarinda Tanjung Selor	Jl. Sengkawit RT. 16/05 No. 2A Kel. Tanjung Selor Hilir, Kec. Tanjung Selor	Kab. Bulungan	77212	EAST KALIMANTAN	(0552) 2026100	(0552) 2026099
Bontang	Jl. Angkasa No. 1, Airport Road, Komp. PT Badak	Kota Bontang	75324	EAST KALIMANTAN	(0548) 21490, 21492	21489
Lhoktuan	Wisma KIE PT Pupuk Kaltim, Lhoktuan, Jl. Pakuaji Kav. 79	Kota Bontang	75313	EAST KALIMANTAN	(0548) 41558, 41219	41219, 41535
Bontang Ahmad Yani	Jl. Ahmad Yani No. 37	Kota Bontang	75311	EAST KALIMANTAN	(0548) 20332, 21913, 27453	27453
Sangatta	Jl. Yos Sudarso II No. 17 B-C, Sangatta	Kab. Kutai Timur	75611	EAST KALIMANTAN	(0549) 25084, 25085	25086
AREA BALIKPAPAN	Jl. Jend. Ahmad Yani No. 15	Kota Balikpapan	76113	EAST KALIMANTAN	(0542) 733564, 427777, 424994, 422882, 415593, 396950, 424994	422109, 424933
Balikpapan Ahmad Yani	Jl. Jend. Ahmad Yani No. 15	Kota Balikpapan	76113	EAST KALIMANTAN	(0542) 733564, 427777, 424994, 422882, 415593, 396950, 424994	422109, 424933
Balikpapan Sudirman	Komplek Ruko Balikpapan Permai, Jl. Jend. Sudirman No. 642	Kota Balikpapan	76114	EAST KALIMANTAN	(0542) 731257	732249, 410555
Balikpapan Suprpto	Jl. Letjend. Suprpto No. 1	Kota Balikpapan	76131	EAST KALIMANTAN	(0542) 427000, 422842, 424511	424523
Balikpapan Klandasan	Jl. Jend. Sudirman No. 71	Kota Balikpapan	76112	EAST KALIMANTAN	(0542) 422821, 422900	422902
Balikpapan Batakan	Jl. Mulawarman No. 122	Kota Balikpapan	76115	EAST KALIMANTAN	(0542) 771191	771447
Balikpapan Telkom Divre VI	Gedung Telkom, Jl. MT. Haryono No. 169 - Ring Road	Kota Balikpapan	76114	EAST KALIMANTAN	(0542) 872588	872588
Balikpapan Muara Rapak	Ruko Taman Citra Blok A3 No.2-3, Jl. Soekarno Hatta	Kota Balikpapan	76125	EAST KALIMANTAN	(0542) 421559, 736952, 414708	413783
Tanah Grogot	Jl. Gajah Mada No. 22, Tanah Grogot	Kabupaten Paser	76211	EAST KALIMANTAN	(0543) 23208, 23577	22190
Balikpapan Baru	Komplek Ruko Balikpapan Baru Blok B 1 No .2 - 3	Kota Balikpapan	76123	EAST KALIMANTAN	(0542) 874315	(0542) 874115
Penajam Paser Utara	Jl. Propinsi Km 18 Petung	Kab. Penajam Paser Utara	76143	EAST KALIMANTAN	(0542) 427777 ext.210	(0542) 422109
Handil	Jl. Ir. Soekarno Hatta RT. 18 Handil Muara Jawa	Kab. Kutai Kartanegara	75279	EAST KALIMANTAN	(0541) 7893124, 7893112	(0541) 7893117
Balikpapan Batukajang	Jl. Negara RT.009 A, Kel. Batu kajang, Kec. Batu Sö pang	Kab. Paser	76252	EAST KALIMANTAN	(0543) 5230228	(0543) 5230229

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Balikpapan Sepaku	Jl. Negara Sukaraja RT.06, Kel. Sepaku, Kec. Sepaku,	Kab. Penajam Paser Utara	76148	EAST KALIMANTAN	(0542) 7218099	(0542) 7218088
Balikpapan Soekarno Hatta	Jl. Soekarno Hatta KM 4,5 No. 09 Balikpapan	Kota Balikpapan	76126	EAST KALIMANTAN	(0542) 861881	(0542) 861881
Simpang Pait	Jl. Negara Simpang Pait, Kel. Pait, Long Ikis	Kab. Paser	76281	EAST KALIMANTAN	(0543) 5231983	(0543) 5231984
Babulu Darat	Jl. Negara Babulu Darat RT.002, Babulu Darat	Kab. Penajam Paser Utara	76285	EAST KALIMANTAN	(0543) 2715003	(0543) 2715009
REGION X/ MAKASSAR	Jl. R.A. Kartini No. 12-14	Makassar	90111	SOUTH SULAWESI	(0411) 3629096, 3629097, 3634811; 3633913	3629095 3650367
AREA MANADO	Jl. Dotulolong Lasut No. 15	Kota Manado	95122	NORTH SULAWESI	(0431) 866228, 863477, 863278	857579, 863577
Manado Dotulolong Lasut	Jl. Dotulolong Lasut No. 15	Kota Manado	95122	NORTH SULAWESI	(0431) 866228, 863477, 863278	857579, 863577
Manado Sudirman	Jl. Jend. Sudirman No. 47	Kota Manado	95122	NORTH SULAWESI	(0431) 864077, 864177, 858476	851877
Manado Sam Ratulangi	Kompleks Wanea Plaza Blik I No.8, Jl.Sam Ratulangi	Kota Manado	95117	NORTH SULAWESI	(0431) 876195 - 6, 876312, 876400	876500
Manado Toar	Jl. Toar No. 4-6	Kota Manado	95112	NORTH SULAWESI	(0431) 863079, 868068, 860244, 854376, 854155, 854743, 854745	863677
Tomohon	Komplek RS Bethesda Jl. Raya Tomohon	Kota Tomohon	95362	NORTH SULAWESI	(0431) 354951	353844
Manado Boulevard	Komp Megamas Blok 1A No.23, Jl. Piere Tendean, Boulevard	Kota Manado	95111	NORTH SULAWESI	(0431) 879733, 879735	879770
Manado Bahu	Komplek Bahu mall S/ 12, Jl. Wolter Monginsidi, Bahu	Kota Manado	95115	NORTH SULAWESI	(0431) 860034, 860107, 860143, 860228	843714
Amurang	Jl. Trans Sulawesi, Buyungon, Amurang	Kab. Minahasa Selatan	95354	NORTH SULAWESI	(0430) 22314	22316
Manado Inobonto	Jl. Raya AKD, Kel. Inobonto I Lingk IV, Kec. Bolaang,	Kab. Bolaang Mongondow	95752	NORTH SULAWESI	(0434) 2626545	(0434) 2626547
Manado Airmadidi	Kel. Sarongsong, Kec. Airmadidi	Kab. Minahasa		NORTH SULAWESI	(0431) 893072	(0431) 893451
Manado Ratahan	Kel. Tosuraya Lingk. III, Kec. Ratahan	Kab. Minahasa Tenggara	95695	NORTH SULAWESI	(0431) 3174715	(0431) 3174715
Paguyaman	Kel. Sidodadi Paguyaman Gorontalo	Kab. Gorontalo	96261	NORTH SULAWESI	-	-
Manado Paniki	Jl. A.A Maramis, Paniki Bawah, Mapanget	Kota Manado	95256	NORTH SULAWESI	(0431) 811166	(0431) 811174
Manado Tuminting	Jalan Santiago no.14, Kel. Tuminting, Kec. Tuminting, Kota Manado	Kota Manado	95239	NORTH SULAWESI	(0431) 8050496	(0431) 863338
Kotamobagu	Jl. A. Yani No.51	Kota Kotamobagu	95711	NORTH SULAWESI	(0434) 22820, 21580, 24250	21696
Bitung	Jl. Xaverius Dotulong No. 29	Kota Bitung	95514	NORTH SULAWESI	(0438) 21022, 21166, 32626	21763
Gorontalo	Jl. H. Nani Wartabone No. 28	Kota Gorontalo	96112	GORONTALO	(0435) 824131 - 34, 823551	824305, 824062
Limboto	Jl. Jend. Sudirman No. 35, Limboto	Kab. Gorontalo	96211	GORONTALO	(0435) 880512, 880653	882363
Marisa	Jl. Trans Sulawesi No. 29, Marisa, Kab. Pohowato	Kab. Pohuwato	96266	GORONTALO	(0443) 210071, 210371	210522
Gorontalo Kwandang	Jl. Dusun Pontolo, Kec. Kwandang	Kab. Gorontalo	96252	GORONTALO	082191229879	082191229879
Tahuna	Jl. Dr. Sutomo No. 1	Kab. Kepulauan Sangihe	95813	NORTH SULAWESI	(0432) 21051, 22590, 22820	21457



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Ternate	Jl. Nukila No. 51	Kota Ternate	97721	MALUKU UTARA	(0921) 3122778, 3121125, 3121722, 3121141	3121040, 3123005
Ternate Mononutu	Jl. A. Mononutu No. 91	Kota Ternate	97712	MALUKU UTARA	(0921) 327304, 327358, 24604	327072
Buli	Jl. Kp. Baru - Buli, Maba	Kab. Halmahera Timur	97862	MALUKU UTARA	(0921) 7812736 Ext. 401	-
Tobelo	Jl. Kemakmuran No. 330, Tobelo	Halmahera Utara	97762	MALUKU UTARA	(0924) 2621492, 2621679	2621615
AREA PALU	Jl. Dr. Sam Ratulangi No. 60	Kota Palu	94111	CENTRAL SULAWESI	(0451) 424971, 423975, 423942	424766
Palu Sam Ratulangi	Jl. Dr. Sam Ratulangi No. 60	Kota Palu	94111	CENTRAL SULAWESI	(0451) 424971, 423975, 423942	424766
Palu Imam Bonjol	Jl. Imam Bonjol No. 88	Kota Palu	94223	CENTRAL SULAWESI	(0451) 421482 - 84, 421480, 455706	421483
Palu Hasanuddin	Jl. Sultan Hasanuddin No. 35	Kota Palu	94112	CENTRAL SULAWESI	(0451) 421580, 429180	424975
Poso	Jl. Hasanuddin No. 13, Poso	Kab. Poso	94616	CENTRAL SULAWESI	(0452) 21367, 21467, 21567, 21704	21767
Donggala	Jl. Moro No. 78	Kab. Donggala	94351	CENTRAL SULAWESI	(0457) 71175	71161
Parigi	Jl. Trans Sulawesi No. 117	Kab. Parigi Moutong	94371	CENTRAL SULAWESI	(0450) 22245 - 48	22248
Palu Pasangkayu	Jl. Poros Trans Sulawesi Pasangkayu	Kab. Mamuju Utara	53192	SULAWESI BARAT	-	-
Sigi	Jl. Lasoso No 2 Kel Mpanau Kec Sigi Biomaru	Kab. Sigi	94364	CENTRAL SULAWESI	(0451) 486999	(0451) 486999
Luwuk	Jl. Jend. Ahmad Yani No. 132	Kab. Banggai	94711	CENTRAL SULAWESI	(0461) 21143, 21144	22038
Ampana	Jl. Moh. Hatta No. 03	Kab. Tojo Una Una	94683	SOUTH SULAWESI	(0464) 22199	
Toili	Kompleks Pasar Unit 11 Desa Tirtakencana, Toili	Kab. Banggai	94765	CENTRAL SULAWESI	(0461) 7003388	(0461) 7003387
Toli Toli	Jl. W.R. Supratman No. 1	Kab Tolitoli	94514	CENTRAL SULAWESI	(0453) 21060, 24223 - 24, 21360	21760
AREA MAKASSAR	Jl. R.A. Kartini No. 12-14	Kota Makassar	90111	SOUTH SULAWESI	(0411) 324095, 3619424, 3619441, 3619443	3610778, 335741
Makassar Kartini	Jl. R.A. Kartini No. 12-14	Kota Makassar	90111	SOUTH SULAWESI	(0411) 324095, 3619424, 3619441, 3619443	3610778, 335741
Makassar Slamet Riyadi	Jl. Brigjend. Slamet Riyadi No. 8	Kota Makassar	90111	SOUTH SULAWESI	(0411) 319963-4	317854
Makassar Sulawesi	Jl. Sulawesi No. 81	Kota Makassar	90174	SOUTH SULAWESI	(0411) 317378, 317388	320629, 320473
Makassar Cokroaminoto	Jl. HOS Cokroaminoto No. 3	Kota Makassar	90174	SOUTH SULAWESI	(0411) 3617545	3628586
Makassar Cenderawasih	Jl. Cenderawasih No. 185	Kota Makassar	90133	SOUTH SULAWESI	(0411) 837610	837609
Makassar Pettarani	Jl. Andi Pangeran Pettarani No. 18 D	Kota Makassar	90232	SOUTH SULAWESI	(0411) 441862	441382
Makassar Panakkukang	Panakkukang Mas, Jl. Bolevar No. F 89	Kota Makassar	90231	SOUTH SULAWESI	(0411) 441605, 425290	443777
Sangguminasa	Kompleks Graha Satelit Blok 12 A, Jl. Sultan Hasanuddin	Kab. Gowa	92111	SOUTH SULAWESI	(0411) 880736, 880740	840134

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Bulukumba	Jl. Sam Ratulangi No. 90	Kab. Bulukumba	92512	SOUTH SULAWESI	(0413) 2587965, 2587966, 2587967, 2587969	2587968
Makassar Universitas Negeri Makassar	Jl. Bonto Langkasa, Gunungsari Baru	Kota Makassar	90221	SOUTH SULAWESI	(0411) 874744	874747
Makassar Andalas	Jl. Andalas No. 116 F	Kota Makassar	90155	SOUTH SULAWESI	(0411) 334023, 310164	310372
Makassar Veteran	Jl. Veteran Utara No. 206 B-C	Kota Makassar	90145	SOUTH SULAWESI	(0411) 319981, 332367	332354
Makassar Daya	Komplek Bukit Khatulistiwa Blok B/15, Jl. Perintis Kemerdekaan Km.13	Kota Makassar	90241	SOUTH SULAWESI	(0411) 591255, 591256	591257
Makassar R.S. Stella Maris	Komplek RS Stella Maris, Jl. Somba Opu No. 273	Kota Makassar	90001	SOUTH SULAWESI	(0411) 854289	854289
Semen Tonasa	Komplek PT Semen Tonasa I, Kotak pos 114	Kab. Pangkep	90662	SOUTH SULAWESI	(0411) 320672	311973
Makassar Universitas Hasanuddin	Jl. Perintis Kemerdekaan Komp. Univ Hasanuddin	Kota Makassar	90241	SOUTH SULAWESI	(0411) 581283	581538
Makassar Pelabuhan Indonesia	Jl. Ir. Soekarno Komp. Pelabuhan Indonesia IV No. 1	Kota Makassar	90174	SOUTH SULAWESI	(0411) 316125	316125
Makassar Toddopuli	Jl. Toddopuli Raya, Pertokoan Villa Surya Mas Blok A2-36	Kota Makassar	90222	SOUTH SULAWESI	(0411) 4663577, 4663578	(0411) 4663581
Makassar Ratulangi	Jl. Dr. Sam Ratulangi No. 24	Kota Makassar	90125	SOUTH SULAWESI	(0411) 854956, 854745, 830082	(0411) 830733
Makassar Pasar Sentral	Jl. KH. Wahid Hasyim No. 63	Kota Makassar	90174	SOUTH SULAWESI	(0411) 610732, 310773, 310793	(0411) 310848
Makassar Somba Opu	Jl. Penghibur No. 40	Kota Makassar	90112	SOUTH SULAWESI	(0411) 3610283, 3610296, 3610237	(0411) 3611201
Gowa	Jl. Wahid Hasyim No. 248 - 248A	Kab. Sungguminasa	90174	SOUTH SULAWESI	(0411) 310732, 310773, 310793	(0411) 310848
Bantaeng	Komp. Ruko Pasar Baru Kel. Bonto Atu, Kec. Bissapu	Kab. Bantaeng	92411	SOUTH SULAWESI	(0413) 23392	(0413) 23393
Takalar	Jl. Jend. Sudirman, Kel Kallabirang, Kec Pattallassang	Kab. Takalar	92216	SOUTH SULAWESI	(0418) 22299	(0418) 22280
Pangkep	Jl. Kubis No.1 Mappasaile Kec. Pangkajene	Kab. Pangkep	90105	SOUTH SULAWESI	(0410) 2311841	(0410) 2311842
Maros	Jl. Sudirman No.22, Kel. Pettuadæ Maros Baru	Kab. Maros	90511	SOUTH SULAWESI	(0411) 371973	(0411) 371972
Makassar BTP	Jl. Tamalanrea Komplek Bumi Tamalanrea Permai (BTP) Blok M No.27	Kota Makassar	90245	SOUTH SULAWESI	(0411) 4774411, 4774412	(0411) 4774413
Antang	Jl. Antang Raya Ruko Beverly Hills no.12	Kota Makassar	90234	SOUTH SULAWESI	(0411) 495271, 495273	(0411) 495282
Hartaco	Jl. Daeng Tata No. 61B (depan Pabrik Makatex)	Kota Makassar	90224	SOUTH SULAWESI	(0411) 862236	(0411) 862236
Limbung	Jl. Mesjid Raya No.144, Kel. Kalebajeng, Kec. Bajeng	Kab. Gowa	92152	SOUTH SULAWESI	(0411) 8217910	(0411) 8217911
Ambon Pantai Mardika	Jl. Pantai Mardika	Kota Ambon	97123	MALUKU	(0911) 354572-5	354578
Ambon Universitas Pattimura	Kampus Universitas Pattimura, Jl. Ir. M. Putuhena	Kota Ambon	97233	MALUKU	(0911) 322500, 322636	322602
Ambon Paso	Jl. Laksda Leo Wattimena, Kel. Passo, Kec. Teluk Ambon Baguala	Kota Ambon	97232	MALUKU	(0911) 361976	(0911) 361976
Ambon Masohi	Jl. Abdullah Souli, Kel. Ampera, Kec. Amahai	Kab. Maluku Tengah	97514	MALUKU	(0914) 22419	(0914) 22420
Ambon Namlea	Jl. Sakura, Kel. Namlea, Kec. Buru Utara Tinmur	Kab. Buru	97571	MALUKU	(0913) 22104	(0913) 22104
Ambon Tual	Jl. Abdul Gani Renuat Kel. Masrum Dullah Selatan, Kec. Kota Tual	Kab. Tual	97613	MALUKU	(0916) 22133	(0916) 21729



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Ambon Pattimura	Jl. Raya Pattimura No. 14 (SK.2 / 1)	Kota Ambon	90172	MALUKU	(0911) 345587, 353122	352208
Ambon Paradiso	Jl. Raya Pattimura No. 28	Kota Ambon	97124	MALUKU	(0911) 315897 - 99	
Tual	Jl. Jend. Sudirman, Ohoibun, Kei Kecil	Kab. Langgur	97611	MALUKU	(0916) 22996 - 97, 22097	(0916) 22096
AREA KENDARI MESJID AGUNG	Jl. H. Abdullah Silondae 45, Mondonga	Kota Kendari	93111	SOUTHEAST SULAWESI	(0401) 3121394, 3127708, 3122109	3122386
Kendari Mesjid Agung	Jl. H. Abdullah Silondae 45, Mondonga	Kota Kendari	93111	SOUTHEAST SULAWESI	(0401) 3121394, 3127708, 3122109	3122386
Kendari Soekarno	Jl. Sukowati No. 37	Kota Kendari	93127	SOUTHEAST SULAWESI	(0401) 3131211, 3131210	3121477
Bau Bau	Jl. Batara Guru No. 17 E	Kota Bau Bau	93127	SOUTHEAST SULAWESI	(0402) 2825747 - 49	2827010
Wua Wua	Jl. Brigjend M. Yoenoes No. 189 A-B	Kota Kendari	93117	SOUTHEAST SULAWESI	(0401) 3194455, 3193273	3195049
Pomalaa	Komplek Aneka Tambang, Jl. Ahmad Yani	Kab. Kolaka	93562	SOUTHEAST SULAWESI	(0405) 2310317, 2310824, 2310825, 2310560	2310562
Kolaka	Jl. Chairil Anwar No. 34 BC	Kab. Kolaka	93514	SOUTHEAST SULAWESI	(0405) 2322225	2322226
Kolaka Utara	Jl. Tomangera No. 36 Lasusua	Kab. Kolaka Utara		SOUTHEAST SULAWESI	-	-
Kendari Andunouhu	Jalan Poros Andunouhu, Kec. Poasia, Kota Kendari	Kota Kendari	93232	SOUTH SULAWESI	(0401) 3196811	(0401) 3196811
Tinanggea	Jl. Lingkungan 1 Kel. Tinanggea	Kab. Konawe Selatan	93385	SOUTH SULAWESI	-	-
Pasarwajo	Jl. Protokol, Saragih, Pasarwajo	Kab. Buton		SOUTHEAST SULAWESI	-	-
AREA PARE PARE	Jl. Andi Isa No. 5	Kota Pare Pare	91114	SOUTH SULAWESI	(0421) 21046, 24339, 25339, 25439, 21339	21416
Pare Pare	Jl. Andi Isa No. 5	Kota Pare Pare	91114	SOUTH SULAWESI	(0421) 21046, 24339, 25339, 25439, 21339	21416
Pinrang	Jl. Durian No. 24 - 26	Kab. Pinrang	91211	SOUTH SULAWESI	(0421) 921367, 922145	921878
Polewali Mandar	Jl. Jenderal Sudirman No. 132, Wonomulyo	Kab. Polewali Mandar	91352	SULAWESI BARAT	(0428) 51985, 51987, 51988	51986
Pare-Pare Pattompo	Jl. Baso Daeng Patompo No. 17	Kota Pare Pare	91111	SOUTH SULAWESI	(0421) 21971, 21972	(0421) 21976
Mamuju	Jl. Andi Pangeran Pettarani No. 19	Kota Mamuju	91511	SOUTH SULAWESI	(0426) 22386	21747
Sidrap	Jl. Calakkara No. 15 A, Kel. Pangkajene, Maritengae	Kab. Sidrap	91612	SOUTH SULAWESI	(0421) 91470	(0421) 91218
MamujuTarailu	Kel. Tarailu, Kec. Sampaga	Kota Mamuju	90511	SULAWESI BARAT	0816255288	0816255288
Barru	Jl. Sultan Hasanuddin No.31, Kel. Binangae, Kec. Barru, Kab. Baru.	Kab. Barru	90711	SOUTH SULAWESI	(0427) 322625	(0427) 322641
Palopo	Jl. Andi Djemma No. 123	Kota Palopo	91921	SOUTH SULAWESI	(0471) 21313, 23672, 23673	23671
Tana Toraja	Jl. Andi Mappanyukki No. 70, Rantepao	Kab. Toraja Utara	91831	SOUTH SULAWESI	(0423) 23202, 23377, 25522	23302
Belopa	Jl. S. Pareman, Kel. Sabe, Belopa	Kab. Luwu	91994	SOUTH SULAWESI	(0471) 3314353	(0471) 3314352
Masamba	Jl. Jend. Ahmad Yani Kel. Bone, Kec. Masamba	Kab. Luwu Utara	92961	SOUTH SULAWESI	(0473) 22167	(0473) 22168

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Soroako	Jl. Gamalama Kav. 2	Kab. Luwu Utara	91984	SOUTH SULAWESI	(0475) 321042, 321043, 321045	(0475-321044)
Watampone	Jl. M.H. Thamrin No. 10	Kab. Bone	92713	SOUTH SULAWESI	(0481) 21330, 21227	21938
Sengkang	Jl. Bau Mahmud No. 1	Kab. Wajo	90913	SOUTH SULAWESI	(0485) 324333, 324222	324111
Soppeng	Jl. Kemakmuran, Kel. Lalabatarilau	Kab. Soppeng	90812	SOUTH SULAWESI	(0484) - 23742	(0484) - 23878
Siwa	Jl. A. Jaja, Kel.Siwa, Kec. Pitumpanua	Kab. Wajo	90992	SOUTH SULAWESI	(0472) 321531	(0472) 321521
Sinjai	Jl. Persatuan Raya No.57 Kel. Balanipah, Kec. Sinjai Utara	Kab. Sinjai	92612	SOUTH SULAWESI	(0482) 21430	(0482) 2425516
Mangkutana	Jl. Trans Sulawesi, Desa Mulyasari, Kec. Tomini	Kab. Luwu Timur	92972	SOUTH SULAWESI	(0473) 25205	(0473) 25206
REGION XI/ DENPASAR	Jl. Veteran No. 1	Denpasar	80111	BALI	(0361) 226761 - 3	224077, 261453, 235924
AREA DENPASAR	Jl. Veteran No. 1	Kota Denpasar	80111	BALI	(0361) 226761 - 3	224077, 261453, 235924
Denpasar Veteran	Jl. Veteran No. 1	Kota Denpasar	80111	BALI	(0361) 226761 - 3	224077, 261453, 235924
Denpasar Gajah Mada	Jl. Gajah Mada No. 3	Kota Denpasar	80112	BALI	(0361) 224705, 234647	234646
Denpasar Udayana	Jl. Udayana No. 11	Kota Denpasar	80112	BALI	(0361) 223511	231277
Denpasar Teuku Umar	Jl. Teuku Umar No. 85	Kota Denpasar	80111	BALI	(0361) 257566, 257655	257567, 223665
Kuta Raya	Jl. Raya Kuta No. 456, Kuta	Kab. Badung	80361	BALI	(0361) 752060, 754241	752221
Nusa Dua	Pertokoan Niaga Nusa Dua No.2-4, Jl. By Pass I Gusti Ngurah Rai, Nusa Dua	Kab. Badung	80362	BALI	(0361) 772095 - 6, 778052	772097
Ubud	Jl. Raya Ubud No. 14, Ubud	Kab. Gianyar	80561	BALI	(0361) 977022, 975946	975889
Singaraja	Jl. Jend. Ahmad Yani No. 60, Singaraja	Kab. Buleleng	81116	BALI	(0362) 25222	24543
Kuta Discovery Mall	Discovery Shopping Mall A-3A, Jl. Kartika Plaza, Kuta	Kab. Badung	80361	BALI	(0361) 769506	753416
Tabanan	Jl. Jend. Ahmad Yani No. 99 X, Kediri	Kab. Tabanan	82171	BALI	(0361) 812217, 812654, 815363	815364
Legian	Jl. Raya Legian No. 494 E, Legian - Badung	Kab. Badung	80361	BALI	(0361) 762589, 763412, 7762586	751894
Denpasar Bandara Ngurah Rai	Wisti Sabha Building Lantai 1 / 6	Kab. Badung	80031	BALI	(0361) 756497	756497
Pelabuhan Benoa	Jl. Raya Pelabuhan Benoa	Kota Denpasar	80222	BALI	(0361) 723551	723552
Denpasar Merdeka	Komplek Graha Merdeka No. 12-12A, Jl. Merdeka	Kota Denpasar	80226	BALI	(0361) 246647, 248827, 263451	255715
Denpasar Pasar Kumbasari	Jl. Gajah Mada No. 105	Kota Denpasar	80118	BALI	(0361) 434812	427599
Denpasar Gatot Subroto	Jl. Gatot Subroto No. 80	Kota Denpasar	80111	BALI	(0361) 436487	418133
Gianyar Sukawati	Jl. Raya Sukawati	Kab. Gianyar	80582	BALI	(0361) 294810, 294991	294729
Singaraja Seririt	Jl. Jenderal Sudirman No. 64-66, Seririt, Singaraja	Kab. Buleleng	81153	BALI	(0362) 94790, 94793, 94794, 94795	94792
Gianyar Ngurah Rai	Komplek Pertokoan Pasar Gianyar Blok I No.2-3,Jl. I Gusti Ngurah Rai	Kab. Gianyar	80511	BALI	(0361) 948945, 948976	948567



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Kerobokan	Jl. Raya Kerobokan No. 104, Banjar Taman Legian Kuta	Kab. Badung	80361	BALI	(0361) 733282, 733283	733283
Tabanan Kota	Jl. Gajah Mada No. 131 A Tabanan	Kab. Tabanan	82111	BALI	(0361) 819151, 819153, 819538	819152
Amlapura	Jl. Sudirman No. 104, Amlapura	Kab. Karangasem	80811	BALI	(0363) 22389	22822
Jimbaran	Jl. Uluwatu II No. 112X Jimbaran, Kuta	Kota Denpasar	80361	BALI	(0361) 702331	(0361) 702090
Denpasar Dalung	Jl. Gatot Subroto Barat No. 1	Kab. Badung	80361	BALI	(0361) 415452	(0361) 8444122
Denpasar Sanur	Jl. By Pass I Gusti Ngurah Rai No. 104	Kota Denpasar	80228	BALI	(0361) 283485, 283885	281240
Denpasar Klungkung	Jl. Diponegoro, No. 49 Semarapura	Kota Denpasar	80716	BALI	(0366) 21804	(0366) 21867
Denpasar Sunset Road	Jl. Sunset Road Timur No. 23	Kab. Badung	80361	BALI	(0361) 2746751 - 752	(0361) 2746753
AREA MATARAM	Jl. Pejanggalik No. 20-22, Cakranegara	Kota Mataram	83231	WEST NUSA TENGGARA	(0370) 631813, 636071	631810
Mataram Cakranegara	Jl. Pejanggalik No. 20-22, Cakranegara	Kota Mataram	83231	WEST NUSA TENGGARA	(0370) 631813, 636071	631810
Mataram AA Gde Ngurah	Jl. AA Gde Ngurah No. 48 A-B	Kota Mataram	83231	WEST NUSA TENGGARA	(0370) 621481	637118
Sumbawa Besar	Jl. Diponegoro No. 10	Kab. Sumbawa	84343	WEST NUSA TENGGARA	(0371) 21438, 21567	21455
Kupang Urip Sumoharjo	Jl. Urip Sumoharjo No. 16	Kota Kupang	85229	EAST NUSA TENGGARA	(0380) 833216	833818
Kupang M. Hatta	Jl. Muhammad Hatta No. 54 A	Kota Kupang	85112	EAST NUSA TENGGARA	(0380) 832459	832460
Atambua	Jl. Pramuka No. 7	Kab. Belu	85711	EAST NUSA TENGGARA	(0389) 21688, 21766	21535
Mota Ain (CT)	Pos Terpadu Perbatasan RI - RDTL, Desa Silawan Mota Ain	Kab. Belu	83236	EAST NUSA TENGGARA	(0389) 21688, 21766	21535
Maumere	Jl. Moa Toda No. 12	Kab. Sikka	86151	EAST NUSA TENGGARA	(0382) 21274	23743
Ruteng	Jl. Waeces No. 20 Karot, Manggarai	Kab. Manggarai	86511	EAST NUSA TENGGARA	(0385) 21880	22115
Bertais	Jl. Sandubaya No.2 Bertais - Cakranegara	Kota Mataram	83236	WEST NUSA TENGGARA	(0370) 672320	(0370) 671809
Praya	Jl. Jend. Sudirman Kompleks Pertokoan C.3 - 4 Praya	Kab. Lombok Tengah	83511	WEST NUSA TENGGARA	(0370) 655090	(0370) 655113
Selong	Jl. Jend Sudirman No. 69 - 70 Pancor - Selong	Kab. Lombok Timur	83661	WEST NUSA TENGGARA	(0376) 21824, 21853, 23138, 22643	(0376) 22977
Ende	Jl. Kelimutu Ende, Onekore - Ende	Kab. Ende	84111	EAST NUSA TENGGARA	0374 - 42740, 4646937-38, 4646894-95	(0374) 4646896
Bima	Jl. Sumbawa No. 02	Kab. Bima	84111	WEST NUSA TENGGARA	0374 - 42740, 4646937-38, 4646894-95	(0374) 4646896
Sumbawa Newmont	Town Site PT Newmont Nusa Tenggara, Batu Hijau - Maluku	Kab. Sumbawa	84457	WEST NUSA TENGGARA	(0372) 635427, 635428, 635429	(0372) 635437
Mataram Ampenan	Jl. Adi Sucipto No. 78, Ampenan	Kota Mataram	83111	WEST NUSA TENGGARA	(0370) 637631, 637074	(0370) 637883
Lombok Gerung	Jl. Ahmad Yani Perigi Gerung, Lombok Barat	Kab. Lombok Barat	83363	WEST NUSA TENGGARA	(0370) 681039	(0370) 681564
Lombok Narmada	Jl. Ahmad Yani No. 48 F Narmada	Kab. Lombok Barat	83371	WEST NUSA TENGGARA	(0370) 671687	(0370) 672168
Lombok Pemenang	Jl. Raya Pamenang, Pamenang Lombok Barat	Kab. Lombok Barat	83352	WEST NUSA TENGGARA	(0370) 6130828	(0370) 6130829

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Lombok Kopang	Jl. Raya Kopang Kampung Barat Mesjid Kopang	Kab. Lombok Tengah	83553	WEST NUSA TENGGARA	(0370) 6156293	(0370) 6156292
Mataram Aikmel	Jl Koperasi No.123 Aikmel	Kab. Lombok Timur	83653	WEST NUSA TENGGARA	(0376) 22123	(0376) 2924321
Lombok Tanjung	Jl. Raya Tanjung Desa Sokong, Tanjung Lombok Barat	Kab. Lombok Barat	83352	WEST NUSA TENGGARA	(0370) 6120056	(0370) 6120057
Lombok Kediri	Jl. Tgh Ibrahim Al Kholidi Karang Kuripan, Kediri Lombok Barat	Kab. Lombok Barat	83362	WEST NUSA TENGGARA	(0370) 672725	(0370) 672381
Mataram Masbagik	Jl Raya Masbagik Ruko No.6 Masbagik	Kab. Lombok Timur	83661	WEST NUSA TENGGARA	(0376) 631668	(0376) 631658
Lombok Sakra	Jl. Soekarno Hatta Sakra - Lombok Timur	Kab. Lombok Timur	83671	WEST NUSA TENGGARA	(0376) 22508	(0376) 22508
Lombok Terara	Jl. Raya Terara, Terara - Lombok Timur	Kab. Lombok Timur	83663	WEST NUSA TENGGARA	(0376) 632047	(0376) 632146
Rembiga	Jl. Jendral Sudirman No.2A Rembiga	Kab. Lombok Barat	83124	WEST NUSA TENGGARA	(0370) 621068	(0370) 624327
Renteng Praya	Jl.Pahlawan, Desa Renteng	Kab. Lombok Tengah	83511	WEST NUSA TENGGARA	(0370) 653339	(0370) 654994
Oesapa	Jl. Timur Raya Oesapa KM 7, Kupang, NTT.	Kota Kupang	85228	EAST NUSA TENGGARA	(0380) 881288	(0380) 881161
Soe	Jl. Hayam Wuruk No.66, Kel. Taubneno, Soe	Kab. Timor Tengah Selatan	85511	EAST NUSA TENGGARA	(0388) 22745	(0388) 22993
REGION XII/ JAYAPURA	Jl. Dr. Sutomo No. 1	Jayapura	99111	PAPUA	(0967) 537081, 537183-4, 537189	(0967) 537181
AREA JAYAPURA	Jl. Jend. Ahmad Yani No. 35	Jayapura	99111	PAPUA	(0967) 531028, 534186, 534189, 533919	534494, 531836
Jayapura Ahmad Yani	Jl. Jend. Ahmad Yani No. 35	Kota Jayapura	99111	PAPUA	(0967) 531028, 534186, 534189, 533919	534494, 531836
Jayapura Abepura	Jl. Raya Abepura, Abepura	Kota Jayapura	99351	PAPUA	(0967) 581397, 587183	587182
Jayapura Sentani	Jl. Raya Kemiri No. 94, Sentani	Kab. Jayapura	99352	PAPUA	(0967) 591668, 593623	593624
Jayapura Waena	Jl. Raya Sentani Waena No.35	Kota Jayapura	99351	PAPUA	(0967) 572815, 572817	572816
Jayapura Sentra Bisnis Pasifik	Komplek Ruko Pasifik Permai Blok D No.5, Jl.Reklamasi Pantai Apo	Kota Jayapura	99112	PAPUA	(0967) 535166, 535177	535178
Jayapura Entrop	Jl. Raya Kelapa Dua, Entrop	Jayapura	99224	PAPUA	(0967) 536228	536348
Jayapura Sentani Kemiri	Jl Raya Kemiri Sentani	Jayapura	99352	PAPUA	(0967) 593443, 593445	593340
Jayapura Pasar Yotefa	Jl. Raya Tanah Hitam Depan PU Bina Marga Kec. Abepura	Jayapura	99351	PAPUA	(0967) 583961	(0967) 584270
Jayapura Sarmi	Jl. Raya Inpres, Sarmi Kota, Kab Sarmi	Kab. Sarmi	99373	PAPUA	(0966) 31171	(0966) 31172
Keerom Arso	Jln. Garuda Arso II RT 026 RW 002 Desa Yuwanain	Kab. Keerom	99368	PAPUA	0816-272154	
Jayapura Koya	Jl. Protokol Koya Barat, Paniae, Kec. Muara Tami, Koya Barat, Jayapura	Kab. Koya Barat	99351	PAPUA	0816272164	0816272164
Jayapura Pasar Youtefa 3	Jl. Pasar Baru Tembus Pasar Youtefa, Kotaraja	Kota Jayapura	99351	PAPUA	(0967) 583699	(0967) 583715
Merauke	Jl. Raya Mandala No. 1	Kab. Merauke	99613	PAPUA	(0971) 321333, 321128	322094
Nabire	Jl. Pepera No. 19	Kab. Nabire	98801	PAPUA	(0984) 21135, 21045, 21145	21683, 23170, 23115
Nabire Bumi Raya	Jl. Poros Bumiraya SP 1 Kel.Bumiraya Kec. Wanggar	Kab. Nabire	98851	PAPUA	0816-272145	



REGIONAL OFFICES AND BRANCHES

OFFICE NETWORK	OFFICE ADDRESS	CITY/ MUNICIPALITY	POST CODE	PROVINCE	TELEPHONE	FAX
Serui	Jl. Dr. Sam Ratulangi	Kab. Yapen Waropen	98212	PAPUA	(0983) 31535, 31536, 31537, 31782	31636, 33636
Biak	Jl. Jend. Ahmad Yani No. 2	Kab. Biak Numfor	98112	PAPUA	(0981) 22000, 21527	21557
Timika	Jl. Belibis	Kab. Mimika	99910	PAPUA	(0901) 321045, 321145, 321219, 321727, 322691, 323019, 323820	321515
Tembagapura	Jl. Numfor	Kab. Mimika	99930	PAPUA	(0901) 351125, 361027	351155
Kuala Kencana	Sentra Niaga Suite 117, Jl. Mandala Raya Selatan	Kuala Kencana-Mimika	99920	PAPUA	(0901) 302265, 302266	302264
Tembagapura Shopping Centre(CT)	Family Shopping Center Tembagapura	Kab. Mimika	98100	PAPUA	(0901) 351125	407625
Timika Hasanuddin	Jl. Hasanuddin, Timika	Timika-Mimika	99910	PAPUA	(0901) 3127010	(0901) 3127011
Timika Satuan Pemukiman 1	Jl. Yos Sudarso, Kel. Kamaro Jaya, Distrik Mimika	Kab. Mimika	99962	PAPUA	(0901) 3126090	(0901) 3126090
Wamena	Jl. Trikora No. 92	Kab. Jayawijaya	99511	PAPUA	(0969) 31033, 31010	32520
AREA SORONG	Jl. Basuki Rahmat No. 22	Kota Sorong	98401	WEST PAPUA	(0951) 323845, 323844, 321440	321113
Sorong Basuki Rahmat	Jl. Basuki Rahmat No. 22	Kota Sorong	98401	WEST PAPUA	(0951) 323845, 323844, 321440	321113
Sorong Ahmad Yani	Jl. Jend. Ahmad Yani No. 99	Kota Sorong	98414	WEST PAPUA	(0951) 323200, 323111, 323222	323400, 323981
Aimas	Jl. Klamono Km 19, Kota Baru Aimas	Kota Sorong	98418	WEST PAPUA	(0951) 328100	(0951) 328100
Sorong Aimas	Jl. Wortel Desa Malawele, Aimas	Kab. Sorong	98418	WEST PAPUA	(0951) 3128100	-
Sorong Pasar Sentral	Komp. Pasar Sentral, Desa Remu, Sorong Timur.	Kab. Sorong	98415	WEST PAPUA	(0951) 323831	(0951) 323831
Manokwari	Jl. Yos Sudarso No. 61	Kab. Manokwari	98311	WEST PAPUA	(0986) 213567, 211102, 211103 - 04	211222
Prafi Manokwari	Jl. Merpati No.495 (Jl. Poros SP-TV) distrik Prafi	Kab. Manokwari	98311	WEST PAPUA	(0986) 811172	(0986) 811414
Bintuni	Jl. Bintuni Raya	Kab. Teluk Bintuni	98364	WEST PAPUA	(0955) 3305385	-
Manokwari Wosi	Jl. Trikora Wosi Blok 1-2 Komp. Ruko Transito	Kab. Manokwari	98311	WEST PAPUA	(0986) 214337	(0986) 212559
Fak Fak	Jl. Izak Telussa No. 26	Kab. Fak Fak	98601	WEST PAPUA	(0956) 22119, 22120, 22124, 22480	22636, 25127, 23965
Kaimana	Jl. Utarum Krooy	Kab. Kaimana	98654	WEST PAPUA	(0957) 21512, 21616, 21626, 21769	(0957) 25127

COMMERCIAL BANKING CENTERS

Office Name	Address	Phone Number	Fax Number
CBC Medan	Jl. Imam Bonjol No.7 Lt.2, Medan 20112	061 - 4154600	061 - 4155385
CBC Pekanbaru	Jl. A. Yani No. 85, Lantai 2, Pekanbaru 28115	0761 - 839267	0761 - 856732
CBC Batam	Gd. Bank Mandiri Cabang Batam Lubuk Baja, Jl. Imam Bonjol Lt. 2, Lubuk Baja - Batam 29432	0778 - 429806	0778 - 429589
CBC Bandung 1	Jl. Asia Afrika No. 118 – 120 Lt 3, Bandung 40112	022 - 4267220	022 - 4209328
CBC Bandung 2	Jl. Asia Afrika No. 118 – 120 Lt 3, Bandung 40112	022 - 4267220	022 - 4209328
CBC Palembang	Jl. Kapten A. Rivai No.39 Lt.2, Palembang 30135	0711 - 355388	0711 - 360361
CBC Jakarta Kota	Jl. Lapangan Stasiun No. 02, Jakarta 11110	021 - 6915761	021 - 6917029
CBC Bekasi	Jl. Ir. H. Juanda No. 155, Bekasi 17112	021 - 8813200 Ext.302	021 - 8821100
CBC Jakarta Imam Bonjol	Graha Mandiri Lt 12, Jl Imam Bonjol No. 61 Jakarta 10310	021 - 31900352	021 - 39832832
CBC Kelapa Gading	Graha Rekso Lt. 3 Jl. Bulevar Blok CN 2 No. 12 Kelapa Gading, Jkt 14240	021 - 45856250, 45856282	021 - 45856230
CBC Jakarta Thamrin I	Wisma Mandiri II Lt. 3, Jl. Kebon Sirih No. 83, Jakarta 10340	021 - 39832828, 7166051, 30400051, 39832838	021 - 39832891
CBC Otomotif	Plaza Mandiri Lt. 29, Jl. Jend. Gatot Subroto Kav. 36-38, Jkt 12190	021 - 5245035, 7135035	021 - 52963012
CBC Plaza Mandiri	Plaza Mandiri Lt. 19, Jl. Jend. Gatot Subroto Kav. 36-38, Jkt 12190	021 - 5245991	021 - 5223743
CBC Jakarta Sudirman	Mandiri Tower Lt. 5, Jl. Jend. Sudirman Kav. 54-55, Jakarta 12190	021 - 5268118, 5266566 ext 8502	021 - 5268119
CBC Jakarta Sudirman 2	Mandiri Tower Lt. 5, Jl. Jend. Sudirman Kav. 54-55, Jakarta 12190	021 - 52963197	021 - 5267413
CBC Jakarta Iskandarsyah	Graha Iskandarsyah Lt.5, Jl. Iskandarsyah Raya No. 66C, Jakarta Selatan 12160	021 - 72800460	021 - 72793779
CBC Semarang	Jl. Pemuda No.73 Lantai 3, Semarang 50139	024 - 3522888	024 - 3580579
CBC Solo	Jl. Slamet Riyadi No. 16, Solo 57111	0271 - 663685	0271 - 641791
CBC Surabaya Basuki Rahmat	Jl. Basuki Rahmat No. 129-137, Surabaya 60271	031 - 5348880, 5348808, 5348818, 5320659	031 - 5480731
CBC Surabaya Pemuda	Jalan Pemuda No. 27 - 31 Surabaya 60271	031 - 5348938	031 - 5349005
CBC Surabaya Jembatan Merah	Jl. Indrapura no.45 Surabaya	031-3533015	031 - 3533016
CBC Balikpapan	Jl. Jend. A. Yani No.15 - Balikpapan 76113	0542 - 750372, 750373	0542 - 750371
CBC Banjarmasin	Jl. Lambung Mangkurat No. 8, Banjarmasin 70111	0511 - 4366792, 4366794	0511 - 4366793
CBC Makassar	Jl. R.A Kartini No. 19, Makassar 90111	0411 - 3611718, 3612984	0411 - 3612595
CBC Denpasar	Jl. Suropati No. 15, Denpasar 80232	0361 - 238083	0361 - 238082



BUSINESS BANKING CENTERS

Office Name	Address	Phone Number	Fax Number
BBC Medan Zainul Arifin	Jl. Imam Bonjol No. 16D Mandiri Building Lt. II Medan 20152	061 - 4554240	061 - 4531016
BBC Medan Imam Bonjol	Jl. Imam Bonjol No. 7 Lt. 3, Medan 20112	061 - 4151831, 4158875, 4154600	061 - 4527353, 4521996
BBC Pematang Siantar	Jl. Sutomo No. 16, Pematangsiantar 21117	0622 - 29955	0622 - 23211, 430391
BBC Pekanbaru	Jl. A. Yani No. 85, Pekanbaru 28115	0761 - 839898, 839895, 839896	0761 - 839894
BBC Batam	Jl. Raya Ali Haji No. 39, Batam 29426	0778 - 457988, 422079, 422188	0778 - 433306
BBC Palembang I (Veteran)	Komp. Ruko Pujasera Veteran Blok F No.4 - 5 Lt. 2 - 4, Jl. Veteran No. 939, Palembang 30113	0711 - 377143, 376146, 376150	0711 - 377144
BBC Palembang II (A. Rivai)	Jl. Kapt. A. Rivai No. 39 Lantai 3 Palembang 30135	0711 - 315601, 315612, 312174	0711 - 319844
BBC Jambi	Jl. Dr.Sutomo PO BOX 14, Jambi 36113	0741 - 21412, 20302, 20303	0741 - 34337
BBC Padang	Jl. Bagindo Aziz Chan No. 21 Padang 25112	0751 - 890045, 810676, 20031, 812542	0751 - 36732
BBC Bandar Lampung	Jl. WR. Supratman No.70 Lt.2, Bandarlampung 35111	0721 - 489564, 487543	0721 - 485684, 489423
BBC Jakarta Kota	Jl. Pintu Besar Utara No.5, Jakarta Barat 11110	021 - 6917165, 6917166, 6917147	021 - 6910681, 6917776
BBC Tangerang	Ruko Financial Center BA - 2, Jl. Boulevard Raya No. 16 - 17, Gading Serpong, Tangerang 15810	021 - 54200797	021 - 54200787
BBC Jakarta Matraman	Gd. Bank Mandiri Lt. 2 & 3, Jl. Matraman Raya No.31, Jakarta Timur 13150	021 - 8518822, 85914900, 85912280	021 - 85900938
BBC Jakarta Fakhruddin	Jl. Fakhruddin No. 15, Tanah Abang, Jakarta Pusat 10250	021 - 3140632, 3140633, 3915621	021 - 3915621
BBC Bekasi	Jl. A. Yani Ruko Bekasi Mas Blok E No.1 - 2 Bekasi 17141	021 - 88962459, 88961886, 88962441	021 - 88961751
BBC Jakarta Kelapa Gading	Jl. Boulevard Kelapa Gading Blok WE - 2 No. 8, Kelapa Gading, Jakarta Utara 14240	021 - 45846963, 45843688	021 - 45846863
BBC Jakarta Melawai	Jl. Melawai Raya No.12 - 13, Jakarta Selatan 12160	021 - 72788767, 72788233, 72786528	021 - 72788870
BBC Jakarta TB. Simatupang	Kawasan Komersial Cilandak, Jl. Raya Cilandak KKO Gedung III, Cilandak, Jakarta Selatan 12560	021 - 7816858 ext. 200	021 - 7816859
BBC Bogor	Ruko Vila Indah Pajajaran, Jl. Pajajaran No.88 Blok I dan J, Bogor 16128	0251 - 8323894, 8323798, 83811866	0251 - 8363010
BBC Bandung	Jl. Naripan No. 11 - 19, Bandung 40111	022 - 4234706, 4241700, 4232283	022 - 4224644
BBC Cilegon	Jl. Let. Jend. Suprpto No. 2, Cilegon 42431	0254 - 378299	0254 - 391396, 378300
BBC Cirebon	Jl. Siliwangi No. 139, Cirebon 45124	0231 - 247756	0231 - 202821
BBC Semarang	Jl. Gajahmada No.95C Semarang	024 - 3521662-64	024 - 3564495

Office Name	Address	Phone Number	Fax Number
BBC Surabaya Jembatan Merah	Jl Jembatan Merah No.25-27 Lt.2 Surabaya 60175	031 - 3579276-9	031 - 3577711
BBC Denpasar	Jl. Udayana No. 11 Denpasar	0361 - 222526	0361 - 244342
BBC Banjarmasin	Jl. R. Soeprpto No.13-17 Lt.2 Banjarmasin 70114	0511 - 3363776, 3363778, 3365484	0511 - 3363082
BBC Makassar	Jl. RA Kartini No. 19 It 3, Makassar	0411 - 3611718, 3613269	0411 - 310069
BBC Pontianak	Jl. Sidas No. 2 Pontianak	0561 - 763110	0561 - 737058
BBC Samarinda	Jl. Kesuma Bangsa No.76 Lt.2 Samarinda	0541 - 744734, 747300	0541 - 739736
BBC Manado	Jl. Dotulolong Lasut No.9 Manado	0431 - 850251	0431 - 878846
BBC Palu	Jl. Sultan Hasanuddin No.35 Palu	0451 - 456700, 456900	0451 - 456800
BBC Balikpapan	Jl. Jend. A. Yani No. 15 Lt 2 Balikpapan	0542 - 734590	0542 - 732650
BBC Solo	Jl. Slamet Riyadi No 16 Solo	0271 - 631362, 631372, 631392	0271 - 643743
BBC Surabaya HR. Muhammad	HR. Muhammad Square B1&B2, Jl. HR.Muhammad Surabaya	031 - 7321427, 7321430	031 - 7321447
BBC Purwokerto	Jl. Jend. Sudirman No. 337 Purwokerto	0281- 637400, 627696, 640266, 642464 ext. 203	0281 - 621747
BBC Banjar Baru	Kawasan Mawar Business Center, Rukan No. 15-17 Jl. A. Yani Km. 36,8 Batas Kota, Banjarbaru 70711	0511 - 4777949, 4781002, 4781320	0511 - 4777919
BBC Sorong	Jl. Ahmad Yani No. 99 Sorong	0951 - 327124, 327126, 327130	0951 - 322174
BBC Surabaya Diponegoro	Jl. Diponegoro No. 157 Surabaya	031 - 5676178-80, 5676672	031 - 5674599
BBC Madiun	Jl. Pahlawan No. 29 Madiun	0351 - 466960, 466922, 467966	0351 - 471553
BBC Malang	Jl. Letjend. Sutoyo No 18-20 Malang	0341 - 402205-10	0341 - 402211
BBC Tegal	Jl. Jend. Sudirman No.11, Lt. 3, Tegal	0283 - 343900, 343883, 343884, 343885	0283 - 323291



MMU BRANCHES

MMU BRANCHES	ADDRESS	CITY/COUNTY	POST CODE	TELEPHONE	FAX
REGION I/ MBDC MEDAN					
AREA MEDAN IMAM BONJOL					
Deli Serdang Galang	Jl. Perintis Kemerdekaan No.6 Galang	Deli Serdang	20355	(061) 7981604	061-7981631
Medan Delitua	Jl. Besar Delitua No.77 Kec. Delitua	Deli Serdang	20355	(061) 7030171	061-7030149
Medan Batang Kuis	Jl. Niaga No.58 B - Batang Kuis Deli Serdang	Deli Serdang	20372	(061) 7388423	061-7388424
Medan Perbaungan	Jl. Serdang No.57 Perbaungan - Serdang Bedagai	Serdang Bedagai	20986	(061) 7990821	061 - 7990821
Medan Pancur Batu	Jl. Jamin Ginting No.36 Pancur Batu Medan	Deli Serdang	20353	(061) 8363608	061-8363028
Medan Tanjung Pura	Jl. Pemuda No.39 Tanjung Pura - Langkat	Kab. Langkat	20853	(061) 8960640	061 8961449
AREA MEDAN BALAIKOTA					
Medan Marelán	Jl. Marelán Raya No.143 PSR.III LK.12 Medan Marelán	Medan	20255	(061) 6850636	061-6850387
Medan Kuala	Jl. Gajah Mada No.8 Lk-X Kuala, Kab. Langkat	Langkat	20772	(061) 8931364	(061) 8931363
Medan Braharang	Jl. Gatot Subroto No.39 Kec. Binjai Barat 20712	Langkat	20712	(061) 8827755	061-8827744
Medan Sei Rampah	Jl. Negara No.88A Sei Rampah	Serdang Bedagai	20695	(0621) 41260	0621-41261
Medan Marindal	Jl. Bajak Marindal Pasar VIII No.19 A, Desa Marindal – Kab. Deli Serdang	Kab. Deli Serdang	20147	061-7861377	061- 7876977
Dolok Masihul	Jl. Perjuangan No.037 Lk.I Desa Pekan Dolok Masihul, Kec. Dolok Masihul, Serdang Bedagai	Serdang Bedagai	20991	0621-391047	0621-391156
Medan Kampung Lalang	Jl. Klambir V No.86-B, kelurahan Cinta Damai, Kecamatan Medan Helvetia, Kota Medan.	Kota Medan	20126	061-8449300	061-8449301
Medan Titi Papan	Jl. Platina Raya No.31-D Kelurahan Titi Papan, Kecamatan Medan Marelán	Kota Medan	20255	061-6856387	061-6855325
AREA BANDA ACEH					
Banda Aceh Blang Pidie	Jl.Persada No.106 Desa Keude Siblah Kec Blang Pidie	Kab. Aceh Barat Daya	23764	(0659) 93155	0659-93154
Banda Aceh Beureunun	Jl. Medan - B.Aceh No 3 Desa Baro Jaman Kec. Beureunun	Kab. Aceh Pidie	24173	(0653) 821554	0653.821573
Banda Aceh Geudong	Jl.Medan-Banda Aceh No.6 Ds. Keude Geudong, Kec. Samudera, Kab. Aceh Utara	Kab. Aceh Utara	24351	0645-83456	(0645) 83094
Banda Aceh Matang Glumpang Dua	Jl. Medan - B. Aceh No. 15 Ds Meunasah Dayah, Kec. Matang Glumpang Dua	Kab. Bireuen	24261	(0644) 451155	0644-451154
Banda Aceh Pondok Baru Bener Meriah	Jl. Tritit Pondok Baru Simpang Tiga Radelong, Gampong Blang Sentang, Kec. Bukit	Kab. Bener Meriah	24581	(0643) 7425325	0643 - 7425321
Banda Aceh Lhoksukon	Jl. Medan - Banda Aceh No.15 Kel.Lhoksukon Kec. Lhoksukon	Kab. Aceh Utara	24391	(0645) 31470	(0645)31471
Banda Aceh IDI Rayeuk	Jl. Medan Banda Aceh Desa Kuta Blang Kec. Idi Rayeuk	Kab. Aceh Timur	24454	(0646) 21384	0646-21383
Banda Aceh Peureulak	Jl. Perdagangan, Kel. Keude Peureulak, Kec. Perureulak	Kab. Aceh Timur	24453	(0646) 31229	0646-31299
Krueng Geukuh	Jl.Ramai No.128 Krueng Geukuh, Kecamatan Dewantara, Kabupaten Aceh Utara.	Kab. Aceh Utara	24354	(0645) 57305	(0645) 57307
Ulee Glee	Jl. Medan-Banda Aceh No.1, Ulee Glee, Kec. Bandar Dua, kab. Pidie Jaya, Aceh.	Kab. Pidie Jaya	24211	0644 - 5351446	0644 - 5351447
Panton Labu	Jl. T. Hamzah Bendahara No.160, Kec. Tanah jambu Aye, Kabupaten Aceh Utara.	Kab. Aceh Utara	24394	0645 - 91075	0645 - 91575
Banda Aceh Jeuram	Jl. Nasional Meulaboh - Tapaktuan Gampong Blang Teungoh, Kec. Kuala, Kab. Nagan Raya.	Kab. Nagan Raya.	23671	0655 - 7555377	0655 - 7555378

MMU BRANCHES	ADDRESS	CITY/COUNTY	POST CODE	TELEPHONE	FAX
AREA PEMATANGSIANTAR					
Pematangsiantar Serbelawan	Jl. Merdeka No.5C, Serbelawan, Kec. Batu Nanggar	Kab. Simalungun	21155	(0622) 773031	0622.773022
Pematangsiantar Perdagangan	Jl. SM Raja No.488 Perdagangan	Kab. Simalungun	21184	(0622) 96772	0622-96800
Pematangsiantar Lima Puluh / Indrapura	Jl. Jend. Sudirman No. 59 Indrapura, Kec. Air Putih	Kab. Batubara	21256	(0622) 31730	(0622) 646264
Pematangsiantar Siborong-borong	Jl. Sisingamangaraja No. 47 Kel./Kec. Pasar Siborong-Borong	Kab. Tapanuli Utara	22474	(0633) 41300	0633-41201
Simalungun Sidamanik	Jl. Besar Sari Matondang No.52 Kel. Sari Matondang Kec. Sidamanik	Kab. Simalungun	21171	(0622) 370244	(0622) 370275
Tarutung	Jl. Sisingamangaraja No. 82 Kel.Hutatoruan X Kec. Tarutung	Kab. Tapanuli Utara	22411	(0633) 20397	(0633) 20398
Aek Nabara	Jl. Ampera No. 21 B Kel. Aek Nabara Kec. Bilah Hulu	Kab. Labuhan Batu	21462	(0624) 29429	(0624) 29484
Labuhan Batu Kampung Pajak	Jl. Lintas Sumatera Lab.Batu, Kec .NA IX-X Kamp. Pajak	Kab. Labuhan Batu Utara	21454	(0624) 737533	0264-5737522
Labuhan Batu Negeri Lama	Jl. Protokol Negeri Lama No.85 Desa Negeri Lama, Kec. Bilah Hilir	Kab. Labuhan Batu	74162	0532 - 2071198	0532 - 2071194
Asahan Sungai Piring	Jl. Lintas Timur Sumatera, Sei Piring No.28, Desa Rahuning, Kec. Rahuning	Kab. Asahan	21273	(0623) - 355309	(0623) - 355307
Saribu Dolok	Jl. Kabanjahe No. 41 Saribudolok, Silimakuta, Kabupaten Simalungun	Kab. Simalungun	21167	(0622) 5891777	(0622) 5891939
Simalungun Tanah Jawa	Jl. Sisingamangaraja No.14, Kel. Pematang Tanah Jawa, Kec. Tanah Jawa	Kab. Simalungun	21115	(0622)-7562088	(0622)-7562087
AREA PEKANBARU					
Pelalawan Sorek	Jl. Lintas Timur Kec. Pangkalan Kuras	Kab. Pelalawan Sorek	28382	(0761) 492500	0761- 492444
Pekanbaru Rambah	Jl. Tuanku Tambusai No.59 A. Kec. Rambah, Kota Pasir Pengaraian	Kab. Rokan Hulu	28557	(0762) 7392277	(0762) 7392277
Pekanbaru Kandis	Jl. Lintas Pekanbaru - Duri Km.73 RT/RW 01/05, Kel. Simpang Belutu, Kec. Kandis	Kab. Siak	28886	(0761) 4803000	(0761)4804000
Dumai Bukit Kapur	Jl Raya Duri Dumai RT 06, Bukit Kapur	Dumai	28882	(0765) 7059430	(0765)705953
Pekanbaru Pasar Sukaramai	Jl. Haji Agus Salim No. 69 RT. 02 RW. 07 Kel. Sukaramai Kec. Pekanbaru Kota	Pekanbaru	28113	(0761) 862383	(0761) 862384
Duri Sidomulyo	Jl. Lintas Duri - Dumai KM.18 Desa Seberang Kec. Mandau Duri, Kab. Bengkalis, Riau.	Kab. Bengkalis	28884	0765-5508027	0765-5508026
Balam	Jl. Lintas Riau - Sumatera Utara KM.20, Kel. Bangko Sempurna, Kec. Bangko Pusako Kab. Rokan Hilir - Riau	Kab. Rokan Hilir	28992	0765-5507613	0765-5507613
Ukui	Jl. Lintas Timur Ukui Satu, Kecamatan Ukui, Kabupaten Pelalawan Riau.	Kab. Pelawan Riau	28388	0769-7445197	0769-7445198
Flamboyan Kota Garo	Jl. Petapahan, Kel. Seruling, Kec. Tapung, Kab. Kampar Riau.	Kab. Kampar	28411	0762-7320134	0762-7320133
Kota Lama	Jl. Tengku Pahlawan Desa Kota Lama Kec. Kunto Darussalam, Kab. Rokan Hulu, Riau.	Kab. Rokan Hulu	28454	0761 – 7773519	0761 – 7773526
Belilas	Jalan Lintas Timur Belilas, Desa Pangkalan Kasai, Kecamatan Siberida, Kabupaten Indragiri Hulu, Provinsi Riau.	Kab. Indragiri Hulu	29371	(0769) 323678	(0769) 323570
AREA BATAM					



MMU BRANCHES

MMU BRANCHES	ADDRESS	CITY/COUNTY	POST CODE	TELEPHONE	FAX
Batam Bintang Bisnis Center	Komplek Bintang Center Blok C No. 39, Kios No. 61	Tanjungpinang	29125	(0771) 441613	(0771) 441613
Bengkong	Jl. Laksamana Bintang No.4, Ruko STM Aljabar Blok C No.4 Kecamatan Bengkong, Kota Batam.	Batam	29458	0778-457209	0778-433147
REGION II/ MBDC PALEMBANG					
AREA JAMBI					
Jambi Kuala Tungkal	Jl.KI Hajar Dewantara No.30 Kel.Tungkal IV Kota, Tungkal Ilir	Kab. Tanjung Jabung Barat	36512	(0742) 22227	0742-22228
Jambi Sei Bahar	Jl. Poros Unit I Blok 1B No.252 Mekar Sari Makmur, Sei Bahar	Kab. Muara Jambi	36365	(0743) 23278	0743-23298
Jambi Singkut	Jl Lintas Sumatera Ds. Bukit Tigo RT.01/03 No.11 Kel. Bukit Tigo, Kec Singkut	Kab. Sarolangun	37482	(0745) 92523	(0745)92522
Jambi Sungai Rengas	Jl Lintas Jambi-Bungo Ds Sei. Rengas RT 04 No.19 Kec. Muaro Sebo Ulu	Kab. Batanghari	36655	(0743) 7013000	belum ada Jaringan Telepon
Jambi Geragai	Jl Ahmad Yani RT.19 Blok A No.8, Ds Simpang Pandan, Kec Geragai	Kab. Tanjung Jabung Timur	36561	081539899091	081539411001
Jambi Merlung	Jl Lintas Timur Sumatera Ds Merlung No.2 Sebelah KPM Kec. Merlung	Kab. Tanjung Jabung Barat	36554	0816398910	0815-39-401001
Muaro Jambi Sungai Gelam	Jl. Pramuka, No. 03, RT.11, RW.02, Desa Sungai Gelam, Kec. Sungai Gelam	Kab. Muaro Jambi	36273	081539499988	081539910009
Sarolangun Mandi Angin	Jl. Lintas Mandiingin - Sarolangun, No. 3, Samp- ing Masjid Raya RT.03/05, Kel. Mandiingin,Kec. Mandiingin	Kab. Sarolangun	37392	08153940007	Tidak ada
Jambi Kuamang Kuning	Jl Batang Hari (Jl Poros SPA) No.99 A RT 06/02 Dusun Purwosari Kec. Pelepat Ilir	Kab. Bungo	37252	(0747) 7326156	0747-7326157
Merangin Hitam Ulu	Jl. Gulama Bulat, RT.01/02, No. 2, Blok. 01, Desa Muara Delang, Kec. Tabir Selatan	Kab. Merangin	37354	081539430008	08153950768
Mendalo	Kampung Mendalo No. 04 KM 14 Kec. Jambi Luar Kota Kab. Muaro Jambi	Kab. Muaro Jambi	36361	0741 - 580092	0741 - 580072
Sarolangun Sri Pelayang	Jl. Lintas Sumatera RT 15 Kelurahan Sarkam, Kecamatan Sarolangun, Kabupaten Sarolangun	Kab. Sarolangun	37481	0745 - 91446	0745 - 91447
Durian Luncuk	Duren Luncuk No.3 Rt.08 Kec. Batin Kab. Batang Hari - Jambi	Kab. Batang Hari	36656	0815-39423888	0815-3960766
Bangko Sei Ulak	Jl. Teuku Umar RT.009 RW.003 Desa Sei Ulak, Kecamatan Nalo Tantan	Kab Merangin	37351	0746-3250030	0746-3250050
Tempino	Jl. Lintas Jambi-Tempino RT.05/02 No.2, Km.26, Desa Nagasari, Kec. Mestong	Kab. Muaro Jambi	36362	0815-39440002	0815-39440002
Sungai Bahar 6	Desa Talang Bukit RT.02 No.43, Kec. Bahar Utara, Kab. Muaro Jambi, Provinsi Jambi.	Kab. Muaro Jambi	36365	0815-39440003	0815-39440003
Pamenang	Jl. Kemang Manis RT.25/11 No.64, Kel. Pamenang, Kec. Pamenang, Kab. Merangin, Jambi.	Kab. Merangin	37352	0746-331140	0746-331150
Tebo	Jl. Lintas Tebo-Jambi KM.0 Sumber Sari No.4, RT.04, Kel. Tebing Tinggi, Kec. Tebo Tengah.	Kab. Tebo	17166	0744-21330	0744-21335
Sumber Agung Blok E	Desa Wonorejo Blok E No.6, Sumber Agung, Kec. Rimbo Ilir, Kab. Tebo, Jambi.	Kab. Tebo	37553	0815-39440001	0815-39440001
AREA PADANG					
Padang Ujung Gading	Jl. Flores Jorong Kuamang Kenagarian Ujung Gading	Pasaman Barat	26572	(0753) 470707	0753 470706
Padang Siteba	Jl. Gajah Mada Kel. Olo Nanggalo Kec. Nanggalo	Padang	25139	(0751) 444447	0751 444457
Padang Batusangkar	Pertokoan Pertiwi Indah Jl. S. Parman No.7, Batu- sangkar	Tanah Datar	27213	(0752) 574293	0752-71604

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Padang Koto Baru	Jl. Lintas Sumatera, Nagari Koto Baru	Kab. Dharmasraya	27581	(0754) 71212	0754-71292
Padang Panjang	Jl. Sudirman No.210	Kab. Padang Panjang	27114	(0752) 83484	(0752) - 83456
Dharmasraya Pulau Punjung	Jl. Lintas Sumatera Km 3 Pulau Punjung Kec. Pulau Punjung	Kab. Dharmasraya	27573	(0754) 451584	0754-451584
Sungai Duo Sitiung	Nagari Sungai Duo, Kecamatan Sitiung, Kabupaten Dharmasraya	Kab. Dharmasraya	27674	0754-581033	0754-581037
Sitiung IV Koto Gadang	Nagari Koto Gadang, Kecamatan Koto Besar, Kabupaten Dharmasraya.	Kab. Dharmasraya	26784	0816-350555	0816-350666
Lubuk Sikaping	Jl. Sudirman Jorong Kampung Lua Kenagarian Durian Tinggi, Kec. Lubuk Sikaping	Kab. Pasaman Timur	25581	0753 - 20556	0753 - 20956
Bawan	Nagari Bawan, Kecamatan Ampek Nagari, Kabupaten Agam, Sumatera Barat.	Kab. Agam	26452	0816-356463	0816-356464
Lubuk Alung	Jl. Sudirman Km. 36, Kel. Sungai Abang Kec. Lubuk Alung, Kab. Padang Pariaman Sumatera Barat.	Kab. Padang	25581	(0751)-697220	(0751)-697213
Kinali	Desa Langgam, Kecamatan Kinali, Kabupaten Pasaman Barat.	Kab. Pasaman Barat	26567	0816-356466	0816-356467
AREA PALEMBANG SUDIRMAN					
Ogan Ilir Indralaya	Jl. Lintas Timur KM. 35 No. 6 Kel. Indralaya Raya, Kec. Indralaya	Kab. Ogan Ilir	30662	(0711) 581390	0711 - 581389
Palembang Simpang Plaju	JL. Riyacudu No.1717 Kel. 8 Ulu, Kec. Seberang Ulu	Palembang	30252	(0711) 516311	0711 - 516311
Palembang Tugu Mulyo	Jl. Lintas Timur - Kecamatan Lempuing	Kab. Ogan Komering Ilir	30657	(0712) 331320	0712-331343
Palembang Martapura	Jl. Diponegoro Kel. Pasar Martapura/Tanjung Aman Kec. Martapura	Kab. Ogan Komering Ulu	32181	(0735) 481795	0735-481240
Palembang Batumarta	Jl. Poros Batumarta II Desa Gotong Royong Kec. Lubuk Raja	Kab. Ogan Komering Ulu	32152	(0735) 7328092	0735 7328093
Palembang Muaradua	Jl. Jend. Sudirman No.43 Pasar Ilir Kec. Muara Dua	Kab. OKU Selatan	32152	(0735) 590203	0735-591334
Tanjung Raja	JL. MERDEKA, KEL. TANJUNG RAJA KOTA, KEC. TANJUNG RAJA	Ogan Ilir	30861	0712 - 351390	0712 - 351391
Surya Adi	Jl.Lintas Timur KM.151 Blok D, Desa Surya Adi Kec. Mesuji Kab.OKI	Kab. Ogan Komering Ulu	30681	8153811072	—
Peninjauan	Jl. Pasar Minggu, Kec. Peninjauan, Desa Peninjauan, Kab. Ogan, Komering Ulu.	Kab. Ogan Komering Ulu	32191	8153811073	—
Muara Kelingi	Jl. Merdeka RT.07, Kelurahan Muara Kelingi, Kec. Muara Kelingi, Kab. Musi Rawas.	Musi rawas	31663	8153811074	8153811074
Tugumulyo Musi Rawas	Jl. Jendral Sudirman Desa F.Trikoyo, Kec. Tugumulyo, Kab. Musi rawas.	Musi rawas	31662	0733 - 371796	0733 - 371796
Baturaja Lintas	Jl. Muh Hatta, Kelurahan Sukaraya, Kecamatan Baturaja Timur, Kab. Ogan Komering Ulu.	Kab. Ogan Komering Ulu	32112	0735 - 7328885	0735 - 7328884
AREA PALEMBANG ARIEF					
Palembang Betung	Jl. Raya Palembang Jambi RT.27/RW.06 Lingkungan III Kel. Rimba Asam Kec. Betung	Kab. Banyuasin	30758	(0711) 893788	0711-893414
Palembang Megang Sakti	Desa Megang Sakti II Kec. Megang Sakti	Kab. Musi Rawas	31657	081532441968	belum ada Jaringan Telepon
Bayung Lencir	Jl. Raya Palembang Jambi, Lingkungan 1, Kel. Bayung Lencir	Kab. Musi Banyuasin	30756	(0714) 7346149	0714 - 7346191
Muaraenim Gelumbang	Jl. Raya Palembang Prabumulih KM. 55 Lk.II Rt.006 Kel. Gelumbang	Kab. Muara Enim	31171	(0713) 324768	0713-324769
Palembang Arga Makmur	Jl. Ir. Sutami, Kel. Purwodadi, Kec. Kota Arga Makmur	Kab. Bengkulu Utara	38612	0737-523207	0737-522842



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Palembang Manna	Jl. Jend. Sudirman No.231, Kel. Pasar Mulia, Kec. Pasar Manna	Kab. Bengkulu Selatan	38518	(0739) 23084	0739-21574
Bengkulu Ketahun	Jl. Flamboyan No. 177 Desa Giri Kencana, Kec. Ketahun	Kab. Bengkulu Utara	38361	(0737) 7524071	0737-7524072
Bengkulu Selebar	Jl.R.E Martadinata RT/RW.31/06, Kel Pagar Dewa, Kec Selebar	Kodya Bengkulu	38212	(0736) 51733	0736 - 51743
Kepahiang	Jl. Santoso No. 57 Kel Pensiunan, Kec. Kepahiang	Kepahiang	39372	(0732) 391206	0732-391205
Babat Toman	Jln. Sekayu Lubuk Linggau, Desa Toman Kec. Babat Toman, Kab. Musi Banyuasin, Sumatera Selatan	Musi Banyuasin	30752	0714 - 331372	0714 - 331220
Pangkalan Balai	Jl. Merdeka Rt 17 Rw 2 Kel. Kedondong Raye Kec. Banyuasin III	Banyuasin	30753	0711 - 891408	0711 - 891048
Palembang Bukit	Jl. Jaksa Agung R Suprpto, RT.01 RW.05, Kelurahan 26 Ilir 1, Kecamatan Ilir Barat 1, Palembang.	Kota Palembang	30139	(0711) 310501	(0711) 317402
Pasar Inpres Prabumulih	Jl. Prof.M. Yamin No.49, Kelurahan Pasar Inpres Prabumulih, Kec. Prabumulih Barat, kabupaten Muara Enim.	Muara Enim	31121	0713 - 321184	0713 - 321194
Ipuh	Jln. Raya Lintas Barat Kelurahan Pulau Payung Kecamatan Muko - Muko Selatan Kab. Muko - Muko Bengkulu	Kab. Muko - Muko Bengkulu	38364	0737 - 61015	0737 - 61220
Putri Hijau	Jl. Kota Bani Kel. Kota Bani Kec. Putri Hijau Kab. Bengkulu Utara	Kab. Bengkulu Utara	38362	0815-3910111	0815-3910222
Seluma	Jl. Raya Bengkulu - Manna (Pasar Seluma) Kel. Pasar Tais Kec. Seluma Kab. Seluma, Bengkulu Selatan	Kab. Seluma	38576	0736-91106	0736-91107
AREA BANDAR LAMPUNG					
Bandar Lampung Panjang	Jl. Yos Sudarso, Panjang, Bandar Lampung	Bandar Lampung	35241	(0721) 31369	0721-31385
Lampung Sidomulyo	Jl. Raya Sidomulyo (Pasar Sidomulyo) Desa Sidodadi	Lampung Selatan	35453	(0721) 7693364	0721-7693367
Lampung Natar	Jl. Raya Natar No.88 Desa Muara Putih, Kec. Natar	Lampung Selatan	35362	(0721) 92168	0721 92169
Lampung Kota Gajah	Jl.Balai Trans No.4-5 Kec.Kota Gajah Kab. Lampung Tengah	Lampung Tengah	34153	(0725) 42443	0725 42444
Lampung Way Jepara	Jl. Raya Way Jepara No.278 Kec. Labuhan Ratu Lampung Timur	Lampung Tengah	34196	(0725) 641528	(0725) 641527
Lampung Tanjung Bintang	Jl Raya Pasar Tanjung Bintang Ruko No.3	Lampung Selatan	35361	(0721) 351305	0721 - 351253
Pringsewu Gading Rejo	Jl. Raya Gading Rejo No. 54	Pringsewu	35372	(0721) 897333	0721 - 94328
Bandar Lampung Kemiling	Jl. Teuku Cik Ditiro Kel. Sumber Rejo, Kec. Kemiling Bandar Jaya	Lampung Selatan	35135	(0721) 271508	0721-271508
Sribawono	Desa Srimenanti, Kecamatan Bandar Sribawono, Kabupaten Lampung Timur, Bandar Lampung.	Lampung Timur	34399	(0725) 660356	(0725) 660356
Kedondong	Kelurahan Pasar Baru RT.08 RW.03, Kecamatan Kedondong, Kabupaten Pesawaran, Bandar Lampung.	Pesawaran	35381	0729 - 7371043	0729 - 7371040
Baradatu	Kelurahan Taman Asri, Kecamatan Baradatu, Kabupaten Way Kanan, Bandar Lampung.	Way Kanan	34761	0723 - 4760051	0723 - 4760179
Bukit Kemuning	Kelurahan Bukit Kemuning, Kecamatan Bukit Kemuning, Kabupaten Lampung Utara, Bandar Lampung.	Lampung Utara	34556	0724-327717	0724-328676
Terbanggi Besar	Jl. Proklamator Raya RT.012 RW.005, Kel. Bandar Jaya Barat, Kec. Terbanggi Besar, Kab. Lampung Tengah.	Lampung Tengah	34162	(0725)-528033	(0725)-528017
Metro Pusat	Jl. Jend. Sudirman No.76 RT.012 RW.002, Kel. Imopuro, Kec. Metro Pusat, Kota Metro, Bandar Lampung.	Kota Metro	34111	(0725)7850225	(0725)7850334
Talang Padang	Desa Banding Agung, Kecamatan Talang Padang, Kabupaten Tenggamas, Bandar Lampung.	Tenggamas	35377	0729 - 41312	0729 - 41313

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AREA PANGKALPINANG					
Belinyu	Kelurahan Kuto Panji, Kecamatan Belinyu, Kabupaten Bangka.	Bangka	33254	0715 - 321324	0715 - 321304
REGION III/ MBDC JAKARTA KOTA					
AREA JAKARTA KOTA					
Jakarta Pancoran Glodok	Jl. Toko Tiga Seberang No. 35 RT.008 RW.002, Glodok, Kec. Tamansari,	Jakarta Barat	11120	(021) 6301088	021.6325436
AREA JAKARTA DAAN MOGOT					
Jakarta Pasar Cengkareng	Jl. Bangun Nusa Raya No.2A RT002 RW 02, Kel. Cengkareng Timur, Kec. Cengkareng	Jakarta Barat	11730	(021) 5402821	02154391998
Jakarta Pasar Meruya Kembangan	Jl. Haji Lebar Kaveling DKI Blok 99 No. 7 D, Kembangan	Jakarta Barat	11520	(021) 5864168	021 5873693
AREA JAKARTA TANJUNGPRIOK ENGGANO					
Plumpang Semper	Jl. Plumpang Semper No.66 B, Kel. Tugu Selatan, Kec. Koja	Jakarta Utara	14260	(021) 43600545	(021) 43600546
AREA TANGERANG KI SAMAUN					
Tangerang Pasar Anyar	Jl. Mukti Ruko Sinar Intan Blok B, Pasar Anyar	Tangerang	15111	(021) 5534608 / 47	021 5534608
Tangerang Pasar Sepatan	Jl. Raya Mauk Kel. Sepatan, Kec. Sepatan, Kab. Tangerang	Kab. Tangerang	15520	(021) 593-71549	(021) 593-71549
Tangerang Pasar Poris	Ruko Poris Indah Blok A9-C, No.15, Cipondoh Indah, Kec. Cipondoh,	Tangerang	15148	(021) 55700 642	021-55700 641
Tangerang Pasar Kemis	Pertokoan Kutajaya, Pasar Kemis, Blok A Nomor 3, Tangerang	Tangerang	15560	(021) - 5907886	021 - 5907870
Tangerang Pasar Jati Uwung	Ruko Sastra Plaza, Jalan Gatot Subroto Blok D. Nomor 63 Jatiuwung Tangerang	Tangerang	15134	(021) 55658116	021-55658115
Tangerang Pasar Kutabumi	Pasar Kutabumi Blok E-3 No. 19 Kabupaten Tangerang	Kab. Tangerang	15560	(021) 5907501	(021) 5907495
Tangerang Pasar Malabar	Jl. Nanas Raya No.58 Kel. Cibodas Sari – Kec. Cibodas	Kota Tangerang	15138	(021) 55791717	021-55791717
Tangerang Pasar Bonang	Perumahan Dasana Indah Blok SC-01 No.06, Kel. Bojong Nangka, Kec. Kelapa Dua	Kab. Tangerang	15820	(021) 54205870	021-54205870
Tangerang Pasar Kampung Melayu	Jl. Raya Kampung Melayu Rt.004 Rw.011, Teluknaga	Kab. Tangerang	15510	(021) 55933579	021- 55933580
Tangerang Pasar Cisoka	Ruko Cisoka Square Blok A.2 No.1	Kab. Tangerang	15730	(021) 59750173	021-59750174
Pasar Induk Tanah Tinggi	Jalan Jendral Sudirman no.105C Kabupaten Tangerang, Propinsi Banten	Kab. Tangerang	-	021-5531261	021-55767595
Tangerang Cibadak	Desa Sukanagara, Kecamatan Cikupa, Kabupaten Tangerang, Propinsi Banten	Kab. Tangerang	15710	021-59405185	021-59405211
AREA CILEGON					
Pasar Ciruas Serang	Desa Citeureup Kecamatan Ciruas Kabupaten Serang, Propinsi Banten	Kab. Serang	16810	0254-281941	0254-281943



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AREA TANGERANG BINTARO					
Tangerang Sarua	Jl. Aria Putera No.89 Blok B No.2 Green Hills, Ciputat	Tangerang	15411	(021) 74633246	021-74633246
Tangerang Graha Bintaro	Graha Bintaro Jl. Trulek I HG 13 No.18 Bintaro	Tangerang	15226	(021) 7312224	021-7312254
Tangerang Puri Serpong	Ruko Puri Serpong No.3 Jl. Raya Rawa Buntu Utara RT.03/RW 01 (Perum Delatinos) BSD City Serpong	Tangerang Selatan	15314	(021) 7566856	021-7566850
Tangerang Jurangmangu Permai	Jl Raya Ceger Komplek Jurangmangu Permai Blok AI No.1 RT.01/RW.04 Kel Jurangmangu Barat, Kec. Pondok Aren Barat	Kab. Tangerang	15222	(021) 73882360	(021) 73882351
Tangerang Paris Square BSD	Komplek Ruko Paris Square KOM III Blok B2 Nomor 11, Jl Letnan Sutopo, BSD	Tangerang	15416	(021) 5387149	021 - 5387154
AREA JAKARTA PULOGADUNG					
Jakarta Sukapura	Tipar Cakung No. 12A, RW.01, RT.02, Kel. Sukapura Cilincing	Jakarta Utara	14140	021-44832232	021-4419614
Rorotan	Jl. Rorotan IV No.12 RT011 RW010, Kel. Rorotan, Kec. Cilincing	Jakarta Utara	14140	021-44851369	021-44850304
REGION IV/ MBDC JAKARTA THAMRIN					
AREA JAKARTA CIKINI					
Jakarta Pasar Sumur Batu	JL. Serdang Baru I Blok KI.351 Kemayoran	Jakarta Pusat	15111	(021) 4228027	021-4220353
AREA BEKASI					
Bekasi Serang Cibarusah	Jl. Cibarusah KP.Serang, Kel. Sukadami, Kec. Cikarang Selatan	Bekasi	17530	(021) 89677617	021-89677618
Bekasi Pejuang	Komplek Ruko Perumahan Panorama Bekasi No. R 15 Jl. Kaliabang Kp. Nangka Kel. Pervira. Bekasi Utara	Bekasi	17125	(021) 88872682	021-88872637
Tambun Mangun Jaya	Jl. Mangunjaya No. 109 Kec. Tambun	Bekasi	17510	(021) 88368621	(021) 88333970
Bekasi Mustika Jaya	Ruko Raflesia No 42 Jl. Pengasinan Raya - Jatimulya Tambun	Bekasi	17115	(021) 82427378	(021) 82427367
Cibitung	Jl. Teuku Umar No.14 A, Kel. Cibuntu, Kec. Cibitung	Kab. Bekasi	17520	021-88391378	021-88391377
Rawa Kalong	Ruko Kebayoran Residence No.3 Jl. Raya Indoporlen Setia Mekar Tambun Selatan Bekasi	Kab. Bekasi	17510	(021) 88352936	(021) 88352969
AREA JAKARTA PONDOK KELAPA					
Jakarta Pulo Jahe	Jl. KRT. Radjiman Widyodiningrat No.10 Rawa Terate. Cakung.	Jakarta Timur	13920	(021) 46828514	021 - 46828470
Jakarta Pulogebang	Jl. Raya Pulogebang No.7 Pulogebang Cakung	Jakarta Timur	13950	(021) 46834680	021-46834704
AREA BEKASI JATIWARINGIN					
Bekasi Bintang Raya	Jl. Bintang Raya No.66 RT.06 RW.01 Bekasi Barat	Bekasi	17134	(021) 86602369	021 86602376
Bekasi Bantar Gebang	Jl. Raya Narogong Km.11 No. 2 A (samping pasar Bantar Gebang) Bantar Gebang	Bekasi	17151	(021) 8254516	021-8253584
Kranggan	Jl. Raya Kranggan No.52B Kel. Jatiraden, Kec. Jatisampurna, Kota Bekasi	Bekasi	17433	021-84599165	021-84599236
Dukuh Zamrud	Jl. Zamrud Utara / Ruko S.1 No.51 Kel.Pedurenan Kec. Bantargebang Kotamadya Bekasi.	Bekasi		021-82610753	021-82610826

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AREA JAKARTA PASAR REBO					
Condet Batu Ampar	Jl. Batu Ampar III, RT.006 RW.03 Kel. Batu Ampar, Kec. Kramat Jati	Jakarta Timur	13530	(021) 80873005	(021) 80873006
Ciracas	Jl. Ciracas Raya No.16, Kel. Ciracas, Kec. Ciracas	Jakarta Timur	13740	021-29378407	021-29378408
REGION V/ MBDC JAKARTA SUDIRMAN					
AREA JAKARTA FALATEHAN					
Jakarta Jagakarsa	Jl. Raya Moch. Kahfi I No. 27 RT 006 RW 002 Kel. Cipadak Kec. Jagakarsa	Jakarta Selatan	12630	(021) 78880447	(021) 7866165
AREA JAKARTA FATMAWATI					
Lenteng Agung	Jalan Jagaraksa raya No.32C Rt.002 Rw.005, Kelurahan Jagakarsa, Kecamatan Jagakarsa	Jakarta Selatan	16720	021-7867685	021-7867807
AREA DEPOK					
Depok Pancoran Mas	Komplek Puri Depok Mas Ruko B No. 11 Pancoran Mas	Depok	16436	(021) 77203171	(021) 77201970
Depok Citayam	Ruko Citayam Indah Permai No. 27 RT.001 RW.011 Cipayung	Depok	16431	(021) 87982820	(021) 87982882
Depok Kebon Duren	Jl. Kalimulya No 60 Kec. Sukma Jaya	Depok	16413	(021)77829540	(021)77828046
Kukusan Beji	Jalan Haji Asmawi RT 05, Rw 15, Kelurahan Beji, Kecamatan Beji, Jawa Barat.	Depok	16421	021-29213492	021- 29213492
Gandul	Jalan Pangkalan Jati 1 Rt 002 Rw 002 Kelurahan Pangkalan Jati, Kecamatan Limo, Jawa Barat.	Depok	16513	021-75910930	021-75910937
AREA BOGOR					
Bogor Gunung Sindur	Jl. Atma Asnawi Kel. Gunung Sindur Kec. Gunung Sindur	Kab. Bogor	16340	(021) 7563131	021-7566811
Bogor Gunung Putri	Jl. Raya Gunung Putri Perum Griya Bukit Jaya Ruko Pelangi Blok H 3A No.15 Kel Tlajung Udik Kec Gunung Putri	Kab. Bogor	16961	(021) 86862072	021-86862067
Bogor Cigombong	Kompleks Ruko Plaza Lido Nomor 39, Jl Mayjend H.E. Sukma Kilometer 23, Perumahan Villa Mutiara Lido, Kel/Kec Cigombong	Kab. Bogor	16740	(0251).8224425	0251.8224435
Bogor Cisarua	Jl Raya Puncak Kilometer 81, Kampung Anyar, RT 004/03, Kel/Kec Cisarua atau Jl Siliwangi Nomor 1	Kab. Bogor	16750	(0251).8250288	0251.8250294
Jonggol	Perumahan Citra Indah Blok CS-5 No 10 Ds Cipeucang, Kec Cileungsi	Kab. Bogor	16830	021 - 89930949	021 - 89930948
Bogor Bojong Gede	Jl. Pasar Lama, RT 001 RW.006, Bojonggede	Kab. Bogor	16320	021 - 87983478	021-87983538
Dramaga	Jl. Raya Cibanteng No.150 RT05 RW03, Desa Cibanteng, Kec. Ciampea	Kab. Bogor	16620	(0251) 8622807	(0251) 8622827
Leuwiliang	JL. RAYA LEUWILIANG KM.2, RUKO KURNIA CENTER BLOK A NO.3, KECAMATAN LEUWILIANG	Kab. Bogor	16640	0251-8640831	0251-8640832
Ciawi	Ruko Kav 7, Jl, Mayjen HE Sukma No. 1/35 (dh Jl Raya Ciawi - Sukabumi)	Bogor	16720	(0251) 8245174	(0251) 8245174
REGION VI/ MBDC BANDUNG					
AREA BANDUNG ASIA-AFRIKA					
Bandung Pangalengan	Jl. Raya Pangalengan No 158, Kp Jublegan Ds Pengalengan	Kab. Bandung	40378	(022) 5978673	022-5979257



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MMU BRANCHES	ADDRESS	CITY/COUNTY	POST CODE	TELEPHONE	FAX
Bandung Ciwidey	Jl. Raya Ciwidey KM 18 Desa Tenjolaya, Kec. Pasir Jambu	Bandung	40972	(022) 85920754	022-85920755
Bandung Banjaran	Jl. Raya Banjaran No. 199 Banjaran	Bandung	40377	(022) 5941377	022-5942039
Bandung Ciparay	Jl. Raya Laswi Ciparay, Desa Sarimahi, Kec. Ciparay	Bandung	40381	(022) 5959274	022-5959315
Bandung Warung Lobak	Sentra Bisnis Warung Lobak, Blok D, Kavling No.6, Jl. Raya Gandasari 108 Katapang Soreang, Bandung.	Bandung	40971	(022) 87803971	(022) 87803972
Ciwastra	Komplek Mustika Hegar Regensi, Ruko Barat-07, Jl. Margacinta No.99, Kel. Margasari, Kec. Margacinta	Bandung	40286	022 - 87798207	022 - 87798208
Bandung Melong Asih	Jl. Melong Asih 1 No.1, Kec. Cimahi Selatan, Kota Cimahi, Jawa Barat	Kota Cimahi	40534	022-6077659	022-6077659
Pameungpeuk Banjaran	Jl. Raya Banjaran No.264 Pameungpeuk Banjaran, Desa Andir, Kec. Baleendah, kab. Bandung.	Kab. Bandung	40375	(022)- 5947023	(022)- 5947032
Bandung Katapang	Jl. Terusan Kopo No.580, Desa Cilampeni, Kecamatan Katapang, Kabupaten Bandung.	Kab. Bandung	40379	(022) 5897907	(022) 5897906
AREA BANDUNG SURAPATI					
Sumedang Wado	Dusun Wado Girang, RT. 03 RW. 03 Kec. Wado	Sumedang	45373	(0262) 428382	(0262) 428383
Bandung Majalaya	Ruko Permata Majalaya Blok A 6 Jl. Tengah Majalaya	Bandung	40382	(022) 85963787	022-85963571
Bandung Cicalengka	Jl. Raya Cicalengka Barat No.243, Kecamatan Cicalengka, Kabupaten Bandung.	Bandung	40395	(022) 7947828	022-7947821
Bandung Cibiru	Jl. Raya A.H Nasution No. 115, Bunderan Cibiru	Bandung	40614	(022) 7831025	(022) 783.1039
Garut Kadungora	Jl. Raya Garut-Bandung No. 4 Blok A Kel. Karangmulya	Garut	44153	(0262) 2458898	0262 - 2458899
Garut Guntur	Jl. Guntur Blok A-18 (Intan Business Center A-18) Kel. Pakuwon	Garut	44117	(0262) 544566	0262-544554
Garut Wanaraja	Jl Raya Wanaraja, Kp. Cimalaka No 125A, RT 01 RW 03, Ds Wanaraja Kec. Wanaraja	Garut	44183	(0262) 444644	(0262) 444.844
Tasikmalaya Ciawi	Jl. Otto Iskandardinata No. 26	Tasikmalaya	46156	(0265) 456600	0265 456500
Tasikmalaya Manonjaya	Jl. RTA Prawira Adiningrat No. 59 Pasar Kaler Manonjaya	Tasikmalaya	46197	(0265) 381480	0265 381483
Tasikmalaya Singaparna	Jl. Raya Timur Singaparna No.23 Cikiray Singaparna	Tasikmalaya	46411	(0265) 541546	0265 545906
Tasikmalaya Cikurubuk	Jl. A.H. Witono No. 21 Pasar Cikurubuk Blok 15	Tasikmalaya	46181	(0265) 344599	0265-344594
Garut Bayongbong	Jl. Cempedak No. 246 Kp. Cempedak – Sukaresmi	Kab. Garut	44162	(0262) 542796	(0262) 542797
Garut Malangbong	Jl. Raya Malangbong, Kp. Legok, RT 04 RW 01	Kab. Garut	44188	(0262) 421404	(0262) - 421410
Ciamis Kawali	Jl. Raya Ciamis - Kawali RT. 004 Rw. 005 Kec. Kawali	Kab. Ciamis	46253	(0265) 2797756	0265-2797757
Garut Limbangan	Jalan Raya Limabangan Barat RT 02 RW 01 Kel. Limbangan Barat Kec Limbangan , Kab. Garut	Kab. Garut	44186	0262-438575	0262-438576
Garut Bungbulang	Jl. Raya Bungbulang, Kp. Rajawali RT/RW. 001/009, Desa Bungbulang, Kec. Bungbulang	Kab. Garut	44165	0262-522445	0262-522486
Garut Pameungpeuk	Jl. Raya Cigodeg, Kampung Puncak Sari, RT/RW 003/013 Desa Paas, Kec. Pameungpeuk	Kab. Garut	14775	0262-521918	0262-521920
Tasikmalaya Karangnunggal	Jl. Simpang RT/RW 02/01 Ds. Tarakanhonje Kec. Bantarkalong	Kab. Tasikmalaya	46187	0265-581414	0265-581415
Pangandaran	Jl. Merdeka Ds Karangsalam RT/RW 07/01 Kel. Pananjung Kec. Pangandaran, Ciamis	Kab.Ciamis	46396	0265-630005	0265-630030
Pasar Rajapolah	Jl. Raya Rajapolah No. 297 Desa Manggungjaya, Kec. Rajapolah	Kab.Tasikmalaya	46155	0265-421600	0265-420200
Ciamis Rancah	Jl. Pasar No.3, Desa Rancah Kec. Rancah	Kab.Ciamis	46387	0265- 2732640	0265- 2732641
Bandung Cikutra	Jl. Cikutra No.77A, Kel. Cikutra, Kec. Cibeunying, Bandung.	Bandung	40124	022-87240525	022-7201919

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Bandung Antapani	Ruko Pelangi Antapani, Jl. Terusan Jakarta No.177, Rt.07 Rw.04, Kel.Antapani Kulon, Kec.Antapani, Bandung.	Bandung	40291	(022) 87240547	(022) 87240548
Ciamis Panjalu	Jl. Raya Panjalu No.166, Desa Panjalu, Kecamatan Panjalu, Kabupaten Ciamis	Kab.Ciamis	46264	0265 - 2460183	0265 - 2460184
Sumedang Conggeang	Jl. Raya Conggeang, Kecamatan Conggeang, Kabupaten Sumedang	Kab. Sumedang	45391	0261 - 2806499	0261 - 2770279
Pasar Banjarsari	Jl. Raya Banjarsari No.3, Kecamatan Banjarsari, Kabupaten Ciamis	Kab. Ciamis	46383	0265-653280	0265-653281
AREA BANDUNG BRAGA					
Subang Ciasem	Jalan Raya Pantura Ciasem RT 01 RW 02 Kel. Ciasem Tengah Kec. Ciasem	Kab. Subang	41256	(0260) 7510518	0260-7510516
Subang Kalijati	Jl. Raya Kalijati - Kec. Subang	Subang	41271	(0260) 461244	0260-461245
Subang Jalan Cagak	Jl. Raya Jalan Cagak - Kec. Jalan Cagak	Subang	41281	(0260) 471500	0260-472500
Subang Pagaden	Jl. A. Yani No. 75 Kel. Pagaden Kec. Pagaden	Kab. Subang	41252	(0260) 452475	0260 - 452465
Subang Otista	Jl. Otto Iskandardinata No.45	Subang	41215	(0260) 417711	0260 - 417722
Bandung Batujajar	Jl. Raya Batujajar No.263 RT 02/04 Kp SMP Ds Batujajar Barat Kec. Batujajar	Kab. Bandung Barat	40561	022-86861420	022-86861419
Sumedang Tanjungsari	Jalan Raya Tanjungsari No. 154 Sumedang	Sumedang	45362	(022) 7911777	(022)7911932
Bandung Pasar Anyar	Jl. Panjunan Kav. 30A Kel. Panjunan	Bandung	40242	(022) 5210243	022-5210543
Bandung Cileunyi	Jl. Raya Cileunyi No. 309 Cileunyi	Kab. Bandung Barat	40622	022-87700072	022-87700157
Karawang Telagasari	Jl. Syeh Quro, Dsn Krajan II, Ds Telagasari, Kec. Telagasari	Kab. Karawang	41381	(0260) 471500	0267-8621319
Karawang Cilamaya	Jl. Raya Barahan No. 131 RT.06 RW.03 Kec. Cilamaya Wetan	Kab. Karawang	41384	(0264) 8380188	0264 - 8380189
Karawang Lemahabang	Jl. Syech Quro No.117 Ds Krajan III Ds Lemahabang	Kab. Karawang	41383	(0267) 8621417	(0267) 8621418
Purwakarta Sadang	Jl. Raya Sadang No. 45 Kel. Ciseureuh Kec. Purwakarta	Kab. Purwakarta	41118	0264- 8221883	0264-8221646
Sukabumi Cikembar	Jl. Pelabuhan II No.3 KM.12	Sukabumi	43156	(0266) 321071	0266-6324558
Cianjur Ciranjang	Jl. Jati Kp. Pasir Kawung Kav.2 RT 01 RW 14 Kec. Ciranjang	Kab. Cianjur	43282	(0263) 322367	(0263)2328411
Sukabumi Parungkuda	Jl. Siliwangi RT 08/04 Kec. Parungkuda	Kab. Sukabumi	43357	(0266) 536703	0266-541365
Cianjur Warung Kondang	Kp. Warung Kondang RT 02/01	Kab. Cianjur	43261	(0263) 287614	0263-287614
Purwakarta Plered	Jl. Raya Warung Kandang, Kp Sindang Palay RT 03/01, Ds.Sindangsari, Kec. Plered, Kab. Purwakarta.	Kab. Purwakarta	41162	0264-8280607	0264-8280608
Purwakarta Wanayasa	Jl. Raya Barat RT 17/17, Ds/Kec. Wanayasa, kab. Purwakarta.	Kab. Purwakarta	41174	0264 - 8289196	0264 - 8289145
Sukabumi Surade	Jl.Surade, Kp.Surade kidul RT 07, RW 03, Desa Surade, Kec. Surade, Sukabumi.	Kab. sukabumi	43179	0266 - 6493334	0266 - 6493335
Bandung Parongpong	Kampung Rancah, RT 006, RW 015, Desa Cihideung, Kec. Parongpong, Kab. Bandung Barat.	Kab. Bandung Barat	40559	022-87802758	022-87802759
Cianjur Pasir Hayam	Jl. Cianjur Pasir Hayam-Sukabumi, Kp. Pasir Hayam, Desa Sirnagalih, Kec. Cilaku, Kab. Cianjur.	Kab. Cianjur	13274	0263 - 271076	0263 - 271077
Rajamandala	Jl. Raya Rajamandala No.456, Desa Rajamandala Kulon, Kecamatan Cipatat, Kabupaten Bandung.	Kab. Bandung	40754	022 - 6903528	022 - 6903525
Karawang Johar	Jl. Singadireja Nomor 31, RT.004, RW.16, Kampung Johar Barat, Kel. Karawang Wetan, Kec. Karawang Timur	Kab. Karawang.	41314	0267 - 8490607	0267 - 8490608
Cikampek Trade Center	Cikampek Trade Center Blok C No. 6, Pasar Cikampek, Jl. Terminal Cikampek, Desa Cikampek Selatan, Kec. Cikampek	Kab. Karawang	41373	0264 - 8388606	0264 - 8388607



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Cimahi Cisangkan	Jl. Jend. Amir Mahmud No.791 Ruko No.2, RT.05 RW.01, Kel. Padasuka, Kec. Cimahi Tengah, Kota Cimahi.	Kab. Cimahi Tengah	40521	022 - 87774280	022 - 87774472
Purwakarta Pasawahan	Jl. Terusan Kapten Halim, Desa Lebak Anyar, Kecamatan Pasawahan, Kabupaten Purwakarta.	Kab. Purwakarta	41172	0264-8226533	0264-8226531
Bandung Cikalong	Jl. Raya Purwakarta No.412 RT.01 RW.02, Kecamatan Cikalong, Kabupaten Bandung Barat.	Kab. Bandung Barat	40556	022-6971501	022-6971501
Pasar Caringin	Jl. Soekarno Hatta, Pasar Induk Caringin Blok A1 No.17-18, Kecamatan Babakan Ciparay	Kota. Bandung	40223	(022)- 5411730	(022)- 5411726
Rengasdengklok	Jl. Raya Rengasdengklok No.18, Kec. Rengasdengklok, Kab. Karawang, Jawa Barat.	Kab. Karawang	41352	0267 - 8485198	0267 - 8485199
Karawang Jatisari	Jalan Raya Jatisari, Kelurahan Mekarsari, Kecamatan Jatisari, Kabupaten Karawang, Jawa Barat.	Kab. Karawang	41374	0264- 8375529	0264- 8375530
AREA CIREBON					
Indramayu Pasar Daerah	Jl. Tanjungpura No. 01 Blok G-33 Karangmalang	Indramayu	45213	(0234) 274762	0234 274687
Kuningan Pasar Kepuh	Jl. Pasar Kepuh No. 47	Kuningan	45511	(0232) 873701	0232 875572
Cirebon Sumber	Jl. Raden Dewi Sartika No.108, RT.01 RW.01 Blok Pon, Kec. Sumber, Kab. Cirebon.	Kab. Cirebon	45611	(0231) 320035	0231-8330059
Cirebon Cigasong Majalengka	Jl. KH. Abdul Halim No.528 Desa Cigasong Kec. Majalengka	Kab. Majalengka	45413	(0233) 281168	0233 8286560
Cirebon Kuningan Ciawigebang	Jl. Raya Siliwangi No.126 Desa Ciawi Gebang Kec. Ciawi Gebang	Kab. Kuningan	45591	(0232) 878418	0232-878656
Cirebon Patrol	Desa Patrol Jalan Pantura No. 83 RT 01 RW 03 Kec. Patrol	Kab. Indramayu	45257	(0234) 5613226	0234-5613216
Majalengka Talaga	Jl. Letjend.Ahmad Yani No. 24 Talaga	Kab. Majalengka	45463	(0233) 318766	023-3318684
Cirebon Celancang	Jl. Raya Gunung Jati No.57A (depan pasar celancang), Kabupaten Cirebon	Kab.Cirebon	45152	0231 - 8304843	0231 - 8304844
Cirebon Sindang Laut	Jl. Raya Lemah Abang No. 228 B,Kel. Lemah Abang Kulon, Kec. Lemah Abang, Kab. Cirebon, Jawa Barat	Kab. Cirebon	45183	0231-636681	0231-636682
Pasar Jatiwangi Majalengka	Jl. Raya Ahmad Yani No.239, Kecamatan Jatiwangi, Kabupaten Majalengka, Jawa Barat.	Kab. Majalengka	45455	(0233) 881400	(0233) 882900
REGION VII/ MBDC SEMARANG					
AREA SEMARANG PEMUDA					
Grobogan	Jl. MT Haryono No. 1, Gubug	Grobogan	58164	(0292) 533199	0292 533299
Semarang Bringin	Jl. Diponegoro Bringin, RT.06/01, Desa Bringin	Semarang	50772	(0298) 3420618	0298 3420619
Karanggede	Jl. Raya Karanggede, Sruwen - Karanggede	Boyolali	57381	(0298) 610656	0298 - 610655
Demak Mranggen	Jl. Raya Bandungrejo No. 97 Kec. Mranggen	Kab. Demak	59567	(024) 6773055	024 6773056
Kudus Gebog	Jl. Raya Gebog, Kel. Gondosari, Kec. Gebog	Kab. Kudus	59354	(0291) 433275	(0291) 433235
Pati Tayu	Jl. RA. Kartini, Kel. Sambiroto, Kec. Tayu	Kab. Pati	53176	(0295) 452683	(0295) 452693
Blora Randu Blatung	Jl. Ronggolawe No.37 A, Wulung, Kec. Randublatung	Kab. Blora	58382	(0296) 810695	(0296) 810245
Rembang Sedan	Jl. Raya Sedan RT.02, Desa/ Kec. Sedan	Kab. Rembang	59264	(0295) 5526900	(0295) 5510554
Semarang Genuk	Jl. Wolter Monginsidi RT/RW.02/03 Kec. Genuk	Semarang	50177	(024) 6591057	024-6591058
Karaban	Jl. Raya Pati Kayen Km.10, RT.001, RW.001, No.19, Desa Karaban, Kec. Gabus,Kab. Pati.	Kab. Pati	59173	0295-5504106	0295-5504107
Undaan	Jl. Kudus-Purwodadi Km.7, Rt.3 Rw.5, Desa Wates, Kecamatan Undaan, Kabupaten Kudus.	Kab. Kudus	59372	0291-4247801	0291-4247801

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Trangkil	Jl. Raya Pati Tayu KM 11 Ds.Trangkil, Kec.Trangkil, Kab.Pati	Kab. Pati	59153	0295 - 393291	0295 - 393291
Pasar Pagi Salatiga	Jl. Jendral SudirmanNo.6-7, Pasar Pagi, Kota Salatiga	Kota Salatiga	50711	0298-326369	0298-326369
Pasar Johar	Jl. Alun-alun Selatan No.14, Kelurahan Kartoharjo, Kecamatan Semarang Tengah	Kota. Semarang	50139	024-5310816	024-5310817
Pasar Bintoro	Jl. Raya Demak-Kudus No.96, RT.005 RW.009, Kelurahan Bintoro, Kecamatan Demak, Kabupaten Demak.	Kab. Demak	59511	0291-6905527	0291-6905526
Pati Sudirman	Jl. Panglima Sudirman No. 61, Desa Ngarus RT.08/05, Kabupaten Pati, Jawa Tengah.	Kab. Pati	59112	0295-381319	0295-381001
AREA SEMARANG PAHLAWAN					
Grobogan Godong	Jl. Raya Godong, No. 88, Kel/Kec. Godong	Kab. Grobongan	58162	(0292) 659002	(0292) 659221
Kendal	Jl. Sukarno Hatta No. 278	Kendal	51313	(0294) 3686630	0294 - 3686610
Semarang Bandungan	Jl. Gintungan No. 3, Bandungan	Semarang	50665	(0298) 711059	0298 711060
Kendal Boja	Jl. Raya Bebengan No. 256, Boja	Kendal	51381	(0294) 571404	0294 571914
Kendal Sukorejo	Jl. Terminal No. 3, Komplek Pertokoan Faulia Kios No.2 Sukorejo	Kendal	51363	(0294) 452107	0294 452108
Magelang Grabag	Jl. Kyai Haji Siroj (Jl. Raya Grabag), RT.03/RW.01, Ds/ Kec. Grabag	Kab. Magelang	56196	(0293) 3148323	0293.314.8324
Karangjati	Jl. Soekarno Hatta No. 29 C Kel. Karangjati Kec. Bergas Kab. Semarang	Kab. Semarang	50552	0298-525263	0298-522637
Sampang	Jl. Kelud Raya No.52, Kel. Bendan Ngisor, Kec. Gajah Mungkur	Semarang	50237	(024) - 8507112	(024) - 8507211
Wonosobo Kerteg	Jl.Parakan No. 127 Kerteg, Kec. Kertek, Kab. Wono-sobo	Wonosobo	56371	0286-329037	0286-329047
Mertoyudan	Ruko Harmoni No.9 – Jl. Raya Magelang – Yogya Km.5 Kec.Mertoyudan Kab.Magelang	Magelang	56172	0293-326517	0293-326797
Kaliwungu	Ruko Daendels Square No.3, Jl.Raya kaliwungu Barat, Dusun Karangtengah, Kaliwungu, Kendal.	Kendal	51372	0294-3681020	0294-3681021
Salaman	Pasar Salaman, Pertokoan Blok A Petak No.7, 18, 19, 20 Eks Kawedanan Salaman Kabupaten Magelang.	Magelang	56162	(0293) 3218743	(0293) 3218749
Pasar Borobudur	Jl. Syailendra Raya Ds. Kaliabon RT.003 RW.001 Kel. Borobudur, Kec. Borobudur, Kab. Magelang.	Magelang	50711	(0293)-789526	(0293)-788120
Kutowinangun	Jl. Dr. Wahidin No. 147, Kecamatan Kutowinangun, Kabupaten Kebumen, Jawa Tengah.	Kab. Kebumen	54393	0287-661094	0287-661189
AREA YOGYAKARTA					
Yogyakarta Imogiri	Jl. Raya Imogiri, Ds. Sidoharjo, RT.07/05, Imogiri	Bantul	55782	(0274) 6460921	(0274) - 6460869
Piyungan	Jl. Raya Piyungan Km. 14. Piyungan - Bantul	Bantul	55792	(0274) 4353320	0274-4353330
Gamping	Jl. Raya Yogya-Wates Km. 6, Kec. Gamping - Sleman	Sleman	55294	(0274) 6499546	0274-6499546
Yogyakarta Amir Pattinama (Yogyakarta Godean)	Jl. Raya Godean / Jl Amir Patinama, Ds Sidoagung Kec Godean	Sleman	55564	(0274) 798339	0274 - 797569
Sleman Kalasan	Jl. Solo km 14,5 Desa Tirtomartani	Sleman	55571	(0274) 497499	0274-497950
Pasar Beringharjo	Jl. Remujung, Ruko Sriwedari Kav. 2, Yogyakarta.	Yogyakarta	55121	0274-556147	0274-556147
Prawirotaman	Jl. Parangtritis no. 95 Prawirotaman Kota Yogyakarta	Yogyakarta	55121	0274-388686	0274-388788
Pasar Sentolo	Jl. Gatot Subroto No. 15 Kalibendol RT 40 RW 20 Kec. Sentolo Kab. Kulonprogo Yogyakarta	Yogyakarta	55664	0274-6472009	0274-6472008
Pasar Tajem	Jl. Sudarsan Cakra No.16, Maguwoharjo, Kec. Depok, Kab. Sleman, Yogyakarta.	Yogyakarta	55281	0274-4462839	0274-4462851



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Pasar Temon	Jl. Depan Kantor Camat temon, Desa Temon Kulon, Kec.Temon, Kab. Kulonprogo, Yogyakarta.	Yogyakarta	55265	0274-6472615	0274-6472615
Pasar Tempel	Jl. Magelang Km.18 Lumbungrejo, Tempel, Sleman, Yogyakarta.	Yogyakarta	55552	0274-4362960	0274-4362980
Yogyakarta POS Bantul	Jl.Jendral Sudirman No.114, Kabupaten Bantul, Yogyakarta.	Kab. Bantul	55711	0274-368084	0274-367031
AREA SOLO					
Klaten Pasar Pedan	Kios Ronggowarsito Pasar Pedan, Pedan, Klaten 57468	Klaten	57648	(0272) 897647	0272 897893
Baturetno	Jl. Wonogiri Pacitan, Baturetno	Wonogiri	57673	(0273) 462255	0273 462234
Prambanan	Jl. Raya No. 3B Prambanan	Klaten	57434	(0274) 497352	0274 497996
Sragen Gemolong	Jl. Diponegoro No. 3 Gemolong	Sragen	57274	(0271) 6811811	0271 6811811
Karang Pandan	Jl. Lawu No. 85 Karangpandan	Karanganyar	57791	(0271) 6492004	0271 6492005
Solo Mojosongo	Jl. Brigjen Katamso no. 62 E, Mojosongo	Solo	57127	(0271) 630660	(0271) 666783
Solo Colomadu	Jl.Adi Sumarmo, Malangjiwan, Colomadu, Karang-anyar	Karanganyar	57177	(0271)768316	(0271) 768317
Solo Nusukan Tendean	Jl. Kapten Piere Tendean No. 89 Nusukan	Solo	57135	(0271) 741700	(0271) 741015
Klaten Jatinom	Jeman RT19/RW07 Kel. Bonyokan Kec.Jatinom	Klaten	57481	(0272) 337723	0272-337819
Simo	Jl. Singoprono 2 Dukuh Ngaliyan RT08/02 Pelem, Simo, Kab.Boyolali	Kab.Boyolali	57377	0276-3294661	0276-3294664
Cawas	Jl. Noyotrunan RT01 RW006 Cawas,Klaten	Kab.Klaten	57469	(0272) 8990097 - 98	(0272) 8990097
Jatisrono	Jl. Raya Jatisrono, Dukuh Jatisrono, Kec. Jatisrono, Kab. Wonogiri	Kab Wonogiri	57691	0273) - 412570	(0273) - 412580
Batujamus	I. Raya Batujamus-Karanganyar Km.1, Dk.Kwadungan RT02/01 Kec.Kerjo Kab.Karanganyar	Kab. Karanganyar	57753	0271-6493209	0271-6493208
Tawanghari	Jl. Pattimura Dukuh Kateguhan, RT 02 RW 01 Desa Kateguhan, Kec.Tawanghari, Sukoharjo, Jawa Tengah	Kab.Sukoharjo	57561	(0272) 881028	(0272) 881025
Sukoharjo Makamhaji	Jl. Slamet Riyadi No.436 Makamhaji, Kec. Kartasura, Kab. Sukoharjo.	kab. Sukoharjo	57161	0271-732727	0271-743104
Gondang	Jl. Rahayu No.9, Kecamatan Gondang, Kabupaten Sragen, Jawa Tengah.	Kab. Sragen	57255	0271-887171	0271-887178
AREA TEGAL					
Randudongkal	Jl. Gatot Subroto No. 87 Randudongkal, Pemalang	Pemalang	52353	(0284) 582026	0284-582006
Ketanggungan	Jl. Jend. Sudirman Ketanggungan	Brebes	52263	(0283) 881530	(0283) 881539
Brebes Jatibarang	Jl. Raya Jati Barang No.86 RT06/03 Desa Jatibarang Lor	Kab. Brebes	52261	(0283) 6183135	(0283) 6183134
Purwokerto Banyumas	Jl. Jendral Gatot Subroto No. 756	Banyumas	53192	(0281) 796711	0281 796558
Ajibarang	Jl. Raya Pancasan No. 12, Ajibarang	Banyumas	53163	(0281) 571855	0281 571912
Sokaraja	Jl. Gatot Subroto No.04 . Sokaraja	Banyumas	53181	(0281) 6441541	0281 6441542
Bobotsari	Jl. Brigjen. Suwondo No. 9, Kec. Bobotsari	Purbalingga	53353	(0281) 758764	0281-758754
Banyumas Wangon	Jl. Raya Utara no. 02 Kel. Banteran , Kec. Wangon	Kab. Banyumas	53176	(0281) 6849222	(0281) 6849.200
Banyumas Sumpiuh	Jl. Raya Sumpiuh, Kel. Kebokura Kec. Sumpiuh	Kab. Banyumas	53195	(0282) 497878	(0282) 497810
Banyumas Cilongok	Jl. Raya Cilongok No 3 Kel. Cilongok, Kec. Cilongok	Kab. Banyumas	53162	(0281) 655393	(0281) 655.113
Tegal Batang	Jl. Jend. Sudirman No. 323 - Batang	Batang	51211	(0285) 4495240	0285-4495241
Comal	Jl. Ahmad Yani Ruko Blok A No.10 Comal	Pemalang	52363	(0285) 577449	0285 - 4475780
Pekalongan Kedungwuni	Jl. Raya Kedungwuni - Pekalongan RT03/14 Kedung-wuni	Pekalongan	51151	(0285) 785333	(0285) 785611

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Purwokerto Kulon	Jl.Yos Sudarso No. 140 B, Kel. Pasir Kidul, Kec. Purwokerto Barat, Banyumas	Banyumas	53164	(0281)627737	(0281)622773
Tegal Slawi	Jl. Kemiri No.5, Desa Pakembaran, Kec. Slawi, Kab. Tegal	Tegal	52415	(0283)492462	(0283)492746
Batang Limpung	Jl. Raya Sempu Ruko No. 1 Kel. Sempu, Kec. Limpung	Kab. Batang	51271	(0285) 4468869	(0285) 48868859
Sidareja	Jl. Jend. Sudirman, Kecamatan Sidareja, Kabupaten Cilacap.	Kab. Cilacap	53261	0280-524424	0280-524002
Margasari	Jl. Bisma No.10 RT.02, RW.01 Desa Margasari, Kecamatan Margasari	Kab. Tegal	52463	0283-3466444	0283-3466399
Losari	Jl. Jendral Sudirman No.9d, RT.02, RW.04, Desa Losari Kidul, Kecamatan Losari	Kab. Brebes	52255	(0231) 831724	(0231) 831753
Kajen	Jl. Diponegoro No.677A, RT.123, RW.4, Desa Kajen, Kec. Kajen, Kabupaten Pekalongan.	Kab. Pekalongan	13991	(0285) 385337	(0285) 385338
Mandiraja	Jl. Raya Manduraja Rt.002 Rw.001, Desa Mandiraja Kulon, Kec. Mandiraja, Kab. Banjarnegara.	Kab. Banjarnegara	13995	0286-411437	0286-411427
Suradadi	Jl. Raya Suradadi No. 32, Kabupaten Tegal, Jawa Tengah	Kab. Tegal	52182	0283-853300	0283-853350
REGION VIII/ MBDC SURABAYA					
AREA SURABAYA NIAGA					
Lamongan Babat	Jl. Raya Babat No.270 Babat	Lamongan	62217	(0322) 459355	0322 459361
Lamongan Brondong	Jl. Raya Brondong RT 001 RW 003 Brondong	Lamongan	62263	(0322) 664000	0322 664141
Sumberrejo	Jl. Raya Sumberrejo RT 025 RW 08 Sumberrejo	Bojonegoro	62191	(0353) 333438	0353 333437
Surabaya Rengel	Ruko Rengel Indah No.9-10 Jl. Raya Rengel, Kec. Rengel	Tuban	62371	(0356) 812895	0356-812896
Gresik Sedayu	Jl. Pahlawan 72, Sedayu	Gresik	61153	(031) 3943404	(031) - 3943405
Gresik Balungpanggang	Jl. Raya Balungpanggang No.20	Gresik	61173	(031) 7922291	031-7922292
Bojonegoro Kalitidu	Jl. Raya Kalitidu RT.007 Rw.01, Desa Kalitidu	Bojonegoro	62152	(0353) 511079	(0353) 511079
Lamongan Sukodadi	Jl. PSudirman RT.001 RW.001, Sukodadi Lamongan.	Lamongan	62253	0322 - 392 013	0322 - 392 014
Surabaya Benowo	Ruko Blok AC-10, Komplek Ruko Gading Mutiara Permai, Benowo, Gresik.	Benowo	60195	031-7403430	031-7403432
Jatirogo	Jl. Raya Timur, Kec. Jatirogo, Kab. Tuban, Jawa Timur	Tuban	62362	(0356) 551585	(0356) 551584
Padangan Bojonegoro	Jl. Dr. Sutomo No.62, Desa Pengkok, Kecamatan Padangan, Kabupaten Bojonegoro, Jawa Timur.	Kab. Bojonegoro	62162	0353-551945	0353-551946
AREA SURABAYA GENTENGKALI					
Sampang	Jl. Tronojoyo No. 50	Sampang	69211	(0323) 327065	0323 327000
Sidoarjo Tulangan	Jl. Raya Kenongo RT 2/1 Kec. Tulangan, Kab. Sidoarjo, Jawa Timur.	Kab. Sidoarjo	61273	031-8850389	031-8850389
AREA SURABAYA BASUKI RAHMAT					
Surabaya Menganti	Jl. Raya Menganti Sidowungu No.6 Kec. Menganti	Kab. Gresik	61174	(031) 7911292	0317911326
Surabaya Mojoagung	Jl. Raya Mojoagung 145 RT.02 RW.02 Kel. Gambiran Utara, Kec. Mojoagung	Kab. Jombang	61482	(0321) 492004	0321-492006
Surabaya Ngoro	Kompl. Ruko Ngoro Industrial Park Jl. Raya Ngoro Blok A-1	Kab. Mojokerto	61385	(0321) 6818641	0321-6818662
Mojokerto Gondang	Dusun Wonosari RT.01, Kel. Wonoagung, Warugunung, Pacet-gondang	Mojokerto	61374	(0321) 691792	(0321) 691931



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Jombang Peterongan	Kantor Pos Peterongan, Jl. Raya Peterongan No. 71, Jombang 61481	Kab. Jombang	61481	(0321) - 855979	(0321) - 855978
Ploso Jombang	Jl. Raya Ploso Babat, Desa Rejoagung, Kecamatan Ploso, Kabupaten Jombang, Jawa Timur.	Kab. Jombang	61453	(0321) 883339	(0321) 883424
AREA JEMBER					
Jember Kalisat	Jl. Diponegoro 36 RT/RW 003/010 Glagahwero, Kalisat	Jember	68193	(0331) 592153	0331592401
Jember Rambipuji	Jl. Gajah Mada Ruko Rambipuji Kav.3	Jember	68152	(0311) 711628	0311 712110
Banyuwangi Jajag	Jl. Raya Jajag No.57	Banyuwangi	68486	(0333) 393222	0333-393232
Jember Balung	Jl. Rambipuji No.136 Balung	Jember	68161	(0336) 623229	0336-623228
Jember Kencong	Jl. Diponegoro No.116 Kencong	Jember	68167	(0336) 624657	0336-6324969
Bondowoso Maesan	Jl. Raya Maesan No.13, Bondowoso	Bondowoso	68262	(0332) 426348	(0332) 426341
Jember Sukowono	Jl. Chairil Anwar No. 38 Sukowono	Jember	64194	(0331) 566221	0331-566215
Jember Mayang	Jl. Pahlawan No.13, Mayang	Jember	68182	(0331) 591402	0331 - 591199
Lumajang Pasirian	Jl. Raya Pasirian No. 180, Lumajang	Lumajang	67372	(0334) 573349	0334-573819
Jember Maron	Jl. Raya Maron No. 722 Maron Probolinggo	Probolinggo	67276	(0335) 612781	0335-612780
Probolinggo Sukapura	Jl. Raya Sukapura , Dsn Asem Lurus Muneng, Kec. Sumber Asih	Kab. Probolinggo	67251	(0335) 428468	0335-428469
Probolinggo Leces	Jl. Raya Leces No. 185 Leces	Kab. Probolinggo	67273	(0335) 681177	0335 - 681188
Situbondo Besuki	Jl. Niaga No. 65, Besuki Situbondo	Situbondo	68356	(0338) 891570	0338 - 891460
Situbondo Asembagus	Jl. Raya Asembagus No. 33/1, Kecamatan Asembagus	Kab. Situbondo	68373	(0338) 454477	0338-454566
Banyuwangi Purwoharjo	Jl. Raya Grajagan No.9 Purwoharjo, Banyuwangi	Banyuwangi	68483	(0333) 392709	(0333) 392705
Lumajang Yosowilangun	Jl. Sukertiyo, No. 9, RT. 13, RW.03	Lumajang	67382	0334 - 390069	0334 - 390084
Probolinggo Paiton	Jl. RAYA PAITON KM 137, PAITON-PROBOLINGGO	Probolinggo	67291	0335-774523	0335-774862
Pasuruan Nguling	Jalan Kabupaten No.50 RT.002 RW.002, Desa Nguling, Kecamatan Nguling, Kabupaten Pasuruan.	Pasuruan	67185	0343-483354	0343-483357
Srono	Jl. Raya Muncar, RT.02/RW.03, Kelurahan Kebaman, Kecamatan Srono, Banyuwangi	Banyuwangi	68471	033-394741	033-394740
Puger	Jl. Mawar No.61, Puger, Kecamatan Puger, Kabupaten Jember.	Jember	68164	0336 - 721054	0336 - 721025
Bangsalsari	Jl. Ahmad Yani 105, Dusun Kalisat Bangsalsari, Kab. Jember, Jawa Timur.	Jember	68154	0331-4328604	0331-4328605
Jenggawah	Jl. Raya Kawi No.36 Jenggawah, Kab. Jember, Jawa Timur	Jember	68171	0331-757125	0331-757127
Glenmor	Jl. Raya Jember, Kecamatan Glenmor, Kabupaten Banyuwangi, Jawa Timur.	Banyuwangi	68466	0333-821503	0333-821703
Sempu	Jl. Raya Temuguruh, Kecamatan Sempu, Kabupaten Banyuwangi, Jawa Timur.	Banyuwangi	68468	0333-5840034	0333-5840035
Bondowoso Wonosari	Jl. Raya Wonosari, Kecamatan Wonosari, Kabupaten Bondowoso, Jawa Timur	Bondowoso	68282	0332-425166	0332-425266
Bondowoso Prajekan	Jl. Raya Situbondo, Kecamatan Prajekan, Kabupaten Bondowoso, Jawa Timur.	Bondowoso	68285	0332 - 560366	0332 - 560394
Probolinggo Dringu	Jl. Raya Dringu, Kecamatan Dringu, Kabupaten Probolinggo, Jawa Timur.	Probolinggo	67271	0335 - 4513135	0335 - 4513136
AREA MALANG					
Malang Bululawang	Jln. Diponogoro RT.09 RW.06 Kec. Bululawang	Kab. Malang	65171	(0341) 806667	0341-806687
Kertosono	Jl. Gatot Subroto No.10, Kertosono	Nganjuk	64311	(0358) 551815	0358-553809

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Kediri Wates	Jl. Raya Tawang No. 73 Desa Tawang Kecamatan Wates	Kab. Kediri	64174	(0354) 444275	0354 444791
Nganjuk Warujayeng	Komplek Ruko Teddy Wijaya Jl. Raya A Yani Kec Warujayeng	Kab. Nganjuk	64483	(0358) - 773838	0358 - 774400
Malang Tumpang	Jl. Raya Kebon Sari No.218 RT12/01 Kel.Kebonsari Kec. Tumpang	Kab. Malang	65154	(0341) 789045	(0341) 789046
Malang Turen	Turen Square Kavling 4 Jalan Panglima Sudirman	Kab. Malang	65175	(0341) 825705	0341-825767
Magetan	Jl. Pasar Baru Timur, No. 28 Kebonagung	Magetan	63317	(0351) 893770	0351-897673
Madiun Caruban	Jl Panglima Sudirman No.54 Caruban	Madiun	63153	(0351) 383448	0351-385797
Ngawi Jogorogo	Jl. Raya Jogorogo, Desa Jogorogo, Kec. Jogorogo	Kab. Ngawi	63262	(0351) 730057	(0351) 730093
Blitar Kanigoro	Jl. Kota Baru RT 03 RW 07 Kanigoro	Blitar	66171	(0342) 443728	0342-443943
Wlingi	Jl. Urip Sumoharjo No.105 Wlingi, Blitar	Blitar	66184	(0342) 692671	0342 - 692657
Tulungagung Ngunut	Komplek Ruko Jalan Raya II, Kec. Ngunut	Tulungagung	66292	(0355) 398530	0355-398536
Tulungagung Bandung	Jl. Raya Bandung – Campurdarat, Dsn Bakalan Ds Suruhan Kidul, Kec Bandung	Tulungagung	66274	(0355) 532272	0355-532925
Wonorejo	Jln. Raya Suroyo No.1, Wonorejo, Pasuruan	Pasuruan	67173	0343-613211	0343-613229
Blitar Srengat	Jl. Mastrip, No. 51, Kauman Srengat, Blitar - Jawa Timur	Blitar	66152	(0342) - 555395	(0342) - 555398
Ponorogo Jetis	Jl. S Sukowati No 59 RT 4 RW 01 Kel Jetis Kec. Jetis Kab. Ponorogo Jawa Timur	Kab. Ponorogo	63473	(0352) - 312788	(0352) - 313377
Ngopak	Jl. Raya Ngopak Km. 12, Ngopak, Pasuruan	Malang	67184	0343-483352	0343-483353
Malang Bantur	Jl. Taman Suci Rt 007 Rw 002 Krajan Wonokerto Kec Bantur Kab Malang	Malang	65179	(0341) 877985	(0341) 877985
Malang Gondanglegi	Jl Hayam Wuruk No 46 Kec. Gondanglegi Kab malang – Jawa Timur	Malang	65174	(0341) 878019	(0341) 878020
Ngawi Walikukun	Jl. Raya walikukun, Desa Gendingan, Kec.Widodaren, Kabupaten Ngawi	Ngawi	63256	0351-673222	0351-673222
Malang Kasembon	Jalan raya Kasembon RT.02 RW.01 Desa Sukasari, Kecamatan Kasembon, Kabupaten Malang.	Malang	65395	0354-321111	0354-321112
Pare Kandangan	Jl. Malang No. 131 C, Kecamatan Kandangan, Kabupaten Kediri	Kediri	64294	0354-321155	0354-321144
Trenggalek Gandusari	Jl. Raya Gandusari Kampak, Sukorejo, RT 04 RW 02, Kec. Gandusari, Kab. Trenggalek	Trenggalek	66372	0355-811003	0355-811002
Dolopo	Jl.Raya Ponorogo Km.15 No.64, Kec. Dolopo, Kab. Madiun, Jawa Timur.	Madiun	63174	(0351)368417	(0351)368582
Maospati	Jl. Raya Maospati No.74, Kec. Maospati, Kab. Magetan, Jawa Timur.	Magetan	63392	(0351)865018	(0351)865041
REGION IX/ MBDC BANJARMASIN					
AREA PONTIANAK					
Pontianak Nanga Pinoh	Jl. Juang Blok D No. 06 Kabupaten Melawi	Kab. Melawi	79672	(0561).6693116	(0568) 21580
Pontianak Sekadau	Jl. Sekadau Sintang No. 66 Ds Mungguk Kec. Sekadau Hilir	Kab Sekadau	79582	(0561).6693116	(0564) 41585
Pontianak Putussibau	Jl. Kom Yos Sudarso RT/RW. 002/001 Ds Putussibau Kota Kec. Putussibau Utara	Kab Kapuas Hulu	78711	(0567) 21266	0567-22744
Ngabang	Jl. Raya Ngabang, Dusun Tungkul, Desa Hilir Kantor, Kecamatan Ngabang, Kabupaten Landak, Kalimantan Barat.	Landak	78357	(0563) 21386	0563-21387
Mempawah	Jl. Gusti M. Taufik No.21 Mempawah	Pontianak	78912	(0561).6693116	0561.6693116
Pontianak Sungai Raya	Jl. Adi Sucipto RT/RW.006/006 Kel. Sungai Raya	Kab. Kubu Raya	78391A	(0561) 721894	0561 - 721905
Pontianak Jeruju	Jl. Kom Yos Sudarso Kel.Sungai Jawi Luar Kec. Pontianak Barat	Kodya Pontianak	78113	(0561) 772305	0561-772256



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Pemangkat	Jl. M. Hambal No. 151 Pemangkat Kab Sambas	Sambas	79453	(0562) 244680	0562 244681
AREA BANJARMASIN					
Banjarmasin Landasan Ulin	Jl. A. Yani Km.23.5 Rt.01 Rw.III kelurahan Landasan Ulin Utara, Kecamatan Liang Anggang, Kota Banjarbaru.	Banjarbaru	70723	(0511) 4705961	0511- 4705968
Banjarmasin Binuang	Jl. Raya Timur 60, Binuang Tapin Kalimantan Selatan	Banjar	71183	(0517) 36421	0517-36421
Banjarmasin Sungai Danau / Kintap	Desa Sungai danau RT.15, Sungai Danau Tanah Bumbu	Tanah Bumbu	72175	(0512) 61777	0512-61225
Banjarmasin Amuntai	Pasar Lama, Jl. Abdul Aziz RT.1 Amuntai	Hulu Sungai Utara	71415	(0527) - 62021	0527 - 62309
Banjarmasin Kandangan	Jl. Rahmah Bahrn No.58, Kel. Kandangan Barat	Kab. Hulu Sungai Selatan	71213	(0517) 21968	(0517) - 21978
Banjar Danau Salak	Jl. A. Yani KM. 67 Kec. Mataraman	Kab. Banjar	70672	(0511) 7126673	(05111) 7071122
Banjarmasin Gatot Subroto	Jl. Gatot Subroto Km. 2 No.54	Banjarmasin	70236	(0511) 3266827	(0511) 3266826
Banjarmasin Balangan	Jl. Akhmad kurnia No.9 Pasar Karet (Jl. Tepian Paringin)	Kab. Balangan	71611	(0526) 2028490	0526-2028450
Serongga	Jalan Tegal Rejo, Kota Baru, Kec. Kelumpang Hilir, Kab. Kotabaru.	Kab. Kotabaru	72161	0518-7703864	0518-7703866
AREA PALANGKARAYA					
Kasongan	Jl. Tjilik Riwut No. 58 Kasongan	Palangkaraya	74412	(0536) 4041932	(0536) 4041931
Palangkaraya Meranen	Jl. Sengaji Hulu No.25 Kel.Melayu, Kec.Teweh Tengah, Kab Barito Utara, Kalteng	Kab Barito Utara	73851	0816 210 303	0816 210 404
Pangkalan Banteng	Jl. A. Yani KM 65, Ds Karang Mulya, Kec Pangkalan Banteng	Kab. Kotawaringin Barat	74182	(0532) 2033789	(0532)2033777
Kuala Kurun	Jl. Sabirin Muchtar Kuala Kurun, Gunung Mas	Kuala Kapuas	74511	(0537) 31493	0537-31280
Lamandau	Jl. Melati, Kec. Bulik, Kab. Lamandau	Kab. Lamandau	74162	(0532) - 2071198	0532) - 2071194
Ampah	Jl. Raden Sosilo No.18, Kel. Ampah Kota, Kec. Dusun Tengah, Kab. Barito Timur	Kab. Barito Timur	73625	(0522) - 31797	(0522) - 31789
Pulang Pisau	Jl.Panunjung Tarung, Kelurahan Pulang Pisau, kecamatan Kahayan Hilir,Kabupaten Pulang Pisau.	Kab. Pulang Pisau	74811	0513 - 61063	0513 - 61144
AREA SAMARINDA					
Samarinda Samboja	Jl. Balikpapan-Handil II RT.01 No.64 Kel. Sungai Seluang, Kec. Samboja	Kab. Kartanegara	75271	(0542) 7215426	(0542) 7215425
Samarinda Sendawar	Jl. Awang Long Senopati RT.08, Kp Barong Tongkok Kec. Barong Tongkok	Kab. Kutai Barat	75776	(0545) 4043516	0545.4043517
Loakulu	Jl. H. Masdansi RT.07 No.24 Kel. Loa Kulu	Kab. Kartanegara	75571	0541- 6666765	0541- 6666884
Samarinda Palaran	Jl. Trikora RT.07 Kel. Rawa Makmur, Kec. Samarinda	Samarinda	75243	0541 - 681270	0541 - 681658
Samarinda Tanjung Selor	Jl. Sengkawit RT. 16/05 No. 2A Kel. Tanjung Selor Hilir, Kec. Tanjung Selor	Kab. Bulungan	77212	(0552) 2026100	0552-2026099
Samarinda Antasari	Jl. P. Antasari No 51 Kel Teluk Lerong Ulu, Kec Sungai Kunjang	Samarinda	75127	0541 - 769088	0541 - 769211
Tanjung Redeb Gatot Subroto	Jl. Gatoto Subroto RT.02 Kelurahan Sei Bedungan, Kecamatan Tanjung Redep, Kabupaten Berau	Kab. Berau	77315	0554-2020103	0554-2020103
AREA BALIKPAPAN					
Balikpapan Batukajang	Jl. Negara RT.009 A, Kel. Batu kajang, Kec. Batu Sopang	Kab. Paser	76252	(0543) 5230228	0543-5230229
Balikpapan Sepaku	Jl. Negara Sukaraja RT.06, Kel. Sepaku, Kec. Sepaku,	Kab. Penajam Paser Utara	76148	(0542) 7218099	0542-7218088

MMU BRANCHES	ADDRESS	CITY/COUNTY	POST CODE	TELEPHONE	FAX
Balikpapan Soekarno Hatta	Jl. Soekarno Hatta KM 4,5 No. 09 Balikpapan	Balikpapan	76126	0542-7208435	0542-861881
Simpang Pait	Jalan Negara Simpang Pait, Kel. Pait, Kec. Long Ikis, Kab. Paser.	Kab. Paser	76281	0543-5231983	0543-5231984
Babulu Darat	Jalan Negara Babulu Darat RT.002, Kel. Babulu Darat, Kec. Babulu	Kab. Penajam Paser Utara	76285	0543-2715003	0543-2715009
REGION X/ MBDC MAKASSAR					
AREA MANADO					
Manado Airmadidi	Kel. Sarongsong, Kec. Airmadidi	Kab. Minahasa	95371	(0431) 893072	0431 – 893451
Manado Ratahan	Kel. Tosuraya Lingk. III, Kec. Ratahan	Kab. Minahasa Tenggara	95695	(0431) 3174715	0431-3174715
Manado Inobonto	Jl. Raya AKD, Kel. Inobonto I Lingk IV, Kec. Bolaang,	Kab. Bolaang Mongondow	95752	(0434) 2626545	0434-2626547
Gorontalo Kwandang	Jl. Dusun Pontolo, Kec. Kwandang	Gorontalo	96252	082191229879	82191229879
Paguyaman	Desa Sidodadi Kompleks Pasar Sidomulyo, Kec. Buliyohuto, Kab. Gorontalo	Boalemo			
Manado Paniki	Jl. A.A Maramis Kelurahan Paniki Bawah, Kecamatan Mapanget, Kota Manado	Kota Manado	95256	0431-811166	0431-811174
Manado Tuminting	Jalan Santiago no.14, Kel. Tuminting, Kec. Tuminting, Kota Manado	Kota Manado	95239	0431-8050496	0431-863338
AREA PALU					
Palu Pasangkayu	Jl. Poros Trans Sulawesi Pasangkayu	Mamuju Utara	91571	0811453949	Belum ada Jaringan Telepon
Sigi	JL. Lasoso No 2 Kel Mpanau Kec Sigi Biromaru	Sigi	94364	(0451) 486999	0451-486999
Toili	Kompleks Pasar Unit 11 Desa Tirtakencana Kec.Toili Kab.Banggai Prov.Sulawesi Tengah	Banggai	94765	0461-7003388	0461-7003387
AREA MAKASSAR					
Bantaeng	Komp. Ruko Pasar Baru Kel. Bonto Atu, Kec. Bissapu	Bantaeng	92411	(0413) 23392	0413 23392
Takalar	Jl. Jend. Sudirman, Kel Kallabirang, Kec Pattallassang	Takalar	92216	(0418) 22299	0418 22280
Pangkep	Jl. Kubis No.1 Mappasaile Kec. Pangkajene	Pangkep	90105	(0410) 2311841	04102311842
Makassar Maros	Jl. Sudirman No.22, Kel. Pettuadde Maros Baru	Kab. Maros	90511	(0411) 371973	0411-371972
Makassar BTP	Jl. Tamalanrea Komplek Bumi Tamalanrea Permai (BTP) Blok M No.27	Makassar	90245	(0411) 4774411, 4774412	0411-4774413
Ambon Passo	Jl. Laksda Leo Wattimena, Kel. Passo, Kec. Teluk Ambon Baguala	Ambon	97232	(0911) 361976	(0911) 361976
Ambon Masohi	Jl. Abdullah Soulisa, Kel. Ampera, Kec. Amahai	Kab. Maluku Tengah	97514	(0914) 22419	0914-22420
Ambon Namlea	Jl. Sakura, Kel. Namlea, Kec. Buru Utara Tinmur	Kab. Namlea	97571	(0913) 22104	0913-22104
Ambon Tual	Jl. Abdul Gani Renuat Kel. Masrum Dullah Selatan, Kec. Kota Tual	Tual	97613	(0916) 22133	091621729
Antang	Jl. Antang Raya Ruko Beverly Hills no.12 Makassar	Makassar	90234	0411-495271 - 495273	0411-495282
Hartaco	Jl. Daeng Tata No. 61B (depan Pabrik Makatex) Makassar – Sulawesi Selatan	Makassar	90224	(0411) 862236	(0411) 862236
Limbung	Jl. Mesjid Raya No.144, Kel. Kalebajeng, Kec. Bajeng, Kab. Gowa, Sulawesi Selatan.	Kab. Gowa	92152	(0411)-8217910	(0411)-8217911
AREA KENDARI MESJID AGUNG					
Kendari Andunouhu	Jalan Poros Andunouhu, Kec. Poasia, Kota Kendari	Kendari	93232	(0401) 3196811	0401-3196811



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MMU BRANCHES	ADDRESS	CITY/COUNTY	POST CODE	TELEPHONE	FAX
Tinanggea Konawe Selatan	Jl. Lingkungan 1 Kel. Tinanggea	Kab. Konawe Selatan	93385	082194722668 082194722667	Tidak ada
Pasarwajo	Jl. Protokol, Kel. Saragih, Kec. Pasarwajo, Kab. Buton, Sulawesi Tenggara.	Kab. Buton	-	-	-
AREA PARE PARE					
Makassar Sidrap	Jl. Calakkara No. 15 A, Kel. Pangkajene, Maritengae	Kab. Sidrap	91612	(0421) 91470	0421 - 91218
Mamuju Tarailu	Kel. Tarailu, Kec. Sampaga	Kab. Mamuju	90511	0816255288	0816255288
Barru	Jl. Sultan Hasanuddin No.31, Kel. Binangae, Kec. Barru, Kab. Baru.	Barru	90711	427-322625	427-322641
Belopa	Jl. S. Pareman, Kel. Sabe, Belopa	Kab. Luwu	91994	(0471) 3314353	0471-3314352
Masamba	Jl. Jend. Ahmad Yani Kel. Bone, Kec. Masamba	Kab. Luwu Utara	92961	(0473) 22167	0473 - 22168
Soppeng	Jl. Kemakmuran, Kel. Lalabatarilau	Kab. Soppeng	90812	(0484) - 23742	0484 - 23878
Siwa	Jl. A. Jaja, Kel. Siwa, Kec. Pitumpanua	Kab. Wajo	90992	(0472) 321531	(0472) 321521
Sinjai	Jl. Persatuan Raya No.57 Kel. Balanipah, Kec. Sinjai Utara	Sinjai	92612	(0482) 21430	0482 2425516
Mangkutana	Jl. Trans Sulawesi, Desa Mulyasari, Kec. Tomini, Kab. Luwu Timur, Sulawesi Selatan.	Kab. Luwu	92972	0473-25205	0473-25206
REGION XI/ MBDC DENPASAR					
AREA MATARAM					
Mataram Aikmel	Jl Koperasi No.123 Aikmel	Lombok Timur	83653	(0376) 22123	0376-2924321
Mataram Masbagik	Jl Raya Masbagik Ruko No.6 Masbagik	Lombok Timur	83661	(0376) 631668	(0376) 631658
Lombok Gerung	Jl. Ahmad Yani Perigi Gerung, Lombok Barat	Lombok Barat	83363	(0370) 681039	0370 – 681564
Lombok Narmada	Jl. Ahmad Yani No. 48 F Narmada	Lombok Barat	83371	(0370) 671687	(0370) 672168
Lombok Pemenang	Jl. Raya Pamenang, Pamenang Lombok Barat	Lombok Barat	83352	(0370) 6130828	(0370) 6130829
Lombok Kopang	Jl. Raya Kopang Kampung Barat Mesjid Kopang	Lombok Tengah	83553	(0370) 6156293	0370 6156292
Lombok Tanjung	Jl. Raya Tanjung Desa Sokong, Tanjung Lombok Barat	Lombok Barat	83352	(0370) 6120056	0370-6120057
Lombok Kediri	Jl. Tgh Ibrahim Al Kholidi Karang Kuripan, Kediri Lombok Barat	Lombok Barat	83362	(0370) 672725	0370 - 672381
Lombok Sakra	Jl. Soekarno Hatta Sakra - Lombok Timur	Lombok Timur	83671	(0376) 22508	0376 - 22508
Lombok Terara	Jl. Raya Terara, Terara - Lombok Timur	Lombok Timur	83663	(0376) 632047	0376 – 632146
Rembiga	Jl. Sudirman No.2A rembiga, Mataram, Nusa Tenggara Barat	Mataram	83124	0370-621068	0370-624327
Renteng Praya	Jl. Pahlawan Kel. Renteng, Kec. Praya, Lombok Tengah	Praya	83511	0370-653339	0370-654994
Oesapa	Jl. Timur Raya Oesapa KM 7, Kupang, NTT.	Kupang	85228	(0380) 881288	(0380) 881161
Soe	Jl. Hayam Wuruk No.66, Kel. Taubeno, Kec. Soe, Kab. Timor tengah Selatan, NTT	Timor Tengah Selatan	85511	0388-22745	0388-22993
REGION XII/ MBDC JAYAPURA					
AREA JAYAPURA					
Jayapura Pasar Yotefa	Jl. Raya Tanah Hitam Depan PU Bina Marga Kec. Abepura	Jayapura	99351	(0967) 583961	0967584270

MMU BRANCHES	ADDRESS	CITY/COUNTY	POST CODE	TELEPHONE	FAX
Jayapura Sarmi	Jl. Raya Inpres, Sarmi Kota, Kab Sarmi	Kab. Sarmi	99373	(0966) 31171	0966 31172
Keerom Arso	Jln. Garuda Arso II RT 026 RW 002 Desa Yuwanain	Kab. Keerom	99368	0816-272154	0816272154
Nabire Bumi Raya	Jl. Poros Bumiraya SP 1 Kel.Bumiraya Kec.Wanggar	Kab. Nabire	98851	0816-272145	Tidak ada
Jayapura Koya	Jl. Protokol Koya Barat, Paniae, Kec. Muara Tami, Koya Barat, Jayapura	Jayapura	99351	816272164	816272164
Timika Satuan Pemukiman 1	Jl.Yos Sudarso, Kel. Kamaro Jaya, Distrik Mimika, Kabupaten Mimika	kab. Mimika	99962	0901 - 3126090	0901 - 3126090
Jayapura Pasar Youtefa 3	Jl. Pasar Baru Tembus Pasar Youtefa, Kecamatan Kotaraja, Jayapura.	Jayapura	99351	0967 - 583699	0967 - 583715
AREA SORONG					
Prafi Manokwari	Jl. Merpati No.495 (Jl. Poros SP-TV) distrik Prafi, Papua Barat	Manokwari	98356	(0986) 811172	0986-811414
Sorong Aimas	Jl.Wortel RT/RW 01/V Kelurahan Malaweke Distrik Aimas, Kabupaten Sorong, Popinsi Papua Barat	Sorong	98418	(0951) 3128100	-
Sorong Pasar Sentral	Komp. Pasar Sentral, Desa Remu, Kecamatan Sorong Timur.	Sorong	98415	0951-323831	0951-323831



MMU UNITS

MMU UNITS	Office Address	Telephone
Lhokseumawe Merdeka 1	Jl. Merdeka No. 135 C Lhokseumawe Nanggroe Aceh Darussalam 24301	(0645)40082, 42085
Lhokseumawe Pendopo 1	Jl. Merdeka No. 1 Lhokseumawe Nanggroe Aceh Darussalam 24315	(0645) 43702
Langsa 1	Jl. Jend. Ahmad Yani No. 20 Langsa Nanggroe Aceh Darussalam 24416	(0641) 21023
Kuala Simpang 1	Jl. Cut Nyak Dien No. 21 A, Kuala Simpang Aceh Tamiang Nanggroe Aceh Darussalam 24475	(0641) 31000, 333155
Bireuen 1	Jl. Iskandar Muda No. 102 ABC Bireuen Nanggroe Aceh Darussalam 24251	(0644) 22221, 323306, 324399, 324588
Takengon 1	Jl. Sengeda No. 77-78, Takengon Aceh Tengah Nanggroe Aceh Darussalam 24512	(0643) 24408, 24409
Banda Aceh IDI Rayeuk	Jl. Medan Banda Aceh Desa Kuta Blang Kec. Idi Rayeuk	(0646) 21384
Banda Aceh 1	Jl. Teuku H. Daud Beureuh No. 15 H Banda Aceh Nanggroe Aceh Darussalam 23123	(0651) 23981, 21793, 23974
Banda Aceh Cut Meutia 1	Jl. Cut Meutia No. 2 Banda Aceh Nanggroe Aceh Darussalam 23242	(0651) 21386, 23381, 23575
Banda Aceh Blang Pidie 2	Jl. Persada No. 106 Desa Keude Siblah Kec Blang Pidie	(0659) 93155
Meulaboh 1	JL. NASIONAL UJUNG BARU MEULABOH	0655 7552231 - 34
Tapak Tuan 1	Jl. Merdeka No. 93 - Tapak Tuan	(0656) 323711, 323170
Sigli 1	Jl. Prof. DR. A. Majid Ibrahim No.16-18, Sigli	(0653) 7829589 - 591
Batam Lubuk Baja 1	Jl. Imam Bonjol, Lubuk Baja Batam Kepulauan Riau 29432	(0778) 458159
Batam Raja Ali Haji 1	Jl. Raya Ali Haji No. 39 Batam Kepulauan Riau 29432	(0778) 456717, 456824, 456842
Batam Sekupang Martadinat 1	Jl. R.E. Martadinata, Komp. Harapan Business Center Blok I No.1 Batam Kepulauan Riau 29422	(0778) 322126
Tanjungpinang 1	Jl. Teuku Umar No. 23 Tanjungpinang Kepulauan Riau 29111	(0771) 22437, 21805
Tanjunguban 1	Jl. Permaisuri No. 3 Tanjung Uban Kepulauan Riau 29152	(0771) 81006 - 07
Batam Batuaji 1	Ruko Muka Kuning Indah II Blok E 2 No.3A & 5 Jl. Batuaji Baru Batam Kepulauan Riau 29432	(0778) 395002, 395003
Batam Tiban 1	Jl. Tiban Raya, Komp. Tiban Garden Blok C No.20 Batam Kepulauan Riau 29421	(0778) 327177, 326877
Batam Panbil 1	Kawasan Industri Panbil, Jl. Ahmad Yani Batam Kepulauan Riau 29433	(0778) 371283, 371284
Tanjung Balai Karimun 1	Jl. Teuku Umar No. 9 Tanjung Balai karimun Kepulauan Riau 29161	(0771) 327668, 327389, 327078
Tanjung Balai Karimun 2	Jl. Teuku Umar No. 9 Tanjung Balai karimun Kepulauan Riau 29161	(0771) 327668, 327389, 327078
Natuna 1	Jl. Datuk Kaya Wan Muhammad Benteng No. 96-98, Ranai Natuna Kepulauan Riau 29183	(0773) 31497, 31498, 31499
Medan Lapangan Merdeka 1	Jl. Balaikota No. 12-14 Medan Sumatera Utara 20111	(061) 4538122, 4516767
Medan Ahmad Yani 1	Jl. Jend. Ahmad Yani No. 109 Medan Sumatera Utara 20111	(061) 4536800, 4537794
Medan Gunung Krakatau 1	Jl. Gunung Krakatau No. 7 G-H Medan Sumatera Utara 20239	(061) 6619000, 6629000
Medan Pusat Pasar 1	Jl. Pusat Pasar No. 94-95 Medan Sumatera Utara 20216	(061) 4531164
Medan Letda. Sujono 1	Jl. Letda Suyono No. 220 Medan Sumatera Utara 20371	(061) 7353907, 7354338, 7340135, 7344142
Medan Pulo Brayan 1	Jl. Yos Sudarso Blok A No.1A, Pulo Brayan Medan Sumatera Utara 20116	(061) 6610033
Medan Pusat Pasar 2	Jl. Pusat Pasar No. 94-95 Medan Sumatera Utara 20216	(061) 4531164
Medan Sukaramai 1	Wisma Kawasan Industri Medan Jl. Pulau Batam No. 1 Medan Sumatera Utara 20242	(061) 7321603, 7321624, 7357523
Medan Belawan 1	Jl. Pelabuhan II Kotak Pos 15 Belawan Sumatera Utara 20411	(061) 6941152, 6941620
Tebing Tinggi 1	Jl. Dr. Sutomo No. 17 Tebing Tinggi Sumatera Utara 20633	(0621) 21183, 21723
Binjai 1	Jl. Jend. Sudirman No. 292 Binjai Sumatera Utara 20711	(061) 8826000
Medan Jalan Cirebon 1	Jl. Cirebon No. 97 - 99 Medan Sumatera Utara 20212	(061) 4567162, 4157547
Medan Iskandar Muda 1	Jl. Sultan Iskandar Muda No. 24 A-B Medan Sumatera Utara 20153	(061) 4515064, 4515068, 4515070

MMU UNITS	Office Address	Telephone
Medan Kapten Muslim 1	Jl. Kapten Muslim No. 10 A Medan Sumatera Utara 20124	(061) 8445229, 8445231, 8445232
Medan Sisingamangaraja 1	Jl. Sisingamangaraja No. 55 A-B Medan Sumatera Utara 20217	(061) 7333981, 7333982, 7333984
Medan Makro Bisnis 1	Jl. Gatot Subroto No. A 15-16 Medan Sumatera Utara 20127	(061) 8463061
Medan Universitas Sumatera Utara 1	Kampus USU, Gelanggang Mahasiswa USU, Jl. Universitas No. 11 Medan Sumatera Utara 20155	(061) 8200361, 8210548
Medan Gatot Subroto 1	Jl. Jend. Gatot Subroto No. 139 Medan SUMATERA UTARA 20112	(061) 4551162
Medan Kirana 1	Jl. Kirana Raya No. 40-42 Medan SUMATERA UTARA 20112	(061) 4157555
Medan Taman Setiabudi 1	Perumahan Taman Setiabudi Indah Jl. Cactus Raya Blok K No. 36 G Medan SUMATERA UTARA 20132	(061) 8200636, 8218183, 8221189
Pangkalan Brandan 1	Komplek Pertamina Sumbagut Pangkalan Brandan SUMATERA UTARA 20857	(0620) 21000, 21490
Medan Tanjung Morawa 1	Komplek Perkebunan PTP Nusantara II (Persero) Tanjung Morawa Deli Serdang SUMATERA UTARA 20362	(061) 7944866, 7944944
Lubuk Pakam 1	Jl. Dr. Sutomo No. 52, Lubuk Pakam Deli Serdang SUMATERA UTARA 20514	(061) 7954542, 7955704
Stabat 1	Jl. KH Zainul Arifin No. 32, Stabat Langkat SUMATERA UTARA 20811	(061) 8910691, 8912239
Medan Perbaungan 2	Jl. Serdang No.57 Perbaungan - Serdang Bedagai	(061) 7990821
Medan Zainul Arifin 1	Jl. Imam Bonjol No. 16 D Medan SUMATERA UTARA 20112	(061) 4538555
Medan S. Parman 1	Jl. S. Parman No. 207 DE Medan SUMATERA UTARA 20153	(061) 4529059, 4572871
Medan Katamso 1	Jl. Brigjen Zain Hamid No. 28 Medan SUMATERA UTARA 20158	(061) 7863298
Medan Simpang Pos 1	Jl. Jenderal Besar Abdul Haris Nasution No. 5 JK Medan SUMATERA UTARA 20142	(061) 8211084
Berastagi 1	Jl. Veteran No. 29 Karo SUMATERA UTARA 22516	(0628) 91319, 91819
Kabanjahe 1	Jl. Veteran No.23, Kabanjahe Tanah Karo SUMATERA UTARA 20303	(0628) 323977
Pekanbaru Sudirman Bawah 1	Jl. Jend. Sudirman No. 140 Pekanbaru Riau 28113	(0761) 31786, 32881, 32403, 32223
Pekanbaru Sudirman Atas 1	Jl. Jend. Sudirman No. 452 Pekanbaru Riau 28115	(0761) 31021-5, 21464
Pekanbaru Sudirman Atas 2	Jl. Jend. Sudirman No. 452 Pekanbaru Riau 28115	(0761) 31021-5, 21464
Pekanbaru Ahmad Yani 1	Jl. Jend. Ahmad Yani No. 85 Pekanbaru Riau 28115	(0761) 24888
Pekanbaru Nangka 1	Jl. Tuanku Tambusai No. 18 E-F Pekanbaru Riau 28282	(0761) 571610, 572517
Rengat 1	Jl. Jend. M.T. Haryono No. 11 Rengat Riau 29319	(0769) 22070, 323357
Air Molek 1	Jl. Jend. Sudirman No. 190-192 Air Molek Riau 29352	(0769) 41075
Air Molek 2	Jl. Jend. Sudirman No. 190-192 Air Molek Riau 29352	(0769) 41075
Pangkalan Kerinci 1	Jl. Raya Lintas Timur Pangkalan Kerinci Riau 28381	(0761) 493696, 493719
Pekanbaru Jalan Riau 1	Jl. Riau No. 12 D-E Pekanbaru Riau 28292	(0761) 859381, 859580, 859581
Pekanbaru T. Tambusai 1	Komplek Lancang Kuning Square, Jl Tuanku Tambusai No. 144 Pekanbaru Riau 28283	(0761) 859848, 859858
Pekanbaru Panam 1	Jl. HR Soebrantas Kav. 3 & 4, Panam Pekanbaru Riau 28294	(0761) 562322, 562323
Teluk Kuantan 1	JL. IMAM MUNANDAR NO. 10 - 12 TELUK KUANTAN - RIAU	(0760) 561591 - 92
Bangkinang 1	Jl. Moch., Yamin No. 115 A-B Bangkinang	(0762) 323456, 323567
Ujungbatu 1	Jl. Jenderal Sudirman No. 15, Ujungbatu Riau Riau 28454	(0762) 61147, 61636, 61620
Dumai Sudirman 1	Jl. Jend. Sudirman No. 133 A Dumai Riau 28812	(0765) 31088
Dumai Syarif Kasim 1	Jl. Sultan Syarif Kasim No. 99 Dumai Riau 28812	(0765) 32203-4
Duri 1	Jl. Hangtuah No. 289-292 Bengkalis Riau 28884	(0765) 91170, 91171
Baganbatu 1	Jl. Jend. Sudirman No. 219, Bagan Sinembah Rokan Hilir Riau 28992	(0765) 51093, 51091
BaganBatu 2	Jl. Jend. Sudirman No. 219, Bagan Sinembah Rokan Hilir Riau 28992	(0765) 51093, 51091
Bengkalis 1	Jl. Ahmad Yani, Bengkalis Bengkalis Riau 28712	(0766) 22771, 22772



MMU UNITS

MMU UNITS	Office Address	Telephone
Siak Perawang 1	Jl. Raya Perawang Km. 5, Siak Siak Riau 28772	(0761) 693426
Duri sudirman 1	Jl. Jenderal Sudirman Kav. 109 Bengkalis Riau 28884	(0765) 598795, 598791
Pekanbaru Kandis 2	Jl. Lintas Pekanbaru - Duri Km.73 RT/RW 01/05, Kel. Simpang Belutu, Kec. Kandis	(0761) 4803000
Pematangsiantar Sudirman 1	Jl. Jend. Sudirman No. 14 Pematangsiantar Sumatera Utara 21117	(0622) 22035
Pematangsiantar Sutomo 1	Jl. Sutomo No. 16 Pematangsiantar Sumatera Utara 21115	(0622) 21540, 21211
Sibolga 1	Jl. Brigjend. Katamso No. 43 Sibolga Sumatera Utara 22522	(0631) 21376, 21591
Pasar Perluasan 1	Jl. HOS Cokroaminoto No. 3B-3C Pematang Siantar Sumatera Utara 21138	(0624) 435666
Balige 1	Jl. Patuan Nagari No.10 Balige Sumatera Utara 22313	(0632) 322431
Pematangsiantar Perdagangan 2	Jl. SM Raja No.488 Perdagangan	(0622) 96772
Rantau Prapat Ahmad Yani 1	Jl. Jend. Ahmad Yani No. 2 Rantau Prapat Sumatera Utara 21415	(0624) 21434
Padang Sidempuan 1	Jl. Sudirman No. 30-32 Padang Sidempuan Sumatera Utara 22718	(0634) 21032
Panyabungan 1	Jl. Willem Iskandar No. 105, Panyabungan Mandailing Natal Sumatera Utara 22913	(0636) 20925 - 26
Rantau Prapat M. Lubis 1	Jl. Letkol. Martinus Lubis 11 Rantau Prapat Sumatera Utara 21412	(0624) 21712
Kisaran 1	Jl. Cokroaminoto No. 65 Kisaran Sumatera Utara 21215	(0623) 41855, 41375
Aek Kanopan 1	Jl. Jend. Sudirman No. 214-216, Aek Kanopan, Kec. Kualuh Hulu Kab. Labuhan Batu Sumatera Utara 21457	(0624) 92411, 92932, 92934
Kota Pinang 1	Jl. Bukit No. 3, Kota Pinang Kab. Labuhan Batu Sumatera Utara 21464	(0624) 496351, 496352
Tanjung Balai 1	Jl. Teuku Umar No. 48-54 Tanjung Balai Sumatera Utara 21312	(0623) 593137
Lubuk Pakam 2	Jl. Dr. Sutomo No. 52, Lubuk Pakam	(061) 7954542
Bener Meriah 2	Jl. Tritit Pondok Baru Simpang Tiga Radelong	(0643) 7425325
Peureulak 2	Jl. Perdagangan, Kel. Keude Peureulak, Kec. Perureulak	'(0646) 31229
Tebing Tinggi 2	Jl. Dr. Sutomo No. 17 Tebing Tinggi Sumatera Utara 20633	(0621) 21183, 21723
Takengon 2	Jl. Sengeda No. 77-78, Takengon Aceh Tengah Nanggroe Aceh Darussalam 24512	(0643) 24408, 24409
Bandarlampung Telukbetung 1	Jl. Laksamana Malahayati No. 30	(0721) 483212
Bandarlampung Telukbetung 2	Jl. Laksamana Malahayati No. 30	(0721) 471260
Bandarlampung Cut Meutia 1	Jl. Cut Meutiah No. 46	(0721) 474604
Bandarlampung Supratman 1	Jl. W.R. Supratman No. 70	(0721) 483134
Tanjungkarang Kartini 1	Jl. Kartini No. 79 Tanjungkarang	(0721) 241998
Pringsewu 1	Jl. Ahmad Yani No. 18, Pringsewu	(0729) 21023
Bandarlampung Antasari 1	Jl. Pangeran Antasari No. 149 B - C	(0721) 780454
Pringsewu 2	Jl. Ahmad Yani No. 18, Pringsewu	(0729) 21023
Lampung Sidomulyo 2	Jl. Raya Sidomulyo (Pasar Sidomulyo) Desa Sidodadi Lampung Selatan	(0721) 7693364
Kotabumi 1	Jl. Jenderal Sudirman No. 43 Kotabumi	(0724) 21611
Metro 1	Jl. Jend. Sudirman No. 39 A Metro	(0725) 48269
Bandarlampung Raden Intan 1	Jl. Raden Intan No. 132	(0721) 250714
Bandarlampung Teuku Umar 1	Jl. Teuku Umar No. 7	(0721) 780738
Bandar Jaya 1	Jl. Proklamator No. 33 A, Bandar Jaya	(0725) 528767
Tulang Bawang 1	Jl. Lintas Timur, Desa Dwi Tunggal Jaya, Banjar Agung	(0726) 750165
Way Halim 1	Jl. Ki Maja No. 131 C,D,E Sepang Jaya, Way Halim	(0721) 707813
Lampung Way Jepara 2	Jalan. Raya Way Jepara No.278 Kec. Labuhan Ratu Lampung Timur	(0725) 641528
Lampung Natar 2	Jl. Raya Natar No.88 Desa Muara Putih, Kec. Natar, Kab. Lampung Selatan	0721 92168
Kotabumi 2	Jl. Jenderal Sudirman No. 43 Kotabumi	(0724) 21611
Tulang Bawang 2	Jl. Lintas Timur, Desa Dwi Tunggal Jaya, Banjar Agung	(0726) 750700, 750165

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Jambi Dr Sutomo 1	Jl. Dr. Sutomo, PO BOX 14 Jambi Jambi 36113	(0741) 7551066
Jambi Dr Sutomo 2	Jl. Dr. Sutomo, PO BOX 14 Jambi Jambi 36113	(0741) 34063
Jambi Sei Bahar 2	Jl. Poros Unit I Blok 1B No.252 Mekar Sari Makmur, Sei Bahar Kab. Muara Jambi 36365	(0743) 23278
Jambi Sipin 1	Jl. Kol. Abunjani No. 54 Jambi Jambi 36129	(0741) 669954
Jambi Gatot Subroto 1	Jl. Jend. Gatot Subroto No. 60 A Jambi Jambi 36138	(0741)-7555526
Sarolangun 1	Jl. Lintas Sumatera Km. 1 Sarolangun Jambi 37381	(0745) 992344
Sarolangun 2	Jl. Lintas Sumatera Km. 1 Sarolangun Jambi 37381	(0745) 91110
Bangko 1	Jl. Jend. Sudirman, Pematang Kandis Bangko Jambi 37314	(0746)-323030
Bangko 2	Jl. Jend. Sudirman, Pematang Kandis Bangko Jambi 37314	(0746)-322020
Jambi Kuamang Kuning 2	Jl Batang Hari (Jl Poros SPA) No.99 A RT 06/02 Dusun Purwosari Kec. Pelepat Ilir Jambi 37252	0747-7326156
Jambi Singkut 2	Jl Lintas Sumatera Ds. Bukit Tigo RT.01/03 No.11 Kel. Bukit Tigo, Kec Singkut Kab. Sarolangun	(0745) 92523
Jambi Sam Ratulangi 1	Jl. Dr. Sam Ratulangi No. 20 Jambi Jambi 36113	(0741) 7550385
Jambi Sam Ratulangi 2	Jl. Dr. Sam Ratulangi No. 20 Jambi Jambi 36113	(0741)-21485
Jambi Muara Bulian 1	Jl. Gajah Mada No.9 Batang Hari Jambi 36613	(0743) 21108
Jambi Telanaipura 1	Jl. Prof. Dr. Sri S.M. Sofwan, SH No. 27, Telanaipura Jambi Jambi 36122	(0741) 63267
Jambi Telanaipura 2	Jl. Prof. Dr. Sri S.M. Sofwan, SH No. 27, Telanaipura Jambi Jambi 36122	(0741) 65495
Sengeti 1	Jalan Lintas Timur Km.35, Desa Sengeti, Muaro Jambi Jambi Jambi 36381	(0741) 7054900
Jambi Merlung 2	Jl Lintas Timur Sumatera Ds Merlung No.2 Sebelah KPM Kec. Merlung Kab. Tanjung Jabung Barat	0816398910
Muara Bungo 1	Jl. Lintas Sumatra Km. 1 No. 64-66 Muara Bungo Jambi 37212	(0747) 322868
Rimbo Bujang 1	Jl. Pahlawan No. 86 - 88, Pasar Sarinah Kab. Tebo	(0747) 431600
Rimbo Bujang 2	Jl. Pahlawan No. 86 - 88, Pasar Sarinah Kab. Tebo	(0747) 431600
Padang Lapangan Imam Bonjol 1	Jl. Diponegoro No. 9 Padang	(0751) 810081
Padang Sudirman 1	Jl. Sudirman No. 2A Padang Sumatera Barat 25001	(0751) 811352
Padang Taman Melati 1	Jl. Gereja No. 34 A Padang Sumatera Barat 25118	(0751) 39016
Padang Indarung 1	Social Center PT Semen Padang Padang Sumatera Barat 25237	(0751) 73211
Padang Muara 1	Jl. Batang Arau No. 42 Padang Sumatera Barat 25215	(0751) 34872
Padang Belakang Olo 1	Jl. Belakang Olo No. 63 Padang Sumatera Barat 25116	(0751) 23773
Sungai Rumbai 1	Jl. Lintas Sumatera No. 2, Sungai Rumbai Dharmasraya Sumatera Barat 27584	(0754) 583393
Solok 1	Jl. K.H. Akhmad Dahlan Solok Sumatera Barat 27322	(0755) 22951
Solok 2	Jl. K.H. Akhmad Dahlan Solok Sumatera Barat 27322	(0755) 22951
Bukittinggi 1	Jl. Perintis Kemerdekaan No. 3 Bukittinggi Sumatera Barat 26111	(0752) 625035
Bukit Tinggi Aur Kuning 1	Jl. Raya By Pass No. 42, Pasar Aur Kuning Bukittinggi Sumatera Barat 26131	(0752) 624988
Payakumbuh 1	Jl. Jenderal Sudirman No. 14 Payakumbuh Sumatera Barat 26211	(0752) 796786
Pasaman 1	Jl. Jend.Sudirman No.101, Pasaman Baru Pasaman Barat Sumatera Barat 26366	(0753) 466536
Pasaman 2	Jl. Jend.Sudirman No.101, Pasaman Baru Pasaman Barat Sumatera Barat 26366	(0753) 466536
Palembang Arief 1	Jl. Kapten A. Rivai No. 27 Palembang Sumatera Selatan 30129	0711-362682
Palembang Plaju 1	Pertamina UEP III, Jl. Kurnia Plaju Sumatera Selatan 20368	0711-540373
Palembang Veteran 1	Jl. Veteran No. A-8 Palembang Sumatera Selatan 30113	0711-357498
Palembang Pasar 16 Ilir 1	Jl. Pasar 16 Ilir No. 165-167 Palembang Sumatera Selatan 30122	0711-362162
Sekayu 1	Jl. Merdeka LK 1 Sekayu 30711	0714-322902
Prabumulih Sudirman 1	Jl. Sudirman No. 117 Prabumulih Sumatera Selatan 31121	0713-326005



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Sungai Lilin 2	Pasar Sungai Lilin No. 33, Jl. Raya Palembang-Jambi Musi Banyuasin Sumatera Selatan 30755	(0714) 322750
Palembang Sukajadi 1	Jl. Raya Palembang - Betung Km.12-13,Sukajadi, Talang Kelapa Banyuasin Sumatera Selatan 30761	0711-431859
Palembang Sukajadi 1	Jl. Raya Palembang - Betung Km.12-13,Sukajadi, Talang Kelapa Banyuasin Sumatera Selatan 30761	0711-431859
Palembang R. Sukamto 1	Jl. R. Soekamto No.55 A & 55 B, Simpang Patal Palembang Sumatera Selatan 30114	0711-5450007
Palembang Betung 2	Jl. Raya Palembang Jambi RT.27/RW.06 Lingkungan III Kel. Rimba Asam Kec. Betung Kab. Banyuasin	(0711) 893788
Palembang Megang Sakti 2	Desa Megang Sakti II Kec. Megang Sakti Kab. Musi Rawas	81532441968
Bengkulu S. Parman 1	Jl. Letjend. S. Parman No. 183 Bengkulu Bengkulu 38223	0736-345585
Bengkulu S. Parman 2	Jl. Letjend. S. Parman No. 183 Bengkulu Bengkulu 38223	0736-349609
Bengkulu Ahmad Yani 1	Jl. Jend. Ahmad Yani No. 60 Bengkulu Bengkulu 38115	0736-22541
Bengkulu Ahmad Yani 2	Jl. Jend. Ahmad Yani No. 60 Bengkulu Bengkulu 38115	0736-23133
Bengkulu Curup 1	Jl. Merdeka No. 225, Curup Rejang Lebong Bengkulu 39117	0732-325048
Bengkulu Panorama 1	Jl. Salak Raya No. 297 B, Bengkulu Bengkulu Bengkulu 38226	(0736) 342766
Bengkulu Ahmad Yani 3	Jl. Jend. Ahmad Yani No. 60 Bengkulu Bengkulu 38115	0736-23133
Bengkulu Selebar 2	Jl.R.E Martadinata RT/RW.31/06 , Kel Pagar Dewa, Kec Selebar	(0736) 51733
Palembang Arga Makmur 2	Jl. Ir. Sutami, Kel. Purwodadi, Kec. Kota Arga Makmur	0737-523207
Tanjungenim 1	Jl. Jend. Ahmad Yani No. 8 Tanjung Enim Sumatera Selatan 31711	0734-451036
Baturaja 1	Jl. Ahmad Yani No. 53, Baturaja Timur 32111	0735-325561
Lubuk Linggau 1	Jl. Garuda No 8-9 Lubuk Linggau 31611	0733-325679
Lubuk Linggau 2	Jl. Garuda No 8-9 Lubuk Linggau 31611	0733-325679
Lahat 1	Jl. Mayruslan No 395 Lahat 31411	0731-323962
Lahat 2	Jl. Mayruslan No 395 Lahat 31411	0731-321194
Muara Enim 1	Jl. Jenderal Sudirman No. 44 Muara Enim Sumatera Selatan 31315	0734-423476
Belitang 1	Jl. Pasar Baru Gumawang, BK 10, Belitang OKU Timur Sumatera Selatan 32182	0735-450798
Baturaja 2	Jl. Ahmad Yani No. 53, Baturaja Timur 32111	0735-325561
Palembang Sudirman 1	Jl. Jend. Sudirman No. 419 Palembang Sumatera Selatan 30134	0711-314319
Palembang Atmo 1	Jl. Kolonel Atmo No.118 Palembang Sumatera Selatan 30125	0711-352146
Palembang Atmo 2	Jl. Kolonel Atmo No.118 Palembang Sumatera Selatan 30125	0711-355224
Palembang Pusri 1	Jl. Mayor Zen No. 9, Gedung YDPK Palembang Sumatera Selatan 30118	0711-719882
Palembang Pusri 2	Jl. Mayor Zen No. 9, Gedung YDPK Palembang Sumatera Selatan 30118	0711-719204
Palembang Sako Kenten 1	Terminal Sako Kenten, Ruko K3 No.1, Sako Kenten Palembang Sumatera Selatan 30762	0711-822557
Palembang Sako Kenten 2	Terminal Sako Kenten, Ruko K3 No.1, Sako Kenten Palembang Sumatera Selatan 30762	0711-822557
Palembang Pusat Dagang 1	Jl. T.P. Rustam Effendi No. 550 Palembang Sumatera Selatan 30125	0711-355190
Palembang Pusat Dagang 2	Jl. T.P. Rustam Effendi No. 550 Palembang Sumatera Selatan 30125	0711-361342
Palembang Tengkuruk 1	Jl. Tengkuruk No. 115 Blok C 16 Ilir	(0711) 367988, 367905, 368039
Manggar 1	Jl. Jenderal Sudirman No. 414, Manggar	(0719) 92067, 92088
Pangkalpinang 1	Jl. Jend. Sudirman No. 7 Pangkalpinang Bangka Belitung 33128	(0717) 432385
Tanjungpandan 1	Jl. Merdeka No. 6 Tanjungpandan Bangka Belitung 33411	0719-21199

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Toboali 1	Jl. Jend. Sudirman No. 97 Toboali Bangka Belitung 33183	0718-42103
Parit Tiga Jebus	Jl. Air Kuang No. 2, Parit Tiga, Kec. Jebus	(0715) 351701, 351702
Pangkalpinang Depati Amir 1	Jl. Depati Amir No 45 A (d/h Jl. Mentok) Pangkalpinang 33133	(0717) 436701, 434468
Tugumulyo 2	Jl. Lintas Timur - Kec. Lempuing	'(0712) 331320
Bengkulu Panorama 2	Jl. Salak Raya No. 102 - 103, Bengkulu	(0736) 346890
Sawahlunto	Komplek Saringan No. W 27, Jl. Soekarno Hatta	(0754) 61144,
Sukajadi 2	Jl. Raya Palembang - Betung Km.12-13, Sukajadi, Talang Kelapa	(0711) 430199,
Padang Koto Baru 2	Jl. Lintas Sumatera, Nagari Koto Baru	(0754) 71212
Jakarta Pulogadung 1	Jl. Raya Bekasi Km. 21, Pulogadung Jakarta Utara DKI Jakarta 14250	(021) 4602877, 4602923
Jakarta Kelapa Gading 1	Jl. Kelapa Gading Bolevar Blok TB2 No. 6-8, Kelapa Gading Jakarta Utara DKI Jakarta 14240	(021) 4520387
Jakarta Kelapa Gading Barat 1	Jl. Bolevar Barat Raya Blok LC-7 No. 22-23, Kelapa Gading Jakarta Utara DKI Jakarta 14240	(021) 45841815, 45841816, 4504789
Jakarta Cakung 1	Komplek PT KBN, Jl. Raya Cakung, Cilincing Jakarta Utara DKI Jakarta 14410	(021) 44820942
Jakarta Kalideres 1	Jl. Utama Raya Blok B No. 57 A-B, Cengkareng Jakarta Barat DKI Jakarta 11730	(021) 5450258, 5450259, 54391549
Jakarta Taman Palem Lestari 1	Jl. Boulevar Taman Palem Lestari Blok D1 No. 19 Jakarta Barat DKI Jakarta 11730	(021) 55955409-10
Jakarta Puri Indah 1	Jl. Puri Indah Raya Ruko Blok I / 1 Jakarta Barat DKI Jakarta 11610	(021) 5824408-9
Jakarta Taman Kedoya Baru 1	Ruko Agave Blok B1/12A, Jl. Agave Kedoya Jakarta Barat DKI Jakarta 11520	(021) 5822882, 5823003
Jakarta Citra Garden 1	Jl. Peta Selatan No. 6 A-B, Kalideres Jakarta Barat DKI Jakarta 11840	(021) 54380494, 54380495
Jakarta Pos Pengumben 1	Kompleks Intercon Megah Blok W.3 No. 20, Jl. Raya Joglo Jakarta Barat DKI Jakarta 11640	(021) 5864931, 5864951, 5865075
Jakarta Botanical Garden 1	Komplek Puri Botanical Blok H7 No.3, Jl. Raya Joglo Jakarta Barat DKI Jakarta 11460	(021) 58907250, 58907251
Jakarta Ketapang Indah 1	Komplek Ketapang Indah, Jl. K.H. Zainal Arifin Blok A1 Jakarta Barat DKI Jakarta 11140	(021) 6336461, 6336601, 6336482
Jakarta Mangga Besar 1	Jl. Mangga Besar Raya No. 73-75 Jakarta Barat DKI Jakarta 11170	(021) 2600044
Jakarta Kota 1	Jl. Lapangan Stasiun No. 2 Jakarta Barat DKI Jakarta 11110	(021) 2600500, 2600506
Jakarta Glodok Plaza 1	Ruko Glodok Plaza Blok H No.45-46, Jl. Pinangsia Raya Jakarta Barat DKI Jakarta 11180	(021) 6252348-7
Jakarta Pasar Pagi Lama 1	Jl. Pintu Kecil III No. 54, Pasar Pagi Jakarta Utara DKI Jakarta 11230	(021) 6916434, 6926655
Jakarta Jembatan Lima 1	Jl. K.H. Moch. Mansyur No. 222 Jakarta Barat DKI Jakarta 11210	(021) 6310068
Jakarta Jelambar 1	Jl. Pangeran Tubagus Angke No. 10 Jakarta Barat DKI Jakarta 11460	(021) 5647439
Jakarta Jelambar Baru 1	Ruko Jelambar Baru, Jl. Jelambar Baru Raya No. 6B, Grogol, Petamburan Jakarta Barat DKI Jakarta 11460	(021) 5643966
Jakarta Kyai Tapa 1	Jl. Kyai Tapa No. 99 Jakarta Barat DKI Jakarta 11440	(021) 5634614
Jakarta Latumenten 1	Jl. Prof. DR. Latumetten No. 17 E Jakarta Barat DKI Jakarta 11320	(021) 29071004 - 05
Jakarta Grogol Muwardi 1	Jl. Dr. Muwardi II No. 15 A, Grogol, Petamburan Jakarta Barat DKI Jakarta 11460	(021) 5632657
Jakarta Tomang 1	Jl. Tomang Raya No. 32 Jakarta Barat DKI Jakarta 11430	(021) 56968006, 56968281
Jakarta RS Pelni 1	Jl. Aipda KS Tubun 92-94, Petamburan Jakarta Barat DKI Jakarta 11410	(021) 5306784, 5363394
Cilegon Merak 1	Jl. Raya Merak No. 3 Cilegon Banten 42431	(0254) 391211
Serang 1	Jl. Diponegoro No. 8 Kab. Serang Banten 42111	(0254) 205379, 201260, 205380, 202570
Serang Cikande 1	Kawasan Industri Modern Cikande, Komplek Ruko Modern Cikande Blok B No. 1, Jl. Raya Cikande, Kab. Serang Banten 42186	(0254) 404102, 404103, 404104
Serang Pasar Lama 1	Jl. Maulana Hasanuddin No. 57 B Kab. Serang Banten 42112	(0254) 220404 s.d 6



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Cilegon Pasar Anyar 1	Jl. Raya Anyer No. 103, Anyer Kab. Serang Banten 42166	(0254) 603515
Rangkas Bitung 1	Komplek Pertokoan Pasar Kota Rangkasbitung Blok B-1 No.1, Jl. Sunan Kalijaga, Rangkasbitung Kab. Serang Banten 42311	(0252) 281611, 281612, 281613
Cilegon City Square 1	Pertokoan Cilegon City Square Blok B1 & B2 Jl. A. Yani	(0254) 399666
Jakarta Pademangan 1	Jl. Pademangan IV Gang 6 No. 39 Jakarta Utara DKI Jakarta 14410	(021) 6409587, 6409588
Jakarta Tj. Priok Enggano 1	Jl. Enggano No. 42 Jakarta Utara DKI Jakarta 14310	(021) 43902536, 4351167, 4351169
Jakarta Tj. Priok Yos Sudarso 1	Jl. Yos Sudarso No. 750 Jakarta Utara DKI Jakarta 14210	(021) 43930617
Jakarta Tj. Priok Tawes 1	Jl. Tawes No. 23, Tanjungpriok Jakarta Utara DKI Jakarta 14310	(021) 4300138
Jakarta Sunter Permai 1	Jl. Sunter Permai Raya No. 1-4 Jakarta Utara DKI Jakarta 14350	(021) 6408766
Jakarta Griya Inti Sentosa 1	Ruko Griya Inti Sentosa, Jl. Griya Utama Blok A No. 22 Jakarta Utara DKI Jakarta 14350	(021) 65835034 - 35, 65835014, 6516285
Jakarta Prima Sunter 1	Ruko Prima Sunter, Jl. Danau Sunter Utara Blok A Kav. No.1 Jakarta Utara DKI Jakarta 14350	(021) 65836180, 65836181, 65830952
Jakarta Tj. Priok Kramat 1	Jl. Kramat Jaya No. 22 J Blok B Kav. No.4, Tanjungpriok Jakarta Utara DKI Jakarta 14260	(021) 43800873 - 75, 43912518
Tangerang Duta Garden 1	Ruko Duta Garden Blok A1 No 7A, Jl Husin Sastranegara	(021) 54356671, 54356672
Tangerang Ki Samaun 1	Jl. Ki Samaun No. 214 Tangerang Banten 15118	(021) 5523618, 5522145
Tangerang Ahmad Yani 1	Jl. Jend. Ahmad Yani No. 9 Tangerang Banten 15111	(021) 5522206
Tangerang Ahmad Yani 2	Jl. Jend. Ahmad Yani No. 9 Tangerang Banten 15111	(021) 5522206
Tangerang Ciledug 1	Jl. Ciledug Raya No. 77, Kav. 1-2, Ciledug Tangerang Banten 15154	(021) 5847826, 5854693, 7329006
Tangerang Ciledug 2	Jl. Ciledug Raya No. 77, Kav. 1-2, Ciledug Tangerang Banten 15154	(021) 5847826, 5854693, 7329006
Tangerang Daan Mogot 1	Jl. Daan Mogot No. 55 - 57 Tangerang Banten 15111	(021) 5530607, 5530641 / 661 / 671
Tangerang Ciledug CBD 1	Ruko Central Business Dustrict (CBD), Trade Mall and Shopping Arcade, Jl. HOS Cokroaminoto No. 93, Ciledug Tangerang Banten 15157	(021) 7324942, 7328453, 7303899
Tangerang Bumi Permata Indah 1	Pertokoan Bumi Permata Indah Blok R 1 No. 23, Jl. Raden Saleh, Karang Tengah, Ciledug Tangerang Banten 15157	(021) 73453233, 73456025
Tangerang Mutiara Kosambi 1	Kawasan Pergudangan Mutiara Kosambi 2 Blok A No.11 Tangerang Banten 15211	(021) 55310473, 55910471, 55911072
Tangerang Cikupa 1	Pertokoan Cikupa Blok B No.3, Jl. Raya Serang Km. 14,8 Tangerang Banten 15710	(021) 5960561, 5963003
Tangerang Balaraja 1	Jl. Raya Kresek No.8-9, Balaraja Tangerang Banten 15160	(021) 5954461, 5954463
Tangerang Curug 1	Jl. Raya Curug Rt.02,Rw.04, Curug Kulon Tangerang Banten 15810	(021) 5983697, 5983698
Tangerang Merdeka 1	Plaza Sinar Merdeka Mas Blok A2 No. 7-8, Jl. Merdeka No. 53 Tangerang Banten 15113	(021) 5516959, 5517019
Tangerang Cikokol 1	Ruko Mahkota Mas Blok C No. J4 - J5, Cikokol Tangerang Banten 15117	(021) 5543218
Taman Borobudur 1	Taman Borobudur II Blok DD No.1-2,Jl. Borobudur Raya, Perum II, Karawaci Tangerang Banten 15810	(021) 5912801, 5912806
Tangerang Citra Raya 1	Perumahan Citra Raya, Jl. Boulevard Utama Blok L-1 No. 16 R Cikupa	(021) 5969888 - 89, 59403243 - 53
Jakarta Green Ville 1	Komplek Perumahan dan Perkantoran Green Ville Real Estate Blok BG No. 31-36 Jakarta Barat DKI Jakarta 11510	(021) 5689044-46
Jakarta Kedoya 1	Rukan Golden Green No. 21, Jl. Arteri Kedoya Jakarta Barat DKI Jakarta 11520	(021) 5824804
Jakarta Tanjung Duren 1	Jl. Tanjungduren Raya No. 56 A-B Jakarta Barat DKI Jakarta 11470	(021) 5666503
Jakarta Jalan Panjang 1	Jl. Panjang No. 5 A, Kebon Jeruk Jakarta Barat DKI Jakarta 11530	(021) 5327262, 5327472, 5327393
Jakarta Kemanggisan 1	Jl. Budi Raya No. 7 A-B, Kemanggisan Jakarta Barat DKI Jakarta 11480	(021) 53666265
Jakarta Rawa Belong 1	Jl. Kebon Jeruk Raya No. 24, Batusari - Kebon Jeruk Jakarta Barat DKI Jakarta 11530	(021) 53653802-03

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Jakarta Kebon Jeruk Perjuangan 1	Jl. Perjuangan No. 9 B, Kebon Jeruk Jakarta Barat DKI Jakarta 11520	(021) 5360735-7
Tangerang Bumi Serpong Damai 1	Jl. Gunung Rinjani No.13 Blok R-G, Sektor IV Bumi Serpong Damai Tangerang Banten 15311	(021) 5376767/68
Tangerang Bumi Serpong Damai 2	Jl. Gunung Rinjani No.13 Blok R-G, Sektor IV Bumi Serpong Damai Tangerang Banten 15311	(021) 5376767/68
Tangerang ITC BSD 1	Ruko ITC BSD No.17, Jl. Pahlawan Seribu, Serpong Tangerang Banten 15322	(021) 53161747, 53161748, 53161749
Tangerang Serpong 1	Simpang Tiga Puspitek Serpong Tangerang Banten 15310	(021) 7560948, 7560949
Tangerang Pasar Ciputat 1	Ruko Mutiara Center Ciputat, Jl. Dewi Sartika No. B3, Ciputat Tangerang Banten 15411	(021) 7426545, 7425932, 7425635
Jakarta Bintaro Burung Gereja 1	Jl. Burung Gereja Blok B2 HS 2 No.6, Sektor II, Bintaro Jaya Jakarta Selatan DKI Jakarta 12330	(021) 7357272
Tangerang Gading Serpong 1	Ruko Gading Serpong Blok AA4 No. 38, Jl. Boulevard Tangerang Banten 15333	(021) 5462297, 5462330
Tangerang Alam Sutera 1	Ruko Sutera Niaga I No. 71, Jl. Raya Serpong Tangerang Banten 15325	(021) 53124348, 53124349
Jakarta Pamulang 1	Komplek Pertokoan Pamulang Permai Blok SH IX Kav. 11-14 Tangerang Banten 15417	(021) 7421006, 7, 8
Jakarta Pamulang 2	Komplek Pertokoan Pamulang Permai Blok SH IX Kav. 11-14 Tangerang Banten 15417	(021) 7421006, 7, 8
Tangerang Pondok Cabe Mutiara 1	Komplek Pertokoan Pondok Cabe Mutiara Blok B-3A, Jl. Raya Parung Tangerang Banten 15418	(021) 7490389
Tangerang Villa Melati Mas 1	Ruko Villa Melati Mas Blok SR1 No. 20, Jl. Pahlawan Seribu, Serpong Tangerang Banten 15323	(021) 5372607, 5373144
Tangerang Pamulang Siliwangi 1	Ruko Tita, Jl. Raya Siliwangi No. 9 A, Pamulang Tangerang Banten 15416	(021) 74718012, 74718014
Jakarta Cirendeui 1	Jl. Cirendeui Raya, Pertokoan Prima Indah No. 10 Tangerang Banten 15419	(021) 7444809
Tangerang Graha Karnos 1	Graha Karnos, Jl. Ir. H. Juanda No. 39, Ciputat Tangerang Banten 15412	(021) 74701725, 74701726, 74701727
Jakarta Ciputat Center 1	Pertokoan Ciputat Center, Jl. Ciputat Raya No. 75 Tangerang Banten 15412	(021) 7491621
Jakarta Pluit Selatan 1	Jl. Raya Pluit Selatan No. 31-35 Jakarta Utara DKI Jakarta 14450	(021) 6670909, 6670101
Jakarta Bandengan 1	Komplek Puri Deltamas Blok J 1-2, Jl. Bandengan Selatan No. 43 Jakarta Utara DKI Jakarta 14450	(021) 6603086, 6603087
Jakarta Mitra Bahari 1	Komplek Pertokoan Mitra Bahari Blok D No. 7, Jl. Pasar Ikan Jakarta Utara DKI Jakarta 14440	(021) 6625325 - 26
Jakarta Muara Karang Dalam 1	Jl. Muara Karang Blok O / VIII Timur No. 69-70 Jakarta Utara DKI Jakarta 14440	(021) 66605170-1
Jakarta Taman Permata Indah 1	Jl. Kampung Gusti Blok M No.25, Penjaringan Jakarta Utara DKI Jakarta 14450	(021) 6603040, 6606262
Jakarta Jembatan Dua 1	Ruko Jembatan Dua, Jl. Jembatan Dua No.5C, Penjaringan Jakarta Utara DKI Jakarta 14450	(021) 6619596
Jakarta Duta Harapan Indah 1	Ruko Duta Harapan Indah Blok I No.18, Kapuk Muara Jakarta Utara DKI Jakarta 14460	(021) 66605630
Jakarta Teluk Mas 1	Ruko Teluk Mas, Jl. Teluk Mas No. 18 E, Pejagalan Jakarta Utara DKI Jakarta 11450	(021) 66698324
Daan Mogot 1	Pertokoan Daan Mogot Baru, Jl. Jimbaran Blok 7 B No. 14	(021) 54381659,
Cilegon Anyer 1	Jl. Raya Anyer No. 2, Cilegon	(0254) 391515
Bekasi Jatiwaringin 1	Jl. Raya Jatiwaringin No. 363, Pondok Gede Bekasi Jawa Barat 17411	(021) 8473566, 8466850, 8465362
Bekasi Plaza Pondok Gede 1	Jl. Raya Pondok Gede No. 50 B, Pondok Gede Bekasi Jawa Barat 17414	(021) 84977412, 8485643, 8485645
Bekasi Plaza Pondok Gede 2	Jl. Raya Pondok Gede No. 50 B, Pondok Gede Bekasi Jawa Barat 17414	(021) 84977412, 8485643, 8485645
Bekasi Taman Galaxi 1	Komplek Pertokoan Taman Galaxi, Jl. Galaxi Raya Blok G No. 1 Bekasi Jawa Barat 17147	(021) 8224811, 82424918, 82424919
Bekasi Vila Galaxi 1	Jl. Pulo Ribung Raya Blok AR No. 25 Bekasi Jawa Barat 17148	(021) 82404340, 82425777, 82425306, 82425850



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Bekasi Komsen Jati Asih 1	Jl. Raya jati Asih No. 26 Bekasi Jawa Barat 17423	(021) 82415117, 82422808
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Bekasi Ujung Aspal 1	Jl. Raya Hankam No. 18 B-C, Jati Murni, Pondok Gede Bekasi Jawa Barat 17431	(021) 84592090, 84597382
Cibubur Time Square 1	Jl. Raya Alternatif Cibubur-Cileungsi No. 37 G, Jatisampurna Bekasi Jawa Barat 17433	(021) 84303649 - 50
Bekasi Ahmad Yani 1	Jl. Jend. Ahmad Yani, Pusat Perdagangan Kalimalang Blok A VIII No.17-18 Bekasi Jawa Barat 17141	(021) 8855431, 8848683
Jakarta Gambir 1	Jl. Ir. H. Juanda No. 18 Jakarta Pusat DKI Jakarta 10120	(021) 3864026, 3808367
Jakarta Juanda 1	Jl. Ir. H. Juanda No. 25 Jakarta Pusat DKI Jakarta 10110	(021) 2310203
Jakarta Angkasa 1	Kantor Pusat PT MNA, Jl. Angkasa Blok B-15 Kav. 2-3 Jakarta Pusat DKI Jakarta 10720	(021) 6540703
Jakarta Pasar Baru 1	Jl. H. Samanhudi No. 46 Jakarta Pusat DKI Jakarta 10710	(021) 2310277
Jakarta Krekot Bunder 1	Ruko Krekot Bunder, Jl. Krekot Bunder Raya No. 62, Sawah Besar Jakarta Pusat DKI Jakarta 10710	(021) 3841665
Jakarta Karang Anyar 1	Jl. Karang Anyar No. 55 Blok A-1/21	(021) 6591855, 62302972
Jakarta Pangeran Jayakarta 1	Jl. Pangeran Jayakarta No. 73 Jakarta Pusat DKI Jakarta 10730	(021) 6299030, 6590919
Jakarta Mangga Dua 1	Arkade Dusit Mangga Dua No. 5, Jl. Arteri Mangga Dua Raya Jakarta Pusat DKI Jakarta 10730	(021) 6127281, 6124832
Jakarta Harco Mangga Dua 1	Ruko Agung Sedayu Blok N No. 36, Jl. Mangga Dua Raya Jakarta Pusat DKI Jakarta 10730	(021) 6127048, 6127049
Jakarta Jayakarta Komp Sentral 1	Komplek Ruko Sentral Blok A.9 & Blok A.10,Jl. Pangeran Jayakarta No. 126-129 Jakarta Pusat DKI Jakarta 10730	(021) 6242671
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Bekasi Bulak Kapal 1	Ruko Juanda Elok No. 3A, Jl. Ir. H. Juanda Bekasi Jawa Barat 17112	(021) 8814241, 8814844, 8813871, 8814593
Bekasi Bulak Kapal 2	Ruko Juanda Elok No. 3A, Jl. Ir. H. Juanda Bekasi Jawa Barat 17112	(021) 8814241, 8814844, 8813871, 8814593
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Bekasi Rawa Lumbu 1	Ruko Kawu Jaya, Jl. Raya Pramuka No.1-2, Rawalumbu Bekasi Jawa Barat 17115	(021) 82432087, 82431966
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Bekasi Harapan Indah 1	Ruko Sentra Niaga Blok SN 07, Jl. Boulevard Hijau, Komplek Perumahan Harapan Indah Bekasi Jawa Barat 17131	(021) 88872211, 88872244, 88872266
Bekasi Taman Harapan Baru 1	Ruko Taman Harapan Baru Blok A 1 No.70,Kec.Medan Satria Bekasi Jawa Barat 17131	(021) 88880206, 88880367, 88987570
Bekasi Cikarang 1	Ruko Roxy Blok E No. 1, Jl. M.H. Thamrin, Lippo Cikarang Bekasi Jawa Barat 17550	(021) 89909420 - 21 dan 89900126
Bekasi Cikarang 2	Ruko Roxy Blok E No. 1, Jl. M.H. Thamrin, Lippo Cikarang Bekasi Jawa Barat 17550	(021) 89909420 - 21 dan 89900126
Cikarang Ruko Sentra 1	Ruko Sentra Cikarang Blok C No.2, Jl. Raya Cikarang-Cibarusah Bekasi Jawa Barat 17550	(021) 89902333, 89903742
Cikarang Jababeka 1	Ruko Commercial Center Jl. Jababeka Raya Blok B7 dan B21 Kawasan Industri Cikarang Jababeka Bekasi Jawa Barat 17550	(021) 89832280 - 81
Cikarang Jababeka Ruko Roxy 1	Ruko Roxy Blok B No. 3, Jl. Kasuari Raya, Cikarang Utara Bekasi Jawa Barat 17550	(021) 89840781 - 84
Cikarang Kota 1	Jl. Kapten Sumantri No. 27, Cikarang Bekasi Jawa Barat 17530	(021) 89108980, 89108987

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Cikarang Jababeka Capitol 1	Ruko Capitol Business Park Jl. Niaga Raya Blok 2 C, Jababeka, Cikarang Bekasi Jawa Barat 17530	(021) 89841698, 89841697
Bekasi Kota Delta Mas 1	Komp. Ruko Palais de Paris Blok D-18 Cikarang Pusat	(021) 89971591
Bekasi Serang Cibirusah 2	Jl. Cibirusah KP.Serang, Kel. Sukadami, Kec. Cikarang Selatan	(021) 89677617
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Jakarta Kramat Raya 1	Jl. Kramat Raya No. 94-96 Jakarta Pusat DKI Jakarta 10450	(021) 3161938
Jakarta Salemba Raya 1	Jl. Salemba Tengah No. 4 B Jakarta Pusat DKI Jakarta 10440	(021) 3907605
Jakarta Cempaka Mas 1	Kompleks Pertokoan Graha Cempaka Mas Blok A 24-25, Jl. Letjend. Suprpto Jakarta Pusat DKI Jakarta 10640	(021) 42800153, 4263947
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Jakarta Bendungan Hilir 1	Jl. Bendungan Hilir Raya No. 82 Jakarta Pusat DKI Jakarta 10210	(021) 5711658, 5721672, 5733283
Jakarta Bendungan Hilir 2	Jl. Bendungan Hilir Raya No. 82 Jakarta Pusat DKI Jakarta 10210	(021) 5711658, 5721672, 5733283
Jakarta Ahmad Yani 1	Jl. Jend. Ahmad Yani No. 2 Jakarta Pusat DKI Jakarta 10510	(021) 4211167
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Jakarta Palmerah 1	Jl. Palmerah Barat No. 39 Jakarta Pusat DKI Jakarta 10270	(021) 5485120
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Jakarta Rawamangun Pemuda 1	Jl. Pemuda No. 10, Kav. 79 Blok A Jakarta Timur DKI Jakarta 13220	(021) 4757450
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Jakarta D.I. Panjaitan 1	Jl. D.I. Panjaitan Kav. 9, Gedung Wika Jakarta Timur DKI Jakarta 13340	(021) 2800088
Jakarta Pondok Bambu 1	Jl. Pahlawan Revolusi No. 125 F/G, Pondok Bambu Jakarta Timur DKI Jakarta 13430	(021) 8612067
Jakarta Mall Klender 1	Komplek Ruko Blok B1 No.6, Jl. I Gusti Ngurah Rai Jakarta Timur DKI Jakarta 13470	(021) 86612125 - 27
Jakarta Duren Sawit 1	Jl. Kolonel Sugiono No. 19 Blok O, Duren sawit Jakarta Timur DKI Jakarta 13430	(021) 86612782, 86612783
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Jakarta Kawasan Industri Pulogadung 1	Jl. Pulobuaran No. 2, Pulogadung Jakarta Timur DKI Jakarta 13930	(021) 4600081, 46826938
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Jakarta Atrium Senen 1	Ruko Segitiga Senen Blok E-21/22, Jl. Senen Raya No. 135 Jakarta Pusat DKI Jakarta 10410	(021) 3852370
Jakarta Stasiun Senen 1	Jl. Stasiun Senen No. 16 Jakarta Pusat DKI Jakarta 10410	(021) 42887720
Jakarta Prapatan 1	Jl. Prapatan No. 30 Jakarta Pusat DKI Jakarta 10410	(021) 3847101, 3845507
Jakarta Mohammad Mansyur 1	Jl. KH Mahammad Mansyur No. 11 Blok A-3 Jakarta Pusat DKI Jakarta 10140	(021) 63857527
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Jakarta Pasar Rebo 1	Plaza PP, Jl. Letjend. T.B. Simatupang No. 57 Jakarta Timur DKI Jakarta 13760	(021) 8408283
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Jakarta Cimanggis 2	Jl. Raya Jakarta Bogor Km. 28 Jakarta Timur DKI Jakarta 13710	(021) 8710013, 8710016, 8710657
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Cileungsi 1	Ruko Mall Cileungsi Blok C No. 5 & 6, Jl. Raya Narogong, Cileungsi Bogor Jawa Barat 16820	(021) 82484604 - 07
Citeureup 1	Jl. Mayor Oking No. 10 - 11, Citeureup Bogor Jawa Barat 16810	(021) 87942420, 87942283, 87909462
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Bogor Pajajaran 1	Ruko Bantar Kemang No.20 Q, Jl. Raya Pajajaran Bogor Jawa Barat 16143	(0251) 8329512
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Bogor Suryakencana 1	Jl. Suryakencana No. 310 Bogor Jawa Barat 16123	(0251) 8381136, 8329611
Cibinong 1	Komp. Ruko Graha Cibinong No. B-1, Jl. Raya Jakarta Bogor Km.43, Cibinong Bogor Jawa Barat 16917	(021) 87918731-34
Cibinong 2	Komp. Ruko Graha Cibinong No. B-1, Jl. Raya Jakarta Bogor Km.43, Cibinong Bogor Jawa Barat 16917	(021) 87918731-34
Bogor Warung Jambu 1	Jl. Raya Pajajaran No. 1 - B Bogor Jawa Barat 16153	(0251) 8387356
Bogor Pasar Anyar 1	Ruko Central Blok C No. 15, Jl. Dewi Sartika Bogor Jawa Barat 16121	(0251) 8373238
Bogor Ciluar 1	Jl. Raya Simpang Pomad Ruko No. 323 C, Ciluar Bogor Jawa Barat 16710	(0251) 8658070
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Depok Tengah 1	Komplek Ruko Sukmajaya No. 15, Jl. Tole Iskandar, Depok II Tengah Depok Jawa Barat 16411	(021) 7715427, 7715432
Depok Tengah 2	Komplek Ruko Sukmajaya No. 15, Jl. Tole Iskandar, Depok II Tengah Depok Jawa Barat 16411	(021) 7715427, 7715432
Depok Cisalak 1	Jl. Raya Bogor Km.31 No.8, Cisalak Depok Jawa Barat 16416	(021) 8734224, 8734117
Depok Jatijajar 1	Jl. Raya Tole Iskandar No. 1 Depok Jawa Barat 16415	(021) 87741872, 87744255, 87743880

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Depok Margonda 1	Jl. Margonda Raya No. 2 Depok Jawa Barat 16432	(021) 7520569, 7760903
Depok Margonda 2	Jl. Margonda Raya No. 2 Depok Jawa Barat 16432	(021) 7520569, 7760903
Depok Satu 1	Jl. Nusantara Raya No. 25 AB Depok Jawa Barat 16432	(021) 77205078, 77205270
Depok Bukit Sawangan 1	Ruko Bukit Sawangan Indah Blok F2 No.1, Jl.Raya Parung Km.35, Sawangan Depok Jawa Barat 16518	(0251) 604904, 604905
Depok Cinere Limo 1	Jl. Cenere Raya No. 18 B, Cinere Depok Jawa Barat 16514	(021) 7536364, 7536360
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Jakarta Cinere 2	Jl. Cinere Raya Kav. 32-33	(021) 7541916
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Jakarta Departemen PU 1	Jl. Patimura No. 20, Kebayoran Baru Jakarta Selatan DKI Jakarta 12110	(021) 2700017
Jakarta Radio Dalam 1	Jl. Radio Dalam Raya No.11-11A Jakarta Selatan DKI Jakarta 12140	(021) 2700439
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Jakarta Ragunan 1	Jl. Harsono RM No.3, Gedung D, KP Departemen Pertanian Jakarta Selatan DKI Jakarta 12550	(021) 7805441, 5184, 5873, 7811819
Jakarta Kawasan Komersial Cilandak 1	Jl. Raya Cilandak KKO, Kawasan Komersial Cilandak Gedung III Jakarta Selatan DKI Jakarta 12560	(021) 7801478
Jakarta Pondok Labu 1	Jl. R.S. Fatmawati No. 8 , Pondok Labu Jakarta Selatan DKI Jakarta 12430	(021) 75816903
Jakarta ITC Fatmawati 1	Komplek Pertokoan Duta Mas Blok A.I No. 17 , Jl. RS Fatmawati Jakarta Selatan DKI Jakarta 12150	(021) 7248700, 72788815
Jakarta Fatmawati Cendrawasih 1	Jl. Cenderawasih I No. 15 A, Cilandak Jakarta Selatan DKI Jakarta 12420	(021) 75905080
Jakarta Cilandak KKO 1	Jl. Raya Cilandak KKO No. 5 Jakarta Selatan DKI Jakarta 12560	(021) 7818880, 7811469, 78831456, 78835622
Jakarta Jatipadang 1	Jl. Raya Ragunan No. 8 D	(021) 7890989
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Jakarta Mampang Prapatan 1	Jl. Mampang Prapatan No. 61 Jakarta Selatan DKI Jakarta 12790	(021) 7995559, 7980695, 7982632
Jakarta Mampang Prapatan 2	Jl. Mampang Prapatan No. 61 Jakarta Selatan DKI Jakarta 12790	(021) 7995559, 7980695, 7982632
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Jakarta Bintaro Jaya 2	Jl. Bintaro Utama, Bintaro Jaya Sektor I Jakarta Selatan DKI Jakarta 12330	(021) 7340924 - 29
Jakarta Bintaro Jaya 3	Jl. Bintaro Utama, Bintaro Jaya Sektor I Jakarta Selatan DKI Jakarta 12330	(021) 7340924 - 29
Jakarta Gedung Lemigas 1	Kanpus. PPPTMGB Lemigas, Jl. Ciledug Raya Jakarta Selatan DKI Jakarta 12230	(021) 2700298
Jakarta Bintaro Veteran 1	Ruko Bintaro Veteran Raya Permai Jl. RC Veteran No. 17 E Jakarta Selatan DKI Jakarta 12330	(021) 7369215, 73691223, 73691907, 73691931, 73887202
Jakarta Pondok Pinang Center 1	Pertokoan Pondok Pinang Center Blok A 36/38/40, Jl. Ciputat Raya Jakarta Selatan DKI Jakarta 12310	(021) 7507366-7



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Jakarta Kebayoran Lama 1	Jl. Raya Kebayoran Lama No. 222 Jakarta Selatan DKI Jakarta 12220	(021) 2700602-5
Jakarta Kebayoran Lama 2	Jl. Raya Kebayoran Lama No. 222 Jakarta Selatan DKI Jakarta 12220	(021) 2700602-5
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Jakarta Ambassador 1	Mall Ambassador, Jl. Prof. Dr. Satrio Jakarta Selatan DKI Jakarta 12940	(021) 57930970, 57930971 - 72
Jakarta Simprug 1	Simprug Gallery Blok B, Jl. Teuku Nyak Arief No. 10 Jakarta Selatan DKI Jakarta 12220	(021) 72800986, 72800987, 72800989
Jakarta Tendean 1	Jl. Wolter Monginsidi No. 123 C Jakarta Selatan DKI Jakarta 12180	(021) 72800926 - 7
Jakarta Pakubuwono 1	Jl. Pakubuwono VI No. 39 A, Kebayoran Baru Jakarta Selatan DKI Jakarta 12120	(021) 7223462 - 63
Jakarta ITC Permata Hijau 1	Ruko Grand ITC Permata Hijau Blok Emerald G 28, Jl. Arteri Permata Hijau Jakarta Selatan DKI Jakarta 12210	(021) 53663322, 53663950, 53663951
Jakarta Lapangan Ros 1	Jl. KH Abdullah Syafie No. 14, Lapangan Ros, Tebet Jakarta Selatan DKI Jakarta 12840	(021) 83792637
Jakarta Saharjo 1	Komplek Gajah Unit F & G, Jl. Dr. Saharjo No. 111 Jakarta Selatan DKI Jakarta 12810	(021) 8293567-68, 83791680
Jakarta Tebet Barat 1	Jl. Tebet Barat IX No.26, Tebet Jakarta Selatan DKI Jakarta 12810	(021) 83700179, 83795438, 83792659
Jakarta Pasar Rumpit 1	Jl. Sultan Agung No. 59 D Jakarta Selatan DKI Jakarta 12970	(021) 8294959
Jakarta Tebet Timur 1	Jl. Tebet Timur Dalam Raya No. 115 Jakarta Selatan DKI Jakarta 12820	(021) 8290675, 8290521, 8290721
Jakarta Pasar Minggu 1	Jl. Raya Pasar Minggu No. 89 J, Pejaten Jakarta Selatan DKI Jakarta 12510	(021) 79190339, 339, 7982632
Jakarta Pejaten Timur 1	Jl. Raya Pasar Minggu No. 6A, Pejaten Timur, Pasar Minggu Jakarta Selatan DKI Jakarta 12510	(021) 7989181, 7988776
Jakarta M.T. Haryono 1	Jl. Letjend. M.T. Haryono Kav. 17 Jakarta Selatan DKI Jakarta 12810	(021) 83792003, 8292908, 8291043-4
Jakarta Pancoran 2	Jl. Raya Pasar Minggu No.17 A Jakarta Selatan DKI Jakarta 12780	(021) 7983377
Jakarta ITC Permata Hijau 2	Ruko Grand ITC Permata Hijau Blok Emerald G 28, Jl. Arteri Permata Hijau Jakarta Selatan DKI Jakarta 12210	(021) 53663322, 53663950, 53663951
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Bandung Siliwangi 1	Jl. Siliwangi No. 3 Bandung Jawa Barat 40132	(022) 2506858
Bandung Alun-Alun 1	Jl. Asia Afrika No. 51 Bandung Jawa Barat 40001	(022) 4220493
Bandung MTC 1	Metro Trade Center Blok F1, Jl. Soekarno Hatta Bandung Jawa Barat 40286	(022) 7508867
Bandung Dayeukolot 1	Jl. Bojongsoang No.79 Bandung Jawa Barat 40288	(022) 87520740
Bandung Burangrang 1	Jl. Burangrang No. 35 D Bandung 40262	(022) 7333999
Bandung Binacitra 1	Jl. Soekarno Hatta No. 162 Bandung Jawa Barat 40235	(022) 5422358
Bandung Kopo 1	Jl. Raya Terusan Kopo 228 A Bandung Jawa Barat 40226	(022) 5419178
Bandung Sumbersari 1	Jl. Soekarno Hatta No. 132 B Bandung Jawa Barat 40222	(022) 6011944
Bandung Jamika 1	Jl. Jamika No. 33 C Bandung Jawa Barat 40231	(022) 6046134
Bandung Moh. Toha 1	Jl. Mohamad Toha No. 189 Bandung Jawa Barat 40253	(022) 5228190
Bandung Soreang 1	Jl. Raya Soreang No. 457 Bandung Jawa Barat 40377	(022) 5891469
Bandung Taman Kopo Indah 1	Komplek Taman Kopo Indah II Ruko IB No. 19 Bandung Jawa Barat 40226	(022) 5421355
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Karawang 2	Jl. Jend. Ahmad Yani No. 4, By Pass Karawang Jawa Barat 41314	(0267) 8454174

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Karawang Kosambi 1	Jl. Raya Duren No. 24 A, Klari, Kosambi Karawang 41371	(0267) 8616610, 8616612
Karawang Tuparev 2	Jl. Tuparev No. 44 Karawang Jawa Barat 41312	(0267) 8454274, 8454275
Purwakarta 1	Jl. Sudirman No. 176 Purwakarta Jawa Barat 41115	(0264) 207185
Purwakarta 2	Jl. Sudirman No. 176 Purwakarta Jawa Barat 41115	(0264) 8220500
Pamanukan 1	Jl. Ion Martasasmita No. 35, Pamanukan Subang Jawa Barat 41254	(0260) 552255
Subang 1	Jl. Jenderal Ahmad Yani No.5 Subang Jawa Barat 41211	(0260) 416553
Bandung Braga 1	Jl. Braga No. 133 Bandung Jawa Barat 40111	(022) 4213345
Bandung Pajajaran 1	Jl. Pajajaran No. 125 Bandung Jawa Barat 40174	(022) 6030005
Bandung RS Hasan Sadikin 1	Jl. Pasteur No. 38 Bandung Jawa Barat 40161	(022) 2038141
Cimahi 1	Jl. Raya Cimahi No. 612 Cimahi Jawa Barat 40525	(022) 6645209
Bandung Pasteur 1	Jl. Dr. Junjuran No. 155 Bandung Jawa Barat 40173	(022) 6127395
Bandung Otista 1	Jl. Otto Iskandarinata No. 293 Bandung Jawa Barat 40251	(022) 4205789
Baros Leuwigajah 1	Ruko Taman Pondok Mas Indah No. 4, Jl. Baros Cimahi Jawa Barat 40532	(022) 6629830
Bandung Cimindi 1	Jl. Raya Cimindi No. 270, Bandung Jawa Barat 40175	(022) 6631629
Bandung Sukajadi 1	Jl. Sukajadi No. 184 Bandung Jawa Barat 40161	(022) 2039972
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Lembang 1	Jl. Raya Grand Hotel No. 42, Lembang Bandung Jawa Barat 40391	(022) 2789660
Bandung Setrasari Plaza 1	Setrasari Plaza Blok A No.5 Jl. Suria Sumantri Bandung Jawa Barat 40146	(022) 2020113
Bandung Setiabudi 1	Jl. Setiabudi No. 210	(022) 2041933
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Tasikmalaya Otto Iskandarinata 1	Jl. Otto Iskandarinata No. 26 Tasikmalaya Jawa Barat 46113	(0265) 313582
Tasikmalaya Otto Iskandarinata 2	Jl. Otto Iskandarinata No. 26 Tasikmalaya Jawa Barat 46113	(0265) 334947
Tasikmalaya Otto Iskandarinata 3	Jl. Otto Iskandarinata No. 26 Tasikmalaya Jawa Barat 46113	(0265) 334947
Tasikmalaya Sutisna 1	Jl. Sutisna Senjaya No. 88 Tasikmalaya Jawa Barat 46114	(0265) 332422
Ciamis 1	Jl. Ahmad Yani No. 21 Ciamis Jawa Barat 46211	(0265) 771383
Ciamis Banjar 1	Jl. Letjend. Suwanto No. 48, Banjar Ciamis Jawa Barat 43622	(0265) 2733530
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Garut 2	Jl. Raya Ciledug No. 128 A	(0262)-243971
Garut Cikajang 1	Jl. Garut Cikajang No. 99 Garut Jawa Barat 44171	(0262)-577594
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Sumedang 2	Jl. Mayor Abdurachman No. 99 Sumedang Jawa Barat 45323	(0261) 205974
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Bandung Rancaekek 1	Jl. Raya Dangdeur No. 137, Rancaekek Bandung Jawa Barat 40394	(022) 7791010
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Cirebon Yos Sudarso 1	Jl. Yos Sudarso No. 11 Cirebon Jawa Barat 45111	(0231) 246655
Cirebon Jalan Kantor 1	Jl. Kantor No. 4 Cirebon Jawa Barat 45112	(0231) 206089
Cirebon Siliwangi 1	Jl. Siliwangi No. 139 Cirebon Jawa Barat 45124	(0231) 221387



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Cirebon Tegalwangi 2	Jl. Raya Tegalwangi Km. 9 No. 58 Cirebon Jawa Barat 45154	(0231) 325480
Cirebon Plered 1	Jl. Raya Panembahan No. 51, Plered Cirebon Jawa Barat 45154	(0231) 321966
Cirebon Arjawinangun 1	Jl. Ki Hajar Dewantoro No. 21, Desa Jungjang, Arjawinangun Kab. Cirebon Jawa Barat 45162	(0231) 357990
Jatibarang 1	Jl. Mayor Dasuki No. 92, Jatibarang Indramayu Jawa Barat 45273	(0234) 356535
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Majalengka Kadipaten 2	Jl. Raya Timur No. 124, Kadipaten Majalengka Jawa Barat 45453	(0233) 664511
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Cirebon Sumber 2	Jl. Dewi Sartika No.5 Kel. Sumber Kec. Sumber	(0231) 320035
Cirebon Cigasong Majalengka 2	Jl. KH. Abdul Halim No.528 Desa Cigasong Kec. Majalengka	(0233) 281168
Sukabumi Sudirman 1	Jl. Jend. Sudirman No. 124 Sukabumi Jawa Barat 43132	(0266) 215498
Sukabumi Sudirman 2	Jl. Jend. Sudirman No. 124 Sukabumi Jawa Barat 43132	(0266) 223274
Sukabumi Sudirman 3	Jl. Jend. Sudirman No. 124 Sukabumi Jawa Barat 43132	(0266) 221319
Sukabumi Ahmad Yani 1	Jl. Ahmad Yani No. 44 Sukabumi Jawa Barat 43131	(0266) 237393
Sukabumi Ahmad Yani 2	Jl. Ahmad Yani No. 44 Sukabumi Jawa Barat 43131	(0266) 237393
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Cianjur 1	Jl. Suroso No. 51 Cianjur Jawa Barat 43211	(0263) 270891
Cicurug 1	Jl. Siliwangi No. 287 B, Cicurug Sukabumi Jawa Barat 43159	(0266) 732001/732002
Cianjur Cikroaminoto 1	Jl. HOS Cikroaminoto No. 172 Cianjur Jawa Barat 43214	(0263) 272040
Cibadak 1	Jl. Suryakencana No. 4, Cibadak Sukabumi Jawa Barat 43351	(0266) 534432
Tasikmalaya Mustofa 2	Jl. H.Z. Mustofa No. 294	(0265) 333328
Tasikmalaya Sutisna 2	Jl. Sutisna Senjaya No. 88	(0265) 323261
Bandung Soekarno-Hatta 2	Jl. Soekarno Hatta No. 486 Bandung Jawa Barat 40266	(022) 7538708
Cirebon Yos Sudarso 2	Jl. Yos Sudarso No. 11 Cirebon Jawa Barat 45111	(0231) 246655
Pelabuhan Ratu	Jl. Siliwangi No. 62, Pelabuhan Ratu	(0266) 434651
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Purwodadi 1	Jl. R. Suprpto No. 97 A-B Purwodadi Jawa Tengah 58111	(0292) 425061
Semarang Candi Baru 1	Jl. S. Parman No. 55 K, Ruko Sultan Agung Semarang Jawa Tengah 50232	(024) 8312141, 8442550, 8506155
Semarang Sugiyopranoto 1	Jl. Mgr. Sugiyopranoto No. 36 A-B Semarang Jawa Tengah 50246	(024) 3522790, 3522671, 3585783
Semarang Sugiyopranoto 2	Jl. Mgr. Sugiyopranoto No. 36 A-B Semarang Jawa Tengah 50246	(024) 3522790, 3522671, 3585783
Ungaran 1	Jl. Jend. Gatot Subroto No. 671 E-F, Ungaran Semarang Jawa Tengah 50511	(024) 6924296, 921989
Ungaran 2	Jl. Jend. Gatot Subroto No. 671 E-F, Ungaran Semarang Jawa Tengah 50511	(024) 6924296, 921989
Semarang Kawasan Industri Candi 1	Kawasan Industri Candi, Jl. Candi Raya Blok F1E No.1-2 Semarang Jawa Tengah 50184	(024) 7612381, 7612385
Weleri 1	Jl. Utama Tengah No. 198 Weleri Jawa Tengah 51355	(0294) 644009, 642010
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Semarang MT Haryono 1	Jl. M.T. Haryono No. 419 Semarang Jawa Tengah 50136	(024) 3586267, 3586268
Semarang Ngaliyan 1	Jl. Prof. Dr. Hamka No. 9 Ruko C,D,E Tugu Semarang Jawa Tengah 50189	(024) 7619378, 7614769
Kendal Sukorejo 2	Jl. Terminal No. 3, Komplek Pertokoan Faulia Kios No.2 Sukorejo	(0294) 452107

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Magelang 2	Jl. Sudirman No. 26, Komplek Pertokoan Rejotumoto Magelang Jawa Tengah 56126	(0293) 364012, 366776
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Ambarawa 1	Jl. Jenderal Sudirman No.122, Ambarawa Kab. Semarang Jawa Tengah 50162	(0298) 596741, 596742
Ambarawa 2	Jl. Jenderal Sudirman No.122, Ambarawa Kab. Semarang Jawa Tengah 50162	(0298) 596741, 596742
Purworejo 1	Jl. Kol. Sugiono No. 5 Purworejo Jawa Tengah 54114	(0275) 325744, 325745
Semarang Pemuda 1	Jl. Pemuda No. 73 Semarang Jawa Tengah 50139	(024) 3514321
Semarang Kepodang 1	Jl. Kepodang No. 32-34 Semarang Jawa Tengah 50137	(024) 3544181
Semarang Kepodang 2	Jl. Kepodang No. 32-34 Semarang Jawa Tengah 50137	(024) 3544181
Semarang Pandanaran 1	Jl. Pandanaran No. 104 Semarang Jawa Tengah 50134	(024) 8310325
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Salatiga 2	Jl. Diponegoro No. 36 Salatiga Jawa Tengah 50711	(0298) 321002, 324030
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Semarang Majapahit 2	Kompleks Ruko Majapahit, Jl. Majapahit No. 339 Semarang Jawa Tengah 50191	(024) 6725702, 6725704
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Blora 2	Jl. Alun-Alun Selatan No. 5 Blora Jawa Tengah 58215	(0296) 5100091, 5100092
Cepu 1	Jl. Pemuda No. 60 Cepu Jawa Tengah 58312	(0296) 424627, 424630, 424631, 424632, 424737
Cepu 2	Jl. Pemuda No. 60 Cepu Jawa Tengah 58312	(0296) 424627, 424630, 424631, 424632, 424737
Kudus Alun-Alun 1	Jl. Jenderal Sudirman No. 3 C Kudus Jawa Tengah 59312	(0291) 439902, 439903, 439904
Kudus Alun-Alun 2	Jl. Jenderal Sudirman No. 3 C Kudus Jawa Tengah 59312	(0291) 439902, 439903, 439904
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Juwana 1	Jl. Panglima Sudirman No. 32 - 33 Juwana	(0295) 473160, 473161
Demak 1	Jl. Sultan Fatah No. 4B	(0291) 6904077 - 78
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Solo Singosaren 1	Jl. Jend. Gatot Subroto No. 127 Singosaren	(0271) 646140 - 42
Solo Pasar Legi 1	Jl. Sutan Syahrir No. 204 Pasar Legi Solo Jawa Tengah 0	(0271) 634486, 634487
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Solo Baru 1	Jl. Yos Sudarso No. 387 Solo Jawa Tengah 57157	(0271) 663542, 664407, 6644096
Karanganyar 1	Jl. Lawu No. 386 Karanganyar Jawa Tengah 57712	(0271) 6491970 - 71
Sragen 1	Plaza Atrium Blok C-D, Jl. Raya Sukowati No. 302-304 Sragen Jawa Tengah 57211	(0271) 890585, 894610
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Wonogiri 1	Jl. Jenderal Sudirman No. 132 Wonogiri Jawa Tengah 57611	(0273) 323656, 323658
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Tegal Sudirman 1	Jl. Jend. Sudirman No. 11 Tegal Jawa Tengah 52131	(0283) 358181
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Pekalongan Alun Alun 1	Jl. Alun-alun No. 3, Kelurahan Keputran, Kecamatan Pekalongan Timur	(0285) 421758
Pekalongan Imam Bonjol 1	Jl. Imam Bonjol No. 34 Pekalongan Jawa Tengah 51111	(0285) 425131-33
Pemalang 1	Jl. Sudirman No. 59 Pemalang Jawa Tengah 52313	(0284) 321647, 324707, 324880
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Purwokerto 2	Jl. Jend. Sudirman No. 463 Purwokerto Jawa Tengah 53114	(0281) 632222
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Tenggarong 1	Jl. K.H. Akhmad Muksin No. 36 Kutai Kartanegara Kalimantan Timur 75512	(0541) 662150, 661945, 665981, 662132
Nunukan 1	Jl. Tien Suharto Rt.15, Nunukan Kab. Bulungan 77182	(0556) 2025660, 2025661
Lhoktuan 1	Wisma KIE PT Pupuk Kaltim, Lhoktuan, Jl. Pakuaji Kav. 79 Bontang Utara Kalimantan Timur 75313	(0548) 41558, 41219
Bontang 1	Jl. Angkasa No. 1, Airport Road, Komp. PT Badak Bontang Kalimantan Timur 75324	(0548) 21490, 21492
Tanjung Redep 1	Jl. Jenderal Sudirman No. 747 Tanjung Redeb Kalimantan Timur 77312	(0554) 26031, 26032, 26033
Sangatta 1	Jl. Yos Sudarso II No. 17 B-C, Sangatta Kutai Timur Kalimantan Timur 75611	(0549) 25084, 25085
Samarinda A.Yani 1	Jl. Hasan Basri Blok A No. 1 Samarinda Kalimantan Timur 75117	(0541) 736514, 736587
Samarinda Kesuma Bangsa 1	Jl. Kesuma Bangsa No. 76 Samarinda Kalimantan Timur 75121	(0541) 742549
Samarinda Seberang 1	Jl. Bung Tomo No. 1 RT 18/08 Samarinda Seberang Samarinda 75131	(0541) 7269662, 7269257, 7269426
Tarakan Yos Sudarso	Jl. Yos Sudarso No. 10	(0551) 25960-3
Samarinda Sempaja	Jl.Yamin No. 4 - 5	(0541) 7776903 - 04
Palangkaraya 2	Jl. Jend. Ahmad Yani No. 70	(0536) 3222961,
Batulicin 2	Jl. Raya Btulicin RT 01 Kel Kp Baru Kec Simpang Empat	(0518) 71480
Sampit Antasari	Jl. Pangeran Antasari No. 22 Kel.Mentawa Baru Hulu, Kec. Mentawa Baru Ketapang	(0531) 34633,
Kendari Mesjid Agung 1	Jl. H. Abdullah Silondae 45, Mondonga Kendari Sulawesi Tenggara 93111	(0401) 3121394, 3127708, 3122109
Kendari Mesjid Agung 2	Jl. H. Abdullah Silondae 45, Mondonga Kendari Sulawesi Tenggara 93111	(0401) 3121394, 3127708, 3122109
Kendari Soekarno 1	Jl. Sukowati No. 37 Kendari Sulawesi Tenggara 93127	(0401) 3131211, 3131210



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Kolaka 1	Jl. Chairil Anwar No. 34 BC Kolaka Sulawesi Tenggara 93514	(0405) 2322225
Wua Wua 1	Jl. Brigjend M. Yoenoes No. 189 A-B	(0401) 3194455, 3193273
Watampone 1	Jl. M.H. Thamrin No. 10 Watampone Sulawesi Selatan 92713	(0481) 21330, 21227
Makassar Panakukang 1	Panakkukang Mas, Jl. Bolevar No. F 89 Makassar Sulawesi Selatan 90231	(0411) 441605, 425290
Makassar Sungguminasa 1	Kompleks Graha Satelit Blok 12 A, Jl. Sultan Hasanuddin Gowa Sulawesi Selatan 92111	(0411) 880736, 880740
Makassar Cenderawasih 1	Jl. Cenderawasih No. 185 Makassar Sulawesi Selatan 90133	(0411) 837610
Bulukumba 1	Jl. Sam Ratulangi No. 90 Bulukumba Sulawesi Selatan 92512	(0413) 2587965, 2587966, 2587967, 2587969
Takalar 2	Jl. Jend. Sudirman, Kel Kallabirang, Kec Pattallassang	(0418) 22299
Makassar Sulawesi 1	Jl. Sulawesi No. 81 Makassar Sulawesi Selatan 90174	(0411) 317378, 317388
Makassar Cokroaminoto 1	Jl. HOS Cokroaminoto No. 3 Makassar Sulawesi Selatan 90174	(0411) 323809, 317545
Makassar Slamet Riyadi 1	Jl. Brigjend. Slamet Riyadi No. 8 Makassar Sulawesi Selatan 90111	(0411) 319963-4
Makassar Daya 1	Komplek Bukit Khatulistiwa Blok B/9, Jl. Perintis Kemerdekaan Km.13 Makassar Sulawesi Selatan 90241	(0411) 591255, 591256
Makassar Andalas 1	Jl. Andalas No. 116 F Makassar Sulawesi Selatan 90155	(0411) 334023, 310164
Makassar Veteran 1	Jl. Veteran Utara No. 220 Makassar Sulawesi Selatan 90145	(0411) 319981, 332367
Pangkep 2	Jl. Kubis No.1 Mappasaile Kec. Pangkajene	(0410) 2311841
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Ambon Pantai Mardika 1	Jl. Pantai Mardika Ambon Maluku 97123	(0911) 354572-5
Ambon Pantai Mardika 2	Jl. Pantai Mardika Ambon Maluku 97123	(0911) 354572-5
Pare Pare 1	Jl. Andi Isa No. 5 Pare Pare Sulawesi Selatan 91114	(0421) 21046, 24339, 25339, 25439, 21339
Palopo 1	Jl. Andi Djemma No. 123 Palopo Sulawesi Selatan 91921	(0471) 21313, 23672, 23673
Soroako 1	Jl. Gamalama Kav. 2 Luwu Timur Sulawesi Selatan 91984	(0475) 321042, 321043, 321045
Sengkang 1	Jl. Bau Mahmud No. 1 Sengkang Sulawesi Selatan 90913	(0485) 324333, 324222
Polewali Mandar 1	Jl. Jenderal Sudirman No. 132, Wonomulyo Polewali Mandar Sulawesi Barat 91352	(0428) 51985, 51987, 51988
Polewali Mandar 2	Jl. Jenderal Sudirman No. 132, Wonomulyo Polewali Mandar Sulawesi Barat 91352	(0428) 51985, 51987, 51988
Tana Toraja 1	Jl. Andi Mappanyukki No. 70, Rantepao Tana Toraja Sulawesi Selatan 91831	(0423) 23202, 23377, 25522
Mamuju 1	Jl. Andi Pangeran Pettarani No. 19 Mamuju Sulawesi Selatan 91511	(0426) 22386
Pinrang 1	Jl. Durian No. 24 - 26 Pinrang Sulawesi Selatan 91211	(0421) 921367, 922145
Manado Dotu Lolong Lasut 1	Jl. Dotulolong Lasut No. 15 Manado Sulawesi Utara 95122	(0431) 866228, 863477, 863278
Ternate 1	Jl. Nukila No. 51 Ternate Maluku Utara 97721	(0921) 3122778, 3121125, 3121722, 3121141
Ternate Mononutu 1	Jl. A. Mononutu No. 91 Ternate Maluku Utara 97712	(0921) 327304, 327358, 24604
Bitung 1	Jl. Xaverius Dotulong No. 29 Bitung Sulawesi Utara 95514	(0438) 21022, 21166, 32626
Bitung 2	Jl. Xaverius Dotulong No. 29 Bitung Sulawesi Utara 95514	(0438) 21022, 21166, 32626
Tahuna 1	Jl. Dr. Sutomo No. 1 Tahuna Sulawesi Utara 95813	(0432) 21051, 22590, 22820
Manado Sam Ratulangi 1	Kompleks Wanea Plaza Blik I No.8, Jl.Sam Ratulangi Manado Sulawesi Utara 95117	(0431) 876195 - 6, 876312, 876400
Manado Sudirman 1	Jl. Jend. Sudirman No. 47 Manado Sulawesi Utara 95122	(0431) 864077, 864177, 858476

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Manado Bahu 1	Komplek Bahu mall S/ 12, Jl. Wolter Monginsidi, Bahu Manado Sulawesi Utara 95115	(0431) 860034, 860107, 860143, 860228
Manado Ratahan 2	Kel. Tosuraya Lingk. III, Kec. Ratahan	(0431) 3174715
Manado Toar 1	Jl. Toar No. 4-6 Manado Sulawesi Utara 95112	(0431) 863079, 868068, 860244, 854376, 854155, 854743, 854745
Tomohon 1	Komplek RS Bethesda Jl. Raya Tomohon Tomohon Sulawesi Utara 95362	(0431) 354951
Amurang 1	Jl. Trans Sulawesi, Buyungon, Amurang Kab. Minahasa Selatan Sulawesi Utara 95354	(0430) 22314
Kotamobagu 1	Jl. A. Yani No.51 Kotamobagu Sulawesi Utara 95711	(0434) 22820, 21580, 24250
Gorontalo 1	Jl. H. Nani Wartabone No. 28 Gorontalo Gorontalo 96112	(0435) 824131 - 34, 823551
Limboto 1	Jl. Jend. Sudirman No. 35, Limboto Gorontalo Gorontalo 96211	(0435) 880512, 880653
Marisa 1	Jl. Trans Sulawesi No. 29, Marisa, Kab. Pohowato Pohuwato Gorontalo 96266	(0443) 210071, 210371
Palu Sam Ratulangi 1	Jl. Dr. Sam Ratulangi No. 60 Palu Sulawesi Tengah 94111	(0451) 424971, 423975, 423942
Palu Imam Bonjol 1	Jl. Imam Bonjol No. 88 Palu Sulawesi Tengah 94223	(0451) 421482 - 84, 421480, 455706
Palu Imam Bonjol 2	Jl. Imam Bonjol No. 88 Palu Sulawesi Tengah 94223	(0451) 421482 - 84, 421480, 455706
Palu Hasanuddin 1	Jl. Sultan Hasanuddin No. 35 Palu Sulawesi Tengah 94112	(0451) 421580, 429180
Donggala 1	Jl. Moro No. 78 Donggala Sulawesi Tengah 94351	(0457) 71175
Luwuk 1	Jl. Jend. Ahmad Yani No. 132 Luwuk Sulawesi Tengah 94711	(0461) 21143, 21144
Poso 1	Jl. Hasanuddin No. 13, Poso Poso Sulawesi Tengah 94616	(0452) 21367, 21467, 21567, 21704
Toli Toli 1	Jl. W.R. Supratman No. 1 Toli Toli Sulawesi Tengah 94514	(0453) 21060, 24223 - 24, 21360
Parigi 1	Jl. Trans Sulawesi No. 117 Parigi Sulawesi Tengah 94371	(0450) 22245 - 48
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Makassar Pasangkayu	Jl. Poros Trans Sulawesi Pasangkayu	
Makassar Pettarani	Jl. Andi Pangeran Pettarani No. 18 D	(0411) 441862
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Mataram Cakranegara 2	Jl. Pejanggik No. 20-22, Cakranegara Mataram Nusa Tenggara Barat 83231	(0370) 631813, 636071
Sumbawa Besar 1	Jl. Diponegoro No. 10 Sumbawa Besar Nusa Tenggara Barat 84343	(0371) 21438, 21567
Bertais 1	Jl. Sandubaya No.2 Bertais - Cakranegara Mataram Nusa Tenggara Barat 83236	(0370) 672320
Bima 1	Jl. Sumbawa No. 02 Bima NUSA TENGGARA BARAT 84111	0374 - 42740, 4646937-38, 4646894-95
Mataram AA Gde Ngurah 1	Jl. AA Gde Ngurah No. 48 A-B Mataram Nusa Tenggara Barat 83231	(0370) 621481
Mataram AA Gde Ngurah 2	Jl. AA Gde Ngurah No. 48 A-B Mataram Nusa Tenggara Barat 83231	(0370) 621481
Praya 1	Jl. Jend. Sudirman Kompleks Pertokoan C.3 - 4 Praya Lombok Tengah Nusa Tenggara Barat 83511	(0370) 655090
Selong 1	Jl. Jend Sudirman No. 69 - 70 Pancor - Selong Lombok Timur Nusa Tenggara Timur 83661	(0376) 21824, 21853, 23138, 22643
Mataram Ampenan 1	Jl. Yos Sudarso, Ampenan	(0370) 637631, 637074
Kupang M. Hatta 1	Jl. Muhammad Hatta No. 54 A Kupang Nusa Tenggara Timur 85112	(0380) 832459
Atambua 1	Jl. Pramuka No. 7 Atambua Nusa Tenggara Timur 85711	(0389) 21688, 21766



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Ruteng 1	Jl. Waeces No. 20 Karot, Manggarai Ruteng Nusa Tenggara Timur 86511	(0385) 21880
Kupang Urip Sumoharjo 2	Jl. Urip Sumoharjo No. 16 Kupang Nusa Tenggara Timur 85229	(0380) 833216
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Cakranegara 3	Jl. Pejanggik No. 20-22, Cakranegara	^(0370) 631813
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Merauke 1	Jl. Raya Mandala No. 1 Merauke Papua 99613	(0971) 321333, 321128
Nabire 1	Jl. Pepera No. 19 Nabire Papua 98801	(0984) 21135, 21045, 21145
Nabire 2	Jl. Pepera No. 19 Nabire Papua 98801	(0984) 21135, 21045, 21145
Nabire 3	Jl. Pepera No. 19 Nabire Papua 98801	(0984) 21135, 21045, 21145
Biak 1	Jl. Jend. Ahmad Yani No. 2 Biak Papua 98112	(0981) 22000, 21527
Jayapura Sentra Bisnis Pasifik 1	Komplek Ruko Pasifik Permai Blok D No.5, Jl.Reklamasi Pantai Apo Jayapura Papua 99112	(0967) 535166, 535177
Jayapura Sentra Bisnis Pasifik 2	Komplek Ruko Pasifik Permai Blok D No.5, Jl.Reklamasi Pantai Apo Jayapura Papua 99112	(0967) 535166, 535177
Timika 1	Jl. Belibis Timika-Mimika Papua 99910	(0901) 321045, 321145, 321219, 321727, 322691, 323019, 323820
Jayapura Abepura 1	Jl. Raya Abepura, Abepura Jayapura Papua 99351	(0967) 581397, 587183
Jayapura Abepura 2	Jl. Raya Abepura, Abepura Jayapura Papua 99351	(0967) 581397, 587183
Jayapura Ahmad Yani 1	Jl. Jend. Ahmad Yani No. 35	(0967) 531028, 534186, 534189, 533919
Jayapura Pasar Yotefa 2	Jl. Raya Tanah Hitam Depan PU Bina Marga Kec. Abepura	(0967) 583961
Serui 1	Jl. Dr. Sam Ratulangi	(0983) 31535, 31536, 31537, 31782
Wamena 1	Jl. Trikora No. 92	(0969) 31033, 31010
Sorong Basuki Rahmat 1	Jl. Basuki Rahmat No. 22 Sorong Papua Barat 98401	(0951) 323845, 323844, 321440
Sorong Ahmad Yani 1	Jl. Jend. Ahmad Yani No. 99 Sorong Papua Barat 98414	(0951) 323200, 323111, 323222
Manokwari 1	Jl. Yos Sudarso No. 61 Manokwari Papua Barat 98311	(0986) 213567, 211102, 211103 - 04
Manokwari 2	Jl. Yos Sudarso No. 61 Manokwari Papua Barat 98311	(0986) 213567, 211102, 211103 - 04
Bintuni 1	Jl. Bintuni Raya	(0955) 3305385
Kaimana 1	Jl. Utarum Krooy	(0957) 21512, 21616, 21626, 21769
Fak Fak 1	Jl. Izak Telussa No. 26 Fak-fak Papua Barat 98601	(0956) 22119, 22120, 22124, 22480
Fak Fak 2	Jl. Izak Telussa No. 26 Fak-fak Papua Barat 98601	(0956) 22119, 22120, 22124, 22480
Jayapura Waena 1	Jl. Raya Sentani Waena No.35	(0967) 572815
Jayapura Entrop 1	Jl. Raya Kelapa Dua, Entrop	(0967) 536347,
Manokwari Wosi	Jl. Trikora Wosi Blok 1-2 Komp. Ruko Transito	(0986) 214337
Sorong Aimas	Jl. Klamono Km 19, Kota Baru Aimas	(0951) 328100

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Pasar Perluasan Pematangsiantar	Pasar Dwikora/Perluasan Pematang Siantar, Jl. Patuan Nagari No. 56C, Kel Sukadame, Kec. Siantar Utara, Pematang Siantar
Sukaramai Medan	Pasar Sukaramai Medan, Kios No. 181 Lantai-1, Kel Sukaramai-2, Kec Medan Area. Medan
Petisah Medan	Pasar Petisah Medan, Kios No. 30 Lantai-II, Jl. Rajak Baru No.1-A, Kel. Petisah Tengah, Kec Medan Petisah, Medan
Pasar Bunga Tebing Tinggi	Pasar Bunga, Jl. Mayjend. MT. Haryono, Kios No.415-416, Kel Pasar Gambir, Kec Tebing Tinggi Kota Tebing Tinggi
Pasar Delimas Lubuk Pakam	Jl. Serdang Baru, Komplek Pusat Perbelanjaan Lubuk Pakam, Lantai II Blok G-20, Kel Lubuk Pakam Pekan, Kec Lubuk Pakam, Kab Deli Serdang
Pasar Babalan	Jl. Sahyan Zainuddin No. 79, Kel Babalan, Kec Brandan Barat, Kab Langkat
Pasar Misbah	Pasar Misbah, Jl Teuku Umar No.28 Kel. Kisaran, Kec. Kota Kisaran Barat Kab. Asahan 21215
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Pasar Sei Sekambing	Jl. Kapten Muslim Gg Pertama No. 17, Kel Sei Sekambing C-III, Kec Medan Helvetia Medan
Pasar Horas	Pasar Horas - Pematangsiantar, Jl. Sutomo Pasar Horas Gedung Lt. 1 Pematangsiantar
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Pasar Komplek Pasar Tavip	Pasar Tavip - Binjai, Kios Terminal No.62 Pasar Tavip Binjai
Pasar Sigambal	Pasar Sigambal - Labuhan Batu, Pasar Sigambal Blok A No.6-7, Kelurahan Sigambal Timur
Pasar Simalingkar	Pasar Simalingkar - Medan, Jl. Jahe Raya Pasar Simalingkar No.26-28, Perumnas Simalingkar - Mdn
Pasar Inpres Kabanjahe	Pasar Kabanjahe - Karo, Pasar Kabanjahe Kios No.III/323, Kel. Padang Mas, Kabanjahe - Karo
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Pasar Porsea	Pasar Porsea - Toba Samosir, Pasar Baru, Kel. Pasar Dolok Sanggul
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Pasar Helvetia	Pasar Helvetia - Medan, Jl. Nusa Indah Raya, Kios No. 27 Pasar Helvetia Medan
Pasar Halat	Pasar Halat - Medan, Jl. Halat, Pasar Inpres Halat Medan Kios No.32 KK
Pasar Melati	Pasar Melati - Medan, Jl. Pelamboyan Raya Kios No.4 Pasar Melati Medan
Pasar Duri Barat	Pasar Duri Barat, Jl. Dewi Sartika No. 26, Kel. Duri Barat, Kec. Mandau, Kab. Bengkalis
Pasar Sagulung Baru	Pasar Sagulung Blok G No.2 Kecamatan Sagulung Kota Batam
Pasar TOS 3000	Plaza TOP 100 Jodoh, Lantai 1 Kios No. 61 Komplek Marina Center, Kecamatan Lubuk Baja, Kota Batam
Pasar Baru Puakang	Pasar Baru Puakang Blok C No.2 Tanjung Balai Karimun
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Pasar Senggol	Pasar Senggol Lantai I Blok C Jl. Jend Sudirman Kel. Teluk Binjai Kec. Dumai Timur, Kodya Dumai
Pasar Baru I / Pasar Inpres	Pasar Tradisional Tanjung Pinang, Jl. Pelantar II Lorong Inpres No.2, Tanjung Pinang
Pasar Inpres Lhokseumawe	Pasar Inpres Los F-12, Jl. Listrik Kota Lhokseumawe Provinsi Aceh
Pasar Kota Lhokseumawe	Pasar Kota Lhokseumawe Kios Blok D No.1 Kota Lhokseumawe Provinsi Aceh
Pasar Lambaro	Psr.Induk Lambaro Blok.JICS No.15 Jl.Banda Aceh - Medan Km.8.5 Banda Aceh
Pasar Peunayong	Pasar Sayur Jl. Kartini No. 58 Lantai III Kel. Peunayong Kec. Kuta Alam Banda Aceh



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Medan Pasar Titi Papan	Jl. Yos Sudarso , Ps. Titi Papan Kios No. 40 Kec. Medan Deli - Medan
Medan Pasar Kapuas	Jl. Jawa No.1, Ps. Kapuas, Kec. Medan Belawan - Medan
Medan Pasar Pendidikan	Jl. Pasar III, Pasar Pendidikan Kios No.29 Kel. Tegalrejo Kec. Medan Timur- Medan
Bintan Pasar Kijang	Jl. Pasar Berdikari No.16 Kelurahan Kijang Kota Kecamatan Bintan Timur Kabupaten Bintan
Tanjung Balai Karimun Pasar Meral	Jl. Ahmad Yani Kelurahan Meral Kota Kecamatan Meral Kabupaten Tanjung Balai Karimun
Aceh Pasar Inpres	Jl. Pasar Inpres, Komplek Pasar Inpres/Mall Gayo Lt.2 No.14, Desa Bale Atu, Kec. Lut Tawar, Kab. Aceh Tengah
Deli Serdang Pasar Gambir	Jl. Medan-Batang Kuis No.4 Emplacement, Kel. Bandar Klippa, Kec. Percut Sei Tuan- Deli Serdang
Medan Pasar Pringgan	Jl. Iskandar Muda, Pasar Pringgan Lt.2 Kios No 643-Medan
Bengkalis Pasar Selat Baru	Jl. Jend. Sudirman No. 31 RT/RW 01/01 Desa Selat Baru, Kec. Bantan, Kab. Bengkalis, Riau
Langkat Pasar Baru Stabat	Jl. Perniagaan, Pasar Baru Stabat Kios No.37 Kec. Stabat-Langkat
Pekanbaru Pasar Arengka	Jl. Adi Sucipto Kel. Marpoan Damai Kec. Sidomulyo Timur, Pekanbaru
Pekanbaru Pasar Bawah	Pasar Bawah Pekanbaru, Lt. 2 Blok A no.3 Jl. M. Yatim, Pekanbaru
Pekanbaru Pasar Rumbai	Jl. Kayangan Lantai II Blok B No.2 Pekanbaru Riau
Bener Meriah Pasar Lampahan	Jl. Bireun-Takengon KM 75, Desa Lampahan Barat, Kec. Timang Gajah, Kab. Bener Meriah
Deli Serdang Pasar Inpres	Jl. Perintis Kemerdekaan-Pasar Inpres Kios No. K 3-4, Kec. Tanjung Morawa, Kab. Deli Serdang
Asahan Pasar Imam Bonjol	Jl. Imam Bonjol No.77 Kel. Kisan Timur, Kec. Kisan Timur, Asahan
Pasar Aek Batu	Jl. Lintas Timur Sumatera No.20 Dsn Aek Batu, Ds. Asam Jawa, Kec. Torgamba, Labuhan Batu Selatan
Pekanbaru Pasar Sanapelan	Jl. Seroja No.12,Senapelan, Pekanbaru
Bengkalis Pasar Sebang	Jl. Lancang Kuning No. 22 RT/RW 03/05 Kelurahan titian Antui, Kec. Pinggir, Kab. Bengkalis, Riau
Pasar Inpres Meulaboh	Jl.Komplek Pasar Bina Usaha Lt.2 Blok X No.1 Kec.Johan Pahlawan-Meulaboh, kab.Aceh Barat.
Pasar Inpres Bireun	Jl. Jati No.100 Desa Bandar Baru,Kec.kota Juang, Kabupaten Bireuen.
Pasar Limapuluh	Jl. Besar Limapuluh No.23, Kel. Limapuluh Kota, Kec. Limapuluh, Kab. Batubara, Sumatera Utara.
Pasar Merbau	Komplek Pasar Merbau Pekan No.4 Blok D, Desa Merbau Pekan, Kec Merbau, Kab. Labuhan Batu Utara, Sumatera Utara.
Pasar Sidomulyo	Jl. Lintas Duri - Dumai KM.20 Mandau - Duri, kabupaten Bengkalis, Riau
Pekanbaru Pasar Sail	Jl. Hang Tuah, Kecamatan Sail, Kota Pekanbaru, Riau.
Pasar Air Tiris Kampar	Jl. Raya Bangkinang No.3, Kel. Ranah Baru, Kec. Bangkinang, Kab. Kampar. Riau
Pekanbaru Pasar Dupa	Jl. Gelatik Kel. Tangkerang Tengah, Kec. Marpoan Damai, Kota Pekanbaru, Riau.
Pasar Lemabang	Pasar Lemabang Lantai III Kios No.1 dan 13 Blok F Jl. Yos Sudarso Kel.3 Ilir Kec.IT.II Palembang
Pasar 10 Ulu	Jl KHA Azhari Kel 9/10 Ulu Seberang Ulu I Palembang
Pasar Soak Batok Palembang	Ruko Pasar Soak Bato Jl. KHA Dahlan No. 04 Kel. Talang Semut Kec.26 Ilir Palembang
Pasar Sekip Ujung	Pasar Sekip Ujung Blok A No.70, Kel. 20 Ilir D-11, Kec. Kemuning, Palembang.
Pasar O Mangun Harjo	Jl. Raya Purwodadi Kecamatan Tugumulyo Kabupaten Musi Rawas
Pasar Tugu Mulyo / Pasar B Sriaton	Jl. Jendral Sudirman Kecamatan Tugumulyo Kabupaten Musi Rawas
Pasar Inpres No. 7 / Pasar Inpress Satelit	Jl. Sudirman Kecamatan Lubuk Linggau Barat Kabupaten Musi Rawas
Pasar Muara Beliti	Jl. Lettu Nur Amin Kecamatan Muara Beliti Kabupaten Musi Rawas
Tampang Baru	Jl. Palembang-Jambi RT.04, Dusun II, Desa Tampang Baru, Kec. Bayung Lencir, Kab. Musi Banyuasin.
Pasar Inpres Muara Enim	Jl. Sersan Effendi No. 49 Kelurahan Pasar II Muaraenim Kabupaten Muaraenim
Pasar Sukarame Palembang	Jl. Kol.H.Burlian KM.10 No.2473 RT/RW.25/09 Kel. Kebun Bunga Kotamadya Palembang

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Pasar Batumarta Unit XII	Jl. Poros Batumarta Unit XII, Blok I Komplek Pasar, Karya mukti, Kec. Sinar Peninjauan, Kab. OKU, Sumatera Selatan.
Pasar Pangkalan Balai	Jl. Merdeka No. 111 Kelurahan Kedondong Raye Kecamatan Banyuasin Kabupaten Banyuasin
Pasar Surya Adi	Pasar Gajah Blok D Desa Surya Adi Kecamatan Lempuing Kab. Ogan Komering Ilir
Pasar Inpres Pendopo	Jl. Merdeka No. 127 Kelurahan Talang Ubi Pendopo Kotif Prabumulih
Pasar Keluang	Jl. POM Stasiun Dusun 2 No. 6 Kecamatan Keluang Kabupaten Musi Banyuasin
Pasar Mentok	Jl. Jendral Sudirman No.03 RT.01 RW.03 Kel. Sunga Baru Mentok
Pasar Padang Panjang	Jl. M. Syafei No. 6 Kel. Pasar Baru Kec. Padang Panjang Barat, Kota Padang Panjang
Pasar Baru Sawahlunto	Jl. Ahmad Yani No. 318 Kel. Pasar Remaja Kecamatan Lembah Segar Kota Sawahlunto
Pasar Padang Luar	Pasar Padang Luar Kelurahan Padang Luar, Kec. Banuhampu, Kab. Agam
Pasar Nagari Lubuk Alung	Pertokoan Pasar Lubuk Alung Petak 2 Lantai 2 (Depan Kantor Dinas Pasar) Lubuk Alung Kab. Padang Pariaman
Pasar Sitiung 1 Blok B	Dusun Kartika Indah, Jorong Koto Agung Kecamatan Sitiung Kab. Dharmasraya
Pasar Blok D Sitiung 4	Jorong Ranah Makmur, Nagari Koto Gadang Kecamatan Sungai Rumbai Kab. Dharmasraya
Pasar Baso	Jalan Raya Baso, Batusangkar, Dusun Baso, Kec Baso, Kab. Agam
Pasar Lubuk Buaya	Komplek Pertokoan Pasar Lubuk Buaya Tahap II No.12, Kelurahan Lubuk Buaya, Kec. Koto Tangah Kota Padang
Pasar Panorama	Jl. Salak Raya Kompleks Pasar Panorama Kios II No. 15 Bengkulu
Pasar Minggu PTM (Pasar Tradisional Modern)	Jl. KZ Abidin I Komplek Pasar Minggu Kios No. 25-26 Lt II Kel. Belakang Pondok, Bengkulu
Pasar Lais	Jl. Lintas Utara Bengkulu Kel. Pasar Lais Kec. Lais Kab. Bengkulu Utara
Pasar Seluma	Pasar Seluma Desa Sukaraja Kec. Sukaraja Kab. Seluma Bengkulu
Pasar Kepahiang	Jl. Santoso No.73 RT.02 RW.01, Kel. Pensiunan, Kab. Kepahiang Bengkulu
Pasar Muara Aman	Kelurahan Kampung Muara Aman, Kecamatan Lebong Utara, Kabupaten Lebong.
Pasar Tugu	Jl. Wibisono No. 23, Kel. Sawah Lama, Kec. Tanjung Karang Timur, Kota Bandar Lampung.
Pasar Dekon	Pasar Dekon Jl. Raden Intan No. 80 Kotabumi-Lampung Utara
Pasar Cimeng	Jl. KH Hasyim Asyari No. 33, Kec. Teluk Betung Selatan, Bandar Lampung
Pasar Ambarawa	Jl. Masjid Al Basyar, Pasar Sumber Agung, Kec. Ambarawa, Kab. Pringsewu
Pasar Gedong Tataan	Jl. Pemuda No.305 Sukaraja, Desa Sukaraja, Kec. Gedong Tataan, Kab. Pasawaran.
Pasar Bandar Jaya	Jl. S. Parman No.10 Lingk 2 RT 02/01 Bandarjaya Timur, Terbanggi Besar Lampung Tengah
Pasar Kalirejo	Jl. Jend Sudirman (samping Mesjid Agung Kalirejo)
Pasar Jatimulyo	Jl. Pangeran Senopati No. 369 Blok 2 Jatimulyo Kec. Jati Agung - Lampung Selatan
Pasar Hanura	Jl. Ray Way Ratai No. 27 Hanura
Pasar Pasir Gantung	Pasar Pasir Gantung Jl. Durian No.8/24 LK 1 RT 010 Kel. Pasir Gantung, Kec. Tanjung Karang Pusat - Bandar Lampung
Pasar Sukrame Bandar Lampung	Pasar Tempel Way Dadi Sukrame Kios No.2 Jl. Endro Suratmin Lk.II Sukrame-Bandar Lampung
Pasar Tanjung Bintang	Jl. Sri Bungur Dusun Tanjung Bintang Pasar RT/RW 004/03 Kel. Jatibaru-Tanjung Bintang
Pasar Angso Duo	Jalan Sultan Thaha RT.17/06, No.37, Kel. Beringin, Kec. Pasar Jambi, Kota Jambi
Pasar Bungur	Komplek Pertokoan Aguan No. 45, Jl. Alkausar RT.03/02, Kel. Batang Bungo, Kec. Pasar Muara Bungo, Kabupaten Bungo
Pasar Talang Banjar	Jalan Orang Kayo Pingai No. 50 RT. 23, Kel. Talang Banjar, Kecamatan Jambi Timur, Kota Jambi
Pasar Muara Tembesi	Jalan Lintas Bungo KM. 5 No. 31, Muara Tembesi, Kabupaten Batanghari
Pasar Simpang Rimbo	Jalan Raya Jambi Ma. Bulian No.1-2, KM 10, RT.44, Kel. Kenali Besar, Kec. Kotabaru. Jambi
Pasar Tebo	Jalan Lintas Tebo Jambi No. 04 RT. 03/01, Dusun Purwodadi, Kel. Tebing Tinggi, Kec. Tebo Tengah, Kab. Tebo Jambi
Pasar Tempino	Jln. Lintas Jambi Palembang No.02, KM 27. RT.10 Kel. Tempino Kec. Mestong Kab. Muaro Jambi
Pasar Bawah Bukittinggi	Gerbong Plaza Lantai II Kios No. 2 Jl. Perintis Kemerdekaan Kel. Aur Tajungkang Tengah Sawah Kec. Guguk Panjang Bukittinggi
Pasar Raya Solok	Pasar Raya Solok Tahap III Blok 7 No. 20 Jl. Pemuda Kel. Pasar Pandan Air Mati Kec. Tanjung Harapan Kota Solok
Pasar Raya Padang	Pasar Raya Ex Kantor Dinas Pasar Lantai II Kios No. 4 Jl. Pasar Raya Kel. Pasar Baru Kec. Padang Barat Padang



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Pasar Ibu Payakumbuh	Pasar Ibu Jl. Ahmad Yani No. 113 A Kel. Labuh Basilang Kec. Payakumbuh Barat Payakumbuh
Pasar Indralaya	Jl. Lintas Timur KM 35 Pasar Indralaya Lantai II Blok B 3 No.07, Kel. Indralaya Raya, Kec. Indralaya, Kab. Ogan Ilir
Pasar Sidodadi Belitang BK 9	Jl. Raya Pasar Sidodadi BK 9, Kel. Sidodadi, Kec. Belitang, Kab. Ogan Komering Ulu
Palembang Pasar KM 5	Jl. Kol. H. Burlian Palembang
Palembang Pasar Satelit Perumnas	Jl. Siaran Sako Palembang
Lampung Pasar Tempel Rajabasa	Jl. Indra Bangsawan Rajabasa-Bandar Lampung
Pasar Pinang Gading	Jalan Nusa Indah No.01, RT.02 RW.01 Blok A SP.05, Pinang Gading Gading Merlung, Kab. Tanjung Jabung Barat
Padang Pasar Bandar Buat	Jl. Raya Simpang 3 Bandar Buat No. 3, RT 02 RW 07, Kel. Bandar Buat, Kec. Lubuk Kilangan, Kota Padang
Ogan Komering Ilir Pasar Lubuk Siberuk	Jl. Lintas Timur Rt/Rw. 001/003, Kel. Lubuk Siberuk, Kec. Lempung Jaya, Kab. Ogan Komering Ilir
Lampung Pasar Panjang	Jl. Raya Yos Sudarso Panjang-Bandar Lampung
Lampung Pasar Untung Suropati	Jl. RA Basyid No.5 Tanjung Seneng, Bandar Lampung
Muaro Jambi Pasar Sungai Bahar 22	Jalan Poros 2 No.17 Desa Tanjung Sari RT.04/03, Sei Bahar Unit 22, Kec. Sungai Bahar, Kab. Muaro Jambi
Sijunjung Pasar Sungai Tambang	Dusun Jorong Sungai Tambang II, Nagari Kunangan, Parik Rantang, Kec. Kamang Baru, Kab. Sijunjung
Padang Pasar Belimbing	Jl. Markisa Raya No.61, Kel. Kuranji, Kec. Kuranji, Kota Padang
Lampung Pasar Way Panji	Jl. Pasar Way Panji- Lampung Selatan
Sarolangun Pasar Pauh	Jalan Lintas Mandiangin-Sarolangun RT.06/05 No.18, Desa Pauh, Kec. Pauh, Kab.Sarolangun
Pasar Pamenang	Jl. Kemang Manis RT.25/11 Kel. Pamenang Kec. Pamenang, Kab : Merangi
Pasar Jahe	Jl. Lintas Timur Desa Muara Burnei II Kec. Lempuing Jaya Kab. Ogan Komering Ilir
Lampung Pasar Sribawono	Jl. R.A. Kartini No. 1 Kec. Bandar Sribawono Kab. Lampung Timur
Lampung Pasar Sekampung	Jl. Hayam Wuruk Sekampung-Lampung Timur
Lampung Pasar Seputih Banyak	Jl. Pasar Tanjung Harapan Seputih Banyak-Lampung Tengah
Pesawaran Pasar Kedondong	Jl. Raya Kedondong RT.02 Kec. Kedondong Kab. Pesawaran
Pasar Desa Petaling Sungai Gelam	Jl. Petaling Sungai RT.18
Tanah Datar Pasar Ombilin	Desa Simawang Tengah, Kec. Rambatan, Kab. Tanah Datar
Pasar Ampera Manna	Jl. Jend. Sudirman No.231, Kel. Pasar Mulia, Kec. Pasar Manna
Pasar Natar	Dusun XI Sukarame (Pasar Natar), Kel. Natar, Kec. Natar, kab. Lampung Selatan.
Pasar Candimas	Jl.Raya Candimas No.569 RT.003 RW.002 Desa Candimas, Kec. Abung Selatan, Kab.Lampung Utara.
Pasar Mulya Asri	Jl.Raya Mulya Asri RT.003 RW.002 Kel.Mulya Asri Kec.Tulang bawang Tengah Kab.Tulang Bawang Barat
Pemetung Basuki	Jl. PT. Sada, RT/RW 003/001, Kel. Pemetung Basuki, Kec. Martapura, Kab. Ogan Komering Ulu
SP 8	Desa Panji Jaya SP 8 Blok C, RT/RW 07/02, Kec. Peninjauan, Kab. Ogan Komering Ulu
Pasar Sekayu	Jl. Letnan Munandar Lingkungan 1, Sekayu, Pasar Perjuangan Sekayu, Kel. Menteri Melayu, Kec. Sekayu, Kab. Musi Banyuasin
Pasar Srigunung	Dusun III Srigunung, Jalan Palembang Jambi, RT/RW 004/003, Kel.Srigunung, Kec. Sungai 1 Ilin, Kab. Musi Banyuasin.
Sosoh Buay Rayap	Jl. Lintas Muaradua No.053, Kec. Sosoh Buay rayap, Desa Penantian, Kab. Ogan Komering Ulu
Pasar Modern Plaju	Jl. Kapten Abdullah, Pasar Modern Plaju, Blok B52, Palembang
Pasar Muara Angke	Rusun Muara Angke Blok E No 10 RT 11 RW 11 Kelurahan Pluit, Penjaringan Jakarta Utara
Pasar Patra	Jl Patra Raya No 11 Kp. Guji Kelurahan Duri Kepa, Kebon Jeruk Jakarta Barat
Pasar Jati	Jl Raya Prabu Kian Santang No 24, Kelurahan Periuk Kota Tangerang
Pasar Kamal	Jl Benda Raya No 24, Kelurahan Kamal Kecamatan Kalideres Jakarta Barat
Pasar Pagi Lama	JL. Petak Asem RT.006/005, Kelurahan Penjaringan, Kecamatan Penjaringan, Jakarta Utara
Pasar Kelapa Dua Gading Serpong	Jl. Laya Raya No. 63 Tangerang
Pasar Hipili	Jl. Saemanan Raya No. 22, Kalideres Jakarta 11850

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Pasar Gondrong	Jl. H. Mansyur RT 001 RW 03 No 29 Kelurahan Neroktog Kecamatan Pinang Kota Tangerang
Pasar Kopro	Jl Tanjung Duren Timur V No 7 Kelurahan Tanjung Duren Selatan, Kecamatan Grogol Petamburan Jakarta Barat
Pasar Kotabumi	Pasar Kutabumi Blok E-3 No 9, Desa Kutabumi Kecamatan Paar Kemis Kabupaten Tangerang
Pasar Slipi Jaya	Jl Kemanggisan Utama Raya No 72, Kemanggisan Palmerah Jakarta Barat
Pasar Parung Serab	Jl. Raden Patah RT 03 RW 01 No 37 Kelurahan Parung Serab Kecamatan Pondok Aren Kota Tangerang
PD Pasar Mitra Jaya	Jl Sawah Lio II No 74 RT 08/01 Kelurahan Jembatan Lima, Tambora Jakarta Barat
Pasar Jembatan Besi	Jl Jembatan Besi RT 008/ RW 003, Kelurahan Jembatan Besi, Kecamatan Tambora, Jakarta Barat
Pasar Babakan Tangerang	Kios Pasar Babakan BlokPU No 06 (Tgh) Tangerang
Pasar Cikupa	Jl. Raya Otonom Pasar Kemis No. 95 RT.04/01, Kp Talagasari Ds. Talagasari, Kecamatan Cikupa, Kabupaten Tangerang, Propinsi Banten
Pasar Cipadu	Pertokoan Jati Perdana Jaya No. 18 Jl. Wahid Hasyim, Cipadu Tangerang 15157
Pasar Malabar	Jl. Prambanan Raya Blok C No 4, Cibodas, Tangerang 15138
Pasar Baru Ciledug Tangerang	Jl. Raden Saleh No. 1 RT. 002 RW 02, Karang Tengah, Tangerang 15157
Pasar Cengkareng	Jl. Bangun Nusa Raya Blok D No 4 C, Cengkareng Timur, Cengkareng Jakarta Barat
Pasar Teluk Gong	Jl Teluk Gong RT 001 / RW 010 Kelurahan Pejagalan, Kecamatan Penjaringan Jakarta Utara
Pasar Grogol	Jl Muwardi Raya RT 14/01 No 12 Grogol Jakarta Barat
Pasar Lontar	Jl Manggar No 06 RT 003 RW 011 Kelurahan Tugu Utara Kecamatan Koja, Jakarta Utara
Pasar Sukapura	Jl Tipar Cakung RT 02 / RW 05 Kelurahan Sukapura, Cilincing Jakarta Utara
Pasar Jalan Baru	Jl Kalibaru Timur III No 06 RT 02 RW 03 Kelurahan Kalibaru, Cilincing Jakarta Utara
Pasar Musyawarah (RawaBelong)	Jalan Anggrek Cakra No. 25 RT 05/07 Sukabumi Utara Kebon Jeruk-Jakarta Barat
Pasar Pengampuan (Srengseng)	Jalan Meruya Ilir No.04 RT 02/01 Srengseng Kembangan Jakarta Barat
Pasar Kedoya Duri	Jalan Kedoya Duri Raya No.16 RT 013/001 Kel. Kedoya Selatan, Kec. Kebon Jeruk Jakarta Barat
Pasar Jelambar Polri	Jelambar Barat II B Blok Ha Persil 1-C Kel. Jelambar Baru, Kec. Grogol Petamburan Jakarta Barat
Pasar Rawa Lele	Jalan Kumbang RT.005 RW.001 No. 10 Kel. Pegadungan Kec. Kalideres Jakarta Barat 11830
Pasar Pos Pengumben (Kelapa Dua)	Jalan Kelapa Dua No.04 RT 006/RW 001 Kel. Kelapa Dua Kec. Kebon Jeruk Jakarta Barat
Pasar Gang Kancil	Jalan Keadilan II No. 8 RT.008 RW.004 Glodok Taman Sari Jakarta Barat
Pasar Walang Baru	Jalan Alur Laut No. 2 RT.011 RW.020 Kel. Rawa Badak Selatan, Kec. Koja, Jakarta Utara (Alamat Baru Jalan Alur Laut No.1 RT.01 RW.05 Kel. Rawa Badak Selatan, Kec. Koja Jakarta Utara)
Pasar Rawa Badak	Jalan Anggrek No.19 RT.002 RW.012 Kel. Rawa Badak Utara, Kec. Koja, Jakarta Utara
Pasar Bojong Rawa Buaya	Jalan Cabe Rawit III/21, Kel Rawa Buaya, Kec Cengkareng Jakarta Barat
Pasar Tegal Alur	Jalan Lingkungan III RT 006/003 Kel. Tegal Alur Kec. Kalideres Jakarta Barat
Pasar Sumur Batu	Jalan Sumur Batu Raya No.5 RT.01 RW.08 Kel. Cempaka Baru Kec. Kemayoran Jakarta Pusat 10620
Pasar Belimbing	Jalan A No. 3 RT.016 RW.008 Kel. Semper Barat, Kec. Cilincing Jakarta Utara
Pasar Bengkok	Jalan K.H Mas Mansyur (Jl.Raya Piang) Rt 04 Rw 03 No.114, Kelurahan Sudirman Pinang Kota Tangerang
Pasar Cipondoh	Ruko Komplek Buana Permai Blok B No. 20 Kecamatan Cipondoh Kota Tangerang
Jakarta Pasar Tanah Pasir	Jl. Tanah Pasir No.52 RT.004 RW.008 Kel. Penjaringan, Jakarta Utara
Jakarta Pasar Angke	Kompleks Pusat Niaga Stasiun Angke
Tangerang Pasar Baru M. Toha	Jl. M. Toha No.2 Rt.004 Rw.003 Kec. Karawaci Kel. Pasar Baru Kota Tangerang
Jakarta Pasar Rorotan	Jl. Raya Rorotan III RT 06 RW 06, Kel. Rorotan, Kec. Cilincing, Kota Jakarta Utara
Jakarta Pasar Kebantenan	Jl. Pendongkelan RT.07 RW.05 Kel. Cilincing, Kec. Cilincing, Jakarta Utara
Jakarta Pasar Tugu	Pasar Tugu Area Utara II
Tangerang Pasar Bandeng	Jl. Beringin Raya (depan Pasar Bandeng) Blok 43 No.166 Kel. Karawaci Baru Kec. Tangerang Kota Tangerang
Tangerang Pasar Grendeng	Ruko Pasar Gerendeng Tangerang Blok A No.1
Jakarta Pasar Kemayoran	Pasar Kemayoran Jl. Bendungan Jago Raya No.16 Kemayoran Jakarta Pusat



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MMU Outlets	Office Address
Tangerang Pasar Peninggilan	Jl. H. Mencong Rt.002 Rw.001 Kec. Sudimara Timur Kel. Ciledug Tangerang
Pasar Sukapura Tipar Cakung	Pasar Sukapura Jalan Tipar Cakung Blok A Lantai LOO Los AKS No.030-031 Kel. Sukapura Kec. Cakung -Jakarta Utara
Jakarta Pasar Sukabumi Selatan	Jln. Persatuan No.18 RT.001/004 KP. Baru Kel. Sukabumi Selatan Kebon Jeruk Jakarta Barat
Pasar Serpong Muncul	JL. Raya Serpong Lantai 2 No. 80, Kelurahan Serpong Utara Kecamatan Serpong
Pasar Ciputat	Kios Blok C III No. 42, Mall Ciputat
Pasar Jombang	Jln Jombang Raya No.55 RT/RW 03/013 Kel. Jombang Kec. Ciputat Kab. Kota Tangerang Selatan 15414
Tangerang Pasar Sentiong	Jl. Raya Kresek KM 02 No 06, Rt.002/003, Kel. Saga, Kec. Balaraja, Tangerang
Pasar Kranji	Jl. Fajar Niaga RT. 005/010, Kelurahan Jaka Sampurna, Bekasi Barat
Pasar Pademangan Timur	Pertokoan Pademangan Timur Jl Pademangan IV No 151 RT 05/01 Kel Pademangan Timur Kotamadya Utara
Pasar Gembrong Galur	Jalan Biduri Pandan (Jalan Galur Raya) RT 002 RW 003 Kel. Galur, Kec. Johar Baru, Jakarta Pusat
Pasar Karang Anyar	Jalan D Karang Anyar No.64 RT 016/002, Kel. Karang Anyar Kec. Sawah Besar – Jakarta Pusat
Pasar Senen	KCP Bank Mandiri Gedung Pusat Grosir Senen Jaya Lantai 2 Blok C.8 No. 12B Jl. Pasar Senen
Pasar Gardu Asem	Jalan Kemayoran Tengah III No.89 RT.008/007 Kel. Kemayoran Kec. Kemayoran Jakarta Pusat
Pasar Induk Cibitung Bekasi	Jalan Teuku Umar, depan Pasar Cibitung Kav. No. 14 A Cibitung
Pasar Perumnas Klender	Jl Bunga Rampai X No 168 RT 008/06 Perumnas Klender Kelurahan Malaka Jaya Kec Duren Sawit Jakarta Timur
Pasar Induk Cikarang Kota	Pasar Bawah SGC Kios No.42-43 Terminal SGC Cikarang Kota Jl Pembangunan I, Cikarang Kota
Pasar Pondok Gede	Komplek Pusat Perbelanjaan Pondok Gede Bekasi Ruko Blok B No. 18 (Lantai II) Bekasi – Pondok Gede.
Pasar Baru Bekasi	Pasar Baru Kota Bekasi Jl. Ir H Juanda Blok II/DS/C/No.4 kel. Duren Jaya Kec Bekasi Timur – Kota Bekasi.
Pasar Gaplok	Pasar Jatinegara Blok B Lantai L03 Los Bks No.007
Pasar Palad Pulogadung	Pasar Pulogadung A LO1 AKS 003 Jalan Bekasi Raya Kel. Pulogadung Kec. Pulogadung Timur
Pasar Setu	Jalan Raya Setu Depan Pasar Setu Kel. Telajung Kec. Cikarang Barat – Bekasi
Pasar Enjo	Jalan Pisangan Lama II Kel. Pisangan Timur Kec. Pulogadung Jakarta Timur
Pasar Tambun	Pasar Tambun Samping No. 8 A Jalan Setiadarma I RT.002 RW.001 Desa Setiadarma Tambun Selatan – Bekasi
Pasar Rawa Bening	Jalan Bekasi Timur I 3A RT 003/003 Kel. Rawa Bunga Kec. Jatinegara Jakarta Timur
Pasar Pal Meriam	Pasar Modern Pal Meriam Lantai Dasar Blok A No.005 & 6 (A LOO AKS 005 & 6) Kel. Pal Meriam Kec. Matraman – Jakarta Timur
Pasar Klender	Komplek P.D. Pasar Jaya Klender SS Lantai 1 Blok B No. A.LO1.BKS.031 Jl. Raya Bekasi Timur Kel. Jatinegara Kaum Kec. Cakung, Jakarta Timur
Pasar Burung dan Obat Pramuka	Jalan Pramuka Raya No. 19 A RT 06/01 Kel. Pal Meriam Kec. Matraman Jakarta Timur
Pasar Johar Baru	Pasar Johar Baru Lantai Dasar – Blok A.LOO AKS.003 Jalan Percetakan Negara II Kel. Johar Baru Kec Johar Baru Jakarta Pusat
Pasar Kampung Ambon	Pasar Kampung Ambon Kios No. 10-11 Jalan Pondasi Raya Kel. Kayu Putih Kec. Pulogadung –Jakarta Timur
Pasar Baru Jatiasih	Kios B3 Pasar Baru Jatiasih Jalan Swatantra III Kel. Jatirasa, Kec. Jatiasih – Bekasi
Pasar Cempaka Putih	Pasar Cempaka Putih Kios Eks 127 & 134 Jalan Cempaka Putih Barat III-IV Kec. Cempaka Putih, Jakarta Pusat
Pasar Ujung Menteng	Pasar Ujung Menteng Jalan Irigasi Kayu Tinggi No.6 RT 008/002 Kel. Ujung Menteng Jakarta Timur
Bekasi Pasar Lemah Abang	Kp. Pulo Kecil RT 001 / RW 001 Simpangan Cikarang Utara Kab. Bekasi
Kemayoran Pasar Sumur Batu	Jl. Remaja III No.14 RT 003 RW 008 Kel. Cempaka Baru Kec. Kemayoran Jakarta Pusat
Pondok Kelapa Pasar Cakung	Pasar Cakung Kios No.80 Jln. Sri Sultan Hamengkubuwono IX Kel. Cakung Barat Kec. Cakung - Jakarta Timur
Bekasi Pasar Puri Harapan	Pasar Puri Harapan Jl. KH. Nuaiddi No.6 rt.13/06 Desa Kaliabang, Kec. Bekasi Utara, Kab. Bekasi
Bekasi Pasar Abdul Muluk	Kp. Warung Bongkok RT. 007/ RW.008 Sukadanau Cikarang Barat Bekasi
Jakarta Pasar Kayu Tinggi	Pasar Kayu Tinggi (Mesindo) Blok A No.5 Jln Kandang Sapi No.36 Kel. Cakung Timur Kec. Cakung - Jakarta Timur
Jakarta PIK Pulogadung	Jl. Raya Penggilingan RT 013/007 No. 15 Kel. Penggilingan Kec. Cakung – Jakarta Timur

MMU Outlets	Office Address
Bekasi Pasar Cibarusah	Jl. Sempang Tiga RT 006/RW 002 Cibarusah Kota, Cibarusah Bekasi
Tanah Abang Pasar Kambing	Jln. H. Sabeni No.85 Rt.013 Rw.012 Kel. Kebon Melati Kec. Tanah Abang Kodya. Jakarta Pusat
Pasar Rawabelong	Jln. Sulaiman No 59 RT.06/03, Kelurahan Sukabumi Utara, Kebon Jeruk, Jakarta Barat (Kawasan Pasar Rawa Belong)
Jakarta Pasar Pondok Kelapa	Jln Bintara Jaya Raya No.19 RT 008/010 Kel. Bintara Jaya Kec. Bekasi Barat - Bekasi
Pasar Induk Kramat Jati	Pasar Induk Kramat Jati Blok B.L01.ACT.079 - 080 Unit Area 20 Jl Raya Bogor KM 17.
Pasar Makassar	Jl. Kerja Bakti No.18-I RT.01/02 Kel. Makassar, Kramatjati, Jakarta Timur
Pasar Cikeas	Pasar Wanaherang los B no. 2 Jl. Raya Gunung Putri, Desa Wanaherang, Kecamatan Gunung Putri Kabupaten Bogor
Pasar Cibubur	Kios Lantai 1 AL 01 AKS No.139 Pasar Cibubur Jl. Raya Cibubur Jakarta Timur
Pasar Ciracas	Pasar Ciracas Jakarta Timur Kios A.L01 BKS 087 dan 088, Jl Raya Ciracas Jakarta Timur
Pasar Kranggan	Pasar Kranggan, Lantai 1/KS/E2 No. 15 Pasar Kranggan, Jati Sampurna, Bekasi Jawa Barat
Jakarta Pasar Cijantung	Lokasi Binaan Usaha Mikro dan Kecil, Kelurahan Susukan, Kecamatan Ciracas, Kota Jakarta Timur
Bekasi Pasar Duku Zamrud	Jl. Zamrud Selatan Blok A5 No.30 Pertokoan Duku Zamrud Kota Bekasi Jawa Barat
Cikarang	Jl. Gatot Subroto No 41 A, Desa Karang Asih, Kecamatan Cikarang Utara, Kabupaten Bekasi, Jawa Barat.
Tambun	Jl. Sultan Hasanudin No. 340 Tambun, Kabupaten Bekasi, Jawa Barat.
Pasar Kebayoran Lama	Jalan Raya Pasar Kebayoran Lama RT 31 RW 1, Lantai 2 Kebayoran Lama Jakarta Selatan
Pasar Pondok Labu	Kios Taman Pondok Labu Lantai 1 Blok B No.1 Jl. Fatmawati Raya No. 72, Pondok Labu, Jakarta
Pasar Bogor (Pasar Baru Bogor)	Unit Pasar Baru Bogor, Kota Bogor Blok A, Lantai 1 No.30
Pasar Kemiri Muka Depok	Jl. Arief Rahman Hakim No. 33, Depok
Pasar Kebon Kembang, Bogor	Unit Pasar Kebon Kembang Kota Bogor, Blok A, Lantai I No.57H
Pasar Parung	Pertokoan Kita Jaya Lantai II No.4 Jalan H. Mawi No.07 RT/RW 01/05 Kp. Kel. Parung, Kec Parung Kabupaten Bogor 16518
Pasar Citayam	Jl. Raya Citayam No.3 Bojong Pondok Terong Kecamatan Pancoran Mas Depok
Pasar Cilodong	Pasar Baru Pucung Raya Kota Depok Jl. Raya Jatimulya Blok A No.49 (T) dan Blok A No. 50 (H) Cimanggis Depok
Pasar Depok Lama	Jl. Dewi Sartika No.229 Kel. Depok Jaya Kec. Pancoran Mas Kota Depok
Pasar Pal Depok	Kios No. 159 pada Lantai 2 Pasar Tugu Jl. Palsigunung Lama Kelurahan Tugu Kecamatan Cimanggis Kota Depok
Pasar Ciawi Bogor	Kios Pasar Ciawi Lantai 1 Blok C Nomor 52, Kotamadya Bogor
Pasar Gunung Batu	Jl. MayJen Ishak Djuarsa 77 RT.004 RW.012 Kelurahan Gunung Batu Kecamatan Bogor Barat, Kotamadya Bogor
Pasar Sentul	Kompleks Kios dan Ruko Blok B Nomor 2 Desa Babakan Madang, Kecamatan Babakan Madang Kabupaten Bogor
Pasar Cilebut	Jl. Raya Cilebut No. 35 RT. 02/ RW. 03 Desa Cilebut Timur, Kecamatan Sukaraja, Kabupaten Bogor
Pasar Ciherang Bogor	Jalan Pemuda Nomor : 26, Rukun Tetangga 016, Rukun Warga 095, Kelurahan Margajaya, Kecamatan Bogor Barat, Kotamadya Bogor
Pasar Cileungsi	Atrium Cileungsi nomor S 27 Bogor
Pasar Lenteng Agung	Jl. Jagakarsa Kios Sempang Ubin No.9 C Jagakarsa, Jakarta Selatan
Pasar Citeureup	Pasar Citeureup II, Jl. Mayor Oking Citeureup Lantai Basement Kios No. C-7
Pasar Cipulir (Pusat Grosir ITC Cipulir Mas)	Pasar Cipulir, Pusat Grosir ITC Cipulir Mas, Kios No. 3/B/31, Gedung Pusat Grosir Cipulir Mas, Jl. Cileduk Raya No. 18, Jakarta
Pasar Cipete	Pasar Cipete Blok A Lantai L.00 Los AKS No. 0016 dan No. 0017 Jakarta Selatan
Pasar Bojong Gede	Pasar Bojong Gede Jalan Raya Bojong Gede No. 47a, Kedungwarining, Kabupaten Bogor
Bogor Pasar Ciampea	Kampung Warung Borong RT/RW 03/02 Desa Bojong Rangkas, Kec. Ciampea, Kabupaten Bogor
Bogor Pasar Merdeka	Jl. Dr. Sumeru No.19 Kel. Sempur, Kec. Bogor Barat. Kota Bogor
Bogor Pasar Ciomas	Pasar Ciomas Jl. Raya Ciomas, Kel.Ciomas, Kec. Ciomas, Kab. Bogor
Bogor Pasar Caringin	Pertokoan Pasar Caringin Kampung Caringin RT/RW 01/02 Desa Caringin, Kec. Caringin Kabupaten Bogor



MMU OUTLETS

MMU Outlets	Office Address
Bogor Pasar Cibinong	Pertokoan Cibinong Indah Blok H No.17 Desa Cirimekar, Kec.Cibinong, Kabupaten Bogor
Pasar Parung Panjang	Jl. Marga Mekar RT/RW 03/01 Desa Parung Panjang, Kec. Parung Panjang, Kab. Bogor
Bogor Pasar Ciseeng	Pertokoan Pasar Ciseeng Kampung Baru Pasar RT/RW 03/03, Desa Parigi Mekar, Kecamatan Ciseeng, Kab. Bogor
Jakarta Pasar Mampang	Pasar Mampang No. AL 00BKS 085,086,087,Kec. Mampang Prapatan, Jakarta Selatan
Pasar Musi Depok	Pasar Musi Depok Kios Blok D No.8, Kel.Abadijaya, Kec.Sukmajaya, Kota Depok
Depok Pasar Cikereteg	Pertokoan Pasar Cikereteg Kampung Cikereteg RT/RW 03/04 Desa Ciberum, Kecamatan Caringin Kabupaten Bogor
Bogor Pasar Jonggol	Pasar Jonggol, Kecamatan Jonggol, Kabupaten Bogor
Depok Pasar Cisalak	Pasar Cisalak No. 25, RT.02/RW.06 Kel. Cisalak Pasar,Kec. Cimanggis, Kota Depok
Jakarta Pasar Warung Buncit	Pertokoan Pasar Warung Buncit Jl. Kemang Utara IX RT/RW 03/04 Kel. Bangka, Kec. Mampang Prapatan, Kota Jakarta Selatan
Jakarta Pasar Pasir Muncang	Pasar Desa Sukamanah Kp. Pasir Muncang Desa Sukamanah Kec Megamendung Kabupaten Bogor
Pasar Ujungberung Bandung	Pasar Ujungberung Jl. AH Nasution, Kel. Cigending, Kec Ujungberung, Bandung
Pasar Baru Bandung	Pasar Baru Kios Lantai 3. Blok C2 No.48, Pasar Baru Trade Center, Jl. Otto Iskandardinata No.70, Bandung
Pasar Kembar Bandung	Jl. Mohammad Toha No. 223 RT 001 RW 002, Kel Ciseureuh, Kec. Regol, Bandung
Pasar Caringin	Pasar Caringin Kios/Los No.B4-6 Pasar Induk Caringin, Jl Soekarno Hatta No.220, Bandung Sumbersari
Pasar Kiaracondong	Jl. Babakan Hantap No.23 RT 001 RW 009, Kel. Babakan Surabaya, Kec Kiaracondong, Bandung
Pasar Ciroyom	Pasar Ciroyom, Jl Pasar Ciroyom Timur No.210, Kel Ciroyom, Kec. Andir, Bandung
Pasar Andir	Pasar Andir Kios/Los No.A-2 Andir Trade Center Jl. Waringin, Bandung
Pasar Gedebage	Pasar Gedebage Jl. Soekarno Hatta-Gedebage Bandung
Pasar Lembang	Jl. Cijeruk No.3 Rt.002 RW. 012 Desa Lembang, Kec Lembang, Kab. Bandung Barat
Pasar Plered Cirebon (Pasar Pasalaran)	Jln. Syekh Datul Kahfi No. 34 Weru Lor, Kab. Cirebon
Pasar Kali Tanjung Cirebon (Pasar Harjamukti)	Kios Pusat Perdagangan Harjamukti Type A No.1 Cirebon
Pasar Kota Manis Ciamis	Pasar Manis Ciamis, Komplek Pasar Subuh, Kel Ciamis, Kec Ciamis, Kab Ciamis
Pasar Banjarsari	Pasar Banjarsari Blok F No.91 Desa Banjarsari Kec.Banjarsari
Pasar Kadipaten (Pasar Lawas)	Jl. Raya Siliwangi No. 1 Kadipaten Majalengka
Pasar Ciawitali Garut	Jl. Guntur Kencana No.3 Blok L-42, Kel Haurpanggung Kec. Tarogong Garut
Pasar Baru Karawang	Jalan Tuparev Karawang
Pasar Rebo Purwakarta	Pasar Rebo, blok B/3 lantai 2, Jl. Kapten Halim Purwakarta
Pasar Palimanan	Pasar Palimanan, Jl. Raya Palimanan No. 156 Kabupaten Cirebon
Pasar Lemah Abang	Jl. Syeh Lemahabang 105 Kios No.2 Pasar Lemahabang Kabupaten Cirebon
Pasar Junjang	Jl. Kantor Pos No.35 Kec. Arjawinangun Kabupaten Cirebon
Pasar Mundu Pesisir	Jl. Raya Pasar Mundu No. 36, Kec. Mundu, Kab. Cirebon
Pasar Bojongloa	Jl. Raya Garut Tasik RT.03/03 Kel. Sukamaju, Kec. Cilawu, Kab. Garut
Pasar Limbangan Garut	Jl. Raya Limbangan-Tasik No.311, Kp.Kebon Jati, Kel. Limbangan Tengah, Kec. Limbangan, Kab. Garut
Pasar Bayongbong	Jl. Raya Bayongbong, Kel. Mulyasari, Kec. Bayongbong, Kab. Garut
Pasar Malangbong Garut	Jl. Raya Utara Wado No.21, Kp. Pasar Kolot, RT.02/03, Kel. Malangbong, Kab. Garut
Pasar Terisi	Jl. Desa Karangasem RT.01 RW.02 Kec. Terisi Kabupaten Indramayu
Pasar Bangkir	Jl. Raya Pasar Bankir RT 44/05 Kel. Rambatan Kulon Kec. Lohbener Kab. Indramayu
Pasar Johar	Jl. Wirasaba Pasar Johar Depan Blok A, Kelurahan Karawang Wetan, Kecamatan Karawang Timur
Pasar Rajagaluh	Jl. Mutiara Blok C No.02 Rajagaluh Kabupaten Majalengka
Pasar Gebang	Jl. Desa Gebang Ilir Kec. Gebang Kabupaten Cirebon
Pasar Maja Selatan	Pasar Maja Selatan Blok C No.18 Ds Maja Selatan Kecamatan Maja Kab. Majalengka

MMU Outlets	Office Address
Pasar Tanjungsari Sumedang	Jl. Pasar Tanjungsari, Desa Jatisari, Kec. Tanjungsari, Kab. Sumedang
Pasar Parakan Muncang	Jl. Parakan Muncang, Desa Sindangpakuon, Kec. Cimanggung, Kab. Sumedang
Pasar Kosambi Bandung	Jl. A.Yani No. Kios BB.8, Kel. Kebon Pisang, Kec. Sumur Bandung, Kodya Bandung
Pasar Sederhana	Pasar Sederhana Lantai 2 No.31 Jalan Jurang No.1 Bandung
Pasar Baleendah	Jl. Siliwangi No. 13-B. Lt 1, Kab. Bandung
Pasar Cihaurgeulis	Jl. Surapati No. 129, Kel. Sukaluyu, Kec. Cibeunying Kaler, Kota Bandung
Pasar Rancamanyar	Jl. Desa Rancamanyar, RT.02 RW.05 Kel. Rancamanyar, Kec. Pameungpeuk, Kab. Bandung.
Pasar Balubur	Jl. Taman Sari, Bandung. No. Kios L-16 Lt. 1
Pasar Tagog Padalarang	Jln. Raya Purwakarta No. 40 - Padalarang Kel. Kertamulya Timur Kec. Padalarang, Kab. Bandung Barat
Pasar Atas Baru Cimahi	Jl. Raya Kolonel Masturi, Kota Cimahi, Kios Lantai Dasar Blok F
Pasar Kordon	Jalan Terusan Buahbatu No.41 RT 02/05 Kel. Batunugal Kec. Bandung Kidul Bandung
Pasar Antri Baru Cimahi	Jl. Pasar Antri Baru Lt. 1, Blok A No. 221, Jl. Sriwijaya, Kel. Setiamanah, Kec. Cimahi Tengah, Kota Cimahi
Pasar Cimindi	Jl. Cibaligo No.3B RT.03 RW.08, Kel. CibaligoTengah, Kec. Cimahi Tengah, Kota Cimahi.
Pasar Kanoman	Pasar Kanoman Kota Cirebon Type B. 4 No. 6
Pasar Kosambi Karawang	Pasar Tradisional Kosambi, Desa Duren Kecamatan Klari Kabupaten Karawang Propinsi Jawa Barat
Pasar Indihiang	Pasar Indihiang Blok C No.5 Kota Tasikmalaya
Pasar Desa Rajapolah	Jl. Pasar Kidul No. 28 Pasar Desa Rajapolah Kec. Rajapolah Kab. Tasikmalaya
Pasar Tanjungpura	Jalan Raya Pangkal Perjuangan Rukun Tetangga 07, Rukun Warga 05, Kelurahan Tanjungpura, Kecamatan Karawang Barat Kabupaten Karawang Propinsi Jawa Barat
Pasar Karangampel	Jl. Raya Karangampel No. 10, Desa Pringcala, Kab. Cirebon
Pasar Cilimus (Pasar Baru Kuningan)	Jl. Raya Cilimus No.22 RT 18/RW05, Kec. Cilimus, Kab. Kuningan
Pasar Wanayasa	KP. Krajan RT. 010 RW. 004, Kel. Wanayasa, Kec. Wanayasa, Kab. Purwakarta
Pasar Sindangkasih	Pasar Sindangkasih Jl. Blok Terminal Pasar Sindangkasih No. 156 Kec. Sindangkasih Kab. Ciamis
Pasar Ancol	Pasar Ancol Lantai 1 Blok C-14, Jl. Moh Ramdan, Kel. Ancol, Kec. Regol, Kota Bandung
Pasar Ciborelang	Jl. Cirebon - Jatiwangi Desa Ciborelang, Kecamatan Jatiwangi, Kabupaten Majalengka
Pasar Celancang	Jl. Raya Celancang Purawinangun Kecamatan Kapetakan Kabupaten Cirebon
Pasar Gudang Sukabumi	Jalan Tipar Gede Pasar Gudang nomor 113 dan 115
Pasar Cibadak Sukabumi	Jln Suryakencana Blok AB III No.11-12
Pasar Cisaat Sukabumi	Pasar Cisaat Blok O No. 13 Kota Sukabumi
Pasar Pelita Sukabumi	Pasar Sukabumi Blok D1 No. 5 Jl. Pasar Pelita Kel/Kec Cikole Kab. Sukabumi
Pasar Induk Cianjur	Pasar Induk Cianjur Blok H Lantai I Nomor 71-72, Kelurahan Pamoyanan, Kecamatan Cianjur, Kabupaten Cianjur
Pasar Muka Cianjur	Jalan Dokter Muwardi Pasar Muka Cianjur Lantai 1 Blok D Nomor 10 & 27
Bandung Pasar Cicadas	Jl. Cikutra No.12, Bandung
Bandung Pasar Kopo Sayati	Jl. Raya Wahid Hasyim, Pasar sayti Indah Los B No.88, Desa Sayati, Kec. Margahayu, Bandung
Ciparay Pasar Maruyung Jalan Cagak	Kp. Maruyung RT 02 RW 02 Desa Maruyung Pacet, Kab. Bandung
Cianjur Pasar Cibadak Trade Centre	Cibadak Trade Center Lt.2 Blok P No.3a & 5 Jl. Raya Mariwati Ds. Cibadak, Kec. Sukaresmi, Kab. Cianjur
Subang Pasar Cipeundeuy	Dusun III RT.02 RW.01, Kel Cipeundeuy, Kec. Cipeundeuy, Kab. Subang
Cianjur Pasar Ciranjang	Kp. Babakan RT 03/11, Kec. Ciranjang Blok A3 No.17 dan 18, Kab Cianjur
Bandung Pasar Cisarua Lembang	Jl. Kolonel Masturi, Kec. Cisarua, Kabupaten Bandung Barat
Subang Pasar Cipunagara	K. Cipunagara RT.14 Rw.015 Kel. Tanjung Kec. Cipunagara Kab. Subang
Subang Pasar Purwadadi	Dusun Babakan Conto RT 05 RW 01, Kel. Purwadadi Barat, Kec. Purwadadi Kab. Subang
Sukabumi Pasar Sukaraja	Komplek Pasar Sukaraja Blok A No.52, Kab Sukabumi
Subang Pasar Tanjungsiang	Kp. Sukamulya RT 05 RW 02 Ds. Kawungluwuk, Kec Tanjungsiang, Kab. Subang
Subang Pasar Wates	Dusun Wates RT 15 RW 04 Kel. Binong, Kab. Subang



MMU OUTLETS

MMU Outlets	Office Address
Garut Pasar Cisurupan	Blok Pasar Kaler, Desa Balewang, Kec. Cisurupan, Kab. Garut
Pasar Panjalu	Kios Blok XII-C, No.06, Pasar Desa Panjalu, Desa Panjalu, Kec. Panjalu, Kab. Ciamis
Bandung Pasar Paseh	Jl. Raya Pajagalan Desa Majakerta, Kec. Majalaya, Kab. Bandung
Garut Pasar Samarang	Jl. Samarang, Kp. Pasar Kidul RT 001 RW 006, Kab Garut
Garut Pasar Sukawening	Jl. Raya Sukawening(depan Pasar Sukawening), Kec. Sukawening, Kab. Garut
Pasar Sumedang	Jl. Tampomas, RT 01 RW 03, Komplek Pasar Sumedang, Kel. Kotakaler, Kec. Sumedang Utara, Kab. Sumedang
Majalengka Pasar Cikijing	Jl. Abdul Fatah No.43 Kec. Cikijing Kab. Majalengka
Indramayu Pasar Jatibarang	Kios Pasar BG Lt. 1 Jl. Mayor Sangun Kec. Jatibarang Kab. Indramayu
Majalengka Pasar Jatitujuh	Jl. Jatitengah Blok Jum'at Kecamatan Jatitujuh, Kabupaten Majalengka
Kuningan Pasar Lur Agung	Dusun Puhun RT.04/02 Kel. Luragung Tonggoh Kec. Luragung Kab. Kuningan
Cirebon Pasar Perumnas	Jl. Ciremai Raya No.53 Rt.04 Rw.1 Larangan Harjamukti Kota Cirebon
Karawang Pasar Jatisari	Jl. Raya Jatisari, Desa Jatisari, Kec. Jatisari, Kab. Karawang
Pasar Cikampek	Jl. Insinyur H. Juanda, Desa Cikampek Timur, Kecamatan Cikampek, Kab. Karawang
Pasar Yaik Semarang	Pasar Yaik Permai Wil 1 No. Register 03,229 Semarang
Pasar Wage Purwokerto	Komplek Pasar Wage Blok D-10 Kel. Purwokerto Timur. Purwokerto
Pasar Kliwon Kudus	Pasar Kliwon, Jl. Jend. Sudirman Kudus
Pasar Beringharjo, Yk	Pasar Beringharjo, lantai 1 PB 2 Los Jamu, Kel. Ngupasan, Kec. Gondamanan, Yogyakarta
Pasar Sayur Banjarnegara	Jl. Letjen. Kardjono No.10 B, RT02/05 Kelurahan Krandegan, Kab. Banjarnegara
Pasar Peterongan Semarang	Pasar Peterongan, Jl. M.T Haryono, Kel. Peterongan Semarang
Pasar Legi Solo (Surakarta)	Pasar Legi Kios No. 192, Kel. Stabelan, Kec Banjarsari, Kab Klaten
Pasar Pagi Raya Salatiga	Pasar Pagi/Raya I,II, Jl Jend Sudirman Lantai 2 No. L 31/32 Salatiga
Pasar Bantul	Pasar Bantul Lantai 2 Kios No. 05/AA Jl. Jend Sudirman Bantul
Pasar Projo Ambarawa	Pasar Projo Ambarawa Kab Semarang
Pasar Adiwerna Tegal	Pasar Adiwerna, Kios No. 3 Blok A, Kab. Tegal
Pasar Pagi Tegal	Pasar Pagi Tegal, Blok A Benteng Selatan, Jl. Ahmad Yani Tegal
Pasar Pagi Pemalang	Pasar Pagi Pemalang, Blok H/3, Kel Mulyoharjo, Kec. Pemalang, Kab. Pemalang
Pasar Rejowinangun Magelang / Pasar Tarumanegara	Pasar Tarumanegara, Jl. Kalingga No. 9 RT 02/06, Kel Rejowinangun Utara Magelang
Pasar Prawirotaman Yogyakarta	Jl. Parangtritis RT.30/08 Kel. Prawirotaman, Kec. Mergangsan Yogyakarta
Pasar Bandaharjo Ungaran	Pasar Bandaharjo, Ungaran Kab. Semarang
Pasar Segamas Purbalingga	Jl. Mayjen. Sungkono No. 24, Pasar Segamas Blok C No. 7, Purbalingga
Pasar Induk Klaten	Pasar Induk Klaten Toko/Kios Jl. Sulawesi No.25 Klaten
Pasar Bunder Sragen	Pasar Bunder Sragen selatan rel KA, Toko/Kios Jl Sukowati Sragen No.29
Pasar Bitingan	Pasar Bitingan, Rumah Susun Pasar Blok A Lantai I No.13-79, Kudus
Pasar Puri Tradisional Pati	Pasar Puri Blok G, Kios No.4, Kab.Pati
Pasar Ngadi Rejo	Jl. Raya Ngadirejo, Kel. Manggong, Kec. Ngadirejo, Kab. Temanggung
Pasar Parakan Temanggung	Kelurahan Parakan Kauman, Kecamatan Parakan, Kabupaten Temanggung
Pasar Gunung Pati	Jl. Gatot Subroto No.671 E-F, Ungaran - 50511
Pasar Gotong Royong	Pasar Gotongroyong Los 157, Magelang
Pasar Jatingaleh	Ruko Sultan Agung, Jl. S. Parman No.55 K, Semarang
Pasar Karang Ayu	Jl. Mgr. Sugiyopranoto No. 36 A-B, Semarang
Pasar Bulu	Pasar Bulu Kios Blok C, Kota Semarang

MMU Outlets	Office Address
Pasar Kembang Sari	Pasar Desa Kembang Sari Baru Al Malaibari Ruko/Kios/Los No.20, Desa Karangduren, Kec. Tenganan, Kabupaten Semarang
Pasar Gayamsari	Pasar Gayamsari, Kel. Gayamsari Semarang
Pasar Damar	Pasar Damar Kelurahan Pedalangan, Kecamatan Banyumanik, Kota Semarang
Pasar Mranggen	Jl. Raya Mranggen No. 31 Mranggen Demak
Pasar Juwana Baru	Komplek Pasar Juwana Baru, Kios No.8 Lantai 1 Desa Growong Lor Kec. Juwana Kab. Pati
Pasar Induk Purwodadi	Kios No.12, Depan Stasiun PJKA Purwodadi
Pasar Kota Rembang	Kios Pasar Kota Rembang Blok A No. 53
Pasar Kota Blora	Pasar Induk Kota Blora, Jl. Rilban Blora
Pasar Giwangan	Jl. Imogiri 198, Ds. Giwangan, Kec. Umbulharjo, Kodya Yogyakarta, DIY
Pasar Condongcatur	Ds. Condongcatur, Kec. Depok, Kab. Sleman, DIY
Pasar Demangan	Jl. Gejayan No.11B, Kodya Yogyakarta, DIY
Pasar Sleman	Jl. Letkol Subadri No.6 Ds. Triharjo, Kec Sleman, Kab, Sleman, DIY
Pasar Harjodaksino	Pasar Harjodaksino Jl. Yos Sudarso No. 316, Solo
Pasar Jatinom	Pasar Jatinom Jl. Raya Jatinom, Tangkilan, Boyolali
Pasar Sunggingan	Jl. Kios No. 6 Sunggingan Boyolali
Pasar Wonogiri	Pasar Wonogiri Jl. Sudirman No.45 Wonogiri
Pasar Gede Solo	Jl. Urip Sumoharjo Kios No.18 Solo
Pasar Nusukan	Jl. Pierre Tendean No. 19 Solo
Pasar Rejosari	Pasar Rejosari Blok Kios 12, Kec. Jebres, Kota Surakarta
Pasar Kemantren	Pasar Kemantren Jl. Garuda Kelurahan Kemantran Kecamatan Kramat Kabupaten Tegal
Pasar Wira Desa	Jl. Wiroto 2 Pasar Wiradesa Kel. Kepatihan, Kec. Wiradesa, Kab Pekalongan
Pasar TPI Tegal	Kios No.23 Komplek Jonggor Kel. Tegalsari Kota Tegal
Pasar Banjarsari Pekalongan	Jl. Mangga Los Lt.1 Blok H.11 Pasar Banjarsari, Kel. Sampangan, Kota Pekalongan
Pasar Gede Cilacap	Komplek Plaza Cilacap Unit D4, Jalan LE Martadinata Kabupaten Cilacap
Pasar Kroya	Jln. Ahmad Yani, Blok E3 Kavling 47, Pasar Kroya, Kecamatan Kroya, Kabupaten Cilacap
Pasar Majenang	Pasar Majenang Blok B3 No.38, Kecamatan Majenang, Kabupaten Cilacap
Pasar Tumenggungan	Jl. Kolopaking No.39 Lt.1 Pasar Tumenggungan Kel. Kebumen, Kec. Kebumen, Kab. Kebumen
Pasar Kutoarjo	Rumah Susun Pasar Kutoarjo Blok D, Lantai I, No.5, Purworejo
Pasar Induk Wonosobo	Komplek Pasar Induk Wonosobo Blok AD No.03 Kel. Wonosobo Barat, Kec. Wonosobo, Kab Wonosobo
Pasar Kliwon Karanglewes	Jln. Kertawibawa No.125, RT.04/IV, Kel. Pasir Kidul, Kecamatan Purwokerto Barat Kabupaten Banyumas
Pasar Mijen	Pasar Mijen Lantai I-II (Kios No.1) Semarang
Pasar Karaban	Pasar Karaban, Jl. Raya Pati, Kayen Pati
Pasar Kembang	Pasar Kembang Kadipolo Jl. Dr. Rajiman, Kios Bawah No. 3 Surakarta
Pasar Sumur Panggang	Jl. Dr. Cipto Mangunkusumo Kios No.2 Pasar Sumurpanggang, Kota Tegal
Pasar Jepon	Kios No.2 Jl. Jatirogo No.3 RT.001 RW.02 Kel. Jepon, Kec.Jepon, Kabupaten Blora
Pasar Babadan Ungaran	Pasar Babadan LOS No.190 Ungaran, Kab. Semarang, Jawa Tengah.
Pasar Hargosari Wonosari	Desa Wonosari, Kec. Wonosari, Kab. Gunungkidul, DIY
Pasar Mangkang	Pasar Mangkang Semarang (sebelah timur Pasar Mangkang) Jl. Semarang Kendal
Pasar Kulonprogo	Jl. P. Diponegoro No. 12, Wates, Kab. Kulonprogo, DIY
Pasar Temanggung / Pasar Kliwon Baru Temanggung	Pasar Kliwon Baru, Temanggung Lantai 2 Kios No. KA 32
Pasar Grogolan Pekalongan	Jl. HOS. Cokroaminoto, Kel. Landungsari, Pekalongan
Pasar Kedungwuni Pekalongan	Pasar Kedungwuni Jl. Capgawen Selatan, Pekalongan



MMU OUTLETS

MMU Outlets	Office Address
Pasar Jongke	Jl Pasar Jongke Karanganyar
Pasar Getasan	Pasar Getasan, Dusun/Kec. Getasan, Kab. Semarang
Demak Pasar Sayung	Jl. Raya Semarang - Demak Km.10, Kelurahan/Kecamatan Sayung, Kab. Demak
Yogyakarta Pasar Cemin	Kompleks Pasar Semin, Kec. Semin, Kab. Gunung Kidul, MBU PT Bank Mandiri Wonosari
Purworejo Pasar Baledono	Komplek Pasar Baledono, Kios Blok A No.44 Lantai 1, Kabupaten Purworejo
Semarang Pasar Kedungmundu	Pasar Kedungmundu, UPTD 06, Pedurungan, Semarang
Pasar Pecangaan	Jl . Raya Pecangaan Sp.c. No.2, Kel. Pecangaan Kulon, Kec. Pacangaan Kab. Jepara
Pekalongan Pasar Belik	Pasar Belik, Desa Belik, Kec. Belik, Kab. Pemalang
Yogyakarta Pasar Sentolo	Jl. Wates KM.15, Kios Pasar Sentolo Indah, Kec. Sentolo, Kab. Kulon Progo
Semarang Pasar Bangetayu	Jl. Raya Bangetayu RT.03 RW.01, Kel. Bangetayu Kulon, Kec. Genuk, Kota Semarang
Rembang Pasar Sumber	Komplek Pasar Krikilan, Kios Blok A No.15, Desa Krikilan, Kecamatan Sumber, Kab. Rembang
Klaten Pasar Wedi	Jl. Raya Achmad Yani RT 17/ RW 06, Pandes, Wedi, Klaten
Pekalongan Pasar Banjarharjo	Jl. Merdeka No.60, Ruko Afiat, Pasar Banjarharjo, Kab. Brebes
Yogyakarta Pasar Jejeran	Jl. Imogiri Timur Km.10, Desa Wonokromo, Kec. Pleret, Kab. Bantul, MBU PT Bank Mandiri Imogiri
Sleman Pasar Tempel	Jl. Turi Km.1, Kel. Tempel, Kec. Tempel, Kab. Sleman, MBU PT Bank Mandiri Kulon Progo
Semarang Pasar Langgar	Pasar Langgar, UPTD Pasar Wilayah 02 Karimata, Kota Semarang
Kebumen Pasar Karanganyar	Jl. Revolusi Kios Pemda X.B No.24 Pasar Karanganyar
Kendal Pasar Weleri	Pasar Weleri 02 No.22, Desa Panyangkring, Kecamatan Weleri, Kabupaten Kendal
Semarang Pasar Surtikanti	Pasar Surtikanti, Jl. Surtikanti Raya, Kel. Bulu Lor, Kec. Semarang Utara, Kota Semarang
Rembang Pasar Pamotan	Jl. Raya Pamotan No.07 Dukuh Sridadi RT.03/RW.13, Desa/ Kecamatan Pamotan, Kab. Rembang
Semarang Pasar Udan Riris	Komplek Pasar Udan Riris Pedurungan, Semarang
Magelang Pasar Blabag	PASAR BLABAG, DESA MUNGKID, KEC. MUNGKID, KAB. MAGELANG
Semarang Pasar Suryokusumo	Jl. Sido Drajat I No.5, Kelurahan Muktiharjo Kidul, Kecamatan Pedurungan, Kota Semarang
Semarang Pasar Pedurungan	Jl. Fatmawati No.85A, Kel. Gemah, Kec. Pedurungan, Semarang
Kudus Pasar Jekulo	Kompleks Pasar Jekulo, Blok V/B No.06, Kab. Kudus
Solo Pasar Sukoharjo	Kios D No.2, Pasar Sukoharjo
Banjarnegara Pasar Purwareja Klampok	Jl. A. Yani No. 11 Purwareja, Kecamatan Klampok, Kabupaten Banjarnegara
Cilacap Pasar Gumilir	Jl. Urip Sumoharjo, Tanah Pjka Kios A.1, Desa Gumilir, Kecamatan Cilacap Utara, Kabupaten Cilacap
Semarang Pasar Pucang Gading	Jl. Puncang Gading Raya No.55A, Kel. Batursari, Kec. Mranggen, Kab. Demak
Rembang Pasar Kragan	Pasar Kragan, Kios No. 38 Kompleks Pasar Kragan, Kec. Kragan, Kab. Rembang
Demak Pasar Buyaran	Kios No.20, Blok A Jl. Raya Buyaran, Kel. Karang Sari, Kec. Karang Tengah, Kab. Demak
Demak Pasar Karangawen	Jl. Raya Semarang-Purwodadi Km.20 Kel. Brambang, Kec. Karangawen, Kab. Demak
Salatiga Pasar Suruh	Dusun Kauman RT.004/RW.006 Desa Suruh, Kec. Suruh, Kab. Semarang
Yogyakarta Pasar Pakem	Jl. Kaliurang Km. 15, Desa Pakembinangun, Kec. Pakem, Kab. Sleman, MBU PT Bank Mandiri Kaliurang
Brebes Pasar Bulakamba	Pasar Bulakamba Jl Raya Bulakamba
Brebes Pasar Induk Brebes	Pasar Induk Brebes Jln. Jend Sudirman
Yogyakarta Pasar Kranggan	Jl. Poncowinatan No. 12 Kel. Cokrodingratan, Kec. Jetis Yogyakarta
Yogyakarta Pasar Patuk	Jl. KS Tubun No. 6 Kel/Kec Ngampilan Yogyakarta
Yogyakarta Pasar Klihikan Wirobrajan	Jl. HOS Cokroaminoto Yogyakarta
Magelang Pasar Muntilan	Pasar Muntilan, Kecamatan Muntilan, Kabupaten Magelang, Jawa Tengah
Pasar Petarukan	Pasar Petarukan, Kelurahan Petarukan, Kabupaten Pemalang
Pasar Banyurip Alit	Pasar Banyurip, Jl. Raya Banyurip, Kabupaten Pekalongan
Pasar Wonokriyo Gombong	Jl. Yos Sudarso Lt. 1 Blok C3 No.04 Gombong
Pasar Patikraja	Jl. Jendral Gatot Subroto No. 756

MMU Outlets	Office Address
Pasar Niten	Jl. Raya Bantul, kasihan, bantul.
Pasar Rejodani	Jl. Raya Magelang Km. 10
Pasar Telo	Jl. Imogiri Barat Km.4 No.150, Dusun Tegal Menukan, Yogyakarta.
Pasar Stan	Jl. Raya Tajem Panjen Rt.06 RW.28, Wedomartani, Ngemplak, Sleman
Pasar Bulumanis	Pasar Bulumanis, Kios No.28, Desa Sekarjalak, Kec. Margoyoso, Kab. Pati.
Pasar Cepiring	Pasar Cepiring, No.13 Blok B, Kec Cepiring, kab. Kendal.
Pasar Tuban	Jl. Raya Solo Purwodadi Km.12, Tuban, Kec. Gondangrejo, Kab. Karanganyar.
Adipala Cilacap	Jl. Srandi No.315, Kecamatan Adipala, Kabupaten Cilacap, Jawa Tengah.
Pasar Jongke Rajiman	Kios Pasar Jongke No.17, Jl. Dr. Rajiman, Solo
Bangsri	Jl. Kantor Pos No. 2, RT. 03, RW. 06, Kel. Bangsri, Kec. Bangsri, Kab. Jepara.
Yogyakarta Senopati	Jl. Senopati No.2 Kel. Brontokusuman, Kec. Megangsari, Yogyakarta.
Pasar Pasty	Jl. Bantul Km.1 No.141 Kel. Dongkelan, kec. Mantrijeron, Yogyakarta.
Kantor Pos Sragen	Jl. Raya Sukowati 193, Kel. Sragen Tengah, Kec. Sragen, Kab. Sragen.
Kantor Pos Kartosuro	Jl. Jendral Sudirman No.04, Kel. Pucangan, Kec. Kartasura, Kab. Sukoharjo.
Kantor Pos Boyolali	Jl. Pandanaran No. 64, Kel. Siswodipuran, Kec. Boyolali, kab. Boyolali.
Pasar Lempuyangan	Jl. Hayam Wuruk No.94 RT.018 RW.05 Kel. Bausasran, Kec. Danurejan, Yogyakarta.
Pasar Singosari	Pasar Singosari Lantai II, Kios nomor CC - 23
Pasar Lawang	Pasar Lawang Lantai II, Kios Type A1 nomor 04
Pasar Ngemplak Tulungagung	Jl. Raden Fatah Ds. Botoran, Kec. Tulungagung (Kios No.476)
Pasar Pahing Kediri	Pasar Pahing, Jl. HOS Cokroaminoto, Kota Kediri
Pasar Legi Songgolangit	Jl. Sukarno-Hatta Kel. Banyudono Kec. Ponorogo (Kios No.S.06)
Pasar Blimbing, Malang	Pasar Blimbing, Stand no. 8 / Bedak A
Pasar Besar Pasuruan	Jl. Laks Martadinata (Pasar Besar Pasuruan)
Pasar Prambon	Jl. Raya Prambon, kel. Tanjungtani, Kec. Prambon, Kab Nganjuk
Pasar Tanjung Jember	Pasar Tanjung Kios Lantai Bawah, Blok H.152/27 Jl. Samanhudi, Jember
Pasar Gotong Royong Probolinggo	Pasar Gotong Royong Blok B No. 6 Jl. Panglima Sudirman Probolinggo
Pasar Welingi	Jalan Bromo, Wlingi Blitar Lantai II Kios No.89
Pasar Wates	Jl Raya Tawang Wates, Kab. Kediri
Pasar Pecindilan Surabaya	Pasar Pecindilan Blok C3, Jl. Pecindilan, Surabaya
Pasar Tambahrejo	Jl. Raya Kapas Krampung, Surabaya
Pasar Dukuh Kupang Surabaya	Pasar Dukuh Kupang Blok B6
Pasar Pabean Surabaya	Pasar Pabean Blok D/25
Pasar Pucang Anom	Pasar Pucang Anom Lantai 2 Blok A7
Pasar Wadung Asri	Pasar Wadung Asri Lantai 2 No. 3
Pasar Blauran	Pasar Blauran Jl. Blauran Surabaya 60174
Pasar Wonokromo	Jl. Stasiun Wonokromo. Unit Pasar Wonokromo Baru DTC Kode Pos 60243
Pasar Kapasan	Pasar Kapasan Jl Kapasan Surabaya 60141
Pasar Kupang Gunung	Kupang Gunung Barat Gg VI/2. Surabaya 60225
Pasar Tanjung Anyar	Pasar Tanjung Anyar Jl. Residen Pamuji, Mojokerto 61313
Pasar Legi	Pasar Legi Jombang Jl. Ahmad Yani, Jombang 61415
Pasar Gedangan	Pasar Gedangan Jl. Gedangan Sidoarjo 61254



MMU OUTLETS

MMU Outlets	Office Address
Pasar Taman Sepanjang	Jalan Taman Sepanjang Surabaya 61257
Pasar Krian	Pasar Krian Jl. Raya Mojokerto-Krian Sidoarjo 61212
Pasar Larangan	Pasar Larangan Jl. Sunandar Priyo Sudario No.1 Sidoarjo 61214
Pasar Kota Bojonegoro	Jl. Pasar No. 1 Bojonegoro 62151
Pasar Siwalankerto	Jalan Siwalankerto Utara II Wonocolo Blok B-3, Surabaya
Pasar Babat	Pasar Babat Kios 145, Jl. Raya Babat, Lamongan
Pasar Sumberrejo	Jalan Raya Sumberrejo No.F2 Sumberrejo Bojonegoro
Pasar Inpress Gresik	Pasar Baru / Inpres Gresik Jl. Gubernur Suryo Gresik
Pasar Kranji Paciran, Lamongan	Pasar Desa Kranji Kec. Paciran, Stan A III No.9 Lamongan
Pasar Sukodono	Pasar Sukodono Kios Blok Pojok Selatan No. 8 Sidoarjo
Pasar Wonoayu	Pasar Wonoayu Blok A No.5 Wonoayu Sidoarjo
Pasar Kolpajung	Pasar Kolpajung Jl. Ronggosukowati Blok I No.2 Pamekasan 61415
Pasar Menganti	Pasar Menganti Gresik Jl. Raya Menganti No. 57, Gresik 61174
Pasar Benowo	Pasar Benowo Surabaya, Jl. Raya Benowo Surabaya 66126
Pasar Besar Malang	Pasar Besar Malang Lantai III Kios No.1 Malang
Pasar Pandaan	Pasar Pandaan Jl. Patimur No. 09 Pandaan Pasuruan Blok A-3 Malang
Pasar Batu	Pasar Batu Jl. Dewi Sartika Kota Batu unit 11 Blok E.E No.10, Batu
Pasar Kepanjen	Pasar Kepanjen Jl. Raya Ahmad Yani Kepanjen, Malang
Pasar Dampit	Pasar Dampit, Jl. Pasar Baru No. 1 Dampit Malang 65181
Pasar Karang Ploso	Pasar Karangploso Girimoyo RT 007 RW 004 Desa Girimoyo Kec. Karangploso Kab. Malang
Pasar Setono Betek	Pasar Setono Betek, Jl. Sam Ratulangi No. 29 Kediri 64124
Pasar Pamenang Surabaya	Jl.Argopuro Kec. Pare Kab. Kediri
Pasar Ngunut	Pasar Ngunut, Jl. Raya Ngunut, Desa Ngunut, Kec Ngunut Tulungagung
Pasar Kertosono	Pasar Kertosono Nganjuk Jl. Gatot Subroto No.17 Nganjuk
Pasar Pasirian	Pasar Pasirian Jl. Raya Pasirian Lumajang Blok A No.55 Lumajang
Pasar Balung	Jl. Rambipuji No.136 Desa Balung Lon Kec. Balung, Jember
Pasar Rambipuji	Jl. Gajah Mada Ruko Rambipuji Kav. 3 Kec. Rambipuji, Jember
Pasar Kalisat	Jl. Diponegoro No.36 RT.03/RW.10 Desa Glagahrewo, Kec. Kalisat, Jember
Pasar Jajag	Pasar Jajag, Desa Jajag, Kec. Jajag, Banyuwangi
Pasar Simo	Pasar Simo Surabaya Jl. Simo Ketrungan Surabaya 60143
Pasar Baru Rungkut Surabaya	Jl. Rungkut Asri Utara I, Blok B-1, Surabaya
Pasar Induk Bondowoso	Pasar Induk Bondowoso Jl. Teuku Umar Blok BB No. 10-11 Kelurahan Dabasah, Bondowoso 68211
Pasar Tanggul	Pasar Tanggul Jl. Mawar No. 5 Tanggul Jember 68155
Pasar Kota Gresik	Pasar Kota Gresik, Jl. Samanhudi Gresik Blok EE 3 / S-34 s/d S-35 Gresik
Pasar Legi, Mojokerto	Pasar Legi Jl. Mojosari No. 78, Mojosari, Mojokerto 61382
Pasar Mojoagung	Pasar Mojoagung Jl. Raya Mojoagung, Mojokerto 61482
Pasar Anom Sumenep	Pasar Anom Jl. Trunojoyo No. 71, Kel. Kolor Sumenep 69417
Pasar Sidoharjo Lamongan	Jalan Pahlawan No. 01 Kel. Sidoharjo, Kec. Lamongan, Kab. Lamongan
Sidoarjo Pasar Sedati	Pasar Sedati, Jl. Raya Sedati Agung Blok H No.1, Kec. Sedati, Sidoarjo
Madiun Pasar Kartoharjo (Pasar Kojo)	Kios No.10, Kabupaten Madiun
Nganjuk Pasar Rejoso	Desa Talang, Kecamatan Rejoso, Kabupaten Nganjuk
Malang Pasar Pakis	Kantor Persatuan Pedagang Pasar Kab. Malang-Belakang Pasar Pakis Kranjan-Pakisjajar
Malang Pasar Pakisaji	Kios No.21 Pasar Pakisaji Jl. Raya Pakisaji Kab. Malang

MMU Outlets	Office Address
Blitar Pasar Srengat	Jl. Raya Kauman 43 RT 01 RW 01 Ds Kauman, Srengat, Kab. Blitar
Probolinggo Pasar Dringu	Jalan Raya Dringu Kabupaten Probolinggo
Probolinggo Pasar Wonoasih	Jalan Prof. Dr. Hamka, Wonoasih Kabupaten Probolinggo
Malang Pasar Turen	Stand No. 51 Pasar Turen Jl. Panglima Sudirman Turen Kab. Malang
Bojonegoro Pasar Baureno	Jl. Raya Baureno RT.009, RW 011 No. 02, Kec. Sumberrejo
Gresik Pasar Bungah	Jl. Raya Bungah - Dukun No.61, Nongkokerep RT.002 RW.001 Bungah, Gresik
Banyuwangi Pasar Blambangan	Pasar Blambangan No.13 Blok A Banyuwangi
Bondowoso Pasar Tamanan	Jl. Stasiun Ruko No.18,19 Bondowoso
Probolinggo Pasar Pajarakan	Jalan Sukokerto Pajarakan Kabupaten Probolinggo
Lumajang Pasar Yosowilangun	Jl. Raya Yosowilangun Kabupaten Lumajang
Mojokerto Pasar Bangsal (Pasar Sumber Tebu)	Pasar Sumber Tebu Blok D/17, Bangsal, Mojokerto
Jombang Pasar Diwek	Pasar Tjoekir Blok W-9, Desa Cukir, Kec. Diwek, Jombang
Banyuwangi Pasar Muncar	Jl. Basuki Ramat, Mancar, Banyuwangi
Jember Pasar Puger	Jl. Mayor Adi Darmo, Puger, Jember
Ngawi Pasar Ngawi	Jl. Teuku Umar No.31, Kabupaten Ngawi
Trenggalek Pasar Trenggalek	Jl. Panglima Sudirman, Kabupaten Trenggalek
Malang Pasar Sukun	Stand Pasar Sukun No. 1-3 & 6-8 Jl. S.Supriyadi Malang
Jombang Pasar Perak	Kantor Pos Perak Jl. Raya Perak No.260, Kec. Perak, Jombang
Jombang Pasar Ngoro	Kantor Pos Ngoro Jl. Kawi No.68, Kec.Ngoro, Jombang
Tuban Pasar Palang	Karang Agung Timur RT.003 RW.001, Ds. Karangagung, Kec Palang, Tuban
Sidoarjo Pasar Krembung	Pasar Krembung, Kios Pasar Timur No.07 Jl. Raya Krembung, Kabupaten Sidoarjo
Sidoarjo Pasar Waru	Jl. Brigjen Katamso No. 113, Waru, Kabupaten Sidoarjo
Bojonegoro Pasar Purwosari	Jl. Ngambong, Dusun Sambong RT.01 RW.07, Desa Purwosari, Bojonegoro
Sidoarjo Pasar Porong	Blok L3 No.14 Pasar Porong Sidoarjo
Probolinggo Pasar Condong	Jl. Raya Condong No. 300 Kec. Gading Kab. Probolinggo
Sidoarjo Pasar Gondang	Jl. Raya Pohjejer No.194, Desa Pohjejer, Kec. Gondang, Mojokerto
Jombang Pasar Ploso Jombang	Kantor Pos Ploso Jl. Raya Losari, Ploso-Jombang
Sidoarjo Pasar Tulangan	Kantor Pos Tulangan Jl. Raya Kenongo, Tulangan-Sidoarjo
Pasar Genteng 2	Pasar Genteng Blok G No.37 Genteng
Pasar Ketapang	Kios Pasar Ketapang, Kecamatan Kalipuro
Pasar Rogojampi	Pasar Rogojampi, Kabupaten Banyuwangi, Jawa Timur
Pasar Sayur Magetan	Jl. Raya Mayjen Sungkono, Magetan
Pasar Barat	Dusun Mangge RT 07 RW 03, Desa Mengge Kecamatan barat, Kab. Magetan
Pasar Lodoyo	Jl. Setiaki No. 29, Kademangan, Kabupaten Blitar
Pasar Blitar Kademangan	Jl. Raya Utara No. 23, Lodoyo, Kabupaten Blitar
Pasar Klandasan Balikpapan	Pasar Klandasan, Blok G No. 19-20 Jl. Jend. Sudirman, Kel Klandasan Ulu, Kec. Balikpapan Selatan, Kota Balikpapan 76112
Pasar Baru Balikpapan	Pasar Baru Square, Blok C No. 09-10 Jl. Jend. Sudirman, Kel. Klandasan Ilir, Kec. Balikpapan Selatan, Kota Balikpapan
Pasar Pandansari Balikpapan	Pasar Pandansari Blok A.II Nomor 80-81 Jl. Pandansari, Kelurahan Margasari, Kec. Balikpapan Barat, Kota Balikpapan
Pasar Segiri Samarinda	Jl. Pahlawan, Lantai 2 Blok C No 55 Kel Segiri, Kec. Samarinda Ilir, Kota Samarinda
Pasar Pagi Samarinda	Jl. Jend. Sudirman, Lantai 3 Blok A No 22, Kel Pasar Pagi, Kec. Samarinda Ilir Kota Samarinda



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MMU Outlets	Office Address
Pasar Ahad Kertak Hanyar	Pasar Ahad Kertak Hanyar Blok A No.7 Kertak Hanyar, Kab. Banjar
Pasar Sudimampir Banjarmasin	Pasar Sudimampir Jl. Pangeran Samudera No. 135 RT.015 RW.004 Kel. Kertak baru Ulu, Banjarmasin
Pasar Kuripan	Pasar Kuripan Jl. Kuripan RT.05 No.100, Kuripan, Banjarmasin
Pasar Batuah Martapura Banjarmasin	Pasar Batuah, Martapura, Komplek Pasar Martapura Lantai 2 Blok 2i No.2
Pasar Dahlia Pontianak	Jl. H Rais A Rahman Blok A No. 01-02 Kel. Sungai Jawi Luar Kec. Pontianak 78113
Pasar Puring Pontianak	Pasar Puring Siantan Blok C No. 01 Jalan Gusti Situt Machmud, Kel Siantan Hulu, Kec. Pontianak Kota Pontianak 78241
Pasar Flamboyan Pontianak	Pasar Flamboyan Lantai 1 Blok A No. 2 Jalan Pahlawan, Kel. Benua Melayu Darat, Kec. Pontianak Selatan, Kota Pontianak 78122
Pasar Seruni	Pasar Seruni Jl. Panglima Polim A'im No. 102 Pontianak
Pasar Melati Parit Baru Pontianak	Pasar Melati Parit Baru Komplek Pasar Parit Baru Blok A No. 6 Jalan Adisucipto Desa Parit Baru, Kel. Sei Raya, Kab Kubu Raya, Kalimantan Barat
Pasar Kuala Dua	Dusun Keramat RT/RW 03/01 Arang Limbung, Desa Kuala Dua, Kec Sui Raya, Kab Kubu Raya
Pasar Pusat Perbelanjaan Mentaya (PPM)	Jalan Iskandar Komplek Perbelanjaan Mentaya (Pasar PPM) Lantai I Blok SU-L/78 Sampit
Pasar Rajawali Palangkaraya	Jalan Rajawali KM.5 Kel. Bukit Tunggal Kecamatan Jekan Raya, Palangkaraya
Pasar Kelua	Pasar Kelua Jl. Pulau RT.02, Kec. Kelua, Kab. Tabalong
Pasar Lama Banjarmasin	Pasar Lama, Jl. Sulawesi No.19 RT.17 Kel. Pasar Lama, Banjarmasin
Pasar Kemakmuran	Blok C No. 76, Jl. P. Indra Kusumajaya Kotabaru
Pasar Kecamatan Pagatan	Jl. Raya Pagatan, Pusan Hilir Tanah Batu
Pasar Harian	Jl. Pasar Harian, Simpang Batulicin
Pasar Muara Uya	Jl. Nasional Muara Uya, Tabaloh
Pasar Bauntung	Jl. Jati No. 1 Kemuning Banjar Baru
Pasar Tapandang Berseri Pelaihari	Jl. Ahmad Yani No. 17, Pelaihari
Pasar Sungai Durian	Jl. Kolonel Sugiono No.80, Kelurahan Kapuas kanan Hulu, Kec. Sintang, Kab. Sintang, Kalimantan Barat.
Pasar Bodok	Dusun Bodok RT/RW. 013/003 Ds Pusat Damai Kecamatan Parindu Kab. Sanggau
Pasar Beringin	Jl. Niaga No. 33 Kelurahan Melayu, Singkawang Kode Pos 79122
Pasar Tanah Grogot / Pasar Senaken	Pasar Senaken Blok D No.B1 Tanah Grogot
Pasar Rawa Indah	Pasar Rawa Indah, Komplek Pasar Rawa Indah Blok F No.1 Jl. Ir. H. Juanda Kel. Tanjung Laut Kec. Bontang Selatan, Kota Bontang 75321
Pasar Sungai Dama	Pasar Sungai Dama Jl. Otto Iskandar Dinata No.60 RT.26 RW.06 Kel. Sungai Dama Kec. Samarinda Ilir, Kota Samarinda 75155
Pasar Gusher	Komplek Pasar Gusher Blok A-103. Jl. Gajah Mada Kel. Karang Rejo, Kec. Tarakan Barat, Kota Tarakan
Pasar Merdeka	Pasar Merdeka, Komplek Pasar Merdeka Blok A No.17-18, Jl. Merdeka. Kel. Pelita, Kec. Samarinda Ilir, Kota Samarinda 75117
Pasar Baqa	Jl. Sultan Hasanuddin No.7 RT. 16 Kel. Baqa, Kec. Samarinda Seberang, Kota Samarinda 75132
Pasar Kemuning Loa Bakung	Jl. Kemuning No. 15 RT. 20 RW. 02 Kel. Loa Bakung, Kec. Sungai Kunjang, Kota Samarinda 75126
Pasar Sepinggan	Jalan Sepinggan Baru No.05 RT.54, Kel Sepinggan Balikpapan
Pasar Manggar	Jalan Mulawarman No.3 RT.13, Kel. Manggar Baru Balikpapan
Pasar Saik	Jl. Pangeran Antasari Kelurahan Raja, Pangkalan Bun
Pasar Teratai Pontianak	Pasar Teratai Blok A1 No 12 Jalan Situt Machmud, Kel Sungai Jawi Luar, Kec. Pontianak Barat
Pasar Kemuning Pontianak	Pasar Kemuning Jalan Prof Dr. M Yamin, Kel Sei Bangkong, Kec Pontianak Kota, Kota Pontianak 78116
Pasar Pendopo	Pasar Pendopo Muara Teweh Jalan Panglima Batur Kelurahan Melayu Kecamatan Teweh Tengah, Kabupaten Barito Utara
Kutai Kartanegara Pasar Tangga Arung	Jl. Maduningrat No.15 Rt.21, Kel. Melayu, Kec. Tenggarong, Kab. Kutai Kartanegara
Berau Pasar Induk Tanjung Redep	Jl. HARM Ayoeb Rt.04, Kel. Rincing, Kec. Teluk Bayur, Kab. Berau
Hulu Sungai Pasar Pelampitan Amuntai	Jl. Lambung Mangkuat Amuntai Kabupaten Hulu Sungai Utara
Tapin Pasar Rantau	Jl. Brigjen. Hasan Basri RT.06, Kel. Rantau Giwah, Kec. Tapin Utara, Kab. Tapin

MMU Outlets	Office Address
Banjarmasin Pasar Gambut	Jl. Irigasi RT.12 RW.04 Desa Gambut, Kec. Gambut, Kab. Banjar
Banjarmasin Pasar Kalindo	Jl. Ir. PHM Noor Kel. Kuin Cerucuk Kec. Banjarmasin Utara, Kota Banjarmasin
Banjarbaru Pasar Landasan Ulin	Jl. A. Yani Km.24 Landasan Ulin Kota Banjar Baru
Hulu Sungai Pasar Kandangan	Jl. Simpang P. Antasari No.9 Kandangan Kab. Hulu Sungai Selatan
Sambas Pasar Sambas	Pasar Melayu Jl. Tabrani Desa Pasar Melayu, Kec. Sambas, Kab. Sambas
Ketapang Pasar Ketapang	Pasar Rangge Sentap Jl. Imam Bonjol Kel. Kantor, Kec. Delta Pawan, Kab. Ketapang
Palangkaraya Pasar Besar	Pasar Besar Jalan Jawa Kelurahan Pahandut, Kecamatan Pahandut Kotamadya Palangkaraya
Kuala Kapuas Pasar Sari Mulia	Jl. Mawar, Kec. Selat Kuala Kapuas, Kab. Kapuas
Sampit Pasar Kramat	Jl. Sukabumi Barat, Kelurahan Baamang Hilir, Kabupaten Kotawaringin
Pangkalan Bun Pasar Cempaka	Jl. Bendahara Rt 01 Kumai Hulu, Kecamatan Kumai, Kabupaten Kotawaringin Barat
Pasar Masomba, Palu	Pasar Masomba Blok A2, Jl Tanjung Manimbaya, Kel Tatura Kec Palu Selatan, Sulawesi Tengah
Pasar Manonda, Palu	Pasar Manonda Blok TJ2 No. 14, Kel Balaroa Kec. Palu Barat, Sulawesi Tengah
Pasar Sentral Makassar	Pasar Central Lantai I LOS Blok J No. 23-24
Pasar Daya Makassar	Pasar Daya Blok A No. 19 Makassar
Pasar Sungguminasa Kab Gowa	Ruko Pasar Sungguminasa Jl. Wahid Hasyim No. 10 Sungguminasa, Kab. Gowa
Pasar Sentral Gorontalo	Kel. Limba'u I, Kec. Kota Selatan Kota Gorontalo
Pasar Tapa	Pasar Tapa Desa Talulobutu, Kec. Tapa, Kab. Bone Bolango
Pasar Sentral Poso	Poso Kompleks Ruko Muhammadiyah Jl. Pulau Sabang No. 2 Poso
Pasar Winenet Bitung	Kel. Pateten, Kec. Bitung Tengah Kota Bitung
Pasar Inpres Tangkoko Girian	Pasar Tangkoko Girian alamat Kel. Girian Weru, Kec. Bitung Tengah, Kota Bitung
Pasar Sentral Kendari	Pasar Sentral Kendari Jl. Pembangunan Kendari
Pasar Mandonga	Kios No. No. 189 L1 Jalan Drs H Abdullah Silondae Kelurahan Korumba, Kecamatan Mandonga Kendari - Sultra
Pasar Baru Wua-Wua	Jl. H. Abdullah Silondae No. 45
Pasar Palakka	Pasar Palakka Blok DT.2 No. 1 Kel, Bulu Tempe, Kec. Tanete Riattang Barat, Kab. Bone
Pasar Sentral Palopo	Kel. Dangerakko, Kec. Wara Palopo
Pasar Sentral Sengkang	Kel. Laponkoda, Kec. Tempe, Kab. Wajo
Pasar Pabaeng-Baeng	Jl. Sultan Alauddin, Kel. Pa'baeng-baeng, Kec. Tamalate, Kota Makassar
Pasar Terong	Jl. Terong, Kel. Wajo Baru, Kec. Bontoala, Kota Makassar
Pasar Mopuya	Pasar Mopuya Desa Mopuya, Kec. Dumoga Utara, Kabupaten Bolaang Mongondow
Pasar Tondano	Kel. Wawalintoan, Kec. Tondano Barat, Kab. Minahasa
Pasar Langowan	Desa Wolaang, Kec. Langowan, Kab. Minahasa
Pasar Tomohon	Kel. Paslaten, Kec. Tomohon Timur Kota Tomohon
Pasar Tolay	Tolai Desa Tolai Kecamatan Sausu Kabupaten Parigi Moutong
Pasar Sentral Tentena	Tentena Desa/Kel. Sengele. Kec. Pamona Utara Kab. Poso
Pasar Sentral Kolaka Mekongga	Jl. Repelita No. 32 Kolaka
Pasar Sentral Limboto	Pasar Sentral Limboto Kel. Kayubulan, Kec. Limboto, Kab. Gorontalo
Pasar Sentral Pinrang	Jl. Cakalang, Kel. Penrang, Kec. Watang Sawito, Kab. Pinrang
Pasar Pekkabata	Kios No. E/9 Kel. Madatte, Kec. Polewali, Kab. Polewali
Pasar Wonomulyo	Jl. Jend. Sudirman Psr Wonomulyo Kel. Sidodadi Kec. Wonomulyo, Kab. Polewali Mandar
Pasar Bolu	Kel. Tallunglipu Matallo, Kec. Tallunglippu, Kab. Toraja Utara
Pasar Binanga	Pasar Binanga Lost No.D/6 Kel. Binanga, Kec. Mamuju, Kab. Mamuju
Pasar Bersehati Manado	Pasar Bersehati Kel. Calaca Kec. Singkil Manado



MMU OUTLETS

MMU Outlets	Office Address
Pasar Pinangsungkulan Manado	Pasar Pinangsungkulan Kel. Karombasan, Kec Wanea Manado
Makassar Pasar Antang	Jl. Tamangapa Raya No.2, Kel.Antang Kec. Manggala, Makassar
Makassar Pasar Sawah	Jl. Gunung Latimojong Kel. Kampung Pisang, Makassar
Makassar Pasar Lette	Jl. Rajawali II No.12/87 Kel. Lette, Kec. Mariso, Makassar
Bolaang Mongondow Pasar Lolak	Jl. Trans Sulawesi, Mongkoinit, Lolak, Bolaangmongondow
Gorontalo Pasar Telaga Limboto	Jl. Raya Limboto, Desa Bulila, Gorontalo
Minahasa Pasar Kawangkoan	Kelurahan Kinali, Kecamatan Kawangkoan, Minahasa
Minahasa Pasar Tanahwangko	Jl. Kesembuhan No. 1 Tanah wangko, Kec. Tombariri, Kab. Minahasa
Minahasa Pasar Likupang	Likupang Dua, Kec. Likupang Timur, Minahasa Utara
Luwuk Banggai Pasar Simpung Luwuk	Jl. Jend. Ahmad Yani No. 132 Luwuk Sulawesi Tengah 94711
Bulukumba Pasar Sentral Bulukumba	Kompleks Pasar Bulukumba, Jl. Dr. Sam Ratulangi Kel. Ujung Leo, Kec. Ujung Bulu Kabupaten Bulukumba
Maros Pasar Maros	Jl. Cempaka No.44, Kel. Alliritengae Kec. Maros Baru, Maros
Maros Pasar Batangase	Jl. Poros Kariango, Kel. Tete Batu, Kec. Mandai, Kabupaten Maros
Makassar Pasar Maricaya	Jl. Veteran Selatan No.7 Makassar
Makassar Pasar Todopuli	Jl. Toddopuli Raya Blok B1 No.09B Kel. Paropo, Kec. Panakkukang, Makassar
Makassar Pasar Butung	Jl. Butung, Komplek Pasar Butung Lantai 2 Blok A.38, Kel. Butung, Kec. Wajo Makassar
Makassar Pasar Paotere	Jl. Barukang, Kel. Gusung Kecamatan Ujung Tana, Kota Makassar
Somba Opu Pasar Sentral Sungguminasa	Jl. KH. Wahid Hasyim No. 56, Kel. Sungguminasa, Kec. Sombaopu, Kab. Gowa
Makassar Pasar Panampu	Jl. Pannampu, Komp. Pasar Pannampu Kec. Tallo, Makassar
Makassar Pasar Sudiang	Jl. Perintis Kemerdekaan KM.19, Kel. Sudiang Kec. Biringkanaya, Makassar
Makassar Pasar Karuwisi	Jl. Abubakar Lambogo No.253 Kel. Karuwisi, Kec. Panakukang, Kota Makassar
Pare-Pare Pasar Lakessi	Jl. Lakessi No.243, Kel. Lakessi, Kec. Soreang, Kota Pare-Pare
Bolaang Mangondow Pasar Serasi Kotamubagu	Jl. Suprpto RT/RW 03/01, Gonggoman, Kotamabagu, Bolaangmongondow
Sidndreng Rappang Pasar Rappang	Jl. Andi Noni, Kel.Rappang Kec. Panca Rijang Kab. Sidrap
Bantaeng Pasar Centra Bantaeng	Jl. Mangga Kel. Tappanjeng Kec. Bantaeng Kabupaten Maros
Pasar Sentra Isimu	Jl. Isimu Raya No.47, Kec. Tibawa, Kab. Gorontalo
Pasar Kebon Roek Ampenan	Komplek Pasar Kebon Roek, Ampenan
Pasar Inpres Oeba	Jl. Sabu RT/RW 007/002 Kel. Fatubesi Kodya Kupang
Pasar Induk Bertais	Jl. Kompleks Pertokoan Blok AD 10
Pasar Gunung Sari	Jl. Raya Tanjung Gunung Sari
Pasar Sayang-sayang	Kompleks Pasar Sayang-Sayang B1.3
Pasar Renteng	Jl. Mandalika Komplek Pasar Renteng
Kupang Pasar Oebobo	Jl. R. W. Monginsidi Blok A, Kupang
Sumbawa Pasar Seketeng	Komplek Pertokoan Pasar Seketeng Jalan Dr. Cipto Sumbawa
Kupang Pasar Naikoten	Jl. Kenari II Blok C No. 6 Pasar Inpres Naikoten I, Kupang
Atambua Pasar Atambua	Jl. I. J. Kasimo Kel. Beirafu Kota Atambua
Kupang Pasar Oesapa	Jl. Timor Raya Km 9 RT 24 / RW 09 Kelurahan Oesapa, Kupang
Mataram Pasar Pagesangan	Jalan Gajah Mada Kompleks Pertokoan Pasar Pagesangan
Pasar Pancor	Jalan Panglima Sudirman Kompleks Pertokoan PTC Pancor
Paok Motong	Jl. Raya Paok Motong-Masbagik, Gubuk Daya Rt.003 Desa Paok Motong
Pasar Karang Jasi	Lingkungan Karang Jasi Kel. Cakra Barat Kec. Cakranegara Kotamadya Mataram
Pasar Rensing	Desa Rensing Kec. Sakra Kab. Lombok Timur

MMU Outlets	Office Address
Pasar Keerom	Jl. Trans Irian, Desa Yuwannain, Kec. Arso, Kab Keerom
Merauke Pasar Kurik	Jl. Moh. Hatta, Kampung Kurik RT 003 RW 001, Kel. Rawasari distrik Kurik Kab. Merauke
Nabire Pasar Kalibobo Nabire	Jl. Poros Kalibobo, Kel. Kalibobo, Kec. Nabire, Kab. Nabire
Jayapura Pasar Hamadi	Jl. Perikanan, Kel. Hamadi, Kec. Jayapura Selatan, Kota Jayapura
Jayapura Pasar Yotefa	Pasar Baru Sentani, Jayapura.
Jayapura Pasar Baru Sentani	Pasar Yotefa, Abepura, Jayapura.
SP 7 Manokwari	Desa Sumber Boga, Distrik Masni, Kabupaten Manokwari.





BAPEPAM-LK REFERENCES



BAPEPAM-LK REFERENCES

CRITERIA	EXPLANATION	PAGE
I. GENERAL		
1. Annual Report is presented in good and correct Bahasa Indonesia, and is recommended to also present the report in English.		✓
2. Annual Report is printed in good quality and using clear and readable font size.		✓
3. Annual Report should state clearly the identity of the company.	The Name of the company and year of Annual Report is mentioned in : 1. Front cover. 2. Side. 3. Back, and 4. Each page.	✓
4. The Annual Report is presented in the company's website.		✓
	The information contains : 1. Sales/Revenue from business. 2. Gross Income (loss). 3. Net Income (loss). 4. Net Income (loss) attributable to the Parent's Owner and Non controlling interest. 5. Comprehensive Net Income (loss) 6. Net income per share 7. Total Assets 8. Total Liability 9. Total Equity 10. Income to Total Asset Ratio 11. Net Income Ratio 12. Liquidity Ratio 13. Liability to Equity Ratio 14. Liability to Total Assets Ratio 15. Information and other relevant financial ratio	10-11
II. SUMMARY OF VITAL FINANCIAL DATA		
1. Financial information in comparative from over a period of a 5 financial years or since the commencement of business if the company has been running its business activities for less than 5 years.		
2. Financial position statement comparative from over a period of a 5 financial years or since the commencement of business if the company has been running its business activities for less than 5 years.	Information contains : 1. Net working capital. 2. Total investment to other entity. 3. Total assets. 4. Total liabilities. 5. Total equity.	10
3. Financial Ratio in comparative from over a period of a 5 financial years or since the commencement of business if the company has been running its business activities for less than 5 years.	The information contained 5 financial ratio which are common and relevant to the company's industry.	10

CRITERIA	EXPLANATION	PAGE
4. Information of Shares price in table and chart.	Information in table and chart contains : 1. The highest price of shares. 2. The lowest price of shares. 3. The closing price of shares. 4. The number of shares traded on the market for each 3 months period in the last 2 financial years (if Any).	12
5. Information regarding Bonds, Sharia or convertible bonds issued in the last 2 financial years.	Containing information of : 1. Outstanding number of bonds/convertible bonds 2. Interest rate. 3. Maturity date. 4. Bond ratings.	13
III. BOARD OF COMMISSIONERS' AND BOARD OF DIRECTORS' REPORT 1. Board of Commissioners' Report	Containing information : 1. Assessment of the performance of the Board of Directors in managing the company. 2. View on the prospect of the company's business as established by the Board of Directors. 3. Committees under the board of Commissioners. 4. Changed in the composition of the Board of Commissioners (if Any).	20-23 303-313
2. Board of Directors' Report	Containing information : 1. The company's performance, encompassing among others strategic policies, comparison between achievement of results and targets and challenges faced by company. 2. Business prospect. 3. Implementation of Good Corporate Governance by the company. 4. Changes in the composition of the Board of Directors (if Any).	24-32 313-346
3. Signature of members of the Board of Directors and Board of Commissioners.	Containing information : 1. Signatures are set on separate page. 2. Statement that the Board of Directors and the accuracy of the annual report. 3. Signed by all members of the Board of Directors, stating their names and titles/positions. 4. A written explanation in a separate letter from each member if the Board of Commissioners and Board of Directors who refuse to sign the annual report of written explanation in a separate letter from the other members in the event that there is no written explanation provided by the said member.	36
IV. COMPANY PROFILE 1. Name and address of the company.	Contain information among others name, address, zip code, phone number, Fax, email, website	39-41
2. Brief history of the company	Contains: Data/year of establishment, Name and change in the company name (if any).	2-5 40-41
3. Field of business.	Description about includes the types of products and or services produced.	40-41
4. Organizational structure.	In the form of a chart, giving the names and titles.	42-43
5. Vision and Mission of the company	Describe : 1. Vision and mission of the company; and 2. Statement of approval from Board of Directors/Commissioners to the vision and mission.	44-45



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CRITERIA	EXPLANATION	PAGE
6. Brief curriculum vitae of the member of the Board of Commissioners.	Information contains: 1. Name. 2. Position (including the titles in other company, if any). 3. Age. 4. Education. 5. Working Experience. 6. Date of appointment as member of Board of Commissioner	49-53
7. Brief curriculum vitae of the member of the Board of Directors.	Information contains: 1. Name. 2. Position (including the titles in other company, if any). 3. Age. 4. Education. 5. Working Experience. 6. Date of appointment as member of Board of Directors	54-63
8. Number of employees (comparative in two years) and description of competence building (for example : education and training of employees).	Information contains: 1. The number of employees for each level of the organization. 2. The number of employees for each level education. 3. Training of employees that has been and will be conducted that reflect equal opportunity to all employees. 4. Expenses incurred.	64-65
9. Composition of shareholders	Explaining: 1. Names of shareholders having 5% or more shares. 2. Directors and Commissioners who own shares. 3. Public shareholders having respective share ownership of less than 5%.	66-69
10. List of Subsidiaries and/or affiliated companies	Information contain : 1. Name of subsidiaries/affiliated companies. 2. Percentage of share ownership. 3. Information on the field of business of the subsidiary or affiliated company. 4. Explanation regarding the operational status of the subsidiary or affiliated company (already operating or not yet operating).	133
11. Chronology of shares listing	Information contains: 1. Chronology of shares listing. 2. Types of corporate actions that caused changes in the number of shares. 3. Changes in the number of shares from the beginning of listing up to the end of the financial year. 4. Name of stock exchange where the company shares are listed	69
12. Chronology of other securities listing	Information contains 1. Chronology of other securities listing. 2. Types of corporate actions that caused changes in the number of securities. 3. Changes in the number of securities from the beginning of listing up to the end of the financial year. 4. Name of stock exchange where the company securities are listed. 5. Rating of the securities.	69

CRITERIA	EXPLANATION	PAGE
13. Name and address of institution and or profession supporting the capital market.	Information contain 1. Name and address of BAE. 2. Name and address of the Public Accountant' Office. 3. Name and address of the securities rating company.	70
14. Reward an certification received by the company, both on a national scale and international scale.	Information contains: 1. Name of the reward. 2. Year of receiving the award. 3. Institution presenting the award. 4. Period of validity.	72-75
15. Name and address of subsidiary and or branch office or representative office (if Any).		71 392-539
IV. MANAGEMENT ANALYS AND DISCUSSION ON COMPANY PERFORMANCE 1. Operational review per business segment	Describe : 1. Production/Business Activity 2. Increase/Decrease in production capacity. 3. Sales/Revenue from business. 4. Profitability in every segment as stated in financial statement (if any)	82-133 251-252
2. Description of Company's financial performance.	An analysis of the financial performance which includes a comparison between the financial performance of the current year and that of the previous year (in the form of narration and tables) among others concerning: 1. Current assets, non-current assets, and amount of assets. 2. Current liabilities, non-current liabilities, and amount of liabilities. 3. Sales/Revenue from business,Overhead cost.Net profit/loss. 4. Other comprehensive income and total profit/loss 5. Cash flow	6-7 234-260
3. Discussion and analysis on the capacity to pay debt and the company's collectable accounts receivable.	Description about: 1. Capacity to pay debts. 2. Collectable account receivable.	259
4. Discussion on capital structure, capital structure policies and liquidity.	Description about: 1. Capacity structure. 2. Capital structure policies. 3. Liquidity.	258
5. Discussion on material commitment for the investment of capital goods.	Description about: 1. The purpose of such ties. 2. Source of funds expected to fulfill the said ties. 3. Currency of denomination. 4. Steps taken by the company to perfect the position of related foreign currency against risk. Notes: If the company does not have any commitment towards capital goods, it has to be stated	280
6. If the financial statement discloses a material increase/decrease in the sales or net income, than an explanation should be included concerning the extent that such changes can be related to	Description of : 1. The number of increase/decrease of sale or net revenue 2. Factors of material increase/decrease from the sales or net revenue related to the number of goods sold and or due to new service or production	238-239



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CRITERIA	EXPLANATION	PAGE
7. Discussion in the impact of price change to the company's sales and net income and the operational profit of the company for the past 2 (two) years or since the company commenced its business, if the company has been operating for less than 2 (two) years	Any disclosure or undisclosure	Attachment 5/162 - 5/192
8. Material information and acts that occurred after the date of the accountant's report	Description of important events after the date of the accountant's report including their impact on performance and business risks in the future. (Notes: Should be disclosed, if there is no significant event after the date of the accountant's report)	260
9. Description of the company's business prospects.	Information on the company prospects in connection with industry, economy in general, and the international market, which can be accompanied with supporting quantitative data if there is a reliable data source.	262
10. Information on marketing aspects	Information regarding the market company's products and services, among others concerning the market segment.	261
11. Statement regarding the dividend policy and the date and amount of cash dividend per share and amount of dividend per year as announced or paid during the past 2 years.	Description of 1. Amount of dividend. 2. Dividend per share. 3. Pay-out Ratio for each year. For each years Notes: If there is no dividend payment, disclose the reasons for not making a dividend payment.	266
12. Realization of uses of funds obtained from the public offering.	Description of 1. Total funds obtained. 2. Budget plan. 3. Details of budget plan. 4. Balance. 5. Date approval for AGM and change in the budget plan (if Any).	N/A
13. Material information among others concerning investment, expansion, divestment, acquisition, debt/capital restructuring.	Description of 1. The purpose of transaction. 2. The amount or total of restructured transactions. 3. Source of funds. (Note: information is required if there is no such transaction)	N/A
14. Transaction material information containing conflict of interest, and the nature of transactions with affiliated parties.	Description of 1. The parties involved in the transactions. 2. The relationship of the affiliation. 3. A statement about the transaction. 4. The realization of transaction in the on-going period. 5. Company policy related to review mechanism toward transaction 6. Compliance to applicable law and regulation (Note: information is required if there is no such transaction)	281
15. Description on changes in laws and regulations having significant effect on the company.	Information containing amendment to government regulation and impacts on the company. (Information is required, if there is no change in legislation which have a significant effect)	267
16. Description of changes in the accounting policy.	Description of any changed to accounting policies, the rationale in the changes and its impact to the financial statement.	299

CRITERIA	EXPLANATION	PAGE
VI. GOOD CORPORATE GOVERNANCE	Description contains:	
1. Information on the Board of Commissioners.	1. Description of the tasks implemented by the Board of Commissioners. 2. Disclosing the procedure for determining remuneration. 3. Remuneration amount for member of the Board of Commissioners. 4. Frequency of meetings and attendance of the Board of Commissioners in the meetings 5. Training program aimed to competency of Board of Commissioner.	282-391 303-313
2. Information on the Board of Directors	Description contains: 1. Scope of work end and responsibility of each member of the Board of Directors. 2. Disclosing the procedure for determining remuneration. 3. Remuneration amount for members of the Board of Directors. 4. Frequency of meetings and attendance of the Board of Directors in the meetings. 5. Training program for improving the competence of the Board of Directors.	313-346
3. Assessment to the Board of Commissioner/Directors	Description contain: 1. Assessment process towards performance of Board of Commissioners and/or Directors 2. Criteria in assessment toward performance of Board of Commissioners and/or Directors 3. Assessment agent	327
4. Description on remuneration policy of Board of Director	Description contain : 1. Disclosure of procedure on defining remuneration 2. Remuneration structure that show types and amount in short and long term, post tenure for each Director 3. Performance indicator to measure Director Performance Indicator	328-329
5. Audit Committee	Contain information of : 1. Name and position of member of Audit committee 2. Work experience and education qualification 3. Independency of members of the Audit Committee 4. Description of task and responsibilities. 5. Frequency of meetings and the Attendance of the Audit Committee. 6. Brief report on the activities carried out by the Audit Committee.	308-309
6. Nomination Committee	Contain information of : 1. Name, title and brief curriculum vitae of the members of the Nomination Committee. 2. Independence of the members of the Nomination Committee. 3. Description of the tasks and responsibilities. 4. Activities carried out by Nomination Committee. 5. Frequency of meetings and the attendance of the Nomination Committee.	309-311



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CRITERIA	EXPLANATION	PAGE
7. Remuneration Committee	Contain information of : 1. Name, title and brief curriculum vitae of the members of the Remuneration Committee. 2. Independence of the members of the Remuneration Committee. 3. Description of the tasks and responsibilities. 4. Activities carried out by the Remuneration Committee. 5. Frequency of meetings and the attendance of the Remuneration Committee.	309-311
8. Others Committees under Board of Commissioner in the Company	Description of 1. Name, title and brief curriculum vitae of the members of the Committee. 2. Independence of the members of the Committee. 3. Description of the tasks and responsibilities. 4. Activities carried out by the Committee. 5. Frequency of meetings and the attendance of the Committee.	311-313
9. Description of tasks and function of the Corporate Secretary.	Contain information of : 1. Name and brief history of the position of Corporate Secretary. 2. Education 3. Period of assignment 4. Description of the tasks performed by the Corporate Secretary.	347, 349
10. Description of the company's internal Audit Units.	Description of : 1. Name of the head of audit internal unit. 2. Number of staff in Internal Audit Unit. 3. Qualification/certification as an internal audit profession. 4. Structure or position of the internal audit unit. 5. Description of duties. 6. Authorizator who appoint/dismiss Head of Internal Audit	350-352
11. Company of the Accountant	Contain Information ; 1. The number of accounting periods that the accountant company has done the company's annual audit financial statement. 2. Period numbers of independent accountant has been done toward company financial statement 3. The fee or other attestation services (In term of the accountant provide other attestation services) 4. Other services beside financial audit services	353
12. Description of the company's risk management	Information contain: 1. Explanation of Risk Management System 2. Explanation of evaluation toward effectivity of risk Management system 3. Explanation of risk faced by the company. 4. Efforts to manage those risk.	354
13. Description of the Internal Control System	Description of : 1. Brief on Internal Control System 2. Brief on evaluation toward effectivity of internal control system	355

CRITERIA	EXPLANATION	PAGE
14. Description of corporate social responsibility on environmental	Description of: 1. Policy, 2. Conducted Activity , and 3. Financial impact from the activity related to environment activity, including usage of friendly material and energy and recycleable, waste management and others 4. Certificates in environmental aspect.	356-357 378-391
15. Description of corporate social responsibility related to manpower, health and safety	Conatain information as : 1. Policy, 2. Conducted Activity and 3. Financial impact from the activity related to labour practice, health, and safety including gender equality in job opprtunity, facility, employee turn over, accident rate, traning, and others.	356-357 378-391
16. Description of corporate social responsibility on social and community development	Contain information : 1. Policy, 2. Conducted Activity and 3. Financial impact of activity related to social and community development, including local empowerment, local labour intensive, facility development, donation and others.	356-357 378-391
17. Description of corporate social responsibility on consumers responsibility	Contain information : 1. Policy, 2. Conducted Activity and 3. Financial impact of activity related to product liabilities, including health and safety of consumer, product information, facility, quantity and management of consumer's complaint and others.	356-357 378-391
18. Important cases faced by the company, subsidiary, member of Directors and/or member of the Board of Commissioners with the tenure of the annual report period	Contain description of : 1. Lawsuit 2. Status of lawsuit settlement 3. Impact to the company's financial condition Notes: In term of there is no lawsuit, this should be disclosed	367
19. Information access and company data	Description about availability of access to company's data and information for public including website, mass media, mailing list, bulletin, analyst gathering and others	358
20. Discussion on code of ethic	Contain description among others: 1. Code of Conduct existence 2. Content of the Code of conduct 3. Disclosure of code of conduct applicable to all level of the organization 4. Efforts in implementation and empowerment 5. Statement regarding corporate culture in the company	362
21. Description of whistleblowing system	Description of mechanism of whistleblowing system include: 1. Submission of violation report 2. protection for a whistleblower 3. Handling complaints 4. Handling complaint unit.	359



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CRITERIA	EXPLANATION	PAGE
VII. FINANCIAL IMPORTANT		
1. Statement by the board of Directors concerning the responsibility of the Board of Directors in the Financial Statement.	Compliance with Bapepam Regulation no VIII G 11 on Responsibility of the Board of Directors on the Financial Statement.	✓
2. Accountant's opinion on the financial statement		✓
3. Description of the independent Auditor in the opinion	Description contain: 1. Name and signature. 2. Date of the audit report. 3. Public accountant License number (if Any).	✓
4. Comprehensive financial statement.	Contain all elements of Financial Statement 1. Balance Sheet. 2. Profit loss statement. 3. Equity statement. 4. Cash flow report. 5. Notes to the financial statement. 6. Financial statement in the beginning of comparative period presented when the entity applies such accounting policy retrospectively or make restatement of the financial statement account or when the entity reclassify the account in the financial statement (if relevant)	Attachment 1/1-5/197
5. Disclosure in the notes to the financial statement when the entity applies an accountant policy retrospectively or to make the reinstatement of financial statement account or when the entity reclassify account in its financial statement	Disclosure or undisclosure accordingly to PSAK	Attachment 6/8-6/10
6. Comparison of profitability	Description on the comparison of the company's profit/loss between the on-going and the previous periods.	Attachment 2/1-2/2
7. Cash Flow Report.	To comply certain regulation as 1. Grouped into three categories of activity: operational activity, investment, and funding. 2. Uses a direct method. 3. Disclosing non cash transactions in notes on financial statement 4. Separating the presentation between cash receipt and or cash disbursement to the customer, employee, supplier and payment of taxes during the current year for operational activities.	Attachment 4/1-4/2
8. Summary of Accounting Policy	Including at least : 1. Compliance statement of SAK 2. Basic assesment and presenting a financial statement. 3. Recognition of income and overhead. 4. fix assets 5. Financial instrument.	Attachment 5/13- 5/47
9. Disclosures on related party transaction	Contain information of : 1. Named of related party, nature of and the relationship with related party 2. Transaction value including the presentation to total revenue and related expenses 3. Balance amount and presentation to total asset and liability 4. Term and condition with related party	Attachment 5/142-5/149

CRITERIA	EXPLANATION	PAGE
10. Disclosures related to taxation.	<p>Issues that should be disclosed :</p> <ol style="list-style-type: none"> 1. Explanation on relation between tax expense (revenue) and accounting income 2. Fiscal reconciliation and calculation on current tax. 3. Statement that amount of Taxable income as calculated through reconciliation is in accordance with the tax return. 4. Details of the assets and liabilities in deferred tax presented in the balance sheet in each period of presentation, and amount of change (income) of deferred tax acknowledged in the balance sheet. 5. Disclosure of whether or not there is a tax dispute. 	Attachment 5/105-5/106
11. Disclosures related to Fixed Assets.	<p>Issues that should be disclosed:</p> <ol style="list-style-type: none"> 1. Description of depreciation method used. 2. Description of the selected accounting policies between the revaluation model and cost model. 3. The methods and significant assumptions used in estimating the fair value of fixed assets (cost model). 4. Gross amount and accumulated depreciation at the beginning and end of the period for each class fixed assets. 	Attachment 5/89-5/91
12. The latest development of Financial Standard of Accounting and other regulation	<p>Regulation that have been issued but not yet effective, that has not been implemented by the company, to disclose:</p> <ol style="list-style-type: none"> 1. Types and effective date of SAK/ regulation. 2. Nature of the changes that have not been effective or changes in accounting policy; and 3. The impact of SAK initial implementation and new rules on the financial statement 	Attachment 5/13-5/18
13. Disclosure related to financial instrument	<p>Matters to disclosure :</p> <ol style="list-style-type: none"> 1. The condition, terms and accounting policies for every group of financial instrument 2. Classification of financial instrument 3. Fair value of each group of the financial instrument 4. Risk explanation related to financial instrument; market risk; credit risk; liquidity risk 5. Objectives and policy of financial risk management. 	Attachment 5/142-5/143
14. The publication of Financial Statement	<p>Matter to disclose :</p> <ol style="list-style-type: none"> 1. Authorized date of publication of the financial statement 2. The responsible party who authorize the financial statement 	✓





FINANCIAL REPORT

**BOARD OF DIRECTORS' STATEMENT
REGARDING
THE RESPONSIBILITY FOR THE CONSOLIDATED FINANCIAL STATEMENTS
AS AT AND FOR THE YEAR ENDED 31 DECEMBER 2012
PT BANK MANDIRI (PERSERO) Tbk. AND SUBSIDIARIES**

PT Bank Mandiri (Persero) Tbk.
Plaza Mandiri
Jl. Jend. Gatot Subroto Kav. 36-38
Jakarta 12190, Indonesia
Tel. (62-21) 526 5045, 526 5095
Fax. (62-21) 527 4477, 527 5577
www.bankmandiri.co.id

We, the undersigned:

1. Name : Zulkifli Zaini
Office address : Jl. Jend. Gatot Subroto Kav. 36-38
Jakarta 12190
Residential address as stated in ID : Jl. Aditiawarman No.11 RT.007 RW.001
Kelurahan Selong, Kecamatan Kebayoran Baru,
Kotamadya Jakarta Selatan
Phone number : 021 – 5245006
Title : President Director
2. Name : Pahala N. Mansury
Office address : Jl. Jend. Gatot Subroto Kav. 36-38
Jakarta 12190
Residential address as stated in ID : Jl. Empu Sendok No.23 RT.008 RW.003
Kelurahan Selong, Kecamatan Kebayoran Baru,
Kotamadya Jakarta Selatan
Phone number : 021 – 5245577
Title : Director

in the above positions acted as and on behalf of the Board of Directors of PT Bank Mandiri (Persero) Tbk. declare that:

1. We are responsible for the preparation and presentation of the consolidated financial statements of PT Bank Mandiri (Persero) Tbk. ("Bank") and Subsidiaries;
2. The consolidated financial statements of the Bank and Subsidiaries have been prepared and presented in accordance with Indonesian Financial Accounting Standard;
3. a. All information in the consolidated financial statements of the Bank and Subsidiaries have been disclosed in a complete and truthful manner;
b. The consolidated financial statements of the Bank and Subsidiaries do not contain any incorrect information or material facts, nor do they omit information or material fact;
4. We are responsible for the Bank and Subsidiaries' internal control system.

Thus, this statement is made truthfully.

Jakarta, 25 February 2013



METERAI
TEMPEL
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ENAM RIBU RUPIAH
6000 DJP

Zulkifli Zaini
President Director

Pahala N. Mansury
Director



INDEPENDENT AUDITOR'S REPORT TO THE SHAREHOLDERS OF

PT BANK MANDIRI (PERSERO) Tbk.

We have audited the accompanying consolidated statements of financial position of PT Bank Mandiri (Persero) Tbk. and Subsidiaries (together the "Bank") as at 31 December 2012 and 2011 and 1 January 2011 and the related consolidated statements of comprehensive income, statements of changes in equity, and statements of cash flows for the years ended 31 December 2012 and 2011. These consolidated financial statements are the responsibility of the Bank's management. Our responsibility is to express an opinion on these consolidated financial statements based on our audits. We did not audit the financial statements of the following subsidiaries: PT Bank Syariah Mandiri, PT Mandiri Tunas Finance, and PT Mandiri Sekuritas and Subsidiary. In aggregate, the financial statements of those subsidiaries contributed 9.47% and 9.05% and 7.52% to total consolidated assets as at 31 December 2012 and 2011 and 1 January 2011/31 December 2010, respectively and 6.68% and 5.14% to total consolidated income from operations for the years ended 31 December 2012 and 2011, respectively. Those financial statements were audited by other independent auditors with unqualified opinions, with an explanatory paragraph only for PT Mandiri Sekuritas and Subsidiary, whose reports have been furnished to us, and our opinion, insofar as it relates to the amounts included for those subsidiaries, is based solely on the reports of that other independent auditors.

We conducted our audits in accordance with auditing standards established by the Indonesian Institute of Certified Public Accountants. Those standards require that we plan and perform the audit to obtain reasonable assurance about whether the consolidated financial statements are free of material misstatement. An audit includes examining, on a test basis, evidence supporting the amounts and disclosures in the consolidated financial statements. An audit also includes assessing the accounting principles used and significant estimates made by the Bank's management, as well as evaluating the overall presentation of the consolidated financial statements. We believe that our audits and the reports of other independent auditors provide a reasonable basis for our opinion.

In our opinion, based on our audits and the reports of the other independent auditors, the consolidated financial statements referred to above present fairly, in all material respects, the consolidated financial position of PT Bank Mandiri (Persero) Tbk. and Subsidiaries as at 31 December 2012 and 2011 and 1 January 2011 and the consolidated results of their operations and their cash flows for the years ended 31 December 2012 and 2011, in conformity with Indonesian Financial Accounting Standards.

As explained in Note 2.b to the consolidated financial statements, effective from 1 January 2012, the Bank adopted various new and revised Statements of Financial Accounting Standards (SFAS) and as explained in Note 63 to the consolidated financial statements, the Bank reclassified some of its accounts to comply with the presentation requirement of Bapepam and LK regulation No. VIII.G.7 dated 25 June 2012 regarding Financial Statements Presentation and Disclosure for Issuers or Public Companies.

Kantor Akuntan Publik Tanudiredja, Wibisana & Rekan

Plaza 89, Jl. H.R. Rasuna Said Kav. X-7 No.6 Jakarta 12940 - INDONESIA, P.O. Box 2473 JKP 10001

T: +62 21 5212901, F: +62 21 52905555 / 52905050, www.pwc.com/id



Our audits were conducted to form an opinion on the consolidated financial statements taken as a whole. The supplementary financial information on appendix 6/1 to 6/10 with respect to PT Bank Mandiri (Persero) Tbk (parent company only) as at 31 December 2012 and 2011 and 1 January 2011 and for the years ended 31 December 2012 and 2011 is presented for the purpose of additional analysis and is not a required part of the consolidated financial statements as required by Indonesian Financial Accounting Standards. Such supplementary financial information has been subjected to auditing procedures applied in the audit of the consolidated financial statements. In our opinion, this supplementary financial information is fairly stated in all material respects in relation to the consolidated financial statements taken as a whole.

JAKARTA
25 February 2013

A handwritten signature in blue ink, appearing to read "Lucy" followed by a stylized surname.

Lucy Luciana Suhenda, S.E., Ak., CPA
License of Public Accountant No. AP.0229

The accompanying consolidated financial statements are not intended to present the consolidated financial positions, consolidated results of operations, and consolidated cash flows in accordance with accounting principles and practices generally accepted in countries and jurisdictions other than Indonesia. The standards, procedures and practices utilised to audit such consolidated financial statements may differ from those generally accepted in countries and jurisdictions other than Indonesia. Accordingly the accompanying consolidated financial statements and the auditor's report thereon are not intended for use by those who are not informed about Indonesian accounting principles and auditing standards, and their application in practice

PT BANK MANDIRI (PERSERO) Tbk. AND SUBSIDIARIES
CONSOLIDATED FINANCIAL STATEMENTS
31 DECEMBER 2012 AND 2011

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PT BANK MANDIRI (PERSERO) Tbk. AND SUBSIDIARIES
CONSOLIDATED STATEMENTS OF FINANCIAL POSITION
31 DECEMBER 2012 AND 2011 AND 1 JANUARY 2011
(Expressed in millions of Rupiah, unless otherwise stated)

	<u>Notes</u>	<u>31 December 2012</u>	<u>31 December 2011*)</u>	<u>1 January 2011*)</u>
ASSETS				
Cash	2c, 2g	15,286,190	11,357,523	9,521,713
Current Accounts with Bank Indonesia	2c, 2g, 2h, 4	38,272,155	36,152,674	24,856,699
Current Accounts with Other Banks	2c, 2f, 2g, 2h, 5			
Related parties	54	16,079	44,516	14,386
Third parties		9,635,693	9,783,153	8,555,392
		9,651,772	9,827,669	8,569,778
Less: Allowance for impairment losses		(6,268)	(10,841)	(10,113)
Current Accounts with Other Banks - net		9,645,504	9,816,828	8,559,665
Placements with Bank Indonesia and Other Banks	2c, 2f, 2i, 6			
Related parties	54	1,343,968	785,494	797,393
Third parties		46,979,515	50,754,297	28,254,527
		48,323,483	51,539,791	29,051,920
Less: Allowance for impairment losses		(85,258)	(146,729)	(137,885)
Placements with Bank Indonesia and Other Banks - net		48,238,225	51,393,062	28,914,035
Marketable Securities	2c, 2f, 2j, 7			
Related parties	54	1,153,062	4,015,455	414,958
Third parties		9,859,713	8,317,944	26,944,810
		11,012,775	12,333,399	27,359,768
Less: Unamortised discounts, unrealised gains/(losses) from increase/(decrease) in fair value of marketable securities and allowance for impairment losses		(243,000)	(330,481)	(112,239)
Marketable Securities - net		10,769,775	12,002,918	27,247,529
Government Bonds - Related party	2c, 2f, 2k, 8, 54	78,935,756	78,459,449	78,092,734
Other Receivables - Trade Transactions	2c, 2f, 2l, 9			
Related parties	54	3,784,548	2,752,711	564,800
Third parties		2,889,870	3,138,579	3,157,113
		6,674,418	5,891,290	3,721,913
Less: Allowance for impairment losses		(1,125,015)	(1,079,302)	(1,146,327)
Other Receivables - Trade Transactions - net		5,549,403	4,811,988	2,575,586
Securities Purchased under Resale Agreements	2c, 2f, 2m, 10			
Related parties	54	-	758,703	757,147
Third parties		14,515,235	11,611,182	8,223,610
Securities Purchased under Resale Agreements - net		14,515,235	12,369,885	8,980,757
Derivative Receivables	2c, 2f, 2n, 11			
Related parties	54	231	4,391	225
Third parties		86,912	109,266	36,871
Derivative Receivables - net		87,143	113,657	37,096
Loans	2c, 2f, 2o, 12			
Related parties	54	45,952,610	36,846,173	33,122,690
Third parties		338,629,096	274,247,133	210,904,294
Total loans		384,581,706	311,093,306	244,026,984
Less: Allowance for impairment losses		(14,011,350)	(12,105,048)	(11,481,725)
Loans - net		370,570,356	298,988,258	232,545,259

*) Reclassified in accordance with SFAS 1 (Revised 2009) to adopt Bapepam and LK Regulation No. VIII.G.7 year 2012 (refer to Note 63)

The accompanying notes form an integral part of these consolidated financial statements.

Appendix 1/1

PT BANK MANDIRI (PERSERO) Tbk. AND SUBSIDIARIES
CONSOLIDATED STATEMENTS OF FINANCIAL POSITION
31 DECEMBER 2012 AND 2011 AND 1 JANUARY 2011
(Expressed in millions of Rupiah, unless otherwise stated)

	Notes	31 December 2012	31 December 2011*)	1 January 2011*)
ASSETS (continued)				
Consumer Financing Receivables	2c, 2f, 2p, 13			
Related parties	54	5,197	5,876	3,736
Third parties		<u>3,913,949</u>	<u>3,242,684</u>	<u>2,169,856</u>
		3,919,146	3,248,560	2,173,592
Less: Allowance for impairment losses		<u>(90,777)</u>	<u>(62,990)</u>	<u>(40,769)</u>
Consumer Financing Receivables - net		3,828,369	3,185,570	2,132,823
Net Investment in Lease Financing - net of allowance for impairment losses of Rp1,767 and Rp197 and RpNil as at 31 December 2012 and 2011 and 1 January 2011	2c, 2q, 14	327,680	38,785	-
Acceptance Receivables	2c, 2f, 2u, 15			
Related parties	54	1,505,031	892,184	1,468,334
Third parties		<u>6,452,481</u>	<u>5,658,919</u>	<u>2,482,172</u>
		7,957,512	6,551,103	3,950,506
Less: Allowance for impairment losses		<u>(37,041)</u>	<u>(40,667)</u>	<u>(171,097)</u>
Acceptance Receivables - net		7,920,471	6,510,436	3,779,409
Investments in Shares - net of allowance for impairment losses of Rp3,044, Rp829 and Rp1,285 as at 31 December 2012 and 2011 and 1 January 2011	2c, 2s, 16	4,306	6,498	6,248
Policyholders' Investment in Unit-Linked Contracts	2c, 2z, 17	11,034,239	9,044,266	7,212,113
Prepaid Expenses	18	1,435,757	1,404,758	897,848
Prepaid Taxes	2ad, 32a	28,174	21,540	23,572
Fixed Assets - net of accumulated depreciation of Rp4,938,075, Rp4,346,115 and Rp4,235,741 as at 31 December 2012 and 2011 and 1 January 2011	2r, 19	7,002,690	6,049,246	5,253,057
Intangible Assets - net of amortisation of Rp1,213,891, Rp1,125,502 and Rp1,070,601 as at 31 December 2012 and 2011 and 1 January 2011	2r.i, 2s, 20	860,702	698,713	421,914
Other Assets - net of allowance for possible losses of Rp276,769, Rp300,005 and Rp740,012 as at 31 December 2012 and 2011 and 1 January 2011	2c, 2t, 2v, 21	7,339,965	5,665,238	4,315,406
Deferred Tax Assets - net of allowance of RpNil, RpNil and Rp1,065,606 as at 31 December 2012 and 2011 and 1 January 2011	2ad, 32e	<u>3,966,613</u>	<u>3,800,412</u>	<u>4,401,088</u>
TOTAL ASSETS		<u>635,618,708</u>	<u>551,891,704</u>	<u>449,774,551</u>

*) Reclassified in accordance with SFAS 1 (Revised 2009) to adopt Bapepam and LK Regulation No. VIII.G.7 year 2012 (refer to Note 63)

The accompanying notes form an integral part of these consolidated financial statements.

PT BANK MANDIRI (PERSERO) Tbk. AND SUBSIDIARIES
CONSOLIDATED STATEMENTS OF FINANCIAL POSITION
31 DECEMBER 2012 AND 2011 AND 1 JANUARY 2011
(Expressed in millions of Rupiah, unless otherwise stated)

	Notes	31 December 2012	31 December 2011*)	1 January 2011*)
LIABILITIES, TEMPORARY SYIRKAH FUNDS AND EQUITY				
LIABILITIES				
Obligation due Immediately	2w	1,694,231	1,301,472	757,465
Deposits from Customers				
Demand deposits	2c, 2f, 2x, 22			
Related parties	54	25,554,282	23,327,168	9,372,751
Third parties		88,353,574	69,203,418	58,914,502
Total Demand deposits		113,907,856	92,530,586	68,287,253
Saving deposits	2c, 2f, 2x, 23			
Related parties	54	928,851	748,157	355,095
Third parties		183,040,905	149,120,176	123,601,512
Total Saving deposits		183,969,756	149,868,333	123,956,607
Time deposits	2c, 2f, 2x, 24			
Related parties	54	21,604,790	28,651,516	31,643,460
Third parties		123,355,461	113,678,168	113,500,589
Total Time deposits		144,960,251	142,329,684	145,144,049
Total Deposits from Customers		442,837,863	384,728,603	337,387,909
Deposits from Other Banks				
Demand and saving deposits	2c, 2f, 2y, 25			
Related parties	54	141,996	214,580	177,353
Third parties		2,103,494	2,353,571	1,602,991
Total Demand and saving deposits		2,245,490	2,568,151	1,780,344
Inter-bank call money - Third parties	2c, 2y, 26	327,100	58,281	-
Time deposits	2c, 2y, 27			
Third parties		11,444,247	9,691,453	5,422,339
Total Deposits from Other Banks		14,016,837	12,317,885	7,202,683
Derivative Payables	2c, 2f, 2n, 11			
Related parties	54	333	3,880	61
Third parties		112,924	161,498	33,185
Total Derivative Payables		113,257	165,378	33,246
Liability to Unit-Linked Holders	2c, 2z, 17	11,034,239	9,044,266	7,212,113
Acceptance Payables	2c, 2f, 2u, 28			
Related parties	54	262,481	286,007	144,546
Third parties		7,695,031	6,265,096	3,805,960
Total Acceptance Payables		7,957,512	6,551,103	3,950,506
Marketable Securities Issued	2c, 2f, 2aa, 29			
Related parties	54	205,000	158,000	-
Third parties		1,343,076	2,056,177	1,492,744
		1,548,076	2,214,177	1,492,744
Less: Unamortised issuance cost		(2,200)	(2,589)	(1,377)
Total Marketable Securities Issued		1,545,876	2,211,588	1,491,367

*) Reclassified in accordance with SFAS 1 (Revised 2009) to adopt Bapepam and LK Regulation No. VIII.G.7 year 2012 (refer to Note 63)

The accompanying notes form an integral part of these consolidated financial statements.

PT BANK MANDIRI (PERSERO) Tbk. AND SUBSIDIARIES
CONSOLIDATED STATEMENTS OF FINANCIAL POSITION
31 DECEMBER 2012 AND 2011 AND 1 JANUARY 2011
(Expressed in millions of Rupiah, unless otherwise stated)

	Notes	31 December 2012	31 December 2011*)	1 January 2011*)
LIABILITIES, TEMPORARY SYIRKAH FUNDS AND EQUITY (continued)				
LIABILITIES (continued)				
Estimated Losses on Commitment and Contingencies	30c	189,085	234,364	371,665
Accrued Expenses	2c, 2af, 31	2,344,762	2,267,167	1,967,067
Taxes Payable	2ad, 32b			
Income Tax		2,110,829	761,737	750,432
Other Taxes		<u>551,592</u>	<u>529,326</u>	<u>658,366</u>
Total Current Tax Payable		<u>2,662,421</u>	<u>1,291,063</u>	<u>1,408,798</u>
Employee Benefit Liabilities	2ai, 33, 49	3,813,318	2,829,919	2,512,058
Provision		746,821	728,094	658,586
Other Liabilities	2c, 34	13,002,765	10,153,552	5,808,218
Fund Borrowings	2c, 2f, 2ab, 35			
Related parties	54	934,868	1,104,665	295,056
Third parties		<u>10,673,964</u>	<u>10,598,833</u>	<u>5,339,782</u>
Total Fund Borrowings		<u>11,608,832</u>	<u>11,703,498</u>	<u>5,634,838</u>
Subordinated Loans	2c, 2f, 2ac, 36			
Related parties	54	1,936,800	1,895,000	1,880,000
Third parties		<u>3,201,150</u>	<u>3,956,798</u>	<u>4,176,572</u>
Total Subordinated Loans		<u>5,137,950</u>	<u>5,851,798</u>	<u>6,056,572</u>
TOTAL LIABILITIES		<u>518,705,769</u>	<u>451,379,750</u>	<u>382,453,091</u>
TEMPORARY SYIRKAH FUNDS				
Deposits from Customers	2f, 2ae, 37			
Related parties	54			
Restricted Investment Saving				
Deposits and Unrestricted Investment				
Mudharabah Saving Deposits	37a.2)a	30,105	9,127	8,704
Unrestricted Investment				
Mudharabah Time Deposits	37a.3)	<u>1,948,412</u>	<u>2,371,249</u>	<u>624,038</u>
Total related parties		<u>1,978,517</u>	<u>2,380,376</u>	<u>632,742</u>
Third parties				
Restricted Investments Demand				
Deposits and Mudharabah				
Musytarakah Demand Deposits	37a.1)	3,158	85,602	85,094
Restricted Investment Saving				
Deposits and Unrestricted Investment				
Mudharabah Saving Deposits	37a.2)a	18,216,348	13,902,360	9,620,045
Unrestricted Investment				
Mudharabah Time Deposits	37a.3)	<u>19,878,232</u>	<u>21,153,463</u>	<u>14,486,364</u>
Total third parties		<u>38,097,738</u>	<u>35,141,425</u>	<u>24,191,503</u>
Total Deposits from Customers		<u>40,076,255</u>	<u>37,521,801</u>	<u>24,824,245</u>
Deposits from Other Banks				
Third parties				
Unrestricted investment				
Mudharabah saving deposit	37b	181,054	162,546	100,532
Unrestricted investment				
Mudharabah time deposit	37b	<u>122,765</u>	<u>173,199</u>	<u>326,647</u>
Total Deposits from Other Banks		<u>303,819</u>	<u>335,745</u>	<u>427,179</u>
TOTAL TEMPORARY SYIRKAH FUNDS		<u>40,380,074</u>	<u>37,857,546</u>	<u>25,251,424</u>

*) Reclassified in accordance with SFAS 1 (Revised 2009) to adopt Bapepam and LK Regulation No. VIII.G.7 year 2012 (refer to Note 63)

The accompanying notes form an integral part of these consolidated financial statements.

PT BANK MANDIRI (PERSERO) Tbk. AND SUBSIDIARIES
CONSOLIDATED STATEMENTS OF FINANCIAL POSITION
31 DECEMBER 2012 AND 2011 AND 1 JANUARY 2011
(Expressed in millions of Rupiah, unless otherwise stated)

	Notes	31 December 2012	31 December 2011*)	1 January 2011*)
LIABILITIES, TEMPORARY SYIRKAH FUNDS AND EQUITY (continued)				
EQUITY				
Share Capital - Rp500 (full amount) par value per share. Authorised Capital - 1 share Dwiwarna Series A and 31,999,999,999 common shares Series B. Issued and Fully Paid-in Capital - 1 share Dwiwarna Series A and 23,333,333,332 common shares Series B as at 31 December 2012, 1 share Dwiwarna Series A and 23,333,333,332 common shares Series B as at 31 December 2011 and 1 share Dwiwarna Series A and 20.996.494.741 common shares Series B as at 1 January 2011	39a	11,666,667	11,666,667	10,498,247
Additional Paid-in Capital/Agio	39b	17,195,760	17,195,760	6,960,680
Differences Arising from Translation of Foreign Currency Financial Statements	2e	47,677	56,794	69,593
Unrealised Losses from Decrease in Fair Value of Available for Sale Marketable Securities and Government Bond - net of Deferred Tax	2j, 2k, 2s	(409,449)	(631,529)	(427,899)
Retained Earnings (accumulated losses of Rp162,874,901 were eliminated against additional paid-in capital/agio as a result of quasi- reorganisation as at 30 April 2003)	39c			
- Appropriated		5,927,268	5,927,268	5,706,921
- Unappropriated		40,152,197	27,578,259	18,735,266
Total Retained Earnings		46,079,465	33,505,527	24,442,187
Non Controlling Interests in Net Assets of Consolidated Subsidiaries	2d, 38	1,952,745	861,189	527,228
TOTAL EQUITY		76,532,865	62,654,408	42,070,036
TOTAL LIABILITIES, TEMPORARY SYIRKAH FUNDS AND EQUITY		635,618,708	551,891,704	449,774,551

*) Reclassified in accordance with SFAS 1 (Revised 2009) to adopt Bapepam and LK Regulation No. VIII.G.7 year 2012 (refer to Note 63)

The accompanying notes form an integral part of these consolidated financial statements.

PT BANK MANDIRI (PERSERO) Tbk. AND SUBSIDIARIES
CONSOLIDATED STATEMENTS OF COMPREHENSIVE INCOME
FOR THE YEARS ENDED 31 DECEMBER 2012 AND 2011
(Expressed in millions of Rupiah, unless otherwise stated)

	<u>Notes</u>	<u>2012</u>	<u>2011</u>
INCOME AND EXPENSES FROM OPERATIONS			
Interest Income and Sharia Income	2f, 2af, 40, 54	42,550,442	37,730,019
Interest Expense and Sharia Expense	2f, 2af, 41, 54	<u>(15,019,850)</u>	<u>(15,954,037)</u>
NET INTEREST AND SHARIA INCOME		<u>27,530,592</u>	<u>21,775,982</u>
Premium Income	2ag	5,664,495	4,806,087
Claims Expense	2ag	<u>(3,501,423)</u>	<u>(2,991,114)</u>
NET PREMIUM INCOME		<u>2,163,072</u>	<u>1,814,973</u>
NET INTEREST, SHARIA AND PREMIUM INCOME		<u>29,693,664</u>	<u>23,590,955</u>
Other Operating Income			
Other fees and commissions	2ah	7,400,355	6,543,236
Foreign exchange gains - net	2e	1,094,476	812,715
Others	2f, 42, 54	<u>3,402,991</u>	<u>4,412,400</u>
Total Other Operating Income		<u>11,897,822</u>	<u>11,768,351</u>
Allowance for Impairment Losses	2c, 43	(3,423,067)	(3,297,670)
Reversal for Impairment			
Losses on Commitments and Contingencies	2c, 30c	43,937	127,257
Reversal for Possible Losses	2t, 44	(13,090)	285,022
Unrealised Gains from Increase in Fair Value of Marketable Securities, Government Bonds and Policyholders' Investment in Unit-Linked Contracts	2j, 2k, 2z, 45	42,470	69,903
Gains on Sale of Marketable Securities and Government Bonds	2j, 2k, 46	296,739	117,136
Other Operating Expenses			
Salaries and employee benefits	2f, 2ai, 2aj, 47, 49, 54	(8,045,716)	(6,766,471)
General and administrative expenses	2r, 48	(8,253,902)	(6,577,643)
Others - net	50	<u>(2,613,410)</u>	<u>(2,967,907)</u>
Total Other Operating Expenses		<u>(18,913,028)</u>	<u>(16,312,021)</u>
INCOME FROM OPERATIONS		<u>19,625,447</u>	<u>16,348,933</u>
Non Operating Income - Net	51	<u>878,821</u>	<u>163,102</u>
INCOME BEFORE TAX EXPENSE AND NON CONTROLLING INTEREST		<u>20,504,268</u>	<u>16,512,035</u>
Income Tax Expense			
Current	2ad, 32c, 32d	(4,640,513)	(3,172,540)
Deferred	2ad, 32c, 32e	<u>179,863</u>	<u>(643,610)</u>
Income Tax Expense - Net		<u>(4,460,650)</u>	<u>(3,816,150)</u>
NET INCOME		<u><u>16,043,618</u></u>	<u><u>12,695,885</u></u>

The accompanying notes form an integral part of these consolidated financial statements.

PT BANK MANDIRI (PERSERO) Tbk. AND SUBSIDIARIES
CONSOLIDATED STATEMENTS OF COMPREHENSIVE INCOME
FOR THE YEARS ENDED 31 DECEMBER 2012 AND 2011
(Expressed in millions of Rupiah, unless otherwise stated)

	<u>Notes</u>	<u>2012</u>	<u>2011</u>
Other Comprehensive Income - Net of Tax			
Difference Arising from Translation of Foreign Currency Financial Statements	2e	(9,117)	(12,799)
Unrealised Net Gains/(Losses) from Increase/ (Decrease) in Fair Value of Available for Sale Financial Assets	2j, 2k	277,581	(254,500)
Income Tax related to other comprehensive income		(55,501)	50,870
Other Comprehensive Income - Net of Tax		<u>212,963</u>	<u>(216,429)</u>
TOTAL COMPREHENSIVE INCOME		<u>16,256,581</u>	<u>12,479,456</u>
Net Income Attributable to:			
Parent Company		15,504,067	12,246,044
Non Controlling Interest	2d	<u>539,551</u>	<u>449,841</u>
		<u>16,043,618</u>	<u>12,695,885</u>
Comprehensive Income Attributable to:			
Parent Company		15,717,030	12,029,615
Non Controlling Interest	2d	<u>539,551</u>	<u>449,841</u>
		<u>16,256,581</u>	<u>12,479,456</u>
EARNING PER SHARE	2ak		
Basic (full amount)		664.46	529.33
Diluted (full amount)		664.46	529.33

The accompanying notes form an integral part of these consolidated financial statements.

PT BANK MANDIRI (PERSERO) Tbk. AND SUBSIDIARIES
CONSOLIDATED STATEMENTS OF CHANGES IN EQUITY
FOR THE YEARS ENDED 31 DECEMBER 2012 AND 2011
(Expressed in millions of Rupiah, unless otherwise stated)

Notes	Issued and Fully Paid-in Capital	Additional Paid-in Capital/Agio	Differences Arising from Translation of Foreign Currencies Financial Statements	Unrealised (Losses)/Gain from (Decrease)/Increase in Fair Value of Available for			Retained Earnings ^{*)}		Non Controlling Interest in Net Assets of Consolidated Subsidiaries	Total Equity
				Sale Marketable Securities and Government Bonds - Net of Deferred Tax	Appropriated	Unappropriated	Total			
Balance as at 1 January 2012	11,666,667	17,195,760	56,794	(631,529)	5,927,268	27,578,259	33,505,527	861,189	62,654,408	
The establishment of general and special reserves of net profit in 2011	-	-	-	-	-	(2,449,209)	(2,449,209)	-	(2,449,209)	
Dividends allocated from 2011 net income	-	-	-	-	-	(491,675)	(491,675)	-	(491,675)	
Non controlling interest arising from distribution of dividend, consolidation of mutual funds by Subsidiary and changes in Subsidiary's equity	-	-	-	-	-	10,755	10,755	552,005	562,760	
Comprehensive income for the year ended 31 December 2012	-	-	(9,117)	222,080	-	15,504,067	15,504,067	539,551	16,256,581	
Balance as at 31 December 2012	11,666,667	17,195,760	47,677	(409,449)	5,927,268	40,152,197	46,079,465	1,952,745	76,532,865	

*) Accumulated losses of Rp162,874,901 have been eliminated with additional paid-in capital/agio due to quasi-reorganisation as at 30 April 2003

The accompanying notes form an integral part of these consolidated financial statements.

Appendix 3/1

PT BANK MANDIRI (PERSERO) Tbk. AND SUBSIDIARIES
CONSOLIDATED STATEMENTS OF CHANGES IN EQUITY
FOR THE YEARS ENDED 31 DECEMBER 2012 AND 2011
(Expressed in millions of Rupiah, unless otherwise stated)

	Notes	Issued and Fully Paid-In Capital	Additional Paid-In Capital/Agio	Differences Arising from Translation of Foreign Currencies Financial Statements	Unrealised Losses from Decrease in Fair Value of Available for Sale Marketable Securities and Government Bonds - Net of Deferred Tax	Retained Earnings*)		Non Controlling Interest in Net Assets of Consolidated Subsidiaries	Total Equity
						Appropriated	Unappropriated		
						Total			
Balance as at 1 January 2011		10,498,247	6,960,680	69,593	(427,899)	5,706,921	18,735,266	527,228	42,070,036
Additional Capital through Public Offering (LPO) with Pre-emptive Rights (ER) after deducting the costs associated LPO	1d, 39a, 39b	1,168,420	10,235,080	-	-	-	-	-	11,403,500
The establishment of general and specific reserves of net profit in 2010	39c	-	-	-	-	220,347	(220,347)	-	-
Dividends allocated from 2010 net income	39c	-	-	-	-	-	(2,813,973)	-	(2,813,973)
Cooperative development fund program and community development reserve allocated from 2010 net income	39c	-	-	-	-	-	(368,731)	-	(368,731)
Non controlling interest in net assets of consolidated subsidiaries through direct equity	2d	-	-	-	-	-	-	(115,880)	(115,880)
Comprehensive income for the year ended 31 December 2011		-	-	(12,799)	(203,630)	-	12,246,044	449,841	12,479,456
Balance as at 31 December 2011		11,666,667	17,195,760	56,794	(631,529)	5,927,268	27,578,259	861,189	62,654,408

*) Accumulated losses of Rp162,874,901 have been eliminated with additional paid-in capital/agio due to quasi-reorganisation as at 30 April 2003

The accompanying notes form an integral part of these consolidated financial statements.

PT BANK MANDIRI (PERSERO) Tbk. AND SUBSIDIARIES
CONSOLIDATED STATEMENTS OF CASH FLOWS
FOR THE YEARS ENDED 31 DECEMBER 2012 AND 2011
(Expressed in millions of Rupiah, unless otherwise stated)

	Notes	2012	2011*)
CASH FLOWS FROM OPERATING ACTIVITIES			
Receipts from interest income and sharia income		41,306,034	36,913,370
Receipts from fees, commissions and premium - net		9,563,427	8,358,208
Payments of interest expense and sharia expense		(15,061,545)	(15,960,467)
Receipts from the sale of Government Bonds - fair value through profit or loss		63,020,694	40,435,174
Acquisition of Government Bonds - fair value through profit or loss		(63,501,981)	(41,295,128)
Foreign exchange gains - net		1,184,943	351,806
Operating income - others		878,819	906,078
Operating expenses - others		(2,449,179)	(2,644,834)
Salaries and employee benefits		(7,062,317)	(6,448,610)
General and administrative expenses		(7,543,342)	(6,111,913)
Non-operating income		878,821	125,566
Cash flow from operating activities before changes in operating assets and liabilities		21,214,374	14,629,250
Decrease/(increase) in operating assets:			
Placements with Bank Indonesia and other banks		43,263	216,050
Marketable securities - fair value through profit or loss		2,058,994	12,198,264
Other receivables - trade transactions		(783,128)	(2,169,377)
Loans		(74,972,786)	(69,544,626)
Securities purchased under resale agreements		(2,145,350)	(3,389,128)
Consumer financing receivable		(762,916)	(1,058,232)
Net investment in lease financing		(290,465)	(38,983)
Prepaid taxes		(6,634)	2,032
Prepaid expenses		(30,999)	(506,910)
Other assets		(1,428,970)	(903,018)
Proceeds from collection of financial assets already written-off		2,550,099	3,587,722
Increase/(decrease) in operating liabilities and temporary <i>syirkah</i> funds:			
Conventional Banking and Sharia - Non <i>Syirkah Temporer</i> Fund			
Demand deposits		20,800,328	24,873,071
Saving deposits		34,355,704	26,069,795
Time deposits		4,383,361	1,454,749
Inter-bank call money		268,819	58,282
Obligation due immediately		392,759	544,007
Taxes payable		10,573	(351,032)
Payment of corporate income tax		(3,266,066)	(2,982,177)
Other liabilities		3,885,183	5,144,779
Sharia Banking - Temporary <i>Syirkah</i> Funds			
Restricted investment demand deposit and <i>mudharabah musytarakah</i> demand deposit		(82,444)	508
Restricted investment saving deposit and unrestricted investment <i>mudharabah</i> saving deposit		4,353,474	4,344,752
Unrestricted investment <i>mudharabah</i> time deposit		(1,748,502)	8,260,862
Net cash provided by operating activities		8,798,671	20,440,640

*) Reclassified in accordance with SFAS 1 (Revised 2009) to adopt Bapepam and LK Regulation No. VIII.G.7 year 2012 (refer to Note 63)

The accompanying notes form an integral part of these consolidated financial statements.

PT BANK MANDIRI (PERSERO) Tbk. AND SUBSIDIARIES
CONSOLIDATED STATEMENTS OF CASH FLOWS
FOR THE YEARS ENDED 31 DECEMBER 2012 AND 2011
(Expressed in millions of Rupiah, unless otherwise stated)

	<u>Notes</u>	<u>2012</u>	<u>2011*)</u>
CASH FLOWS FROM INVESTING ACTIVITIES			
Decrease/(increase) in marketable securities - available for sale and held to maturity		(97,314)	1,358,979
Decrease in Government Bonds - available for sale and held to maturity		513,342	430,561
Increase of investment in subsidiaries		(228,303)	(140,162)
Proceeds from sale of fixed assets		94,547	48,147
Acquisition of fixed assets	19	(1,668,666)	(1,219,394)
Acquisition of intangible assets	20	(251,873)	(319,539)
Acquisition of PT Mandiri AXA General Insurance (Subsidiary)	1g	-	(60,000)
Net cash (used in)/provided by investing activities		(1,638,267)	98,592
CASH FLOWS FROM FINANCING ACTIVITIES			
(Decrease)/increase in marketable securities issued		(665,712)	720,221
(Decrease)/increase in fund borrowings		(185,754)	6,083,776
Payment of Subordinated Loans		(713,848)	(204,773)
The addition of Capital through Public Offering (LPO) with Preemptive Rights after deducting the costs associated LPO	39a, 39b	-	11,403,500
Payments of dividends, cooperative development fund program and community development fund program	39c	(2,940,884)	(3,182,704)
Net cash (used in)/provided by financing activities		(4,506,198)	14,820,020
NET INCREASE IN CASH AND CASH EQUIVALENTS		2,654,206	35,359,252
CASH AND CASH EQUIVALENTS AT BEGINNING OF YEAR		108,653,748	73,294,496
CASH AND CASH EQUIVALENTS AT END OF YEAR		111,307,954	108,653,748
Cash and cash equivalents at end of year consist of:			
Cash		15,286,190	11,357,523
Current accounts with Bank Indonesia	4	38,272,155	36,152,674
Current accounts with other banks	5	9,651,772	9,827,669
Placements with Bank Indonesia and other banks		48,097,837	51,270,882
Certificate of Bank Indonesia		-	45,000
Total Cash and Cash Equivalents		111,307,954	108,653,748
Supplemental Cash Flows Information			
Activities not affecting cash flows:			
Unrealised losses from decrease in fair value of available for sale marketable securities and Government Bonds - net of deferred tax		(409,449)	(631,529)
Acquisition of fixed assets - payable		(570,233)	(381,035)

*) Reclassified in accordance with SFAS 1 (Revised 2009) to adopt Bapepam and LK Regulation No. VIII.G.7 year 2012 (refer to Note 63)

The accompanying notes form an integral part of these consolidated financial statements.

PT BANK MANDIRI (PERSERO) Tbk. AND SUBSIDIARIES
NOTES TO THE CONSOLIDATED FINANCIAL STATEMENTS
31 DECEMBER 2012 AND 2011

(Expressed in millions of Rupiah, unless otherwise stated)

1. GENERAL

a. Establishment

PT Bank Mandiri (Persero) Tbk. (hereinafter referred to as “Bank Mandiri” or the “Bank”) was established on 2 October 1998 in the Republic of Indonesia based on notarial deed No. 10 of Sutjipto, S.H., under Government Regulation No. 75 of 1998 dated 1 October 1998. The deed of establishment was approved by the Ministry of Justice of the Republic of Indonesia in its decision letter No. C2-16561.HT.01.01.TH.98 dated 2 October 1998 and was published in Supplement No. 6859 of State Gazette No. 97 dated 4 December 1998.

Bank Mandiri was established through the merger of PT Bank Bumi Daya (Persero) (“BBD”), PT Bank Dagang Negara (Persero) (“BDN”), PT Bank Ekspor Impor Indonesia (Persero) (“Bank Exim”) and PT Bank Pembangunan Indonesia (Persero) (“Bapindo”) (hereinafter collectively referred to as the “Merged Banks”).

Based on Article 3 of the Bank’s Articles of Association, Bank Mandiri is engaged in banking activities in accordance with prevailing laws and regulations. The Bank commenced its operations on 1 August 1999.

Bank Mandiri’s Articles of Association have been amended several times. The latest amendment by notarial deed of Dr. A. Partomuan Pohan, S.H., LL.M., No. 15 dated 25 February 2011 concerning the increase in issued and fully paid-in capital arising from the Limited Public Offering with Pre-emptive Rights that executed until 24 February 2011. This amendment has been reported to the Ministry of Law and Human Rights of the Republic of Indonesia with receipt No. AHU-AH.01.10-07446 dated 10 March 2011 and registered in company listing No. AHU-0019617.AH.01.09.Year 2011 dated 10 March 2011.

b. Merger

At the end of February 1998, the Government of the Republic of Indonesia (hereinafter referred to as “Government”) announced its plan to restructure the Merged Banks. In connection with that restructuring plan, the Government established Bank Mandiri in October 1998 through the payment of cash and the acquisition of the Government’s shares of stock in the Merged Banks (Notes 39a and 39b). The difference between the transfer price and the book value of the shares of stock at the time of the restructuring was not calculated as it was considered as not practicable to do so. All losses incurred during the year of restructuring were taken into account in the Recapitalisation Program.

The above mentioned restructuring plan was designed for the merger of the Merged Banks into Bank Mandiri in July 1999 and the recapitalisation of Bank Mandiri. The restructuring of the Merged Banks and Bank Mandiri also covered the following:

- Restructuring of loans
- Restructuring of non-loan assets
- Rationalisation of domestic and overseas offices
- Rationalisation of human resources

Based on the notarial deed of Sutjipto, S.H., No. 100 dated 24 July 1999, the Merged Banks were legally merged into Bank Mandiri. The merger deed was legalised by the Ministry of Justice of the Republic of Indonesia in its decision letter No. C-13.781.HT.01.04.TH.99 dated 29 July 1999 and approved by the Governor of Bank Indonesia in its decision letter No. 1/9/KEP.GBI/1999 dated 29 July 1999. The merger was declared effective by the Chief of the South Jakarta Ministry of Industry and Trade Office in its decision letter No. 09031827089 dated 31 July 1999.

PT BANK MANDIRI (PERSERO) Tbk. AND SUBSIDIARIES
NOTES TO THE CONSOLIDATED FINANCIAL STATEMENTS
31 DECEMBER 2012 AND 2011

(Expressed in millions of Rupiah, unless otherwise stated)

1. GENERAL (continued)

b. Merger (continued)

Effective from the date of the merger:

- All assets and liabilities of the Merged Banks were transferred to Bank Mandiri as the surviving bank,
- All operations and business activities of the Merged Banks were transferred to and operated by Bank Mandiri,
- Bank Mandiri received additional paid-in capital amounting to Rp1,000,000 (one million Rupiah) (full amount) or equivalent to 1 (one) share represented the remaining shares owned by the Government in the Merged Banks (Notes 39a and 39b).

On the effective date, the Merged Banks were legally dissolved without liquidation process and Bank Mandiri, as the surviving bank, received all the rights and obligations from the Merged Banks.

c. Recapitalisation

In response to the effects of the adverse economic conditions on the banking sector in Indonesia, on 31 December 1998, the Government issued Regulation No. 84 of 1998 regarding Recapitalisation Program for Commercial Banks, which was designed to increase the paid-in capital of commercial banks to enable them to meet the minimum requirement of Capital Adequacy Ratio ("CAR"). The eligibility of commercial banks for inclusion in the Recapitalisation Program is based on requirements and procedures set forth in the Joint Decrees No. 53/KMK.017/1999 and No. 31/12/KEP/GBI dated 8 February 1999 of the Ministry of Finance and the Governor of Bank Indonesia. Under the Joint Decrees, the Government, among others, shall implement the Recapitalisation Program for Commercial Banks with respect to all State-Owned Banks, Regional Development Banks, and Commercial Banks, with the status of "Taken Over Bank", by the Indonesian Bank Restructuring Agency ("IBRA").

On 28 May 1999, the Government issued Regulation No. 52 of 1999 (PP No. 52/1999) regarding additional capital investment by the Government of Republic of Indonesia in Bank Mandiri through issuance of Government Recapitalisation Bonds to be issued then by the Ministry of Finance with a value of up to Rp137,800,000. The implementation of PP No. 52/1999 is set forth in Joint Decrees - No. 389/KMK.017/1999 and No. 1/10/KEP/GBI dated 29 July 1999 of the Ministry of Finance and the Governor of Bank Indonesia.

While the Government Recapitalisation Bonds had not yet been issued, at the point in time, Bank Mandiri has accounted the bonds as "Due from the Government" amounting to Rp137,800,000 in accordance with the Government's commitment through the Ministry of Finance's letter No. S-360/MK.017/1999 dated 29 September 1999 and the approval of the Ministry of State-Owned Enterprises in letter No. S-510/M-PBUMN/1999 dated 29 September 1999.

Based on Bank Indonesia Letter No. 1/1/GBI/DPIP dated 11 October 1999, concerning the issuance of Government Bonds/Debentures in connection with the Government of the Republic of Indonesia's investment in Bank Mandiri, Bank Indonesia agreed to include the above receivable as Bank Mandiri's core capital (Tier 1) for the purposes of calculating its Capital Adequacy Ratio (CAR) as at 31 July 1999 through 30 September 1999, with a condition that not later than 15 October 1999 the Government Bonds/Debentures should have been received by Bank Indonesia.

Based on Government Regulation No. 97 of 1999 dated 24 December 1999 concerning the increase in capital of the Government in Bank Mandiri in relation to the Recapitalisation Program, the Government increased its investment to a maximum of Rp42,200,000, so that the total maximum investment amounting to Rp180,000,000.

PT BANK MANDIRI (PERSERO) Tbk. AND SUBSIDIARIES
NOTES TO THE CONSOLIDATED FINANCIAL STATEMENTS
31 DECEMBER 2012 AND 2011

(Expressed in millions of Rupiah, unless otherwise stated)

1. GENERAL (continued)

c. Recapitalisation (continued)

In relation to the implementation of the above Government Regulations No. 52 and No. 97 of 1999, in the Temporary Recapitalisation Agreement between the Government and Bank Mandiri and its amendment, the Government issued Government Recapitalisation Bonds in 2 (two) tranches of Rp103,000,000 on 13 October 1999 and Rp75,000,000 on 28 December 1999 so that as at 31 December 1999 the total Government Recapitalisation Bonds issued in accordance with the aforementioned agreements amounting to Rp178,000,000.

Based on the Management Contract dated 8 April 2000 between Bank Mandiri and the Government, the total amount of recapitalisation required by Bank Mandiri was Rp173,931,000, or less than the amount of the Government Recapitalisation Bonds. The excess of Rp1,412,000 was used as additional paid-in capital and the remaining balance of Rp2,657,000 was returned to the Government on 7 July 2000 in the form of Government Recapitalisation Bonds equivalent to 2,657,000 (two million six hundred and fifty seven thousand) units.

Based on the Letter of the Ministry of Finance of the Republic of Indonesia No. S-174/MK.01/2003 dated 24 April 2003 regarding the return of the excess Government Recapitalisation Bonds, which was previously used as additional paid-in capital, Government Recapitalisation Bonds amounting to Rp1,412,000 were returned to the Government on 25 April 2003 (Note 39b).

The Ministry of Finance of the Republic of Indonesia issued decrees ("KMK-RI") No. 227/KMK.02/2003 dated 23 May 2003 and KMK-RI No. 420/KMK-02/2003 dated 30 September 2003 confirmed that the final amount of the addition of the Government's participation in Bank Mandiri was amounting to Rp173,801,315 (Note 39b).

d. Initial Public Offering, Limited Public Offering, Changes in Share Capital and Public Offering of Bank Mandiri Subordinated Bonds

Initial Public Offering of Bank Mandiri

Bank Mandiri submitted its registration for an Initial Public Offering (IPO) to the Capital Market Supervisory Board and Financial Institution ("Bapepam and LK") on 2 June 2003 and became effective based on the Letter of the Chairman of Bapepam and LK No. S-1551/PM/2003 dated 27 June 2003.

The Bank's name was changed from PT Bank Mandiri (Persero) to PT Bank Mandiri (Persero) Tbk. based on an amendment to the Articles of Association which been held with notarial deed of Sutjipto, S.H., No. 2 dated 1 June 2003 and approved by the Ministry of Law and Human Rights of the Republic of Indonesia in its decision letter No. C-12783.HT.01.04.TH.2003 dated 6 June 2003 that was published in the State Gazette No. 63 dated 8 August 2003, Supplement No. 6590.

On 14 July 2003, Bank Mandiri sold its 4,000,000,000 Common Shares Series B through IPO, with a nominal value of Rp500 (full amount) per share with an initial selling price of Rp675 (full amount) per share. The IPO represents a divestment of 20.00% of the ownership of the Government in Bank Mandiri (Note 39a).

On 14 July 2003, 19,800,000,000 of Bank Mandiri's Common Shares Series B were listed on the Jakarta Stock Exchange and Surabaya Stock Exchange based on Jakarta Stock Exchange's Approval Letter No. S-1187/BEJ.PSJ/07-2003 dated 8 July 2003 and Surabaya Stock Exchange's Approval Letter No. JKT-028/LIST/BES/VII/2003 dated 10 July 2003.

PT BANK MANDIRI (PERSERO) Tbk. AND SUBSIDIARIES
NOTES TO THE CONSOLIDATED FINANCIAL STATEMENTS
31 DECEMBER 2012 AND 2011
(Expressed in millions of Rupiah, unless otherwise stated)

1. GENERAL (continued)

d. Initial Public Offering, Limited Public Offering, Changes in Share Capital and Public Offering of Bank Mandiri Subordinated Bonds (continued)

Limited Public Offering of Bank Mandiri

To strengthen the capital structure, the Bank increased its issued and paid up capital through the Limited Public Offering ("LPO") with Pre-emptive rights ("Rights"). Bank Mandiri submitted the first and second registration statement of this LPO to the Chairman of Capital Market Supervisory Board and Financial Institution ("Bapepam and LK") on 26 December 2010 and 18 January 2011 and received the effective notification from Bapepam and LK on 27 January 2011 based on the Bapepam and LK letter No. S-807/BL/2011. The Bank also obtained an approval from the shareholders based on the Extraordinary General Shareholder Meeting dated 28 January 2011 as notarised by Dr. A. Partomuan Pohan, S.H., LL.M No. 15 dated 25 February 2011 and reported it to the Ministry of Law and Human Rights Republic of Indonesia with the receipt No. AHU-AH.01.10-07446 dated 10 March 2011. The Bank also registered it to company listing No. AHU-0019617.AH.01.09 Year 2011 dated 10 March 2011.

Number of Rights issued by Bank Mandiri was 2,336,838,591 shares at a price of Rp5,000 (full amount) per share determined on 25 January 2011. The execution period of pre-emptive rights trading started from 14 February 2011 until 21 February 2011.

The Government of the Republic of Indonesia as the controlling shareholder of Bank Mandiri, did not execute its right to acquire the pre-emptive rights, and transferred it to other shareholders. As a result of this, Government's ownership in Bank Mandiri was reduced or diluted from 66.68%, prior to the execution of Pre-emptive Rights, to 60.00% after the execution of the pre-emptive rights.

Changes in Share Capital of Bank Mandiri

The details of changes in Issued and Paid-in-Share Capital (Note 39a) are as follows:

	<u>Number of shares</u>
Initial capital injection by the Government in 1998	4,000,000
Increase in share capital by the Government in 1999	251,000
	4,251,000
Increase in paid-in capital by the Government in 2003	5,749,000
	10,000,000
Decrease in par value per share from Rp1,000,000 (full amount) to Rp500 (full amount) per share through stock split in 2003	20,000,000,000
Shares from conversion of MSOP I in 2004	132,854,872
Shares from conversion of MSOP I in 2005	122,862,492
Shares from conversion of MSOP I in 2006	71,300,339
Shares from conversion of MSOP II in 2006	304,199,764
Shares from conversion of MSOP I in 2007	40,240,621
Shares from conversion of MSOP II in 2007	343,135
Shares from conversion of MSOP III in 2007	77,750,519
Shares from conversion of MSOP I in 2008	8,107,633
Shares from conversion of MSOP II in 2008	399,153
Shares from conversion of MSOP III in 2008	147,589,260
Shares from conversion of MSOP II in 2009	86,800
Shares from conversion of MSOP III in 2009	64,382,217
Shares from conversion of MSOP II in 2010	6,684,845
Shares from conversion of MSOP III in 2010	19,693,092
Increase of Capital through Limited Public Offering (LPO) with Pre-emptive Rights in 2011	2,336,838,591
	<u>23,333,333,333</u>

PT BANK MANDIRI (PERSERO) Tbk. AND SUBSIDIARIES
NOTES TO THE CONSOLIDATED FINANCIAL STATEMENTS
31 DECEMBER 2012 AND 2011

(Expressed in millions of Rupiah, unless otherwise stated)

1. GENERAL (continued)

d. Initial Public Offering, Limited Public Offering, Changes in Share Capital and Public Offering of Bank Mandiri Subordinated Bonds (continued)

Public Offering of Bank Mandiri Subordinated Bonds

On 3 December 2009, Bank Mandiri received the effective approval from the Chairman of Bapepam and LK through in its letter No. S-10414/BL/2009 dated 3 December 2009 to conduct the public offering of Bank Mandiri Rupiah Subordinated Bond I 2009 with a nominal value of Rp3,500,000. On 14 December 2009, the aforementioned Bond was listed on Indonesia Stock Exchange (Note 36).

e. Quasi-Reorganisation

In order for Bank Mandiri to eliminate the negative consequences of being burdened by accumulated losses, the Bank undertook quasi-reorganisation as approved in the Extraordinary General Shareholders' Meeting ("RUPS-LB") on 29 May 2003.

The quasi-reorganisation adjustments were booked on 30 April 2003 where the accumulated losses of Rp162,874,901 were eliminated against additional paid-in capital/agio.

Bank Mandiri's Articles of Association were amended to reflect the changes in additional paid-in capital as a result of quasi-reorganisation, based on notarial deed of Sutjipto, S.H., No. 130 dated 29 September 2003 which was approved by the Ministry of Law and Human Rights of the Republic of Indonesia in its decision letter No. C-25309.HT.01.04.TH.2003 dated 23 October 2003 and was published in the State Gazette No. 910, Supplement No. 93 dated 23 October 2003.

On 30 October 2003, Bank Mandiri's RUPS-LB approved the quasi-reorganisation as at 30 April 2003, which were notarised by Sutjipto, S.H. in notarial deed No. 165 dated 30 October 2003.

f. Divestment of Government Share Ownership

On 11 March 2004, the Government divested another 10.00% of its ownership in Bank Mandiri which was equivalent to 2,000,000,000 Common Shares Series B through private placements (Note 39a).

g. Subsidiaries & Associates

Subsidiaries included in the consolidated financial statements as at 31 December 2012 and 2011, are as follows:

Name of Subsidiaries	Nature of Business	Domicile	Percentage of Ownership	
			2012	2011
PT Bank Syariah Mandiri (BSM)	Sharia Banking	Jakarta	99.99	99.99
PT Usaha Gedung Mandiri	Property Management	Jakarta	99.00	99.00
PT Bumi Daya Plaza	Property Management	Jakarta	93.33	93.33
Bank Mandiri (Europe) Limited (BMEL)	Commercial Banking	London	100.00	100.00
PT Mandiri Sekuritas	Securities	Jakarta	99.99**)	95.69
PT Bank Sinar Harapan Bali (BSHB)	Commercial Banking	Denpasar	81.46	81.46
PT Mandiri Tunas Finance (MTF)	Consumer Financing	Jakarta	51.00	51.00
Mandiri International Remittance Sendirian Berhad (MIR)	Remittance	Kuala Lumpur	100.00	100.00
PT AXA Mandiri Financial Services	Life Insurance	Jakarta	51.00	51.00
PT Mandiri AXA General Insurance (MAGI)*)	General Insurance	Jakarta	60.00	60.00

*) Effective starting from 11 October 2011

**) Effective starting from 27 December 2012

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1. GENERAL (continued)

g. Subsidiaries and Associates (continued)

The Subsidiaries' total assets as at 31 December 2012 and 2011 (before elimination) amounting to Rp78,782,852 dan Rp68,301,466 or 12.39% and 12.38% of the total consolidated assets, respectively.

PT Bank Syariah Mandiri

PT Bank Syariah Mandiri ("BSM") is engaged in banking activities in accordance with sharia banking principles. BSM was established in the Republic of Indonesia on 15 June 1955 under the name of PT Bank Industri Nasional ("PT Bina"). Then PT Bina changed its name to PT Bank Maritim Indonesia on 12 September 1968 which then subsequently changed the name to become PT Bank Susila Bhakti on 6 June 1974, a Subsidiary of BDN. Subsequently it became PT Bank Syariah Mandiri based on notarial deed of Sutjipto, S.H., No. 23 dated 8 September 1999. BSM obtained a license as a commercial bank based on the decision letter of the Minister of Finance of the Republic of Indonesia No. 275122/U.M.II dated 19 December 1995 and officially commenced its sharia operations in 1999.

On 18 March 2011, Bank Mandiri made an additional capital contribution in form of cash to BSM amounted to Rp200,000. Bank Mandiri already obtained an approval from Bank Indonesia through its letter dated 31 January 2011 and from shareholders through the shareholder circular resolution letter dated 28 February 2011.

On 29 December 2011, Bank Mandiri made an additional capital contribution in form of cash to BSM amounted to Rp300,000. Bank Mandiri already obtained an approval from Bank Indonesia through its letter dated 27 December 2011 and from shareholders through the shareholder circular resolution letter dated 29 December 2011 on the increase in capital.

On 21 December 2012, the Bank made additional equity investments in cash in subsidiaries, BSM for Rp300,000. The Bank has obtained an approval from Bank Indonesia through a letter dated 21 December 2012 and Decision Out of Meeting of Shareholders (circular resolution) dated 21 November 2012 on the increase in capital.

PT Usaha Gedung Mandiri

PT Usaha Gedung Mandiri ("UGM", formerly PT Usaha Gedung Bank Dagang Negara ("UGBDN")) is engaged in property management and office rental activities. UGBDN was established in Jakarta based on notarial deed No. 104 of Abdul Latief, S.H., dated 29 October 1971 and officially commenced its operations in that year. The Company's Article of Association has been amended several times. The latest amendment as notarised by Hadijah, SH number 11 dated 9 May 2011 and has been approved by the Ministry of Law and Human Rights Republic of Indonesia No. AHU-32285.AHA.01.02 Year 2011 dated 28 June 2011. UGBDN owns 25.00% of PT Pengelola Investama Mandiri ("PIM") share capital, a company which was initially established to manage ex-legacy banks' share investments that have now been transferred to PIM.

The amendment of the UGBDN's name to become UGM was undertaken on 9 November 2012, in accordance with a resolution on notarial deed No. 44 dated 26 September 2012, notarised by notarial Hadijah, S.H., MKn regarding changes in entity's logo and entity's name from PT Usaha Gedung Bank Dagang Negara to become PT Usaha Gedung Mandiri. The Articles of Association was approved by the Ministry of Law and Human Rights Republic of Indonesia in its decision letter No. AHU-57420.AH.01.02 dated 9 November 2012.

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(Expressed in millions of Rupiah, unless otherwise stated)

1. GENERAL (continued)

g. Subsidiaries and Associates (continued)

PT Bumi Daya Plaza

PT Bumi Daya Plaza ("BDP") is engaged in property management and office rental activities. BDP was established in Jakarta, Indonesia based on notarial deed No. 33 of Ny. Subagyo Reksodipuro, S.H., dated 22 December 1978 and officially commenced its operations in that year. The Company's Articles of Association has been amended several times, where the latest amendment has been approved by the Ministry of Justice of the Republic of Indonesia based on its decision letter No. AHU-27050.AH.01.02 Year 2010, dated 26 May 2010. The amendment has been registered in the company listing of Ministry of Law and Human Rights of the Republic of Indonesia No. AHU-0040061.AH.01.09 Year 2010 dated 26 May 2010. BDP owns 75.00% of PIM's share capital.

Bank Mandiri (Europe) Limited

Bank Mandiri (Europe) Limited ("BMEL") was established in London, United Kingdom on 22 June 1999 under "The Companies Act 1985 of the United Kingdom". It was established from the conversion of Bank Exim London branch to a Subsidiary and operate effectively on 31 July 1999. BMEL is mandated to act as a commercial bank to represent the interests of Bank Mandiri and located in London, United Kingdom.

PT Mandiri Sekuritas

PT Mandiri Sekuritas was established in Jakarta on 31 July 2000 based on notarial deed of Ny. Vita Buena, S.H., replacing Sutjipto, S.H., No. 116 It was established through the merger of PT Bumi Daya Sekuritas ("BDS"), PT Exim Sekuritas ("ES") and PT Merincorp Securities Indonesia ("MSI"), whereby BDS and ES merged into MSI. MSI obtained its brokerage and underwriting licenses from the Chairman of the Capital Market Supervisory Agency through decree No. KEP-12/PM/1992 and No. KEP-13/PM/1992 and officially commenced its operations dated 23 January 1992. The merger was approved by the Ministry of Law and Legislation of the Republic of Indonesia on 25 August 2000 based on decision letter No. C-18762.HT.01.01-TH.2000 and the business license that was previously obtained by MSI can still be used by PT Mandiri Sekuritas. PT Mandiri Sekuritas owns 99.90% of the total share capital of PT Mandiri Manajemen Investasi, a Subsidiary established on 26 October 2004 and engaged in investment management and advisory activities.

On 28 December 2012, the Bank made additional equity investments in Mandiri Sekuritas, amounted to Rp29,512. The Bank has obtained an approval from Bank Indonesia through a letter dated 31 October 2012 and the approval from Decision Out of Meeting of Shareholder (circular resolution) dated 27 December 2012 on the increase in capital.

Through this additional capital, the share ownership of Bank Mandiri in Mandiri Sekuritas increased from 95.69% to 99.99% of the total issued shares in Mandiri Sekuritas.

PT Bank Sinar Harapan Bali

PT Bank Sinar Harapan Bali ("BSHB") was established on 3 November 1992 based on the notarial deed No. 4 of Ida Bagus Alit Sudiarmika, S.H., in Denpasar. BSHB obtained its license based on the decision letter of the Minister of Finance of the Republic of Indonesia No. 77/KMK.017/1994 and officially commenced its operations on 10 March 1999. On 3 May 2008, the signing of the acquisition deed was made between the shareholders of BSHB and Bank Mandiri as covered in the acquisition deed No. 4 dated 3 May 2008 of I Wayan Sugitha, S.H., in Denpasar. The signing deed marked the beginning of the Bank's 80.00% ownership of BSHB whereby subsequently, BSHB was managed separately and independently from Bank Mandiri. BSHB is treated as a stand alone bank in order to predominantly focus on the expansion of Micro Business and Small Business.

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(Expressed in millions of Rupiah, unless otherwise stated)

1. GENERAL (continued)

g. Subsidiaries and Associates (continued)

PT Bank Sinar Harapan Bali (continued)

On 22 October 2009, the Bank increased its share ownership in BSHB by 1.46% of the total issued and fully paid shares or equivalent to Rp1,460,657,000 (full amount) by purchasing all of the shares owned by BSHB's President Director of 2,921,314 shares as documented in Shares Sales-Purchase Agreement No. 52 of notary Ni Wayan Widastri, S.H., dated 22 October 2009 in Denpasar, Bali.

The increase of Bank Mandiri's share ownership in BSHB was conducted in order to meet Bank Indonesia's requirements regarding Good Corporate Governance, as the BSHB's President Director must be an independent party of BSHB. Bank Mandiri has obtained an approval from Bank Indonesia through its letter No. 11/103/DPB1/TPB1-1 dated 21 August 2009 for the additional capital in BSHB.

Through this additional capital, the Bank's ownership in BSHB increased from 80.00% to 81.46% of the total issued shares with a total share value of Rp81,461 compared to the original amount of Rp80,000.

Goodwill arising from the acquisition of BSHB amounted to Rp19,219 was amortised over 5 (five) years on a straight line basis as it represented the estimated economic life. The goodwill amortisation expense for the period of 1 January 2010 to 31 December 2010 amounted to Rp3,844 was charged to the consolidated statement of income. As at 31 December 2010, the unamortised goodwill balance amounted to Rp8,969. Effective 1 January 2011, the Bank ceased the amortisation of goodwill and will regularly assess and evaluate goodwill impairment in accordance with SFAS No. 22 (Revised 2010) "Business Combination" (refer to Note 2s).

PT Mandiri Tunas Finance

PT Mandiri Tunas Finance ("MTF", formerly PT Tunas Financindo Sarana ("TFS")) is a company engaged in consumer financing activities. MTF was established based on notarial deed of Misahardi Wilamarta, S.H., No. 262 dated 17 May 1989 and approved by the Ministry of Justice through its decision letter No. C2-4868.HT.01.01.TH.89 dated 1 June 1989 and published in State Gazette No. 57, Supplement No. 1369 dated 18 July 1989. MTF commenced its commercial activities in 1989. MTF obtained a business license to operate in leasing, factoring and consumer financing from Minister of Finance in its decision letter No. 1021/KMK.13/1989 dated 7 September 1989, No. 54/KMK.013/1992 dated 15 January 1992 and No. 19/KMK.017/2001 dated 19 January 2001. Based on notarial deed Dr. A. Partomuan Pohan, S.H., LL.M., dated on 6 February 2009, the Bank entered into a sales and purchase agreement with MTF's shareholders (PT Tunas Ridean Tbk. and PT Tunas Mobilindo Parama) to acquire 51.00% ownership of MTF through its purchase of 1,275,000,000 shares of MTF (the nominal value of Rp100 (full amount)) per share amounting to Rp290,000.

The acquisition of 51.00% of MTF shares ownership by Bank Mandiri was approved in the Extraordinary General Shareholders' Meeting of MTF as stated in the Minutes of Extraordinary General Shareholders' Meeting No. 8 dated 6 February 2009 and listed in Legal Administration Ministry of Law and Human Rights as affirmed by the Ministry of Law and Human Rights through its letter No. AHU-AH.01.10-01575 dated 11 March 2009.

This acquisition has been approved by Bank Indonesia through the Decree of the Governor of Bank Indonesia No. 11/3/DPB1/TPB1-1 dated 8 January 2009.

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(Expressed in millions of Rupiah, unless otherwise stated)

1. GENERAL (continued)

g. Subsidiaries and Associates (continued)

PT Mandiri Tunas Finance (continued)

The amendment of the TFS's name to become MTF was undertaken on 26 June 2009, in accordance with a resolution on notarial deed of PT Tunas Financindo Sarana No. 181 dated 26 June 2009, notarised by notarial Dr. Irawan Soerodjo, S.H., Msi. The Articles of Association was approved by the Ministry of Law and Human Rights Republic of Indonesia in its decision letter No. AHU-4056.AH.01.02.TH.09 dated 26 August 2009.

Goodwill arising from acquisition of MTF amounted to Rp156,807 was amortised over 5 (five) years on a straight line basis as its represented the estimate economic life. The goodwill amortisation expense for the period of 1 January 2010 to 31 December 2010 amounted to Rp31,361 was charged to the consolidated statement of income. The unamortised goodwill balance as at 31 December 2010 amounted to Rp96,697. Effective 1 January 2011, the Bank ceased the amortisation of goodwill and will regularly asses and evaluate goodwill impairment in accordance with SFAS No. 22 (Revised 2010) "Business Combination" (refer to Note 2s).

Mandiri International Remittance Sendirian Berhad

Mandiri International Remittance Sendirian Berhad ("MIR") is a wholly owned Subsidiary of Bank Mandiri and became a Malaysian legal entity on 17 March 2009 based on registration No. 850077-P. MIR is engaged in money remittance service under the provisions of the Bank Negara Malaysia ("BNM"). MIR has obtained an approval from Bank Indonesia ("BI") through letter No. 10/548/DPB1 dated 14 November 2008 and approval from BNM to conduct operational activities through its letter No. KL.EC.150/1/8562 dated 18 November 2009. MIR officially commenced its operations on 29 November 2009 and is currently located in Kuala Lumpur, Malaysia. The services provided by MIR is currently limited to remittance service to Bank Mandiri's customer accounts.

PT AXA Mandiri Financial Services

PT AXA Mandiri Financial Services ("AXA Mandiri") is a joint venture company between PT Bank Mandiri (Persero) Tbk. ("Bank Mandiri") and National Mutual International Pty Ltd ("NMI") that is engaged in Life Insurance. AXA Mandiri was formerly established under the name of PT Asuransi Jiwa Staco Raharja on 30 September 1991 by notarial deed No. 179 of Muhani Salim, S.H. The deed of establishment was approved by the Minister of Justice of the Republic of Indonesia through its letter No. C2-6144.HT.01.01.TH.91 dated 28 October 1991. The Company obtained its life insurance license through General Directorate of Finance Institution decision letter No. KEP.605/KM.13/1991 and officially commenced its operations on 4 December 1991. The Company's name was then changed to PT Asuransi Jiwa Mandiri and subsequently changed to PT AXA Mandiri Financial Services. This change was approved by the Ministry of Justice and Human Rights in its decision letter No. C-28747.HT.01.04.TH.2003 dated 10 December 2003, and was published in State Gazette No. 64, Supplement No. 7728 dated 10 August 2004 with composition shareholder 51.00% of NMI and 49.00% of Bank Mandiri.

The shareholders of Bank Mandiri, at the Annual General Meeting held on 17 May 2010 (in article 7), had approved the acquisition of additional shares in AXA Mandiri through the purchase of 2.00% of the total shares issued and fully paid shares in AXA Mandiri directly from NMI.

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1. GENERAL (continued)

g. Subsidiaries and Associates (continued)

PT AXA Mandiri Financial Services (continued)

On 20 August 2010, the Bank signed a Sale and Purchase Agreement (Akta Jual Beli - AJB) to acquire 2,027,844 (two million twenty seven thousand eight hundred forty four) shares (for an amount of Rp48,427) or 2.00% of AXA Mandiri issued and fully paid in capital from NMI which was performed in front of Notary Dr. A. Partomuan Pohan, S.H., LLM. The addition of 2.00% shares in AXA Mandiri was approved by Bank Indonesia through its letter No. 12/71/DPB1/TPB1-1 dated 22 July 2010. After this acquisition, the Bank's percentage of ownership in AXA Mandiri is 51.00%.

Goodwill arising from acquisition of AXA Mandiri amounting to Rp40,128 amortised using the straight-line method over 5 (five) years in line with the estimation of economic benefits of the goodwill. Goodwill amortisation expense from 20 August 2010 to 31 December 2010 amounted to Rp2,934 and charged to the consolidated statements of income. The balance of unamortised goodwill as at 31 December 2010 amounted to Rp37,194. Effective 1 January 2011, the Bank ceased the amortisation of goodwill and will regularly assess and evaluate goodwill impairment in accordance with SFAS No. 22 (Revised 2010) "Business Combination" (refer to Note 2s).

PT Mandiri AXA General Insurance

PT Mandiri AXA General Insurance ("MAGI") is a joint venture between Bank Mandiri with AXA Société Anonyme engaged in general insurance. MAGI formerly known as PT Maskapai Asuransi Dharma Bangsa (PT Insurance Society Dharma Bangsa Ltd) which was established based on Notarial Deed of Sie Khwan Djioe No. 109 dated 28 July 1961 in Jakarta and approved by the Minister of Justice through its letter No. J.A.5/11/4 dated 20 January 1962. The name of the Company, PT Maskapai Asuransi Dharma Bangsa, was subsequently changed to PT Asuransi Dharma Bangsa as notarised by Imas Fatimah, S.H. No. 54 dated 17 December 1997, and approved by the Minister of Justice through the Ministry of Justice Decree No. C2-2421.HT.01.04.TH.98 dated 26 March 1998.

In Bank Mandiri's General Shareholder Meeting dated 23 May 2011, Bank Mandiri's shareholders approved the Bank's plans to acquire 120,000 (one hundred and twenty thousand) new shares issued by PT Asuransi Dharma Bangsa. The Bank's investment in PT Asuransi Dharma Bangsa was approved by Bank Indonesia through its letter No. 13/59/DPB1/TPB1-1 dated 28 July 2011.

On 11 October 2011, Bank Mandiri acquired 120,000 (one hundred and twenty thousand) new shares issued by PT Asuransi Dharma Bangsa with a total value of Rp60,000 as notarised by Notarial deed of Yualita Widyadhari, S.H. No. 23 dated 11 October 2011. After this acquisition, Bank Mandiri became the controlling shareholder of PT Asuransi Dharma Bangsa with 60.00% ownership. This was ratified in the General Shareholder Meeting of PT Asuransi Dharma Bangsa in accordance with notarial deed of Yualita Widyadhari, SH No. 22 dated 11 October 2011. The notarial deed had been submitted and received by the Ministry of Justice and Human Rights Republic of Indonesia as documented in its letter No. AHU-AH.01.10-10-33252 dated 17 October 2011 regarding Acceptance Notification on the Amendment of PT Asuransi Dharma Bangsa's Article of Association.

Subsequently, the name of PT Asuransi Dharma Bangsa, was changed to PT Mandiri AXA General Insurance in accordance with the notarial deed of Yualita Widyadhari, S.H. No. 90 dated 18 October 2011. The notarial deed had been submitted and received by the Ministry of Justice and Human Rights of the Republic of Indonesia as documented in its letter No. AHU-51976.AH.01.02 dated 25 October 2011 regarding Acceptance Notification on the amendment of PT Mandiri AXA General Insurance's Article of Association.

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1. GENERAL (continued)

g. Subsidiaries and Associates (continued)

PT Mandiri AXA General Insurance (continued)

In conducting its business, MAGI already obtained a license from the Insurance Bureau of Bapepam and LK Ministry of Finance of the Republic of Indonesia (*Biro Perasuransian Bapepam dan LK Kementerian Keuangan*) through letter No. S-12583/BL/2011 dated 22 November 2011 concerning the Activation of General Insurance Business License and Change of the Company Name from PT Asuransi Dharma Bangsa to PT Mandiri AXA General Insurance.

h. Structure and Management

Bank Mandiri's head office is located on Jl. Jend. Gatot Subroto Kav. 36-38, South Jakarta, Indonesia. As at 31 December 2012 and 2011, Bank Mandiri's domestic and overseas offices are as follows:

	<u>2012*)</u>	<u>2011*)</u>
Domestic Regional Offices	12	12
Domestic Branches:		
Area	68	66
Community Branches	949	937
Mandiri Mitra Usaha offices	502	300
Cash Outlets	<u>291</u>	<u>234</u>
	1,810	1,537
Overseas Branches	5	5

*) unaudited

As at 31 December 2012 and 2011, Bank Mandiri has overseas branches located in Cayman Islands, Singapore, Hong Kong, Timor Leste and Shanghai (People's Republic of China).

Bank Mandiri has obtained branch establishment license from China Banking Regulatory Commission on 3 November 2010. The Shanghai branch commenced its operations on 17 November 2011.

To support Bank Mandiri's vision to be Indonesia's most admired and progressive financial institution, Bank Mandiri has amended its organisation structure into Strategic Business Units (SBU). In general, SBU consists of three major groups, which are:

1. Business Units, responsible for the Bank's main business development consists of 6 (six) Directorates namely Institutional Banking, Corporate Banking, Commercial & Business Banking, Consumer Finance, Micro & Retail Banking and Treasury, Financial Institution & Special Asset Management;
2. Corporate Center, responsible for the management of the Bank's critical resources and providing support for the Bank's policies, consisting of 3 (three) Directorates which are Risk Management, Compliance & Human Capital and Finance & Strategy;
3. Shared Services, as a supporting unit to the Bank's operational activities and is managed by the Directorate of Technology & Operations.

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1. GENERAL (continued)

h. Structure and Management (continued)

As at 31 December 2012 and 2011, the members of Bank Mandiri's Board of Commissioners and Directors are as follows:

	<u>2012</u>	<u>2011</u>
<u>Board of Commissioners</u>		
Chairman and Independent Commissioner	: Edwin Gerungan	Edwin Gerungan
Deputy Chairman	: Muchayat	Muchayat
Commissioner	: Cahyana Ahmadjayadi	Mahmuddin Yasin
Commissioner	: Wahyu Hidayat	Cahyana Ahmadjayadi
Independent Commissioner	: Pradjoto	Pradjoto
Independent Commissioner	: Gunarni Soeworo	Gunarni Soeworo
Independent Commissioner	: Krisna Wijaya	Krisna Wijaya

	<u>2012</u>	<u>2011</u>
<u>Board of Directors</u>		
President Director	: Zulkifli Zaini	Zulkifli Zaini
Deputy President Director	: Riswinandi	Riswinandi
Institutional Banking Director	: Abdul Rachman	Abdul Rachman
Risk Management Director	: Sentot A. Sentausa	Sentot A. Sentausa
Micro & Retail Banking Director	: Budi Gunadi Sadikin	Budi Gunadi Sadikin
Compliance & Human Capital Director	: Ogi Prastomiyono	Ogi Prastomiyono
Finance & Strategy Director	: Pahala N. Mansury	Pahala N. Mansury
Corporate Banking Director	: Fransisca N. Mok	Fransisca N. Mok
Commercial & Business Banking Director	: Sunarso	Sunarso
Technology & Operations Director	: Kresno Sediarsi	Kresno Sediarsi
Treasury, Financial Institution & Special Asset Management Director	: Royke Tumilaar	Royke Tumilaar

As at 31 December 2012 and 2011, the members of Bank Mandiri's Audit Committees are as follows:

	<u>2012</u>	<u>2011</u>
Chairman, concurrently as member	: Gunarni Soeworo	Gunarni Soeworo
Member	: Krisna Wijaya	Krisna Wijaya
Member	: Cahyana Ahmadjayadi	Cahyana Ahmadjayadi
Member	: Wahyu Hidayat ^{*)}	-
Member	: Zulkifli Djaelani	Zulkifli Djaelani
Member	: Imam Soekarno	Imam Soekarno

^{*)} Board Decision Letter No. KEP.DIR/322/2012 dated 6 December 2012 on Appointment of Members of Committees under the Board of Commissioners of PT Bank Mandiri (Persero) Tbk.

As at 31 December 2012 and 2011, the members of Bank Mandiri's Remuneration and Nomination Committees are as follows:

	<u>2012</u>	<u>2011</u>
Chairman, concurrently as member	: Edwin Gerungan	Edwin Gerungan
Member	: Muchayat	Muchayat
Member	: Pradjoto	Gunarni Soeworo
Member	: Gunarni Soeworo	Mahmuddin Yasin
Member	: Krisna Wijaya	Pradjoto
Member	: Cahyana Ahmadjayadi	Cahyana Ahmadjayadi
Member	: Wahyu Hidayat ^{*)}	Krisna Wijaya
Secretary (ex-officio)	: Alex Denni ^{*)}	Sanjay Bharwani

^{*)} Board Decision Letter No. KEP.DIR/322/2012 dated 6 December 2012 on Appointment of Members of Committees under the Board of Commissioners of PT Bank Mandiri (Persero) Tbk.

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1. GENERAL (continued)

h. Structure and Management (continued)

As at 31 December 2012 and 2011, the Risk Monitoring and Good Corporate Governance Committee Bank Mandiri are as follows:

	<u>2012</u>	<u>2011</u>
Chairman, concurrently as member	: Pradjoto	Pradjoto
Member	: Edwin Gerungan	Edwin Gerungan
Member	: Muchayat	Muchayat
Member	: Cahyana Ahmadjayadi	Cahyana Ahmadjayadi
Member	: Krisna Wijaya	Krisna Wijaya
Member	: Tama Widjaja	Tama Widjaja
Secretary (ex-officio)	: Lisana Irianiwati	Lisana Irianiwati

As at 31 December 2012 and 2011 Bank Mandiri has a total of 30,762 and 27,907 employees (unaudited), respectively.

2. SUMMARY OF SIGNIFICANT ACCOUNTING POLICIES

The consolidated financial statements of the Bank and Subsidiaries ("Group") were authorised to be issued by the Board of Directors on 25 February 2013.

The principal accounting policies adopted in preparing the consolidated financial statements of the Bank and Subsidiaries are set out below:

The consolidated financial statements have been prepared in accordance with Indonesian Financial Accounting Standards, and the Capital Market Supervisory Agency and Financial Institution (Bapepam and LK) regulation No. VIII.G.7 Attachment of the Chairman of Bapepam and LK's decree No. KEP-347/BL/2012 dated 25 June 2012, "Financial Statements Presentation and Disclosure for Issuer or Public Companies".

a. Basis of Preparation of the Consolidated Financial Statements

The consolidated financial statements have been prepared under the historical cost, except for financial assets classified as available for sale, financial assets and liabilities held at fair value through profit or loss and all derivative instruments which have been measured at fair value. The consolidated financial statements are prepared under the accrual basis of accounting, except for the consolidated statements of cash flows.

Consolidated statements of cash flows are prepared using the direct method by classifying cash flows in operating activities, investing and financing activities.

The financial statements of a Subsidiary company engaged in sharia banking have been prepared in conformity with the Statement of Financial Accounting Standards (SFAS) 101 (Revised 2011), "Presentation of Financial Statement for Sharia Banking", SFAS 102 "Accounting for *Murabahah*", SFAS 104 "Accounting for *Istishna*", SFAS 105 "Accounting for *Mudharabah*", SFAS 106 "Accounting for *Musyarakah*", SFAS 107 "Accounting for *Ijarah*", SFAS 110 "Accounting for *Sukuk*" Accounting Guidelines for Indonesian Sharia Banking (PAPSI) 2003 and other Statements of Financial Accounting Standards established by the Indonesian Institute of Accountants and also accounting and reporting guidelines prescribed by the Indonesian banking regulatory authority and Bapepam and LK.

The preparation of financial statements in accordance with Indonesian Financial Accounting Standards requires the use of estimates and assumptions. It also requires management to make judgments in the process of applying the accounting policies the Group. The area that is complex or requires a higher level of consideration or areas where assumptions and estimates could have a significant impact on the consolidated financial statements as disclosed in Note 3.

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2. SUMMARY OF SIGNIFICANT ACCOUNTING POLICIES (continued)

a. Basis of Preparation of the Consolidated Financial Statements (continued)

All figures in the consolidated financial statements, are rounded and presented in million rupiah ("Rp") unless otherwise stated.

b. Changes in accounting policies

On 1 January 2012, the Group applied new and revised statements of financial accounting standards ("SFAS") and interpretations ("ISAK") effective starting on that date. Changes to the Group's accounting policies, in accordance with the transitional provisions in the respective standards and interpretations.

The adaption of the following new or revised standards and interpretations, which are relevant to the Group's operations and resulted in an effect on the consolidated financial statements, are as follows:

b.i. SFAS 60 - Financial Instruments: Disclosures

The new standard consolidated and expands a number of existing disclosure requirements and adds some new disclosures.

The over riding principle of the standard is to disclose sufficient information that enables users of financial statements evaluating the performance and financial position of significant financial instruments owned by an entity. SFAS 60 requires more extensive disclosures on risks and risk management, and requires reporting entities to report the sensitivity of its financial instruments to movement of such risks. Some additional new disclosures are as follows:

- (1) Qualitative and quantitative disclosure on the impact of certain risks, including market risk, credit risk and liquidity risk;
- (2) Additional disclosure for those items that affect the amount of comprehensive income, in which gains and losses are separated by category of financial instruments, and
- (3) Disclosure of fair value for each class of financial assets and financial liabilities, and disclosure of the fair value hierarchy of financial instruments measured at fair value at the reporting date.

The Group has incorporated disclosures requirements of SFAS No. 60 for the consolidated financial statements as at and for the year ended 31 December 2012.

The Group has decided to early adopt improvements on SFAS 60 (refer to Note 65).

b.ii. SFAS 62 - Insurance Contract

Several revisions which have impact to the Subsidiary are as follows:

- a. The Subsidiary is required to comply with the requirement on unbundling deposit component from insurance component subject to the following:
 - Unbundling is required if both the following conditions are met (i) the Subsidiary can measure the deposit component (including any embedded surrender options) separately (i.e. without considering the insurance component) and (ii) the Subsidiary's accounting policies do not otherwise require it to recognise all obligations and rights arising from the deposit component;
 - Unbundling is permitted, but not required, if the Subsidiary can measure the deposit component separately but its accounting policies require it to recognise all obligations and rights arising from the deposit component, regardless of the basis used to measure those rights and obligations; and
 - Unbundling is prohibited if the Subsidiary cannot measure the deposit component separately.

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2. SUMMARY OF SIGNIFICANT ACCOUNTING POLICIES (continued)

b. Changes in accounting policies (continued)

b.ii. SFAS 62 - Insurance Contract (continued)

b. The Subsidiary shall assess at each reporting date whether its recognised insurance liabilities are adequate, using current estimates of future cash flows under its insurance contract. If the assessment shows that the carrying amount of its insurance liabilities is inadequate in the light of the estimated future cash flows, the entire deficiency shall be recognised in profit or loss.

c. The Subsidiary presents the value of its reinsurance assets.

The Subsidiary has implemented this SFAS 62 and there is no significant impact to the Subsidiary's financial statements.

b.iii. SFAS 36 (Revised 2010) - Accounting for Life Insurance Contract

Several notable revisions which relevant to the Subsidiary are as follows:

a. The Subsidiary is required to calculate the liability for future policy benefits that reflects the present value of estimated payments throughout the guaranteed benefits including all the embedded options available, the estimated present value of all handling costs incurred and also considering the future premium receipt. If the Subsidiary does not have sufficient data to perform the calculation, the Subsidiary can use the previous accounting policy.

b. The Subsidiary is required to perform a liability adequacy test in accordance with the requirements set out in SFAS 62: Insurance Contract. The discount rate used is the best estimate of the discount rate that reflects current conditions and the inherent risk in the liability.

c. The Subsidiary presents the value of its reinsurance assets.

The Subsidiary has implemented this SFAS 36 (Revised 2010) and there is no significant impact to the Subsidiary's financial statements.

b.iv. Disclosure of related parties

Starting 1 January 2012, under Bapepam and LK regulation No. VIII.G.7, attachment of the Chairman of Bapepam and LK's decree No. KEP-347/BL/2012 dated 25 June 2012 on Financial Statements Presentation and Disclosure for Issuers or Public Companies, Government related Entities are defined as entities under the controls by the Minister of Finance or the Provincial Government who have shares ownership in the Bank.

Prior to 1 January 2012, definition of Government related entities followed SFAS 7 (Revised 2010) regarding "Related Party Disclosures" which includes transactions of Government Bonds and transactions between the Bank with State Owned Enterprises and entities owned/controlled by the Government, except for transactions with the Directorate General of Taxation which are not treated as transactions with related parties.

Comparative information has been restated (see Note 54).

See Note 2f for definition and accounting policy on transactions with related parties.

b.v. Withdrawal of SFAS 39 (PPSAK 11) - Accounting for Joint Operation

As at 31 December 2012, the Bank has joint operation in form of Build Operate Transfer (BOT) with developer, which will be matured in 2014 and 2016.

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2. SUMMARY OF SIGNIFICANT ACCOUNTING POLICIES (continued)

b. Changes in accounting policies (continued)

b.v. Withdrawal of SFAS 39 (PPSAK 11)- Accounting for Joint Operation (continued)

The withdrawal of SFAS 39 effective on 1 January 2012, has changed the accounting treatment of BOT transactions, which now follows SFAS 16 (Revised 2011) - Fixed Asset and is applied retrospectively. There is no significant impact on the withdrawal of this SFAS to the Group's consolidated financial statements and therefore the impact to consolidated financial statements prior to 1 January 2012 was charged to the current year consolidated statement of comprehensive income.

The adoption of these new and revised relevant standards and interpretations did not result in substantial changes to the Grup's accounting policies and had no material effects on the amounts reported for the current or prior financial periods:

- SFAS 10 (Revised 2010) - The Effects of Changes in Foreign Exchange Rates
- SFAS 13 (Revised 2011) - Investment Property
- SFAS 16 (Revised 2011) - Fixed Assets
- SFAS 18 (Revised 2010) - Accounting and Reporting by retirement Benefit Plans
- SFAS 24 (Revised 2010) - Employee Benefits
- SFAS 26 (Revised 2011) - Borrowing Costs
- SFAS 28 (Revised 2010) - Accounting for Insurance
- SFAS 30 (Revised 2011) - Rent
- SFAS 46 (Revised 2010) - Income Taxes
- SFAS 50 (Revised 2010) - Financial Instruments: Presentation
- SFAS 53 (Revised 2010) - Share-based Payments
- SFAS 55 (Revised 2011) - Financial Instruments: Recognition and Measurement
- SFAS 56 (Revised 2011) - Earnings per share
- SFAS 61 - Accounting for Government Grants and Disclosure of Government Assistance
- SFAS 63 - Financial Reporting in Hyperinflationary Economics
- SFAS 64 - Activities of mining Exploration and Evaluation of Mineral Resources
- ISAK 13 - Hedges of Net Investment in Foreign Operation
- ISAK 15 - SFAS 24, The Limit on a Defined Benefit Asset, Minimum Funding Requirements and their Interaction
- ISAK 19 - Applying the Restatement Approach under SFAS 63: Financial Reporting in Hyperinflationary Economics
- ISAK 20 - Income Tax - Changes in the Tax Status of an Entity or its Shareholders
- ISAK 23 - Rent-Incentives Operations
- ISAK 24 - Evaluating the Substance of Transactions Involving Some Form A Legal Rent
- ISAK 25 - Land Rights
- ISAK 26 - Reassessment of Embedded Derivative

Revocation of these SFAS and ISAK had no material impacts to the Group's consolidated financial statements:

- SFAS 11 - Financial Statements of Foreign Currency
- SFAS 27 - Accounting for Cooperatives
- SFAS 29 - Accounting for Oil and Gas
- SFAS 44 - Accounting for Real Estate Development Activities
- SFAS 47 - Accounting for Land
- SFAS 52 - Accounting for Reporting Currency
- ISAK 4 - Alternative treatment Permitted on Foreign Exchanged, and
- ISAK 5 - Reporting Changes in Fair Value of Investment Securities Available for Sale Group

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2. SUMMARY OF SIGNIFICANT ACCOUNTING POLICIES (continued)

c. Financial instruments

A. Financial assets

The Group classifies its financial assets in the following categories of (a) financial assets at fair value through profit and loss, (b) loans and receivables, (c) held-to-maturity financial assets, and (d) available-for-sale financial assets. The classification depends on the purpose for which the financial assets were acquired. Management determines the classification of its financial assets at initial recognition.

(a) Financial assets at fair value through profit or loss

This category comprises two sub-categories: financial assets classified as held for trading, and financial assets designated by the Group as at fair value through profit or loss upon initial recognition.

A financial asset is classified as held for trading if it is acquired or incurred principally for the purpose of selling or repurchasing it in the near term or if it is part of a portfolio of identified financial instruments that are managed together and for which there is evidence of a recent actual pattern of short term profit-taking. Derivatives are also categorised as held for trading unless they are designated and effective as hedging instruments.

A financial asset designated as fair value through profit or loss at inception are held to back the insurance liabilities of Subsidiary measured at fair value of the underlying assets.

Financial instruments included in this category are recognised initially at fair value; transaction costs are taken directly to the consolidated statement of income. Gains and losses arising from changes in fair value and sales of these financial instruments are included directly in the consolidated statement of income and are reported respectively as "Unrealised gains/(losses) from increase/(decrease) in fair value of financial instruments" and "Gains/(losses) from sale of financial instruments". Interest income on financial instruments held for trading are included in "Interest income".

(b) Loans and receivables

Loans and receivables are non-derivative financial assets with fixed or determinable payments that are not quoted in an active market, other than:

- those that the Group intends to sell immediately or in the short term, which are classified as held for trading, and those that the Group upon initial recognition designates as at fair value through profit or loss;
- those that the Group upon initial recognition designates as available for sale; or
- those for which the Group may not recover substantially all of its initial investment, other than because of loans and receivables deterioration.

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2. SUMMARY OF SIGNIFICANT ACCOUNTING POLICIES (continued)

c. Financial instruments (continued)

A. Financial assets (continued)

(b) Loans and receivables (continued)

Loans and receivables are initially recognised at fair value plus transaction costs and subsequently measured at amortised cost using the effective interest rate method. Income on financial assets classified as loans and receivables is included in the consolidated statement of income and is reported as "Interest income". In the case of impairment, the impairment loss is reported as a deduction from the carrying value of the financial assets classified as loan and receivables and recognised in the consolidated statement of income as "Allowance for impairment losses".

(c) Held-to-maturity financial assets

Held-to-maturity financial assets are non-derivative financial assets with fixed or determinable payments and fixed maturities that the Group has the positive intention and ability to hold to maturity, other than:

- those that the Group upon initial recognition designates as at fair value through profit or loss;
- those that the Group designates as available for sale; and
- those that meet the definition of loans and receivables.

Held-to-maturity financial assets are initially recognised at fair value including transaction costs and subsequently measured at amortised cost, using the effective interest method.

Interest income on held-to-maturity financial assets is included in the consolidated statement of income and reported as "Interest income". In the case of impairment, the impairment loss is reported as a deduction from the carrying value of the investment and recognised in the consolidated financial statements as "Allowance for impairment losses".

(d) Available-for-sale financial assets

Available-for-sale are financial assets that are intended to be held for indefinite period of time, which may be sold in response to needs for liquidity or changes in interest rates, exchange rates or that are not classified as loans and receivables, held-to-maturity or financial assets at fair value through profit or loss.

Available-for-sale financial assets are initial recognised at fair value, plus transaction costs, and measured subsequently at fair value with gains or losses arising from the changes in fair value being recognised in the consolidated statement of comprehensive income, except for impairment losses and foreign exchange gains or losses for debt instrument, for equity instrument, foreign exchange gains or losses is recognised as part of equity, until the financial assets is derecognised. If an available-for-sale financial asset is determined to be impaired, the cumulative unrealised gain or loss arising from the changes in fair value previously recognised in the consolidated statement of comprehensive income is recognised in the consolidated statement of income. Interest income is calculated using the effective interest method, and foreign currency gains or losses on monetary assets classified as available for-sale are recognised in the consolidated statement of comprehensive income.

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2. SUMMARY OF SIGNIFICANT ACCOUNTING POLICIES (continued)

c. Financial instruments (continued)

A. Financial assets (continued)

Recognition

The Bank uses trade date accounting for regular way contracts when recording marketable securities and Government Bonds transactions. Financial assets that are transferred to a third party but not qualify for derecognition are presented in the consolidated statement of financial position as “Pledged assets”, if the transferee has the right to sell or repledge them.

B. Financial liabilities

The Group classified its financial liabilities in the category of (a) financial liabilities at fair value through profit or loss and (b) financial liabilities measured at amortised cost. Financial liabilities are derecognised from the consolidated statement of financial position when redeemed or otherwise extinguished.

(a) Financial liabilities at fair value through profit or loss

This category comprises two sub-categories: financial liabilities classified as held for trading, and financial liabilities designated by the Group as at fair value through profit or loss upon initial recognition.

A financial liability is classified as held for trading if it is acquired or incurred principally for the purpose of selling or repurchasing it in the near term or if it is part of a portfolio of identified financial instruments that are managed together and for which there is evidence of a recent actual pattern of short term profit-taking. Derivatives are also categorised as held for trading unless they are designated and effective as hedging instruments.

Gains and losses arising from changes in fair value of financial liabilities classified held for trading are included in the consolidated statement of income and are reported as “Unrealised gains/(losses) from increase/(decrease) in fair value of financial instruments”. Interest expenses on financial liabilities held for trading are included in “Interest expenses”.

If the Group designated certain debt securities upon initial recognition as at fair value through profit or loss (fair value option), then this designation cannot be changed subsequently. According to SFAS 55 (Revised 2011), the fair value option is applied on the debt securities consists of debt host and embedded derivatives that must otherwise be separated.

Fair value changes relating to financial liabilities designated at fair value through profit or loss are recognised in “Gains/(losses) from changes in fair value of financial instruments”.

(b) Financial liabilities at amortised cost

Financial liabilities at amortised cost are initially recognised at fair value minus transaction costs.

After initial recognition, Group measures all financial liabilities at amortised cost using effective interest rates method. Effective interest rate amortisation is recognised as “Interest expense”.

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2. SUMMARY OF SIGNIFICANT ACCOUNTING POLICIES (continued)

c. Financial instruments (continued)

C. Derecognition

Financial assets are derecognised when the contractual rights to receive the cash flows from these assets have ceased to exist or the assets have been transferred and substantially all the risks and rewards of ownership of the assets are also transferred (that is, if substantially all the risks and rewards have not been transferred, the Group tests control to ensure that continuing involvement on the basis of any retained powers of control does not prevent derecognition). Financial liabilities are derecognised when they have been redeemed or otherwise extinguished.

Collateral furnished by the Group under standard repurchase agreements and securities lending and borrowing transactions is not derecognised because the Group retains substantially all the risks and rewards on the basis of the predetermined repurchase price, and the criteria for derecognition are therefore not met.

D. Reclassification of financial assets

The Group shall not reclassify any financial instrument out of or into the fair value through profit or loss category while it is held or issued.

The Group shall not classify any financial assets as held-to-maturity if Group has, during the current financial year or during the two preceding financial years, sold or reclassified more than an insignificant amount of held-to-maturity financial assets before maturity (more than insignificant in relation to the total amount of held-to-maturity financial assets) other than sales or reclassifications that:

- (a) are so close to maturity or the financial asset's call date that changes in the market rate of interest would not have a significant effect on the financial asset's fair value;
- (b) occur after the Group has collected substantially all of the financial asset's original principal through scheduled payments or prepayments; or
- (c) are attributable to an isolated event that is beyond the Group's control, is non-recurring and could not have been reasonably anticipated by the Group.

Reclassification of financial assets from held to maturity classification to available for sale are recorded at fair value. Unrealised gains or losses are recorded in the consolidated statement of comprehensive income and shall be recognised in the consolidated statement of comprehensive income until the financial assets is derecognised, at which time the cumulative gain or loss previously recognised in the consolidated statement of comprehensive income shall be recognised in consolidated statement of income.

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2. SUMMARY OF SIGNIFICANT ACCOUNTING POLICIES (continued)

c. Financial instruments (continued)

E. Classes of financial instrument

The Group classifies the financial instruments into classes that reflects the nature of information and take into account the characteristic of those financial instruments. The classification of financial instrument can be seen in the table below:

Category as defined by SFAS 55 (Revised 2011)		Class (as determined by the Bank and Subsidiaries)	Sub-classes
Financial assets	Financial assets at fair value through profit or loss	Financial assets held for trading	Marketable securities
			Government Bonds
			Derivative receivables - Non hedging related
		Designated at fair value through profit or loss	Policyholder's investments in unit-linked contracts
	Loans and receivables	Cash	
		Current accounts with Bank Indonesia	
		Current accounts with other banks	
		Placements with Bank Indonesia and other banks	
		Marketable securities	
		Other receivables- trade transactions	
		Securities purchased under resale agreements	
		Loans	
		Consumer financing receivables	
		Net investment in lease financing	
		Acceptance receivables	
		Other assets	Accrued income
			Receivables from customer transactions
			Receivables from sale of marketable securities
			Receivables from transactions related to ATM and credit card
			Receivables to policyholder
	Held-to-maturity investments	Marketable securities	
		Government Bonds	
	Available-for-sale financial assets	Marketable securities	
		Government Bonds	
		Investments in shares	

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2. SUMMARY OF SIGNIFICANT ACCOUNTING POLICIES (continued)

c. Financial instruments (continued)

E. Classes of financial instrument (continued)

Category as defined by SFAS 55 (Revised 2011)		Class (as determined by the Bank and Subsidiaries)		Sub-classes	
Financial liabilities	Financial liabilities at fair value through profit or loss	Financial liabilities held for trading	Derivative payables - non hedging related		
	Financial liabilities at amortised cost	Deposits from customers	Demand deposits		
			Saving deposits		
			Time deposits		
		Deposits from other banks	Demand and saving deposits		
			Inter-bank call money		
			Time deposits		
		Securities sold under repurchase agreements			
		Acceptance payables			
		Marketable securities issued			
		Accrued expenses			
		Other liabilities	Payable to customer		
			Guarantee deposits		
			Payable from purchase of marketable securities		
			Claim payable		
			Liability related to ATM and credit card transaction		
Other liabilities related with UPAS transactions					
Fund Borrowings					
Subordinated loans					
Off-balance sheet financial instruments	Committed unused loan facilities granted				
	Outstanding irrevocable letters of credit				
	Bank Guarantees issued				
	Standby letters of credit				

F. Offsetting financial instruments

Financial assets and liabilities are offset and the net amount reported in the consolidated statement of financial position when there is a legally enforceable right to offset the recognised amounts and there is an intention to settle on a net basis or realise the asset and settle the liability simultaneously.

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2. SUMMARY OF SIGNIFICANT ACCOUNTING POLICIES (continued)

c. Financial instruments (continued)

G. Allowance for impairment losses of financial assets

(a) Financial assets carried at amortised cost

The Group assesses at each reporting date whether there is objective evidence that a financial asset or group of financial assets is impaired. A financial asset or a group of financial assets is impaired and impairment losses are incurred only if there is objective evidence of impairment as a result of one or more events that occurred after the initial recognition of the asset (a "loss event") and that loss event (or events) has an impact on the estimated future cash flows of the financial asset or group of financial assets that can be reliably estimated.

The criteria that the Group uses to determine that there is objective evidence of impairment loss include:

1. significant financial difficulty of the issuer or obligor;
2. a breach of contract, such as a default or delinquency in interest or principal payments;
3. the lender, for economic or legal reasons relating to the borrower's financial difficulty, granting to the borrower a concession that the lender would not otherwise consider;
4. probability that the borrower will enter bankruptcy or other financial reorganisation;
5. the disappearance of an active market for that financial asset because of financial difficulties; or
6. observable data indicating that there is a measurable decrease in the estimation.

The Group has determined specific objective evidence of an impairment loss for loans including:

1. Loans classified as Sub-standard, Doubtful and Loss (non-performing loans) in accordance with Bank Indonesia Regulation No. 7/2/PBI/2005 dated 20 January 2005 regarding Asset Quality Rating for Commercial Banks, as amended by Bank Indonesia Regulation No. 11/2/PBI/2009 dated 29 January 2009. Since 24 October 2012, Group follows Bank Indonesia Regulation No. 14/15/PBI/2012 regarding Asset Quality Rating for Commercial Banks.
2. All restructured loans.

The Group initially assesses whether objective evidence of impairment for financial asset exists as described above. The individual assessment is performed on the individually significant impaired financial asset, using discounted cash flows method. The insignificant impaired financial assets and non-impaired financial assets are included in group of financial asset with similar credit risk characteristics and collectively assessed.

If the Group assesses that there is no objective evidence of impairment for financial asset assessed individually, both for significant and insignificant amount, hence the account of financial asset will be included in a group of financial asset with similar credit risk characteristics and collectively assesses them for impairment. Accounts that are individually assessed for impairment and for which an impairment loss is or continues to be recognised are not included in a collective assessment of impairment.

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2. SUMMARY OF SIGNIFICANT ACCOUNTING POLICIES (continued)

c. Financial instruments (continued)

G. Allowance for impairment losses of financial assets (continued)

(a) Financial assets carried at amortised cost (continued)

In evaluating impairment for loans, the Bank determines loan portfolio into these three categories:

1. Loans which individually have significant value and if impairment occurred will have material impact to the consolidated financial statements, i.e. loans with Gross Annual Sales (GAS) Corporate and Commercial, as well as loans with GAS outside Corporate and Commercial with outstanding balance more than Rp5,000;
2. Loans which individually have no significant value, i.e. loans with GAS Business, Micro and Consumer with outstanding balance is less or equal to Rp5,000; and
3. Restructured loans.

Bank determines loans to be evaluated for impairment through individual evaluation if one of the following condition is met:

1. Loans which individually have significant value and objective evidence of impairment; or
2. Restructured loans which individually have significant value.

Bank determines loans to be evaluated for impairment through collective evaluation if one of the following condition is met:

1. Loans which individually have significant value and there are no objective evidence of impairment; or
2. Loans which individually have insignificant value; or
3. Restructured loan which individually have insignificant value.

Individual impairment calculation

The amount of the loss is measured as the difference between the financial asset's carrying amount and the present value of estimated future cash flows (excluding future impairment losses that have not been incurred) discounted at the financial asset's original effective interest rate. The carrying amount of the asset is reduced through the allowance for impairment losses account and the amount of the loss is recognised in the consolidated statement of comprehensive income. If a loan or held-to-maturity financial assets has a variable interest rate, the discount rate for measuring any impairment loss is the current effective interest rate determined under the contract.

The calculation of the present value of the estimated future cash flows of a collateralised financial asset reflects the cash flows that may result from foreclosure less costs for obtaining and selling the collateral, whether or not foreclosure is probable.

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2. SUMMARY OF SIGNIFICANT ACCOUNTING POLICIES (continued)

c. Financial instruments (continued)

G. Allowance for impairment losses of financial assets (continued)

(a) Financial assets carried at amortised cost (continued)

Individual impairment calculation (continued)

The Bank uses a fair value of collateral method as a basis for future cash flow if, one of the following conditions is met:

1. Loans are collateral dependent, i.e. if source of loans repayment comes only from the collateral; or
2. Foreclosure of collateral is most likely to occur and supported with legal binding aspect.

Collective impairment calculation

For the purpose of a collective evaluation of impairment, financial asset are grouped on the basis of similar credit risk characteristics such by considering credit segmentation and past-due status. Those characteristics are relevant to the estimation of future cash flows for groups of such assets which indicate debtors or counterparties' ability to pay all amounts due according to the contractual terms of the assets being evaluated.

Future cash flows in a group of financial assets that are collectively evaluated for impairment are estimated on the basis of historical loss experience for assets with credit risk characteristics similar to those in the Bank. Historical loss experience is adjusted on the basis of current observable data to reflect the effects of current conditions that did not affect the period on which the historical loss experience is based and to remove the effects of conditions in the historical period that do not currently exist.

The Group uses statistical model analysis methods, namely roll rates analysis method and migration analysis method for financial assets impairment which collectively assessed, using at the minimum of 3 (three) years historical data.

In migration analysis method, management determines 12 months as the estimated and identification period between a loss occurring for each identified portfolio, except for Micro banking segment in which the loss identification period used 9 months.

When a loan is uncollectible, it is written off against the related allowance for loan impairment losses. Such loans are written off after all the necessary procedures have been completed and the amount of the loss has been determined. Impairment charges relating to loans and marketable securities (in held-to-maturity and loans and receivables categories) are classified into "Allowance for impairment losses".

If in a subsequent period, the amount of the impairment loss decreases and the decrease can be related objectively to an event occurring after the impairment was recognised (such as an improvement in the debtor's credit rating), the previously recognised impairment loss is reversed by adjusting the allowance account. The amount of the impairment reversal is recognised in the consolidated statement of comprehensive income.

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2. SUMMARY OF SIGNIFICANT ACCOUNTING POLICIES (continued)

c. Financial instruments (continued)

G. Allowance for impairment losses of financial assets (continued)

(a) Financial assets carried at amortised cost (continued)

Collective impairment calculation (continued)

Subsequent recoveries of loans written off in the current year are credited to the allowance account.

Subsequent recoveries of loans written off in previous year, are recognised as other non-operating income.

(b) Financial assets classified as available for sale

The Group assesses at each date of the consolidated statements of financial position whether there is objective evidence that a financial asset or a group of financial assets is impaired. Refer to Note 2c.G.(a) for the criteria of objective evidence of impairment.

In the case of debt instruments classified as available for sale, a significant or prolonged decline in the fair value of the security below its cost is objective evidence of impairment resulting in the recognition of an impairment loss. If any such evidence exists for available for sale financial assets, the cumulative loss - measured as the difference between the acquisition cost and the current fair value, less any impairment loss on that financial asset previously recognised in consolidated statements of comprehensive income - is removed from equity and recognised in the consolidated statement of comprehensive income.

If, in a subsequent period, the fair value of a financial asset classified as available for sale increases and the increase can be objectively related to an event occurring after the impairment loss was recognised in profit or loss, the impairment loss is reversed through the consolidated statement of comprehensive income.

(c) Financial guarantee contracts and commitments

Financial guarantee contracts are contracts that require the issuer to make specified payments to reimburse the holder for a loss incurred because a specified debtor defaulted to make payments when due, in accordance with the terms of a debt instrument. Such financial guarantees are given to banks, financial institutions and other institutions on behalf of customers to secure loans and other banking facilities.

Financial guarantees are initially recognised in the consolidated financial statements at fair value on the date the guarantee was given. The fair value of a financial guarantee at inception is likely to equal the premium received because all guarantees are agreed on arm's length terms. Subsequent to initial recognition, the bank's liabilities under such guarantees are measured at the higher of the initial amount, less amortisation of fees recognised, and the best estimate of the amount required to settle the guarantee. These estimates are determined based on experience of similar transactions and history of past losses, supplemented by the judgement of management. The fee income earned is amortised over the period of guarantees using the straight line method.

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2. SUMMARY OF SIGNIFICANT ACCOUNTING POLICIES (continued)

c. Financial instruments (continued)

G. Allowance for impairment losses of financial assets (continued)

(c) Financial guarantee contracts and commitments (continued)

Increase in the liability relating to guarantees is reported as other operating expense in consolidated statement of comprehensive income.

Bank determines impairment losses on financial assets of financial guarantee contracts that have credit risk and commitment based on the value of the higher of the amortized value (carrying value) and the present value of the payment of liabilities that are expected to occur (when payment under the guarantee has become probable) or value impairment losses were calculated based on historical loss data for a collective evaluation of impairment.

H. Determination of fair value

The fair value of financial instruments traded in active markets, such as marketable securities and Government Bonds, is determined based on quoted market prices at the statement of financial position date from credible sources such as quoted market prices from Bloomberg, Reuters or broker's quoted price. Investments in mutual fund units are stated at market value, in accordance with the net value of assets of the mutual funds at the consolidated statement of financial position date.

A financial instrument is regarded as quoted in an active market, if quoted prices are readily and regularly available from an exchange, dealer, broker and those prices represent actual and regularly occurring market transactions on an arm's length basis. If the above criteria are not met, the market is regarded as being inactive. Indications that a market is inactive are when there is a wide bid-offer spread or significant increase in the bid-offer spread or there are few recent transactions.

For marketable securities with no quoted market price, a reasonable estimate of the fair value is determined by reference to the current market value of another instrument which substantially have the same characteristic or calculated based on the expected cash flows of the underlying net asset base of the marketable securities.

For Government Bonds with no quoted market prices, a reasonable estimate of the fair value is calculated based on the present value of expected future cash flows using next-repricing method with deflator adjustment.

d. Principles of Consolidation

The consolidated financial statements include the financial statements of Bank Mandiri and its majority-owned or controlled Subsidiaries. Control is presumed to exist where more than 50.00% of a Subsidiary's voting power is controlled by Bank Mandiri, or Bank Mandiri is able to govern the financial and operating policies of a Subsidiary, or control the removal or appointment of the majority of a Subsidiary's Board of Directors. In the consolidated financial statements, all significant inter-company balances and transactions have been eliminated. Non-controlling interest in net income of subsidiaries is presented as a deduction of consolidated net income in order to present the Bank's income. Non-controlling interest in net assets are presented as part of equity in the consolidated statement of financial position.

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2. SUMMARY OF SIGNIFICANT ACCOUNTING POLICIES (continued)

d. Principles of Consolidation (continued)

The consolidated financial statements are prepared based on a consistent accounting policy for transactions and events in similar circumstances. The accounting policies adopted in preparing the consolidated financial statements have been consistently applied by the Subsidiaries, unless otherwise stated.

If the control on an entity is obtained or ends in the current year, the entity's net income are included in the consolidated statement of income from the date of acquisition of the control or until the date of the control is ceased.

e. Foreign Currency Transactions and Balances

Subsidiaries and overseas branches

Bank Mandiri maintains its accounting records in Indonesian Rupiah. For consolidation purposes, the financial statements of the overseas branches and overseas subsidiary of Bank Mandiri denominated in foreign currency are translated into Rupiah based on the following bases:

- (1) Assets and liabilities, commitments and contingencies - using the Reuters spot rates at the consolidated statement of financial position date.
- (2) Revenues, expenses, gains and losses - using the average middle rates during each month when the transaction occurs.
- (3) Shareholders' equity accounts - using historical rates on the date of transaction.
- (4) Statements of cash flows - using the Reuters spot rates at the reporting date, except for income and loss statement balances which are translated using the average middle rates and shareholders' equity balances which are translated using historical rates.

The resulting net translation adjustment is presented as "Differences Arising from Translation of Foreign Currency Financial Statements" under the Shareholders' Equity section of the consolidated statement of financial position.

Transactions and balances in foreign currencies

Transactions in currencies other than Rupiah are recorded into Rupiah by using rates on the date of the transactions. At consolidated statement of financial position date, all foreign currency monetary assets and liabilities are translated into Rupiah using the Reuters spot rates at 4.00 p.m. WIB (Western Indonesian Time) on 28 December 2012 and 31 December 2011. The resulting gains or losses are credited or charged to the current year's consolidated statements of comprehensive income.

The exchange rates used against the Rupiah at the dates of the consolidated statements of financial position are as follows (amounts in full Rupiah):

	<u>2012</u>	<u>2011</u>
Great Britain Pound Sterling 1/Rp	15,514.93	13,975.29
Euro 1/Rp	12,731.62	11,714.76
United States Dollar 1/Rp	9,637.50	9,067.50
Japanese Yen 100/Rp	11,177.00	11,682.00

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2. SUMMARY OF SIGNIFICANT ACCOUNTING POLICIES (continued)

f. Transactions with Related Parties

The Bank and Subsidiaries enter into transactions with parties which are defined as related parties in accordance with Statement of Financial Accounting Standards (SFAS) No. 7 (Revised 2010) regarding "Related Party Disclosures" and Regulation of the Capital Market Supervisory Board and Financial Institution (Bapepam and LK) No. KEP-347/BL/2012 regarding "Financial Statements Presentation and Disclosure of Issuers or Public Companies", which are defined, among others, as:

- I. entities under the control of the Bank and Subsidiaries;
- II. associated companies;
- III. investors with an interest in the voting that gives them significant influence;
- IV. entities controlled by investors under Note III above;
- V. key employees and family members; and
- VI. entity that is controlled, jointly controlled or significantly influenced by Government, which is defined as the Minister of Finance or Provincial Government who has share ownership in the entity.

All significant transactions with related parties have been disclosed in Note 54.

g. Cash and Cash Equivalents

Cash and cash equivalents consist of cash, current accounts with Bank Indonesia and current accounts with other banks and other short term highly liquid investments with original maturities of 3 (three) months or less.

h. Current Accounts with Bank Indonesia and Other Banks

Current accounts with Bank Indonesia and Other Banks are classified as loans and receivables. Refer to Note 2c for the accounting policy of loans and receivables.

Subsidiary that engages in sharia banking presents current accounts with Bank Indonesia and Other Banks at their outstanding balance net of allowance for impairment losses.

The Minimum Statutory Reserve

Based on Bank Indonesia Regulation No.10/19/PBI/2008 dated 14 October 2008 concerning Statutory Reserves of Commercial Banks in the Bank Indonesia in Rupiahs and Foreign Currency, as amended by Bank Indonesia Regulation No. 10/25/PBI/2008 dated 23 October 2008 as amended by Bank Indonesia Regulation No. 12/19/PBI/2010 dated 4 October 2010 as amended by Bank Indonesia Regulation No. 13/10/PBI/2011 dated 9 February 2011, the Bank should comply with a minimum reserve requirement (GWM) in Bank Indonesia in Rupiah and foreign currencies. Minimum reserve requirement in Rupiah consists of Primary GWM, Secondary GWM and Loan to Deposit Ratio GWM.

Primary GWM in Rupiah is set at 8.00% from the Rupiah third party funds, secondary GWM in Rupiah is set at minimum 2.50% from the Rupiah third party funds and GWM LDR in Rupiah is calculated by multiplying the difference between lower distorting ntive parameter or higher distorting ntive parameter with the difference between Bank's LDR and target LDR by taking into account the difference between Bank's Capital Adequacy Ratio (CAR) and incentive CAR. Primary GWM and secondary GWM are applied effectively starting 1 November 2010 and GWM LDR is applied effectively starting 1 March 2011.

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2. SUMMARY OF SIGNIFICANT ACCOUNTING POLICIES (continued)

h. Current Accounts with Bank Indonesia and Other Banks (continued)

Starting from 1 March 2011 up to 31 May 2011, GWM in foreign currency is set at 5.00% of foreign currency third party fund and starting 1 June 2011 GWM in foreign currency is set at 8.00% of foreign currency third party fund.

Subsidiary company that engaged in business operation using Sharia principle, had implemented the Minimum Statutory Reserve in accordance with Bank Indonesia Regulation No. 6/21/PBI/2004 dated 3 August 2004 regarding the Minimum Statutory Reserve in Rupiah and foreign currencies for Commercial Bank that engaged in business operation based on Sharia principle, which amended by Bank Indonesia Regulation No. 8/23/PBI/2006 dated 5 October 2006 and the latest amendment using Bank Indonesia Regulation No. 10/23/PBI/2008 dated 16 October 2008, where every bank is obliged to maintain the Minimum Statutory Reserve in Rupiah by 5.00% from TPF in Rupiah and in foreign currencies by 1.00% from TPF in foreign currencies

i. Placements with Bank Indonesia and Other Banks

Placements with Bank Indonesia and other banks represent placements in the form of Bank Indonesia deposit facility (FASBI), sharia FASBI, call money, "fixed-term" placements, time deposits and others.

Placements with Bank Indonesia and other banks are stated at amortised cost using effective interest rate less any allowance for impairment losses.

Placement with Bank Indonesia and other banks are classified as loans and receivables. Refer to Note 2c for the accounting policy of loans and receivables.

j. Marketable Securities

Marketable securities consist of securities traded in the money market such as Certificates of Bank Indonesia (SBI), Sharia Certificates of Bank Indonesia (SBIS), *Surat Perbendaharaan Negara* (SPN), Negotiable Certificates of Deposits, medium term notes, floating rate notes, promissory notes, Treasury Bills issued by other country government and Republic of Indonesia's Government, export bills, securities traded on the capital market such as mutual fund units and securities traded on the stock exchanges such as shares of stocks and bonds including Sharia Corporate bonds.

Marketable securities are classified as financial assets at fair value through profit or loss, available for sale, held to maturity and loan and receivables. Refer to Note 2c for the accounting policy of financial assets at fair value through profit or loss, available for sale and held to maturity.

Investments in mutual fund units are stated at market value, in accordance with the net value of assets of the mutual funds at the consolidated statement of financial position date.

For marketable securities which are traded in organised financial markets, fair value is generally determined by reference to quoted market prices by the stock exchanges at the close of business on the consolidated statement of financial position date. For marketable securities with no quoted market price, a reasonable estimate of the fair value is determined by reference to the current market value of another instrument which substantially have the same characteristic or calculated based on the expected cash flows of the underlying net asset base of the marketable securities. Any permanent decline in the fair value of marketable securities classified as held to maturity and available for sale is charged to current year's consolidated statement of comprehensive income.

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2. SUMMARY OF SIGNIFICANT ACCOUNTING POLICIES (continued)

j. Marketable Securities (continued)

Reclassification of marketable securities to held to maturity classification from available for sale are recorded at fair value. Unrealised gains or losses are recorded in the equity section and will be amortised up to the remaining live of the marketable securities using the effective interest rate method to consolidated statement of comprehensive income.

k. Government Bonds

Government Bonds represent bonds issued by the Government of the Republic of Indonesia. Government Bonds consists of Government Bonds from the recapitalisation program and Government Bonds purchased from the market.

Government Bonds are classified as financial assets at fair value through profit or loss, available for sale and held to maturity. Refer to Note 2c for the accounting policy of financial assets at fair value through profit or loss, available for sale and held to maturity.

l. Other Receivables - Trade Transactions

Other receivables - Trade Transactions represent receivables resulting from contracts for trade-related facilities given to customers, which will be reimbursed on maturity.

Other receivables - Trade Transactions are classified as financial assets in loans and receivables. Refer to Note 2c for the accounting policy of loans and receivables.

m. Securities Purchased/Sold under Resale/Repurchase Agreements

Securities purchased under resale agreements are presented as assets in the consolidated statement of financial position at the agreed resale price less unamortised interest income and allowance for impairment losses. The difference between the purchase price and the agreed selling price is treated as deferred (unamortised) interest income and amortised as income over the period, commencing from the acquisition date to the resale date using the effective interest rate method.

Securities purchased under resale agreements are classified as financial assets in loans and receivables. Refer to Note 2c for the accounting policy of loans and receivables.

Securities sold under repurchase agreements are presented as liabilities in the consolidated statement of financial position at the agreed repurchase price net of the unamortised prepaid interest. The difference between the selling price and the agreed repurchase price is treated as prepaid interest and recognised as interest expense over the period, commencing from the selling date to the repurchase date using effective interest rate method.

Securities sold under repurchase agreements are classified as financial liabilities at amortised cost. Refer to Note 2c for the accounting policy for financial liabilities at amortised cost.

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2. SUMMARY OF SIGNIFICANT ACCOUNTING POLICIES (continued)

n. Derivative Receivables and Derivative Payables

All derivative instruments (including foreign currency transactions for funding and trading purposes) are recognised in the consolidated statement of financial position at their fair values. Fair value is determined based on market value using Reuters rate at reporting date or discounted cash flow method.

Derivative receivables are presented at the amount of unrealised gain from derivative contracts, less allowance for impairment losses. Derivative payables are presented at the amount of unrealised loss from derivative contracts.

Gains or losses from derivative contracts are presented in the consolidated financial statements based on its purpose designated upon acquisition, as (1) fair value hedge, (2) cash flow hedge, (3) net investment in a foreign operation hedge, and (4) trading instruments as follows:

1. Gain or loss on a derivative contract designated and qualifying as a fair value hedging instrument and the gain or loss arising from the changes in fair value of hedged assets and liabilities is recognised as gain or loss that can be set off one another during the same accounting period/year. Any difference representing hedge ineffectiveness is directly recognised as gain or loss in the consolidated statement of income in current year.
2. The effective portion arising from gain or loss of derivative contracts, which are both designated and qualify as a cash flow hedge instruments is reported as other comprehensive income. The hedge ineffectiveness portion is recognised as a gain or loss in the current year consolidated statement of income.
3. Gain or loss arising from derivative contract that is designated, qualifies as a net investment hedge in a foreign operation and that is highly effective is reported as other comprehensive income, as long as the transactions are effectively recognised as hedge transactions.
4. Gain or loss arising from derivative contract not designated as a hedging instrument (or derivative contract that does not qualify as a hedging instrument) is recognised in the current year consolidated statement of income.

Derivative receivables are classified as financial assets at fair value through profit or loss, meanwhile derivative payables are classified as financial liabilities at fair value through profit or loss. Refer to Note 2c for the accounting policy of financial assets and liabilities at fair value through profit or loss.

o. Loans

Loans represent agreement to provide cash or cash equivalent based on agreements with borrowers, where borrowers are required to repay their debts with interest after a specified period, and matured trade finance facilities which have not been settled within 15 days.

Syndicated loans, direct financing and joint financing, and channeling loans are stated at their outstanding balances in proportion to the risks borne by the Bank and its Subsidiaries.

Included in loans are financing by Bank Syariah Mandiri ("BSM"), a Subsidiary, in the form of sharia receivables, financing and funding.

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2. SUMMARY OF SIGNIFICANT ACCOUNTING POLICIES (continued)

o. Loans (continued)

Brief explanation for each type of sharia financing is as follows:

Mudharabah financing is a co-operation for certain project between first party (*malik, shahibul mal* or Subsidiary) as owner of fund and second party (*amil, mudharib* or debtors) as fund manager whereas the profit sharing will be shared in accordance with percentage as stated in the agreement, meanwhile losses will be borne by the Subsidiary except if the second party does negligence, error or violate the agreement. *Mudharabah* financing is stated at the outstanding financing balance less allowance for possible losses.

Musarakah financing is a co-operation between two or more parties in a certain business wherein each party provides a portion of fund on condition that the profit shall be shared in the agreement, whereas losses shall be borne in accordance with the portion of the fund of each party. *Musarakah* financing is stated at the outstanding financing balance less allowance for possible losses.

Ijarah receivables are the financing on the availability of fund in relation to transferring the right to use and benefit of a good and service based on rental transaction which was not followed by transfer of the goods ownership to the lessee. *Ijarah muntahiyah bittamlik* is an agreement on the availability of fund in relation to transferring the use right and benefit of a good or service based on rental transaction with an option to transfer the ownership title of goods to the lessee. *Ijarah* receivables are recognized at due date at the amount of it lease income not yet received and presented at its net realizable value, which is the outstanding balance of the receivables.

Murabahah receivables are the financing such goods by confirming purchase price to a buyer and the buyer pays it with a higher price as an agreed profit. *Murabahah* receivables are stated at the balance of the receivable less deferred margin and allowance for possible losses.

Istishna receivables are the financing such goods in the form of manufacturing the ordered goods with the agreed criteria and specification by both of orderer or buyer (*Mustashni*) and manufacturer or seller (*Shani*). *Istishna* receivables are presented based on the outstanding billings less allowance for possible losses.

Qardh receivables are a borrowing at the condition that the borrower should repay the loan at specified period of time. The Subsidiary will obtain a fee (*ujrah*) from this transaction, which is recognized upon receipt. *Qardh* receivables is stated at its outstanding balance less allowance for possible losses.

Rahn represent the mortgage of goods or assets owned by the customer for an equivalent amount of money. Assets or goods mortgaged are appraised based on market value, less a certain deduction percentage. The Subsidiary will obtain a fee (*ujrah*), which is recognized upon receipt.

On 16 January 2013, Islamic Accounting Standards Boards of Indonesian Institute of Accountants (DSAS-IAI) has issued Technical Bulletin No. 9 to standardize the implementation of annuity method in *murabahah*. Based on Technical Bulletin No. 9 *murabahah* financing are fund distribution from syariah financial institution to debtors through trading mechanism. In accounting, this transactions substantially classified as financing. Accounting treatment for financing are refer to SFAS 50 (Revised 2010), SFAS 55 (Revised 2011), SFAS 60 and other relevant SFAS. Currently the Subsidiary is evaluating and has not determined the impacts of this Technical Bulletin on its financial statements.

Loans are classified as financial assets in loans and receivables. Refer to Note 2c for the accounting policy of loans and receivables.

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2. SUMMARY OF SIGNIFICANT ACCOUNTING POLICIES (continued)

o. Loans (continued)

Loan Restructuring

Loan restructuring may involve a modification of the terms of the loans, conversion of loans into equity or other financial instruments and/or a combination of both.

Losses on loan restructurings in respect of modification the terms of the loans are recognised only if the present value of total future cash receipts specified by the new terms of the loans including both receipts designated as interest and those designated as loan principal, are less than the carrying amount at loans before restructuring. Starting from 1 January 2010, losses on loan restructuring are presented as part of allowance for impairment losses.

For loan restructurings which involve a conversion of loans into equity or other financial instruments, a loss on loan restructuring is recognised only if the fair value of the equity or financial instruments received, deducted by estimated expenses to sell the equity or other financial instruments, is less than the carrying amount of loans.

Overdue interest, which is capitalised to loans under new restructuring agreements, is recorded as deferred interest income and is amortised proportionately based on the amount of capitalised interest relative to the loan principal upon collection. Losses on loan restructuring are presented as part of allowance for impairment losses.

p. Consumer Financing Receivables

Subsidiary's consumer financing receivables are recognised initially at fair value, added with directly attributable transaction costs and deducted by yield enhancing income, and subsequently measured at amortised cost using the effective interest rate method.

Subsidiary's consumer financing receivables are classified as loans and receivables. Refer to Note 2c for the accounting policy of loans and receivables.

Early termination is treated as a cancellation of an existing contract and the resulting gain or loss is credited or charged to the current year's consolidated statement of comprehensive income at the transaction date.

Subsidiary's unearned consumer financing income is the difference between total installments to be received from customers and the total financing which is recognised as income over the term of the contract using effective interest rate.

Consumer financing receivables are stated net of joint financing receivables where joint financing providers bear credit risk in accordance with its portion (without recourse), unearned consumer financing income and allowance for impairment losses.

Joint financing receivables where the Subsidiary and joint financing providers bear credit risk in accordance with their portion (without recourse) are presented on a net basis in the consolidated statement of financial position. Consumer financing income and interest expense related to joint financing without recourse are also presented on a net basis in the consolidated statement of comprehensive income.

For joint financing without recourse, Subsidiary has the right to set higher interest rates to customers than those as stated in the joint financing agreements with joint financing providers. The difference is recognised as revenue and disclosed as "Consumer financing income".

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2. SUMMARY OF SIGNIFICANT ACCOUNTING POLICIES (continued)

q. Net Investment in Finance Lease

Net investment in finance lease represent lease receivable plus the residual value at the end of the lease period and stated net of unearned lease income, security deposits and the allowance for impairment losses. The difference between the gross lease receivable and the present value of the lease receivable is recognized as unearned lease income. Unearned lease income is allocated to current year consolidated statement of comprehensive income based on a constant rate of return on net investment using the effective interest rate.

The lessee has the option to purchase the leased asset at the end of the lease period at a price mutually agreed upon at the commencement of the agreement.

Early termination is treated as a cancellation of an existing contracts and the resulting gain or loss is credited or charged to the current year consolidated statement of comprehensive income.

Net investment in finance leases are classified as loans and receivables. Refer to Note 2c to the accounting policy for loans and receivables.

r. Fixed Assets and Leased Assets

i. Fixed assets and Software

Fixed assets except for land is stated at cost less accumulated depreciation and impairment losses. Such cost includes the cost of replacing part of the fixed assets when that cost is incurred, if the recognition criteria are met. Likewise, when a major inspection is performed, its cost is recognised in the carrying amount of the fixed assets as a replacement if the recognition criteria are satisfied. All other repairs and maintenance costs that do not have future economics benefit are recognised in the consolidated statement of income as incurred. Software is recognised as intangible assets.

Depreciation and amortisation is calculated using the straight-line method over the estimated useful lives of the assets as follows:

	<u>Years</u>
Buildings	20
Furniture, fixtures, office equipment and computer and vehicles	4-5
Software	5

Fixed assets are derecognised upon disposal or when no future economic benefits are expected from their use or disposal. Any gain or loss arising from derecognition of the asset (calculated as the difference between the net disposal proceeds and the carrying amount of the asset) is included in consolidated statement of income in the year the asset is derecognised.

The asset's residual values, useful lives and methods of depreciation are reviewed, and adjusted prospectively if appropriate, at each financial year end.

Construction in progress is stated at cost and is presented as part of fixed assets. Accumulated costs are reclassified to the appropriate fixed assets account when the assets are substantially complete and are ready for their intended use.

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2. SUMMARY OF SIGNIFICANT ACCOUNTING POLICIES (continued)

r. Fixed Assets and Leased Assets (continued)

i. Fixed assets and Software (continued)

Prior to January 1, 2012, the land assets are recorded in accordance with SFAS 47, "Accounting for Land", all costs and expenses incurred in connection with the acquisition of land rights, among others, the cost, the cost of survey and measurement, notary fees and taxes associated with it, are deferred and presented separately from the cost of land acquisition. Cost of acquiring land rights are deferred are presented as part of "Other Assets" in the consolidated statements of financial position and is amortized over the useful life of the relevant land rights using the straight-line method.

In addition, SFAS 47 also states that the right to land is not amortized unless it meets certain conditions specific.

Starting 1 January 2012, in accordance with IAS 16 "Fixed Assets" and ISAK 25 "Land Rights". The cost of land rights in the form of right to cultivate, right to build and use rights are recognized as fixed assets. The acquisition cost is the cost that are directly attributable to obtain land rights, including the cost of legal rights to the land when the land was first acquired.

Land rights in the form of right to cultivate, right to build and use rights are not depreciated, unless there is evidence to indicate that the extension or renewal of land is likely to or definitely not obtained.

SFAS No. 48 (Revised 2009), "Impairment of Assets" states that the carrying amounts of fixed assets are reviewed at each consolidated statement of financial position date to assess whether they are recorded in excess of their recoverable amounts and, when carrying value exceeds this estimated recoverable amount, assets are written down to their recoverable amount.

Effective 1 January 2008, Bank Mandiri applied SFAS No. 16 (Revised 2007) "Fixed Assets". Bank Mandiri and Subsidiaries chose the cost model, and therefore, the balance of fixed assets revaluation reserve at the first time adoption of SFAS No. 16 (Revised 2007), which were presented in the shareholders' equity section amounting to Rp3,046,936 in the consolidated statement of financial position, were reclassified to appropriated retained earnings in 2008.

ii. Leased assets

The Group apply SFAS No. 30 (Revised 2011) of the Lease, effective beginning on or after 1 January 2008. Under SFAS No. 30 (Revised 2011), determination of whether an agreement is a lease agreement or lease agreement containing the substance of the agreement based on the inception date and whether the fulfillment of the agreement depends on the use of an asset and the agreement provides a right to use the asset. According to this revised SFAS, leases that transfer substantially all the risks and rewards incidental to ownership, are classified as finance leases. Further, a lease is classified as operating leases, if the lease does not transfer substantially all the risks and benefits incidental to ownership of assets.

Based on SFAS No. 30 (Revised 2011), under a finance leases, Bank and Subsidiaries recognise assets and liabilities in its consolidated statement of financial position at amounts equal to the fair value of the leased property or, if lower, the present value of the minimum lease payments, each determined at the inception of the lease. Lease payment is apportioned between the finance charge and the reduction of the outstanding liability. The finance charge is allocated to each period during the lease term so as to produce a constant periodic rate of interest on the remaining balance of the liability. Finance charges are reflected in the consolidated statement of income. Capitalised leased assets (presented under fixed assets) are depreciated over the shorter of the estimated useful life of the assets and the lease term, if there is no reasonable certainty that the Bank will obtain ownership by the end of the lease term.

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2. SUMMARY OF SIGNIFICANT ACCOUNTING POLICIES (continued)

r. Fixed Assets and Leased Assets (continued)

ii. Leased assets (continued)

Under an operating lease, the Bank recognise lease payments as an expense on a straight-line basis over the lease term.

If a rental agreement contains elements of land and buildings, the Bank assessed the classification of each element as a finance lease or an operating lease separately.

s. Investments in Shares

Investments in shares represent long-term investments in non-publicly-listed companies and temporary investments in debtor companies arising from conversion of loans to equity.

Investments in shares representing ownership interests of 20.00% to 50.00% are accounted for using the equity method. Under this method, investments are stated at cost and adjusted for the Bank's proportionate share in the net equity of the investees and reduced by dividends earned starting the acquisition date net of by allowance for impairment losses.

Temporary investment is written-off from the consolidated statement of financial position if it is held for more than 5 years in accordance with Bank Indonesia Regulation No. 7/2/PBI/2005 dated 20 January 2005 on "Asset Quality Ratings for Commercial Banks", as amended by Bank Indonesia Regulation No. 11/2/PBI/2009 dated 29 January 2009. Since 24 October 2012, Group follows Bank Indonesia Regulation No. 14/15/PBI/2012 dated 24 October 2012 Regarding "Asset Quality Rating for Commercial Banks".

Investment in shares with ownership below 20% are classified as financial assets available for sale. Refer to Note 2c for the accounting policy of financial assets available for sale.

Goodwill is recognised, when there is a difference between the acquisition cost and the Bank's portion of the fair value of identified assets and liabilities at the acquisition date. Goodwill is presented as other assets. Starting 1 January 2011, with the effective implementation of SFAS No. 22 (Revised 2010) "Business Combination", Goodwill arised from acquisition prior to 1 January 2011 is not amortised but subject to regular impairment assessment. Prior to 1 January 2011, Goodwill is amortised as expense over the period using the straight-line method, unless there is other method considered more appropriate in certain conditions. The Goodwill amortisation period is 5 (five) years, but a longer amortisation period may be applied (with maximum 20 years period) with appropriate basis.

t. Allowance for Possible Losses on Non-Earning Assets

Non-earning assets of Bank Mandiri and the Subsidiaries' assets consist of repossessed assets, abandoned properties, inter-office accounts and suspense accounts.

Starting 1 January 2011, the Bank provided an allowance for impairment of collateral confiscated and abandoned property to the value of the lower of carrying amount and fair value net of costs to sell. As for the inter-office account and suspense account, the value of the lower of carrying value and the recovery value.

u. Acceptance Receivables and Payables

Acceptance receivables are classified as financial assets in loans and receivables. Refer to Note 2c for the accounting policy of loans and receivables.

Acceptance payables are classified as financial liabilities at amortised cost. Refer to Note 2c for the accounting policy for financial liabilities at amortised cost.

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2. SUMMARY OF SIGNIFICANT ACCOUNTING POLICIES (continued)

v. Other Assets

Other assets include accrued income for interest, provision and commissions, receivables, repossessed assets, abandoned properties, inter-branch accounts and others.

Repossessed assets represent assets acquired by Bank Mandiri and Subsidiaries, both from auction and non auction based on voluntary transfer by the debtor or based on debtor's approval to sell the collateral where the debtor could not fulfill their obligations to Bank Mandiri and Subsidiaries. Repossessed assets represent loan collateral acquired in settlement of loans and is included in "Other Assets".

Abandoned properties represent Bank and Subsidiaries' fixed assets in form of property which were not used for Bank and Subsidiaries' business operational activity.

Repossessed assets and abandoned properties are presented at their net realisable values. Net realisable value is the fair value of the repossessed assets less estimated costs of liquidating the repossessed assets. Any excess of the loan balance over the value of the repossessed assets, which is not recoverable from the borrower, is charged to the allowance for impairment losses. Differences between the estimated realisable value and the proceeds from sale of the repossessed assets are recognised as current year's gain or loss at the time of sale.

Expenses for maintaining repossessed assets and abandoned properties are recognised in the current year's consolidated statement of income. The carrying amount of the repossessed assets is impaired to recognise a permanent decrease in value of the repossessed asset. Any impairment occurred will be charged to the current year's consolidated statement of income. Refer to Note 2t for changes in accounting policy to determine impairment losses on repossessed assets and abandoned properties.

w. Obligation due Immediately

Obligations due immediately are recorded at the time of the obligations occurred from customer or other banks. Obligation due immediately are classified as financial liabilities at amortised cost.

x. Deposits from Customers

Deposits from customers are the funds placed by customers (excluding banks) with the Bank and Subsidiaries which operate in banking industry based on a fund deposit agreements. Included in this account are demand deposits, saving deposits, time deposits and other similar deposits.

Demand deposits represent deposits of customers that may be used as instruments of payment, and which may be withdrawn at any time by cheque, automated teller machine card (ATM) or other orders of payment or transfers.

Saving deposits represent deposits of customers that may only be withdrawn over the counter and via ATMs or funds transfers by SMS Banking, Phone Banking and Internet Banking when certain agreed conditions are met, but which may not be withdrawn by cheque or other equivalent instruments.

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2. SUMMARY OF SIGNIFICANT ACCOUNTING POLICIES (continued)

x. Deposits from Customers (continued)

Time deposits represent customers deposits that may only be withdrawn after a certain time based on the agreement between the depositor and the Bank. These are stated at amortised cost in the certificates between the Bank and the holders of time deposits.

Included in demand deposits are *wadiah* demand and saving deposits. *Wadiah* demand deposits can be used as payment instruments and can be withdrawn any time using cheque and *bilyet giro*. *Wadiah* demand and saving deposits earn bonus based on Bank's policy. *Wadiah* saving and demand deposits are stated at the Bank's liability amount.

Deposits from customers are classified as financial liabilities at amortised cost. Incremental costs directly attributable to acquisition of deposits from customers are included in the amount of deposits and amortised over the expected life of the deposits. Refer to Note 2c for the accounting policy for financial liabilities at amortised cost.

y. Deposits from Other Banks

Deposits from other banks represent liabilities to local and overseas banks, in the form of demand deposits, saving deposits, inter-bank call money with original maturities of 90 days or less and time deposits. Deposits from other banks are recorded as liability to other banks.

Included in the deposits from other banks are sharia deposits in form of *wadiah* deposits, and Certificates Mudharabah Investment Bank (SIMA). SIMA is an investment certificate issued by the BSM which adopts profit sharing practice and in form of placement among banks. SIMA financing period ranges from 1 - 6 months.

Deposits from other banks are classified as financial liabilities at amortised cost. Incremental costs directly attributable to acquisition of deposits from other banks are included in the amount of deposits and amortised over the expected life of the deposits. Refer to Note 2c for the accounting policy for financial liabilities at amortised cost.

z. Insurance Contract

Insurance contracts is a contract under which the insurer accepts significant insurance risk from the policyholders. Significant insurance risk is defined as the possibility of paying significantly more benefit to the policyholder upon the occurrence of insured event compared to the minimum benefit payable in a scenario where the insured event does not occur. Scenarios considered are those with commercial substance.

The Subsidiary issues insurance contracts that accepted significant insurance risk from the policyholders. The Subsidiary defines significant insurance risk as the possibility of having to pay benefits on the occurrence of an insured event of at least 10% more than the benefits payable if the insured event did not occur.

Investment contracts are those contracts without significant insurance risk.

Once a contract has been classified as an insurance contract, no reclassification is subsequently performed unless the terms of the agreement are later amended.

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2. SUMMARY OF SIGNIFICANT ACCOUNTING POLICIES (continued)

z. Insurance Contract (continued)

The Subsidiary unbundles the deposit component of unit-linked contract when required by SFAS 62 when both the following conditions are met:

- The Subsidiary can measure separately the “deposit” component (including any embedded surrender option, i.e. without taking into account the “insurance” component);
- The Subsidiary’s accounting policies do not otherwise require to recognise all obligations and rights arising from the “deposit” component.

No such condition currently exists within the Subsidiary. In accordance with SFAS 62, the Subsidiary continues to use the accounting principles previously applied by the Subsidiary related to unit-linked contracts.

Liability adequacy tests

Liability adequacy testing is performed at reporting date for contract individually or group of products determined in accordance with the Subsidiary’s manner of acquiring, servicing and measuring the profitability of its insurance contracts.

For life insurance, the liabilities to policyholder in particular the liabilities for future claim is tested to determine whether they are sufficient to cover all related future cash out flow include all benefit guaranteed and guaranteed embedded additional benefit, non guaranteed participation benefit feature (if any), all the expense for policies issuance and maintaining the policies, as well as reflecting the future cash inflow, i.e. premium receipt in the future. The liabilities are calculated based on discounted cash flow basis for all related cash flow i.e. both of cash outflow and cash inflow as mentioned above using a set of best estimate actuarial assumptions which is set by the Subsidiary’s appointed actuary, include discount rate assumptions, mortality/morbidity assumptions, lapse assumptions, expense assumptions and inflation assumptions.

Reinsurance

The Subsidiary reinsures a portion of its risk with reinsurance companies. The amount of premium paid or portion of premium from prospective reinsurance transactions is recognised over the reinsurance contract in proportion with the protection received.

Reinsurance assets include balances expected to be recovered from reinsurance companies for ceded liability for future policy benefits, ceded estimated claim liabilities and ceded unearned premiums. Amounts recoverable from reinsurers are estimated in a manner consistent with the liability associated with the reinsured policy.

If a reinsurance asset is impaired, the Subsidiary reduces the carrying amount accordingly and recognises that impairment loss in the statement of income. A reinsurance asset is impaired if there is objective evidence, as a result of an event that occurred after initial recognition of the reinsurance asset, that the Subsidiary may not receive all amounts due to it under the terms of the contract, and the impact on the amounts that the Subsidiary will receive from the reinsurer can be reliably measured.

Liability to unit-linked policyholders

Liability to unit-linked policyholders classified as insurance liability.

The liability to unit-linked policyholders is recognised at the time the funds received are converted into units, net of related expenses and will increase or decrease in accordance with effective net asset value.

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2. SUMMARY OF SIGNIFICANT ACCOUNTING POLICIES (continued)

z. Insurance Contract (continued)

Liability to unit-linked policyholders (continued)

Funds received from customers for non-sharia unit-linked products are reported as gross premiums in the consolidated statements of comprehensive income. Liabilities to unit-linked policyholders are recognised in the consolidated statement of financial position for the amount received net of the portion of premium representing the Subsidiary's revenue, with corresponding income statement recognition for the increase in liabilities to unit-linked policyholders.

Any interest, gain or loss due to increases or decreases in market value of investments are recorded as income or expense, with a corresponding recognition of increase in liability to unit-linked policyholders in the consolidated statements of comprehensive income and liability to unit-linked policyholders in the consolidated statement of financial position.

Funds received from customers for unit-linked products is recognised as liabilities to unit-linked policyholders in the consolidated statement of financial position for the amount received net of the portion representing the Subsidiary's fees in managing the unit-linked product revenue.

aa. Marketable Securities Issued

Marketable securities issued by the Bank and its Subsidiaries, include floating rate notes, medium term notes and travelers' cheques, are initially measured at fair value plus directly attributable transaction costs. Subsequently transactions costs are amortised using the effective interest rate up to the maturity of marketable securities issued.

Marketable securities issued are classified as financial liabilities at amortised cost. Refer to Note 2c for the accounting policy for financial liabilities at amortised cost.

ab. Fund Borrowings

Fund borrowings represent funds received from other banks, Bank Indonesia or other parties with the obligation of repayment in accordance with the requirements of the loan agreement.

Fund borrowings are initially measured at fair value minus directly attributable transaction costs. Fund borrowings are classified as financial liabilities at amortised cost. Refer to Note 2c for the accounting policy for financial liabilities at amortised cost.

ac. Subordinated Loans

Subordinated loans are initially measured at fair value minus directly attributable transaction costs. Subsequently transactions costs are amortised using the effective interest rate up to the maturity of subordinated loans.

Subordinated loans are classified as financial liabilities at amortised cost. Refer to Note 2c for the accounting policy for financial liabilities at amortised cost.

ad. Income Tax

The tax expense comprises current and deferred tax. Tax is recognised in the consolidated statement of income statement, except to the extent that it relates to items recognised directly in equity. In this case, the tax is also recognised in other comprehensive income or directly in equity, respectively.

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2. SUMMARY OF SIGNIFICANT ACCOUNTING POLICIES (continued)

ad. Income Tax (continued)

Group's management periodically evaluates the implementation of prevailing tax regulations especially those that are subject to further interpretation on its implementation, including evaluation on tax assessment letters received from tax authorities. Where appropriate the Bank establishes provisions based on the amounts expected to be paid to the tax authorities.

The balance sheet liability method is applied to determine income tax expense in Bank Mandiri and Subsidiaries. Under the balance sheet liability method, deferred tax assets and liabilities are recognised for all temporary differences arising between the tax base of assets and liabilities and their carrying amount in the consolidated statement of financial position at each reporting date. This method also requires the recognition of future tax benefits, to the extent that realisation of such benefits is probable.

Currently enacted or substantially enacted tax rates at the time deferred tax assets has been realised or deferred tax liabilities has been settled are used in the determination of deferred income tax. The changes to the carrying value of deferred tax assets and liabilities due to the changes of tax rates are charged in the current year, except for transactions which previously have been directly charged or credited to shareholders' equity.

Amendments to taxation obligations are recorded when an assessment is received or, if appealed against, when the result of the appeal is determined. Management provides provision for future tax liability at the amount that will be payable to the tax office on probable tax exposure, based on assessment as at the date of consolidated statement of financial position. Assumptions and estimation used in the provisioning calculation may involve element of uncertainty.

The estimated corporate income tax of Bank Mandiri and Subsidiaries is calculated for each company as a separate legal entity. Current tax assets and current tax liabilities for different legal entities can not be set-off in the consolidated financial statements. Corporate tax payables and other tax payables of Bank Mandiri and Subsidiaries are presented as taxes payable in the consolidated statement of financial position. Deferred tax assets are presented net of deferred tax liabilities in the consolidated statements of financial position.

ae. Temporary *Syirkah* Funds

Temporary *syirkah* funds represent investment received by Subsidiary (PT Bank Syariah Mandiri). The Subsidiary has the right to manage and invest funds in accordance with either the Subsidiary's policy or restriction set by the depositors with the agreed profit sharing.

Temporary *syirkah* funds cannot be classified as liability. This is due to the Subsidiary does not have any liability to return the fund to the owners, except for losses due to the Subsidiary's management negligence or misrepresentation. On the other hand, temporary *syirkah* funds also cannot be classified as equity, because of the existence of maturity period and the depositors do not have the same rights as the shareholders, such as voting rights and the rights of realized gain from current asset and other non-investment accounts.

Temporary *syirkah* funds represent one of the consolidated statement of financial position accounts which is in accordance with sharia principle that provide right to the Subsidiary to manage fund, including to mixing the funds with the other funds.

The owner of temporary *syirkah* funds receive parts of profit in accordance with the agreement and receive loss based on the proportion to the total funds. The profit distribution of temporary *syirkah* funds might be based on profit sharing or revenue sharing concept.

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2. SUMMARY OF SIGNIFICANT ACCOUNTING POLICIES (continued)

af. Interest and Sharia Income and Expense

(i) Conventional

Interest income and expense for all interest-bearing financial instruments are recognised within "interest income" and "interest expense" in the consolidated statement of income using the effective interest method.

The effective interest method is a method of calculating the amortised cost of a financial asset or a financial liability and of allocating the interest income or interest expense over the relevant period. The effective interest rate is the rate that exactly discounts estimated future cash payments or receipts through the expected life of the financial instrument or, when appropriate, a shorter period to the net carrying amount of the financial asset or financial liability. When calculating the effective interest rate, the Group estimates cash flows considering all contractual terms of the financial instrument but does not consider future credit losses. The calculation includes all fees, commissions and other fees received between parties to the contract that are an integral part of the effective interest rate, transaction costs and all other premiums or discounts.

Once a financial asset or a group of similar financial assets has been written down as a result of an impairment loss, interest income is recognised on the non-impaired portion of the impaired financial assets using the rate of interest used to discount the future cash flows for the purpose of measuring the impairment loss.

(ii) Sharia income

Included in interest income and expense are sharia income and expense. The Subsidiaries' income as a fund manager (*mudharib*) consists of income from *murabahah* and *istishna* transactions, income from *ijarah* (leasing), income from profit sharing of *mudharabah* and *musyarakah* financing and other main operating income.

Murabahah income by deferred payment or by installment is recognised during the period of the contract based on the level of risk and the effort to realise the income. The methods implemented by Subsidiary are effective method (annuity) based on the period of contracts.

Subsidiary determine risk policy based on the internal requirement. Subsidiary ceases the amortisation of deferred income when the financing were classified as non performing.

Income from *istishna* is recognised using the percentage of completion or full completion method.

Income from *ijarah* is recognised proportionally during the contract period.

Profit sharing for passive partner in *musyarakah* is recognized in the period when the right arise in accordance with the agreed sharing ratio.

Profit sharing income from *mudharabah* is recognized in the period when the right arise in accordance with agreed sharing ratio and the recognition based on projection of income is not allowed.

DSAS-IAI has issued Technical Bulletin No. 5 to standarize accounting treatment for income and expenses arising directly to *murabahah* transaction. Based on Technical Bulletin No. 5, direct income and expenses are recognized in-line with recognition of margin *murabahah* as set forth in SFAS 102. Currently the Subsidiary is evaluating and has not determined the impacts of this Technical Bulletin on its financial statements.

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2. SUMMARY OF SIGNIFICANT ACCOUNTING POLICIES (continued)

af. Interest and Sharia Income and Expense (continued)

(iii) Third Parties' Share on Return of Temporary Syirkah Funds

Third parties' share on the return of temporary *syirkah* funds represent fund owners' share of the profit of Subsidiary derived from managing of such funds under *mudharabah mutlaqah*, *mudharabah muqayyadah* and *mudharabah musytarakah* principles. The profit sharing is determined on a cash basis.

Distribution of profit sharing is based on profit sharing principle which calculated from the Subsidiary's gross profit margin.

Margin income and profit sharing on financing facilities and other earning assets are distributed to fund owners and the Subsidiary based on proportion of fund used in the financing and other earning assets. Margin income and profit sharing income allocated to the fund owners are then distributed to fund owners as *shahibul maal* and the Subsidiary as *mudharib* based on a predetermined ratio. Margin income and profit sharing from financing facilities and other earning assets using the Subsidiary's funds, are entirely shared for the Subsidiary, including income from the Subsidiary's fee-based transactions.

ag. Premium Income Recognition, Claims and Benefits Expenses and Unearned Premium Income

Premium received from short duration insurance contracts is recognised as revenue over the period of risk coverage in proportion to the amounts of insurance protection provided. Premiums from long duration contracts are recognised as revenue when the policy is due.

Premiums received before the due date of the respective policies are reported as policyholders' deposits in the consolidated statement of financial position.

Claims and benefits consist of settled claims, claims that are still in process of completion and estimated of claims incurred but not yet reported (IBNR). Claims and benefits are recognised as expenses when the liabilities to cover claims are incurred. Claim recoveries from reinsurance companies are recognised and recorded as deduction from claims expenses consistent in the same period with the claim expenses recognition.

Total claims in process, including claims incurred but not yet reported, are stated at estimated amounts determined based on the actuarial technical insurance calculations. Changes in estimated claims liabilities as a result of further evaluation and the difference between estimated claims and paid claims are recognised as addition to or deduction from expenses in the period the changes occurred.

The unearned premium income set by the Subsidiary is aligned with regulatory requirement in calculating unearned premium reserve for both of non-sharia and shariah short term insurance contract with coverage period up to one year or for insurance contract with coverage period more than one year where the term and condition of the policy can be renewed (renewable) at policy anniversary years.

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2. SUMMARY OF SIGNIFICANT ACCOUNTING POLICIES (continued)

ah. Fees and Commissions Income

Starting the implementation of SFAS No. 55 (Revised 2006) on 1 January 2010, fees and commissions income and transaction cost that are directly attributable to lending and consumer financing activities, are recognised as a part/(deduction) of outstanding loan and consumer financing receivables and will be recognised as interest income by amortising the carrying value of loan and consumer financing receivables with effective interest rate method.

The unamortised fees and commissions balances relating to loans and consumer financing receivables which settled prior to maturity are recognised upon settlement date.

Other fees and commissions income which are not directly related to lending activities or a specific periods are recognised as revenue on the transaction date.

ai. Employee Benefits

Pension Liability

Bank Mandiri established a defined contribution pension plan covering substantially all of its eligible employees from 1 August 1999 and also defined benefit pension plans, which were derived from each of the Merged Banks' pension plan. This program is funded through payment to pension fund management as defined in the regular actuarial calculation.

Bank Mandiri and Subsidiaries' pension liability has been calculated by comparing the benefit that will be received by an employee at normal pension age from the Pension Plans with the benefit as stipulated under the Labor Law No. 13/2003 after deducting accumulated employee contributions and the results of its investments. If the pension benefit from the Pension Plans is less than the benefit as required by the Labor Law No. 13/2003, the Bank and Subsidiaries will have to pay such shortage.

The pension plan based on the labor law is a defined benefit plan because the labor law requires a certain formula to calculate the minimum pension benefit. A defined benefit plan is a pension plan that defines an amount of pension benefit to be provided, usually as a function of one or more factors such as age, years of service or compensation.

The liability recognised in the consolidated statements of financial position in respect of defined benefit pension plans is the present value of the defined benefit obligation at the balance sheet date less the fair value of plan assets, together with adjustments for unrecognised actuarial gains or losses and past service cost. The defined benefit obligation is calculated annually by independent actuaries using the projected unit credit method on a regular basis for periods not exceed one year. The present value of the defined benefit obligation is determined by discounting the estimated future cash outflows using interest rates of high quality corporate bonds that are denominated in the currency in which the benefit will be paid, and that have terms to maturity approximating the terms of the related pension liability.

Actuarial gains and losses arising from experience adjustments and changes in actuarial assumptions. Should the actuarial gains/losses is exceeding 10.00% of defined benefit or 10.00% of fair value program's asset are charged or credited to income or expense over the average remaining service lives of the related employees.

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2. SUMMARY OF SIGNIFICANT ACCOUNTING POLICIES (continued)

ai. Employee Benefits (continued)

Other Post-Employment Benefit Obligations

The Bank provides benefit to employees prior to retirement age which employees are released from their active routine job and do not have to come to work, but they are still entitled to employee benefits.

The entitlement to these benefits is usually based on the employee remaining in service up to retirement age and the completion of a minimum service period. The expected costs of these benefits are accrued over the period of employment, using an accounting methodology similar but simplified to that for defined benefit pension plans. These obligations are valued annually by independent qualified actuaries.

Tantiem Distribution

Bank Mandiri records tantiem on an accrual basis and charges it to the consolidated statements of comprehensive income.

aj. Share - Base Employee Compensation

The Bank has granted stock options to the Directors and Senior Management at certain levels and based on certain criteria under the Management Stock Option Plan (MSOP). Stock compensation cost is calculated at the grant date using the fair value of the stock options and is recognised as part of salaries and employee benefits expense, over the vesting period of the stock options based on graded vesting. The accumulated stock compensation costs are recognised as 'Share Options' in the shareholders' equity section.

The fair value of the stock options granted is based on an independent actuary's valuation report calculated using the Black-Scholes option pricing model.

ak. Earnings Per Share

Earnings per share is calculated by dividing the consolidated net profit at end of year with the weighted average number of shares issued and fully paid-in during the year.

There is no outstanding share-base management compensation program or other program which could dilute earnings per share as at 31 December 2012 and 2011. Therefore basic earnings per share and diluted earnings per share are the same.

The weighted-average number of outstanding shares used in computing the diluted earnings per share as at 31 December 2012 and 2011 are 23,333,333,333 shares and 23,134,862,110 shares, respectively.

al. Segment Information

An operating segment is a component of entity which:

- (a) involves with business activities to generate income and expenses (include income and expenses relating to the transactions with other components with the same entity);
- (b) operations result is observed regularly by chief decision maker to make decisions regarding the allocation of resources and to evaluate the works; and
- (c) separate financial information is available.

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2. SUMMARY OF SIGNIFICANT ACCOUNTING POLICIES (continued)

al. Segment Information (continued)

The Group presents operating segment based on internal reports that are presented to the group decision-making operations in accordance with SFAS 5 (Revised 2009) - Operating Segment. Operating decision maker is the Board of Directors. The operating segments have been divided into the following segments: corporate, commercial and business; micro and retail; consumer, Treasury and Financial Institution, Institutional banking, head office, Subsidiary - sharia, and subsidiary - other than sharia.

A geographical segment is a distinguishable component of the Bank and its Subsidiaries that is engaged in providing services within a particular economic environment and that is subject to risks and returns that are different from those operating in other economic environments. Geographical segments are divided into Indonesia, Asia (Singapore, Malaysia, Hong Kong and Timor Leste and Shanghai), Western Europe (England) and Cayman Islands.

3. USE OF CRITICAL ACCOUNTING ESTIMATES AND JUDGEMENTS

Certain estimates and assumption are made in the preparation of the consolidated financial statements. These often require management judgement in determining the appropriate methodology for valuation of assets and liabilities.

Management makes estimates and assumptions that affect the reported amounts of assets and liabilities within the next financial year. All estimates and assumptions required in conformity with IFAS are best estimates undertaken in accordance with the applicable standard. Estimates and judgements are evaluated on a continuous basis, and are based on past experience and other factors, including expectations with regard to future events.

Although these estimates and assumption are based on management's best knowledge of current events and activities, actual result may differ from those estimates and assumption.

Key sources of estimation uncertainty

a. Allowances for impairment losses of financial assets

Financial assets accounted for at amortised cost are evaluated for impairment on a basis described in Note 2c.

The specific condition of impaired counterparty is considered in calculating allowances for impairment applies to financial assets and evaluated individually for impairment based upon management's best estimate of the present value of the cash flows that are expected to be received. In estimating these cash flows, management makes judgements about the counterparty's financial situation and the net realizable value of any underlying collateral. Each impaired financial assets is assessed on its merits, and the workout strategy and estimated cash flows considered recoverable are independently accepted and approved by the Credit Risk Management Unit.

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3. USE OF CRITICAL ACCOUNTING ESTIMATES AND JUDGEMENTS (continued)

Key sources of estimation uncertainty (continued)

a. Allowances for impairment losses of financial assets (continued)

Collectively assessed impairment allowances cover credit losses inherent in portfolios of financial assets with similar economic characteristics when there is objective evidence to suggest that they contain impaired financial assets, but the individual impaired items cannot yet be identified. In assessing the need for collective allowances, management considers factors such as credit quality and type of product. In order to estimate the required allowance, assumptions are made to define the way inherent losses are modelled and to determine the required input parameters, based on historical experience and current economic conditions. The accuracy of the allowances depends on how well these estimate future cash flows for specific counterparty allowances and the model assumptions and parameters used in determining collective allowances.

b. Determining fair values of financial instruments

In determining the fair value for financial assets and financial liabilities for which there is no observable market price, the Group uses the valuation techniques as described in Note 2c for financial instruments that are traded infrequently and a lack of price transparency, fair value is less objective and requires varying degrees of judgement depending on liquidity, concentration, uncertainty of market factors, pricing assumptions and other risks affecting the specific instrument.

c. Employee benefit

Pension programs are determined based on actuarial valuation. The on actuary valuation involves making assumptions about discount rate, expected rate of return investments, future salary increases, mortality rate, resignation rate and others (refer to Note 2ai and 49). Any changes in those assumptions will impact to the liability balance of employee benefit obligations.

The assumptions used in determining the net cost (income) for pensions include the discount rate. The Group determines the appropriate discount rate at the end of each year. This is the interest rate that should be used to determine the present value of estimated future cash outflows expected to be required to settle the pension obligations. In determining the appropriate discount rate, the Group considers the interest rates of government bonds that have terms to maturity approximating the terms of the related employee benefit liability. Other key assumption for pension obligations are based in part on current market conditions.

d. Insurance liabilities on insurance contracts and Liability Adequacy Test (LAT)

Technical reserves of Subsidiaries are stated in the consolidated statement of financial position as part of "Other liabilities", calculated based on actuarial calculation using certain actuarial assumptions. Included in the technical reserves are liability for future policy benefits, estimated claim liabilities, unearned premium income and liability to unit-linked holders. The Subsidiaries also assess at each reporting date whether its recognised insurance liabilities are adequate, using current estimates of future cash flows under its insurance contracts. If the assessment shows that the carrying amount of its insurance liability is inadequate, the entire deficiency shall be recognised in consolidated statements of comprehensive income.

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4. CURRENT ACCOUNTS WITH BANK INDONESIA

	2012	2011
Rupiah	31,699,458	30,472,242
United States Dollar (Note 60B.(v))	6,572,697	5,680,432
	38,272,155	36,152,674

As at 31 December 2012 and 2011, the Bank's Minimum Statutory Reserve complies with Bank Indonesia (BI) Regulation No. 13/10/PBI/2011 dated 9 February 2011 regarding the changes of BI regulation No. 12/19/PBI/2010 concerning Minimum Statutory Reserve of Commercial Banks with BI in Rupiah and foreign currency which are as follows:

	2012	2011
Rupiah		
- Primary Minimum Statutory Reserve	8.00%	8.00%
- Secondary Minimum Statutory Reserve	2.50%	2.50%
Foreign Currencies	8.00%	8.00%

Primary Minimum Statutory Reserve is a minimum reserve that should be maintained by the Bank in the Current Accounts with Bank Indonesia, Secondary Minimum Statutory Reserve is the minimum reserves that should be maintained by the Bank, comprises of Certificates of Bank Indonesia (SBI), Government Debenture Debt (SUN), *Sharia* Government Securities (SBSN), which represent the excess reserve of the Bank's Current Accounts in Rupiah over the Primary Minimum Statutory Reserve and the Minimum Statutory Reserve on Loan to Deposit Ratio (LDR) Bank Indonesia. Minimum Statutory Reserve on LDR ratio is the additional reserve that should be maintained by the Bank in the form of Current Account with Bank Indonesia, if the Bank's LDR below the minimum of LDR targeted by Bank Indonesia (78%).

The ratio of the Minimum Statutory Reserve requirement (Bank Mandiri only) for its Rupiah and foreign currencies accounts as at 31 December 2012 and 2011, are as follows:

	2012	2011
Rupiah		
- Primary Minimum Statutory Reserve	8.00%	8.00%
- Secondary Minimum Statutory Reserve	24.96%	30.00%
- Minimum Statutory Reserve on Loan to Deposit Ratio*)	0.00%	0.50%
Foreign currencies	8.01%	8.06%

*) The additional minimum reserve calculated based on difference between Bank's LDR with the minimum Bank Indonesia's Loan to Deposit Ratio Target multiply by 10%. Effective starting 1 March 2011.

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5. CURRENT ACCOUNTS WITH OTHER BANKS

a. By Currency, Related Parties and Third Parties:

	2012	2011
Rupiah		
Related parties (Note 54)	15,693	38,435
Third parties	125,988	335,855
Total Rupiah	<u>141,681</u>	<u>374,290</u>
Foreign currencies (Note 60B.(v))		
Related parties (Note 54)	386	6,081
Third parties	9,509,705	9,447,298
Total foreign currencies	<u>9,510,091</u>	<u>9,453,379</u>
Total	9,651,772	9,827,669
Less: Allowance for impairment losses	<u>(6,268)</u>	<u>(10,841)</u>
	<u>9,645,504</u>	<u>9,816,828</u>

Included in foreign currencies are mainly Pound Sterling, Euro, United States Dollar, Japanese Yen, Australian Dollar and Singapore Dollar.

b. By Bank Indonesia's Collectibility:

	2012	2011
Rupiah - Current	<u>141,681</u>	<u>374,290</u>
Foreign currencies		
Current	9,506,551	9,448,689
Loss	<u>3,540</u>	<u>4,690</u>
Total foreign currencies	<u>9,510,091</u>	<u>9,453,379</u>
Total	9,651,772	9,827,669
Less: Allowance for impairment losses	<u>(6,268)</u>	<u>(10,841)</u>
	<u>9,645,504</u>	<u>9,816,828</u>

c. The Average Interest Rate (yield) per Annum:

	2012	2011
Rupiah	0.20%	0.03%
Foreign currencies	0.16%	0.25%

d. Movements of allowance for impairment losses on current accounts with other banks are as follows:

	2012	2011
Balance at beginning of year	10,841	10,113
(Reversal)/allowance during the year (Note 43)	(4,938)	828
Others*)	<u>365</u>	<u>(100)</u>
Balance at end of year	<u>6,268</u>	<u>10,841</u>

*) Includes effect of foreign currency translation.

Management believes that the allowance for impairment losses on current accounts with other banks is adequate.

e. Information in respect of classification of "non-impaired" and "impaired" is disclosed in Note 60A.

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6. PLACEMENTS WITH BANK INDONESIA AND OTHER BANKS

a. By Type, Currency, Maturity and Bank Indonesia's Collectibility:

2012				
	Maturity	Current	Loss	Total
Rupiah:				
Bank Indonesia	< 1 month	26,386,019	-	26,386,019
	≥ 1 month ≤ 3 months	991,185	-	991,185
Call Money	< 1 month	3,170,000	-	3,170,000
	≥ 1 month ≤ 3 months	200,000	-	200,000
Time Deposit	< 1 month	1,113,960	-	1,113,960
	≥ 1 month ≤ 3 months	433,200	-	433,200
	> 3 months ≤ 6 months	67,802	-	67,802
	> 6 months ≤ 12 months	18,500	-	18,500
Saving	no maturity	824	-	824
Total Rupiah		32,381,490	-	32,381,490
Foreign currencies:				
Bank Indonesia	< 1 month	9,637,500	-	9,637,500
Call Money	< 1 month	4,013,557	-	4,013,557
	> 12 months	-	50,198	50,198
Fixed-Term Placement	< 1 month	2,050,462	-	2,050,462
	≥ 1 month ≤ 3 months	289	-	289
	> 3 months ≤ 6 months	87,990	-	87,990
	> 12 months	-	1,156	1,156
Time Deposit	< 1 month	100,841	-	100,841
Total foreign currencies (Note 60B.(v))		15,890,639	51,354	15,941,993
Total				48,323,483
Less: Allowance for impairment losses				(85,258)
				48,238,225

2011				
	Maturity	Current	Loss	Total
Rupiah:				
Bank Indonesia	< 1 month	22,558,328	-	22,558,328
	≥ 1 month ≤ 3 months	10,882,900	-	10,882,900
Call Money	< 1 month	520,000	-	520,000
Time Deposit	< 1 month	565,038	-	565,038
	≥ 1 month ≤ 3 months	123,699	-	123,699
	> 3 months ≤ 6 months	50,000	-	50,000
	> 6 months ≤ 12 months	68,000	-	68,000
Saving	no maturity	3,261	-	3,261
Total Rupiah		34,771,226	-	34,771,226
Foreign currencies:				
Call Money	< 1 month	13,778,709	-	13,778,709
	≥ 1 month ≤ 3 months	272,025	-	272,025
	> 12 months	-	66,591	66,591
Fixed-Term Placement	< 1 month	2,475,905	-	2,475,905
	≥ 1 month ≤ 3 months	469	-	469
	> 3 months ≤ 6 months	82,786	-	82,786
	> 12 months	-	1,532	1,532
Time Deposit	< 1 month	39,828	-	39,828
	≥ 1 month ≤ 3 months	50,720	-	50,720
Total foreign currencies (Note 60B.(v))		16,700,442	68,123	16,768,565
Total				51,539,791
Less: Allowance for impairment losses				(146,729)
				51,393,062

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6. PLACEMENTS WITH BANK INDONESIA AND OTHER BANKS (continued)

b. By Related Parties and Third Parties:

	<u>2012</u>	<u>2011</u>
Rupiah:		
Related parties (Note 54)	665,511	328,561
Third parties	31,715,979	34,442,665
Total Rupiah	<u>32,381,490</u>	<u>34,771,226</u>
Foreign currencies:		
Related parties (Note 54)	678,457	456,933
Third parties	15,263,536	16,311,632
Total foreign currencies (Note 60B.(v))	<u>15,941,993</u>	<u>16,768,565</u>
Total	48,323,483	51,539,791
Less: Allowance for impairment losses	(85,258)	(146,729)
	<u>48,238,225</u>	<u>51,393,062</u>

c. Average Interest Rate (yield) per Annum:

	<u>2012</u>	<u>2011</u>
Rupiah	3.64%	6.21%
Foreign currencies	0.22%	0.23%

d. As at 31 December 2012 and 2011, there were no placements pledged as cash collateral.

e. Movements of allowance for impairment losses on placements with other banks:

	<u>2012</u>	<u>2011</u>
Balance at beginning of year	146,729	137,885
(Reversal)/allowance during the year (Note 43)	(75,272)	7,300
Others*)	13,801	1,544
Balance at end of year	<u>85,258</u>	<u>146,729</u>

*) Includes effect of foreign currency translation.

Management believes that the allowance for impairment losses on placements with Bank Indonesia and other banks is adequate.

Bank Mandiri has a placement with a financial institution (in liquidation), which was classified as loss or "impaired". Bank Mandiri's claims that have been approved by the Trustee based on the creditors meeting on 5 November 2009 was amounting to EUR16,395,092 (full amount) for the placement. On 10 March 2010, 24 November 2010 and 6 September 2012, the Trustee has paid portion of the claims (interim distribution) to Bank Mandiri, after a set-off with balance of demand deposit, inter-bank call money and L/C UPAS obligation of a Subsidiary to the financial institution, so the balance of Bank Mandiri's placement with financial institutions (in liquidation) as at 31 December 2012 and 2011 amounting to EUR4,033,599 (full amount) and EUR5,815,120 (full amount). As at 31 December 2012 and 2011, Bank Mandiri has established a reserve for impairment losses on the remaining outstanding balance of placement with financial institution.

f. Information in respect of classification of "non-impaired" and "impaired" is disclosed in Note 60A.

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7. MARKETABLE SECURITIES

a. By Purpose, Related Parties and Third Parties:

	2012	2011
Related parties (Note 54):		
Fair value through profit or loss	225,002	3,350,981
Available for sale	417,019	386,745
Held to maturity	228,041	277,729
At cost*)	<u>283,000</u>	<u>-</u>
	<u>1,153,062</u>	<u>4,015,455</u>
Third parties:		
Fair value through profit or loss	1,709,545	626,303
Available for sale	5,625,547	5,459,939
Held to maturity	1,994,635	2,222,114
At cost*)	519,169	-
Loans and Receivable	<u>10,817</u>	<u>9,588</u>
	<u>9,859,713</u>	<u>8,317,944</u>
Total	11,012,775	12,333,399
Add/(less):		
Unamortised discounts	624	(9,269)
Unrealised gain/(loss) on increase/(decrease) in fair value of marketable securities	37,889	(70,119)
Allowance for impairment losses	<u>(281,513)</u>	<u>(251,093)</u>
	<u>(243,000)</u>	<u>(330,481)</u>
	<u>10,769,775</u>	<u>12,002,918</u>

*) Marketable securities owned by Subsidiary in accordance with SFAS 110 "Accounting for Sukuk", which was effective since 1 January 2012.

b. By Type, Currency and Bank Indonesia's Collectibility:

	2012					
	Cost/ Nominal Value*)	Unamortised Premiums/ (Discounts)	Unrealised Gains/ (Losses)	Fair Value/Amortised Cost **)		
				Current	Loss	Total
Rupiah:						
Fair value through profit or loss						
Investments in mutual fund units	1,046,698	-	21,717	1,068,415	-	1,068,415
Bonds	608,446	-	3,161	611,607	-	611,607
Shares	<u>21,486</u>	<u>-</u>	<u>(5,449)</u>	<u>16,037</u>	<u>-</u>	<u>16,037</u>
	<u>1,676,630</u>	<u>-</u>	<u>19,429</u>	<u>1,696,059</u>	<u>-</u>	<u>1,696,059</u>
Available for sale						
Investments in mutual fund units	5,040,770	-	18,783	5,059,553	-	5,059,553
Bonds	526,924	-	350	527,274	-	527,274
Medium term notes	<u>290,114</u>	<u>-</u>	<u>(101)</u>	<u>290,013</u>	<u>-</u>	<u>290,013</u>
	<u>5,857,808</u>	<u>-</u>	<u>19,032</u>	<u>5,876,840</u>	<u>-</u>	<u>5,876,840</u>

*) Held to maturity securities are presented at nominal value.

**) Held to maturity securities are presented at amortised cost.

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7. MARKETABLE SECURITIES (continued)

b. By Type, Currency and Bank Indonesia's Collectibility (continued):

	2012					
	Cost/ Nominal Value*)	Unamortised Premiums/ (Discounts)	Unrealised Gains/ (Losses)	Fair Value/Amortised Cost **)		
				Current	Loss	Total
Rupiah (continued):						
Held to maturity						
Bonds	1,092,000	(3,358)	-	1,002,115	86,527	1,088,642
Export bills	112,415	-	-	112,415	-	112,415
Certificates of Bank Indonesia	40,000	(746)	-	39,254	-	39,254
	<u>1,244,415</u>	<u>(4,104)</u>	<u>-</u>	<u>1,153,784</u>	<u>86,527</u>	<u>1,240,311</u>
At cost***)						
Sharia Corporate bonds	779,000	4,728	-	646,728	137,000	783,728
Export bills	23,169	-	-	23,169	-	23,169
	<u>802,169</u>	<u>4,728</u>	<u>-</u>	<u>669,897</u>	<u>137,000</u>	<u>806,897</u>
Total Rupiah	<u>9,581,022</u>	<u>624</u>	<u>38,461</u>	<u>9,396,580</u>	<u>223,527</u>	<u>9,620,107</u>
Foreign currencies:						
Fair value through profit or loss						
Treasury bills	257,917	-	(138)	257,779	-	257,779
Available for sale						
Treasury bills	95,724	-	(434)	95,290	-	95,290
Shares	89	-	-	-	89	89
Export bills	88,945	-	-	88,945	-	88,945
	<u>184,758</u>	<u>-</u>	<u>(434)</u>	<u>184,235</u>	<u>89</u>	<u>184,324</u>
Held to maturity						
Export bills	<u>978,261</u>	<u>-</u>	<u>-</u>	<u>978,171</u>	<u>90</u>	<u>978,261</u>
Loans and receivables bond	<u>10,817</u>	<u>-</u>	<u>-</u>	<u>-</u>	<u>10,817</u>	<u>10,817</u>
Total foreign currencies (Note 60B.(v))	<u>1,431,753</u>	<u>-</u>	<u>(572)</u>	<u>1,420,185</u>	<u>10,996</u>	<u>1,431,181</u>
Total	<u>11,012,775</u>	<u>624</u>	<u>37,889</u>	<u>10,816,765</u>	<u>234,523</u>	<u>11,051,288</u>
Less: Allowance for impairment losses						<u>(281,513)</u>
Net						<u>10,769,775</u>

*) Held to maturity securities are presented at nominal value.

**) Held to maturity securities are presented at amortised cost.

***) Marketable securities owned by Subsidiary in accordance with SFAS 110 "Accounting for Sukuk", which was effective since 1 January 2012

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7. MARKETABLE SECURITIES (continued)

b. By Type, Currency and Bank Indonesia's Collectibility (continued):

	2011						
	Cost/ Nominal Value*)	Unamortised (Discounts)/ Premiums	Unrealised Gains/ (Losses)	Fair Value/Amortised Cost **)			
				Current	Substandard	Loss	Total
Rupiah:							
Fair value through profit or loss							
Bonds	3,039,234	-	8,518	3,047,563	-	189	3,047,752
Medium term notes	460,000	-	-	460,000	-	-	460,000
Investments in mutual fund units	142,466	-	7,116	149,582	-	-	149,582
Shares	72,658	-	(986)	71,672	-	-	71,672
	3,714,358	-	14,648	3,728,817	-	189	3,729,006
Available for sale							
Investments in mutual fund units	5,057,143	-	18,123	5,075,266	-	-	5,075,266
Shares	301,000	-	(110,367)	190,633	-	-	190,633
Sharia Corporate bonds	93,000	-	6,540	99,540	-	-	99,540
Medium term notes	30,000	-	-	30,000	-	-	30,000
Bonds	12,745	-	401	13,146	-	-	13,146
	5,493,888	-	(85,303)	5,408,585	-	-	5,408,585
Held to maturity							
Sharia Corporate bonds	953,000	165	-	816,159	87,006	50,000	953,165
Bonds	516,000	(8,070)	-	421,834	-	86,096	507,930
Export bills	151,369	-	-	151,369	-	-	151,369
Sharia Certificates of Bank Indonesia	100,000	-	-	100,000	-	-	100,000
Certificates of Bank Indonesia	30,000	(770)	-	29,230	-	-	29,230
	1,750,369	(8,675)	-	1,518,592	87,006	136,096	1,741,694
Total Rupiah	10,958,615	(8,675)	(70,655)	10,655,994	87,006	136,285	10,879,285
Foreign currencies:							
Fair value through profit or loss							
Treasury bills	244,962	-	(16)	244,946	-	-	244,946
Bonds	17,964	-	687	18,651	-	-	18,651
	262,926	-	671	263,597	-	-	263,597
Available for sale							
Export bills	196,161	-	-	196,161	-	-	196,161
Floating rate notes	137,608	-	(165)	137,443	-	-	137,443
Bonds	19,027	-	30	19,057	-	-	19,057
	352,796	-	(135)	352,661	-	-	352,661
Held to maturity							
Export bills	731,339	-	-	731,339	-	-	731,339
Floating rate notes	18,135	(594)	-	17,541	-	-	17,541
	749,474	(594)	-	748,880	-	-	748,880
Loans and receivables bond	9,588	-	-	-	-	9,588	9,588
Total foreign currencies (Note 60B.(v))	1,374,784	(594)	536	1,365,138	-	9,588	1,374,726
Total	12,333,399	(9,269)	(70,119)	12,021,132	87,006	145,873	12,254,011
Less: Allowance for impairment losses							(251,093)
Net							<u>12,002,918</u>

*) Held to maturity securities are presented at nominal value.

**) Held to maturity securities are presented at amortised cost.

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7. MARKETABLE SECURITIES (continued)

c. By Remaining Period to Maturity:

	2012	2011
Rupiah:		
No maturity date	1,175,955	623,267
< 1 year	589,670	3,733,949
≥ 1 < 5 years	7,602,397	6,279,494
≥ 5 ≤ 10 years	213,000	316,905
> 10 years	-	5,000
Total Rupiah	<u>9,581,022</u>	<u>10,958,615</u>
Foreign currencies:		
No maturity date	89	-
< 1 year	1,142,053	1,093,835
≥ 1 < 5 years	173,517	234,370
≥ 5 ≤ 10 years	106,541	28,615
> 10 years	9,553	17,964
Total foreign currencies	<u>1,431,753</u>	<u>1,374,784</u>
Total	<u>11,012,775</u>	<u>12,333,399</u>
Add/(less):		
Unamortised discounts	624	(9,269)
Unrealised gain/(loss) on increase/(decrease) in fair value of securities	37,889	(70,119)
Allowance for impairment losses	<u>(281,513)</u>	<u>(251,093)</u>
	<u>(243,000)</u>	<u>(330,481)</u>
	<u>10,769,775</u>	<u>12,002,918</u>

d. By Issuer:

	2012	2011
Corporate	9,169,558	7,810,940
Banks	1,449,576	1,380,243
Government	298,491	3,012,216
Central Bank	<u>95,150</u>	<u>130,000</u>
Total	<u>11,012,775</u>	<u>12,333,399</u>
Add/(less):		
Unamortised premiums/(discounts)	624	(9,269)
Unrealised gain/(loss) on increase/(decrease) in fair value of securities	37,889	(70,119)
Allowance for impairment losses	<u>(281,513)</u>	<u>(251,093)</u>
	<u>(243,000)</u>	<u>(330,481)</u>
	<u>10,769,775</u>	<u>12,002,918</u>

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7. MARKETABLE SECURITIES (continued)

e. Details of Bonds by Rating:

			Rating*)	Fair Value/Amortised Cost**)	
	Rating Agencies	2012	2011	2012	2011
Rupiah					
Fair value through profit or loss					
Bonds					
PT Sumberdaya Sewatama	Pefindo	idA	-	101,169	-
PT Verena Multi Finance Tbk.	Pefindo	idA	-	100,227	-
PT BCA Finance Tbk.	Pefindo	idAA+	-	65,033	-
PT Bank International Indonesia Tbk.	Pefindo	idAAA	idAA+	61,111	109,840
PT Sarana Multigriya Finansial (Persero)	Pefindo	idAA	idAA	55,236	55,125
PT Adira Dinamika Multifinance Tbk.	Pefindo	idAA+	idAA+	15,406	27,098
PT Federal International Finance	Pefindo	idAA+	-	10,070	-
PT Aneka Tambang (Persero) Tbk.	Pefindo	idAA	idAA	7,335	45,161
PT Lautan Luas Tbk.	Pefindo	idA-	idA-	2,028	2,052
PT Jasa Marga (Persero) Tbk.	Pefindo	idAA	idAA	94	28,921
Others ***)	Pefindo	idAA- - idAAA	idD - idAAA	193,898	2,779,555
				611,607	3,047,752
Available for sale					
Sharia Corporate Bonds					
PT Titan Petrokimia Nusantara	Fitch	-	A+(idn)	-	52,875
PT Perusahaan Listrik Negara (Persero)	Pefindo	-	idAA+	-	33,600
PT Bank Pembangunan Daerah Sulsel	Pefindo	-	idA	-	13,065
				-	99,540
Bonds					
PT Bank International Indonesia Tbk.	Pefindo	idAAA	-	100,050	-
PT Indofood Sukses Makmur Tbk.	Pefindo	idAA+	-	100,000	-
PT Sarana Multigriya Finansial (Persero)	Pefindo	idAA	-	100,000	-
PT Astra Sedaya Finance	Pefindo	idAA+	-	75,015	-
PT Pembangunan Jaya Ancol Tbk.	Pefindo	idAA-	-	50,000	-
PT Jasa Marga (Persero) Tbk.	Pefindo	idAA	idAA	14,100	13,146
Others	Pefindo	idA- - idAA-	-	88,109	-
				527,274	13,146
Held to maturity					
Bonds					
PT Tunas Baru Lampung Tbk.	Pefindo	idA	-	500,000	-
PT Indosat Tbk.	Pefindo	idAA+	idAA+	224,115	222,193
PT Medco Energi International Tbk.	Pefindo	idAA-	-	223,000	-
PT Arpeni Pratama Ocean Line Tbk.	Pefindo	idD	idD	86,527	86,096
PT Mayora Indah Tbk.	Pefindo	idAA-	-	55,000	-
PT Indofood Sukses Makmur Tbk.	Pefindo	-	idAA+	-	199,641
				1,088,642	507,930

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7. MARKETABLE SECURITIES (continued)

e. Details of Bonds by Rating (continued):

		Rating*)		Fair Value/Amortised Cost**)	
	Rating Agencies	2012	2011	2012	2011
Rupiah (continued)					
At cost*****)					
Sharia Corporate Bonds					
PT Indosat Tbk.	Pefindo	idAA+	idAA+	168,040	168,109
PT Perusahaan Listrik Negara (Persero)	Pefindo	idAA+	-	117,591	-
PT Berlian Laju Tanker Tbk.	Pefindo	idD	idA-****)	87,000	87,006
PT Salim Ivomas Pratama Tbk.	Pefindo	idAA	idAA	60,000	60,000
PT Mitra Adiperkasa Tbk.	Pefindo	-	idA+	-	30,000
PT Bakrieland Development Tbk.	Pefindo	- BBB+(idn) - A+ (idn), idD - idAAA-	idBBB+ BBB (idn) - A- (idn), idD - idAA+	-	20,000
Others	Various			351,097	588,050
				783,728	953,165
				1,872,370	1,461,095
Total Rupiah				3,011,251	4,621,533
Foreign currencies					
Fair value through profit or loss					
Obligasi					
PT Perusahaan Listrik Negara (Persero)	Fitch	-	BBB-	-	18,651
Available for sale					
Bonds					
Standard Chartered Bank	S&P	-	A+	-	19,057
Loan and Receivable					
Bond					
Advance SCT*****)	-	-	-	10,817	9,588
Total foreign currencies				10,817	47,296

*) Information on rating of bonds were obtained from Bloomberg, which is based on ratings issued by the rating agencies, such as Pemeringkat Efek Indonesia, Standard and Poor's, and Fitch Ratings.

**) Held to maturity securities are stated at amortised costs.

***) As at 31 December 2011, the bonds with fair value through profit or loss classification mainly comprise of treasury bills (Surat Perbendaharaan Negara) which has no rating.

****) On 25 January 2012 bonds issued by PT Berlian Laju Tanker Tbk. were downgraded from idA- to idCCC by Pefindo.

*****) The bond is not rated.

*****) Marketable securities owned by Subsidiary in accordance with SFAS 110 "Accounting for Suku", which was effective since 1 January 2012

f. Average Interest Rate (yield) per Annum:

	2012	2011
Rupiah	4.52%	5.27%
Foreign currencies	7.72%	5.07%

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7. MARKETABLE SECURITIES (continued)

g. Movements of allowance for impairment losses on marketable securities:

	2012	2011**)
Balance at beginning of year	251,093	248,895
Allowance during the year (Note 43)	29,411	17,530
Others*)	1,009	(15,332)
Balance at end of year	281,513	251,093

*) Includes effect of foreign exchange translation.

Management believes that the allowance for impairment losses on marketable securities is adequate.

h. Information in respect of classification of “non-impaired” and “impaired” is disclosed in Note 60A.

As at 31 December 2012 and 2011, the Bank has investment in mutual fund units classified as available for sale, which consist of Reksa Dana Terproteksi BNP Paribas Selaras, Reksa Dana Terproteksi BNP Paribas Selaras 2, Reksa Dana Terproteksi Schroder Regular Income Plan X, Reksa Dana Terproteksi Schroder Regular Income Plan XI and Reksa Dana Terproteksi Schroder Regular Income Plan XII with fair value as at 31 December 2012 amounting to Rp1,504,461, Rp1,006,583, Rp802,353, Rp804,945 and Rp900,089 respectively (2011: amounting to Rp1,505,881, Rp1,008,150, Rp803,102, Rp806,173 and Rp900,308, respectively).

8. GOVERNMENT BONDS

This account consists of bonds issued by Government of the Republic of Indonesia which are obtained by the Group from primary and secondary markets as at 31 December 2012 and 2011. They are as follows:

	2012	2011
Related party (Note 54)		
Fair value through profit or loss, at fair value	2,176,870	1,408,982
Available for sale, at fair value	53,367,029	53,667,392
Held to maturity, at amortised cost	22,341,536	23,383,075
At cost*)	1,050,321	-
	78,935,756	78,459,449

*) Government bonds owned by subsidiary which was classified in accordance with SFAS 110 “Accounting for Sukuk” and was effective since 1 January 2012

a. By Maturity

The Government Bonds, by remaining period of maturity, are as follow:

	2012	2011
Rupiah		
Fair value through profit or loss		
Less than 1 year	573,861	150,224
1 - 5 years	374,982	550,344
5 - 10 years	143,498	152,619
Over 10 years	713,561	424,235
	1,805,902	1,277,422
Available for sale		
1 - 5 years	4,004,180	3,942,029
5 - 10 years	45,983,525	49,725,363
	49,987,705	53,667,392

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8. GOVERNMENT BONDS (continued)

a. By Maturity (continued)

	2012	2011
Rupiah (continued)		
Held to maturity		
Less than 1 year	108,481	10,555
1 - 5 years	21,856,910	13,652,955
5 - 10 years	78,913	9,435,312
Over 10 years	111,161	110,654
	<u>22,155,465</u>	<u>23,209,476</u>
At cost*)		
Less than 1 year	339,151	-
1 - 5 years	711,170	-
	<u>1,050,321</u>	<u>-</u>
Total Rupiah	<u>74,999,393</u>	<u>78,154,290</u>
Foreign currency		
Fair value through profit or loss		
5 - 10 years	216,941	131,560
Over 10 years	154,027	-
	<u>370,968</u>	<u>131,560</u>
Available for sale		
1 - 5 years	1,564,500	-
Over 10 years	1,814,824	-
	<u>3,379,324</u>	<u>-</u>
Held to maturity		
1 - 5 years	186,071	155,475
5 - 10 years	-	18,124
	<u>186,071</u>	<u>173,599</u>
Total foreign currency (Note 60B.(v))	<u>3,936,363</u>	<u>305,159</u>
	<u>78,935,756</u>	<u>78,459,449</u>

*) Government bonds owned by subsidiary which was classified in accordance with SFAS 110 "Accounting for Sukuk" and was effective since 1 January 2012

b. By Type

	2012				
	Nominal	Interest Rates per Annum	Fair Value	Maturity Dates	Frequency of Interest Payment
Rupiah					
Fair value through profit or loss					
Fixed rate bonds	<u>1,613,545</u>	5.63% - 14.28%	<u>1,805,902</u>	10/02/2013- 15/04/2042	1 and 6 months
Available for sale					
Fixed rate bonds	1,800,875	6.25%	1,859,403	21/09/2015 - 15/10/2015	1 month
Variable rate bonds	<u>48,740,774</u>	SPN 3 bulan	<u>48,128,302</u>	25/12/2014 - 25/07/2020	3 months
	<u>50,541,649</u>		<u>49,987,705</u>		

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8. GOVERNMENT BONDS (continued)

b. By Type (continued)

2012				
	Amortised Cost	Interest Rates Per annum	Maturity Dates	Frequency of Interest Payment
Rupiah				
Held to maturity				
Fixed rate bonds	410,867	9.00% - 14.28%	20/02/2013 - 15/05/2037	6 months
Variable rate bonds	21,744,598	SPN 3 bulan	25/12/2014 - 25/09/2017	3 months
	<u>22,155,465</u>			
At cost*)				
Fixed rate bonds	<u>1,050,321</u>	9.00% -11.80%	15/10/2013 - 15/09/2015	6 months
	Nominal	Interest Rates per Annum	Fair Value	Frequency of Interest Payment
Foreign currency				
Fair value through profit or loss				
Fixed rate bonds	<u>342,950</u>	3.30% - 5.25%	<u>370,968</u>	21/11/2018 - 17/01/2042 6 months
Available for sale				
Fixed rate bonds	<u>3,213,856</u>	3.30% - 5.88%	<u>3,379,324</u>	21/11/2018 - 21/11/2022 6 months
	Amortised Cost	Interest Rates Per annum	Maturity Dates	Frequency of Interest Payment
Foreign currency				
Held to maturity				
Fixed rate bonds	<u>186,071</u>	6.75% - 10.38%	10/03/2014 - 09/03/2017	6 months

*) Government bonds owned by subsidiary which was classified in accordance with SFAS 110 "Accounting for Sukuk" and was effective since 1 January 2012

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8. GOVERNMENT BONDS (continued)

b. By Type (continued)

2011				
	Nominal	Interest Rates per Annum	Fair Value	Maturity Dates
Rupiah				
Fair value through profit or loss				
Fixed rate bonds	<u>1,159,516</u>	7.00% - 14.28%	<u>1,277,422</u>	15/01/2012 - 15/07/2038
Available for sale				
Variable rate bonds	<u>54,310,774</u>	SPN 3 Months	<u>53,667,392</u>	25/12/2014 - 25/07/2020
	Amortised Cost	Interest Rates Per annum	Maturity Dates	Frequency of Interest Payment
Rupiah				
Held to maturity				
Fixed rate bonds	1,464,878	9.00% - 14.28%	15/01/2012 - 15/05/2037	1 and 6 months
Variable rate bonds	21,744,598	SPN 3 Months	25/12/2014 - 25/09/2017	3 months
	<u>23,209,476</u>			
	Nominal	Interest Rates per Annum	Fair Value	Maturity Dates
Foreign currency				
Fair value through profit or loss				
Fixed rate bonds	<u>128,570</u>	4.00% - 4.88%	<u>131,560</u>	21/11/2018 - 05/05/2021
	Amortised Cost	Interest Rates Per annum	Maturity Dates	Frequency of Interest Payment
Foreign currency				
Held to maturity				
Fixed rate bonds	<u>173,599</u>	6.75% - 10.38%	10/03/2014 - 09/03/2017	6 months

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8. GOVERNMENT BONDS (continued)

c. Other Information

In 2012, the Bank participated in debt switching program, which was arranged by the Ministry of Finance of the Republic of Indonesia. Through this program, the Bank switched variable rate Government Bonds, which were classified as Available For Sale, with total nominal amount of Rp3,700,000 with fixed rate Government Bonds.

As at 31 December 2012 and 2011, Government Bonds with total nominal amount of Rp12,063,884 and Rp6,658,679 had been pledged as collateral for funds borrowing from other banks and subordinated loans (Note 35e and 36).

9. OTHER RECEIVABLES - TRADE TRANSACTIONS

a. By Type, Currency, Related Parties and Third Parties:

	2012	2011
Rupiah:		
Related parties (Note 54)		
Usance L/C payable at sight	57,581	14,705
Others	2,064,178	1,266,099
	<u>2,121,759</u>	<u>1,280,804</u>
Third parties		
Usance L/C payable at sight	346,107	340,078
Others	576,190	560,621
	<u>922,297</u>	<u>900,699</u>
Total Rupiah	<u>3,044,056</u>	<u>2,181,503</u>
Foreign currencies:		
Related parties (Note 54)		
Usance L/C payable at sight	1,628,031	1,442,333
Others	34,758	29,574
	<u>1,662,789</u>	<u>1,471,907</u>
Third parties		
Usance L/C payable at sight	1,122,512	1,018,070
Others	845,061	1,219,810
	<u>1,967,573</u>	<u>2,237,880</u>
Total foreign currencies (Note 60B.(v))	<u>3,630,362</u>	<u>3,709,787</u>
Total	6,674,418	5,891,290
Less: Allowance for impairment losses	<u>(1,125,015)</u>	<u>(1,079,302)</u>
	<u>5,549,403</u>	<u>4,811,988</u>

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9. OTHER RECEIVABLES - TRADE TRANSACTIONS (continued)

b. By Bank Indonesia's Collectibility:

	2012	2011
Current	5,465,807	4,757,886
Special mention	393,133	331,300
Doubtful	-	5,718
Loss	815,478	796,386
Total	6,674,418	5,891,290
Less: Allowance for impairment losses	(1,125,015)	(1,079,302)
	<u>5,549,403</u>	<u>4,811,988</u>

c. By Maturity:

	2012	2011
Rupiah:		
Less than 1 month	908,480	646,100
1 - 3 months	1,486,727	1,085,617
3 - 6 months	486,802	284,686
6 - 12 months	15,869	19,156
Over 12 months	146,178	145,944
Total Rupiah	3,044,056	2,181,503
Foreign currencies:		
Less than 1 month	822,177	750,253
1 - 3 months	1,105,616	566,324
3 - 6 months	1,032,123	1,743,237
6 - 12 months	912	20,038
Over 12 months	669,534	629,935
Total foreign currencies (Note 60B.(v))	3,630,362	3,709,787
Total	6,674,418	5,891,290
Less: Allowance for impairment losses	(1,125,015)	(1,079,302)
	<u>5,549,403</u>	<u>4,811,988</u>

d. Movements of allowance for impairment losses on other receivables - trade transactions:

	2012	2011
Balance at beginning of year	1,079,302	1,146,327
Reversal during the year (Note 43)	(13,263)	(98,692)
Others*)	58,976	31,667
Balance at end of year	<u>1,125,015</u>	<u>1,079,302</u>

*) Includes effect of foreign exchange translation.

Management believes that the allowance for impairment losses on other receivables - trade transactions is adequate.

e. Information in respect of classification of "non-impaired" and "impaired" is disclosed in Note 60A.

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10. SECURITIES PURCHASED UNDER RESALE AGREEMENTS

a. Securities purchased under resale agreements

Type of Securities	2012				
	Starting Date	Maturity Date	Resale Amount	Unamortised Interest	Carrying Amount
Rupiah					
Obligasi FR0058	09/11/2012	08/02/2013	1,080,592	5,188	1,075,404
Obligasi FR0043	28/12/2012	29/01/2013	914,813	3,140	911,673
Obligasi FR0059	09/10/2012	08/01/2013	854,775	752	854,023
Obligasi FR0047	22/11/2012	02/01/2013	685,924	84	685,840
Obligasi FR0054	19/12/2012	26/03/2013	686,278	7,307	678,971
Obligasi FR0054	21/11/2012	19/02/2013	678,814	4,202	674,612
Obligasi FR0020	27/12/2012	29/01/2013	642,559	2,413	640,146
Obligasi FR0061	13/12/2012	12/02/2013	612,549	3,192	609,357
Obligasi FR0056	12/12/2012	19/03/2013	606,952	5,924	601,028
Obligasi FR0056	26/12/2012	28/01/2013	589,386	2,091	587,295
Obligasi FR0059	19/12/2012	26/02/2013	535,562	3,733	531,829
Obligasi FR0040	28/12/2012	29/01/2013	475,887	1,633	474,254
Obligasi FR0057	30/11/2012	05/03/2013	444,834	3,546	441,288
Obligasi FR0053	13/12/2012	12/02/2013	443,213	2,309	440,904
Obligasi FR0027	12/12/2012	19/02/2013	409,746	2,499	407,247
Obligasi FR0056	14/12/2012	15/02/2013	401,756	2,247	399,509
Obligasi FR0060	17/12/2012	17/01/2013	257,106	541	256,565
Obligasi FR0043	09/10/2012	08/01/2013	249,674	220	249,454
Obligasi FR0054	30/11/2012	05/03/2013	235,232	1,875	233,357
Obligasi FR0058	20/12/2012	03/01/2013	221,491	57	221,434
Obligasi FR0054	18/12/2012	18/02/2013	211,193	1,349	209,844
Obligasi FR0058	17/12/2012	18/01/2013	203,104	454	202,650
Obligasi FR0059	26/12/2012	25/01/2013	200,181	631	199,550
Obligasi FR0054	18/12/2012	18/02/2013	199,460	1,274	198,186
Obligasi FR0058	17/12/2012	18/01/2013	192,688	430	192,258
Obligasi FR0035	14/12/2012	15/02/2013	188,964	1,057	187,907
Obligasi FR0057	26/12/2012	25/01/2013	187,196	590	186,606
Obligasi FR0053	12/12/2012	19/02/2013	158,201	965	157,236
Obligasi FR0058	03/12/2012	03/01/2013	157,028	41	156,987
Obligasi FR0058	03/12/2012	03/01/2013	130,857	34	130,823
Obligasi FR0050	17/12/2012	17/01/2013	128,656	271	128,385
Obligasi FR0047	26/12/2012	25/01/2013	127,146	401	126,745
Obligasi FR0058	09/11/2012	08/02/2013	120,065	576	119,489
Obligasi FR0057	17/12/2012	17/01/2013	119,302	251	119,051
Obligasi FR0058	03/12/2012	03/01/2013	115,154	30	115,124
Saham	12/10/2012	10/04/2013	116,600	3,630	112,970
Obligasi FR0056	20/12/2012	03/01/2013	111,480	28	111,452
Obligasi FR0044	17/12/2012	18/01/2013	110,677	247	110,430
Obligasi FR0058	03/12/2012	04/01/2013	110,083	43	110,040
Obligasi FR0058	03/12/2012	03/01/2013	104,686	28	104,658
Obligasi FR0035	13/12/2012	12/02/2013	100,898	526	100,372
Obligasi FR0058	03/12/2012	04/01/2013	99,599	39	99,560
Obligasi FR0057	18/12/2012	18/02/2013	95,975	613	95,362
Obligasi FR0053	14/12/2012	15/02/2013	57,608	322	57,286
Obligasi FR0059	09/10/2012	08/01/2013	44,656	39	44,617
Obligasi FR0064	09/10/2012	08/01/2013	43,731	39	43,692
SBSN	27/12/2012	23/01/2013	31,256	89	31,167
SBSN	27/12/2012	23/01/2013	24,844	70	24,774
Obligasi FR0064	26/12/2012	25/01/2013	23,332	74	23,258
Saham	30/11/2012	29/05/2013	21,200	1,417	19,783
Obligasi FR0054	09/10/2012	08/01/2013	16,618	14	16,604
Saham	06/06/2012	03/05/2013	2,312	115	2,197
SBSN	27/12/2012	23/01/2013	1,988	6	1,982
Total			14,583,881	68,646	14,515,235
Allowance for impairment losses					-
Net					14,515,235

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10. SECURITIES PURCHASED UNDER RESALE AGREEMENTS (continued)

a. Securities purchased under resale agreements (continued)

Type of Securities	Starting Date	2011		Unamortised Interest	Carrying Amount
		Maturity Date	Resale Amount		
Rupiah					
Related Parties (Note 54)					
Obligasi VR0026	28/11/2011	28/02/2012	409,442	3,546	405,896
Obligasi VR0028	13/10/2011	13/01/2012	254,308	534	253,774
Obligasi VR0023	28/11/2011	28/02/2012	99,898	865	99,033
Total Related Parties			763,648	4,945	758,703
Third Parties					
Obligasi FR0052	04/11/2012	16/02/2012	1,194,016	7,875	1,186,141
Obligasi FR0052	04/11/2011	16/02/2012	1,194,016	7,875	1,186,141
Obligasi FR0057	08/11/2011	16/02/2012	1,130,647	7,420	1,123,227
Obligasi FR0052	04/11/2011	16/02/2012	1,072,823	7,087	1,065,736
Obligasi FR0045	08/11/2011	16/02/2012	612,085	4,017	608,068
Obligasi FR0053	14/12/2011	16/01/2012	490,555	977	489,578
Obligasi FR0058	08/11/2011	16/02/2012	447,312	2,935	444,377
Obligasi FR0040	13/12/2011	06/01/2012	371,563	247	371,316
Obligasi FR0040	23/12/2011	25/01/2012	352,873	1,136	351,737
Obligasi FR0047	20/12/2011	20/01/2012	307,955	785	307,170
Obligasi FR0044	28/12/2011	01/02/2012	302,050	1,256	300,794
Obligasi FR0057	08/11/2011	16/02/2012	274,124	1,799	272,325
Obligasi FR0040	27/12/2011	27/01/2012	272,010	949	271,061
Obligasi FR0052	04/11/2011	16/02/2012	265,337	1,750	263,587
Obligasi FR0057	20/12/2011	20/01/2012	261,182	666	260,516
Obligasi FR0036	13/12/2011	06/01/2012	239,408	159	239,249
Obligasi FR0040	20/12/2011	20/01/2012	233,198	594	232,604
Obligasi FR0042	23/12/2011	25/01/2012	222,104	715	221,389
Obligasi FR0042	20/12/2011	20/01/2012	221,238	564	220,674
Obligasi FR0043	23/12/2011	25/01/2012	220,056	708	219,348
Obligasi FR0056	22/12/2011	19/01/2012	177,944	430	177,514
Obligasi FR0059	23/12/2011	25/01/2012	177,612	572	177,040
Obligasi FR0036	22/12/2011	19/01/2012	177,273	428	176,845
Obligasi FR0048	22/12/2011	19/01/2012	143,290	346	142,944
Obligasi FR0045	19/12/2011	19/01/2012	128,744	311	128,433
Obligasi FR0045	19/12/2011	19/01/2012	128,744	311	128,433
Obligasi FR0045	19/12/2011	19/01/2012	128,744	311	128,433
Obligasi FR0045	19/12/2011	19/01/2012	128,744	311	128,433
Obligasi FR0040	19/12/2011	19/01/2012	128,489	310	128,179
Obligasi FR0040	19/12/2011	19/01/2012	128,489	310	128,179
Obligasi FR0040	19/12/2011	19/01/2012	128,489	310	128,179
SBSN	08/12/2011	05/01/2012	99,753	64	99,689
Obligasi FR0045	19/12/2011	19/01/2012	76,174	184	75,990
SBSN	28/12/2011	25/01/2011	49,849	158	49,691
Obligasi FR0056	23/12/2011	25/01/2012	49,299	159	49,140
Obligasi FR0040	19/12/2011	19/01/2012	46,723	113	46,610
SBSN	28/12/2011	25/01/2011	38,882	124	38,758
Obligasi FR0044	27/12/2011	27/01/2012	32,933	115	32,818
SBSN	28/12/2011	25/01/2011	10,871	35	10,836
Total Third Parties			11,665,598	54,416	11,611,182
Total			12,429,246	59,361	12,369,885
Allowance for impairment losses					-
Net					12,369,885

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10. SECURITIES PURCHASED UNDER RESALE AGREEMENTS (continued)

b. By Bank Indonesia's Collectibility:

	2012	2011
Current	14,515,235	12,369,885
Less: Allowance for impairment losses	-	-
	14,515,235	12,369,885

As at 31 December 2012 and 2011, there is no securities purchased under resale agreements classified as impaired.

11. DERIVATIVE RECEIVABLES AND PAYABLES

As at 31 December 2012, the summary of derivative transactions are as follow:

Transactions	Notional Amount (Equivalent Rupiah)	Fair Value	
		Derivative Receivables	Derivative Payables
Related parties (Note 54)			
<u>Foreign Exchange Related</u>			
1. Swap - buy			
United States Dollar	48,835	-	333
2. Swap - sell			
United States Dollar	38,944	231	-
Total related parties		231	333
Third parties			
<u>Foreign Exchange Related</u>			
1. Forward - buy			
United States Dollar	3,395,783	568	15,108
Others	390,354	8,490	-
2. Forward - sell			
United States Dollar	379,606	4,610	687
3. Swap - buy			
United States Dollar	2,129,324	4,067	16,662
Others	950,855	722	1,905
4. Swap - sell			
United States Dollar	10,699,005	67,841	26,427
Others	1,425,147	614	22,160
<u>Interest Rate Related</u>			
1. Swap - interest rate			
Others	-	-	29,975
Total third parties		86,912	112,924
Total		87,143	113,257
Less: Allowance for impairment losses		-	-
		87,143	113,257

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11. DERIVATIVE RECEIVABLES AND PAYABLES (continued)

As at 31 December 2011, the summary of derivative transactions is as follow:

Transactions	Notional Amount (Equivalent Rupiah)	Fair Value	
		Derivative Receivables	Derivative Payables
Related parties (Note 54)			
<u>Foreign Exchange Related</u>			
1. Forward - sell			
United States Dollar	404,622	4,391	207
2. Swap - buy			
United States Dollar	226,688	-	3,673
Total related parties		4,391	3,880
Third parties			
<u>Foreign Exchange Related</u>			
1. Forward - buy			
United States Dollar	3,234,959	5,384	18,923
Others	187,872	468	418
2. Forward - sell			
United States Dollar	233,976	1,880	347
Others	40,173	1,771	279
3. Swap - buy			
United States Dollar	4,040,414	8,947	42,333
Others	724,504	-	17,081
4. Swap - sell			
United States Dollar	11,729,704	85,815	39,519
Others	439,727	4,987	173
5. Option - buy			
United States Dollar	-	14	-
<u>Interest Rate Related</u>			
1. Swap - interest rate			
Others	-	-	42,425
Total third parties		109,266	161,498
Total		113,657	165,378
Less: Allowance for impairment losses		-	-
		113,657	165,378

As at 31 December 2012 and 2011, Bank Indonesia's collectibility for derivative receivables are as follows:

	2012	2011
Current	87,143	113,657
Less: Allowance for impairment losses	-	-
	87,143	113,657

As at 31 December 2012 and 2011, there are no derivative receivables classified as impaired.

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12. LOANS

A. Details of loans:

a. By Currency, Related Parties and Third Parties:

	2012	2011
Rupiah:		
Related parties (Note 54)	35,419,722	28,983,609
Third parties	297,223,297	240,146,823
Total Rupiah	332,643,019	269,130,432
Foreign currencies:		
Related parties (Note 54)	10,532,888	7,862,564
Third parties	41,405,799	34,100,310
Total foreign currencies (Note 60B.(v))	51,938,687	41,962,874
Total	384,581,706	311,093,306
Less: Allowance for impairment losses	(14,011,350)	(12,105,048)
	370,570,356	298,988,258

b.1 By Type:

	2012		
	Non-impaired^(*)	Impaired^(*)	Total
Rupiah:			
Working capital	143,311,676	7,384,278	150,695,954
Investment	87,089,010	2,062,063	89,151,073
Consumer	76,901,955	1,199,442	78,101,397
Syndicated	7,107,450	313,249	7,420,699
Export	3,202,967	10,440	3,213,407
Government program	2,581,525	172,066	2,753,591
Employees	1,301,370	5,528	1,306,898
Total Rupiah	321,495,953	11,147,066	332,643,019
Foreign currencies:			
Working capital	12,560,268	2,759,895	15,320,163
Investment	20,290,887	3,146,313	23,437,200
Consumer	47,099	727	47,826
Syndicated	4,169,939	475,029	4,644,968
Export	7,972,839	369,224	8,342,063
Government program	77,405	-	77,405
Employees	2,048	-	2,048
Others	65,568	1,446	67,014
Total foreign currencies (Note 60B.(v))	45,186,053	6,752,634	51,938,687
Total	366,682,006	17,899,700 ¹⁾	384,581,706
Less: Allowance for impairment losses	(3,678,313)	(10,333,037) ²⁾	(14,011,350)
	363,003,693	7,566,663³⁾	370,570,356

^{*)} Included in "impaired portfolio" are (i) loans classified as sub-standard, doubtful and loss (non-performing loans) in accordance with Bank Indonesia regulation, (ii) all restructured loans (Note 2c.G.(a)).

^{**)} Including loan of Subsidiary engaged in sharia banking which allowance for impairment losses is calculated based on Bank Indonesia Regulation.

¹⁾ Loans evaluated by using individual and collective assessment are amounting to Rp12,103,790 and Rp5,795,910, respectively.

²⁾ Allowance for impairment losses calculated by using individual and collective assessment are amounting to Rp8,302,030 and Rp2,031,007, respectively.

³⁾ Loans - net evaluated by using individual and collective assessment are amounting to Rp3,801,760 and Rp3,764,903, respectively.

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12. LOANS (continued)

A. Details of loans (continued):

b.1 By Type (continued):

	2011		
	Non-impaired^{*)}	Impaired^{*)}	Total
Rupiah:			
Working capital	112,835,277	7,514,030	120,349,307
Investment	71,831,053	1,924,090	73,755,143
Consumer	66,110,788	966,392	67,077,180
Syndicated	3,869,183	932,796	4,801,979
Employees	880,315	5,183	885,498
Government program	427,088	10,436	437,524
Export	1,799,811	23,990	1,823,801
Total Rupiah	257,753,515	11,376,917	269,130,432
Foreign currencies:			
Working capital	8,553,994	3,026,702	11,580,696
Investment	19,305,398	1,975,433	21,280,831
Consumer	127,362	684	128,046
Syndicated	3,649,082	531,751	4,180,833
Employees	138	-	138
Government program	92,199	-	92,199
Export	4,119,967	413,895	4,533,862
Others	159,204	7,065	166,269
Total foreign currencies (Note 60B.(v))	36,007,344	5,955,530	41,962,874
Total	293,760,859	17,332,447 ¹⁾	311,093,306
Less: Allowance for impairment losses	(3,021,136)	(9,083,912) ²⁾	(12,105,048)
	290,739,723	8,248,535 ³⁾	298,988,258

*) Included in "impaired portfolio" are (i) loans classified as sub-standard, doubtful and loss (non-performing loans) in accordance with Bank Indonesia regulation, (ii) all restructured loans (Note 2c.G.(a)).

**) Including loan of Subsidiary engaged in sharia banking which allowance for impairment losses is calculated based on Bank Indonesia Regulation.

1) Loans evaluated by using individual and collective assesment are amounting to Rp12,764,708 and Rp4,567,739 respectively.

2) Allowance for impairment losses calculated by using individual and collective assesment are amounting to Rp7,989,166 and Rp1,094,746 respectively.

3) Loans - net evaluated by using individual and collective assesment are amounting to Rp4,775,542 and Rp3,472,993 respectively.

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12. LOANS (continued)

A. Details of loans (continued):

b.2 By Type and Bank Indonesia's Collectibility:

	2012					
	Current	Special Mention	Sub- standard	Doubtful	Loss	Total
Rupiah:						
Working capital	142,293,608	4,817,838	493,969	461,093	2,629,446	150,695,954
Investment	86,588,997	1,697,023	162,532	37,143	665,378	89,151,073
Consumer	71,523,094	5,378,866	276,644	245,934	676,859	78,101,397
Syndicated	7,107,450	192,291	120,958	-	-	7,420,699
Export	3,194,921	8,046	-	-	10,440	3,213,407
Government program	2,420,123	161,402	88,799	22,389	60,878	2,753,591
Employees	1,295,218	6,152	234	114	5,180	1,306,898
Total Rupiah	314,423,411	12,261,618	1,143,136	766,673	4,048,181	332,643,019
Foreign currencies:						
Working capital	13,524,071	1,231,383	50	-	564,659	15,320,163
Investment	22,259,165	901,072	-	-	276,963	23,437,200
Consumer	47,099	-	-	-	727	47,826
Syndicated	4,431,212	139,915	-	15,022	58,819	4,644,968
Export	7,954,823	18,016	3,320	-	365,904	8,342,063
Government program	77,405	-	-	-	-	77,405
Employees	2,048	-	-	-	-	2,048
Others	65,568	-	-	-	1,446	67,014
Total foreign currencies (Note 60B.(v))	48,361,391	2,290,386	3,370	15,022	1,268,518	51,938,687
Total	362,784,802	14,552,004	1,146,506	781,695	5,316,699	384,581,706
Less: Allowance for impairment losses	(4,646,964)	(3,877,033)	(429,429)	(422,658)	(4,635,266)	(14,011,350)
	358,137,838	10,674,971	717,077	359,037	681,433	370,570,356

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12. LOANS (continued)

A. Details of loans (continued):

b.2 By Type and Bank Indonesia's Collectibility (continued):

	2011					
	Current	Special Mention	Sub- standard	Doubtful	Loss	Total
Rupiah:						
Working capital	113,241,824	3,805,036	328,178	354,458	2,619,811	120,349,307
Investment	71,192,695	1,647,758	140,445	244,807	529,438	73,755,143
Consumer	61,718,666	4,392,127	179,733	205,247	581,407	67,077,180
Syndicated	3,869,183	932,796	-	-	-	4,801,979
Employees	879,238	1,077	25	21	5,137	885,498
Government program	412,344	14,744	11	35	10,390	437,524
Export	1,776,812	22,999	-	13,550	10,440	1,823,801
Total Rupiah	253,090,762	10,816,537	648,392	818,118	3,756,623	269,130,432
Foreign currencies:						
Working capital	9,887,718	998,332	72,505	-	622,141	11,580,696
Investment	20,008,076	747,916	205,870	-	318,969	21,280,831
Consumer	126,544	818	-	-	684	128,046
Syndicated	3,923,831	163,019	-	14,042	79,941	4,180,833
Employees	138	-	-	-	-	138
Government program	92,199	-	-	-	-	92,199
Export	4,116,678	3,289	-	15,874	398,021	4,533,862
Others	159,204	-	-	-	7,065	166,269
Total foreign currencies (Note 60B.(v))	38,314,388	1,913,374	278,375	29,916	1,426,821	41,962,874
Total	291,405,150	12,729,911	926,767	848,034	5,183,444	311,093,306
Less: Allowance for impairment losses	(3,254,589)	(3,483,881)	(395,330)	(413,676)	(4,557,572)	(12,105,048)
	288,150,561	9,246,030	531,437	434,358	625,872	298,988,258

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(Expressed in millions of Rupiah, unless otherwise stated)

12. LOANS (continued)

A. Details of loans (continued):

c.1 By Economic Sector:

	2012		
	Non-impaired^{*)}	Impaired^{*) **)}	Total
Rupiah:			
Manufacturing	62,482,173	4,366,331	66,848,504
Trading, restaurant and hotel	60,930,101	2,496,836	63,426,937
Business services	44,868,633	584,070	45,452,703
Agriculture	42,198,274	824,935	43,023,209
Transportation, warehousing and communications	16,135,507	746,302	16,881,809
Construction	12,585,836	832,126	13,417,962
Electricity, gas and water	8,789,960	81,553	8,871,513
Mining	3,567,483	17,080	3,584,563
Social services	4,287,288	62,351	4,349,639
Others	65,650,698	1,135,482	66,786,180
Total Rupiah	321,495,953	11,147,066	332,643,019
Foreign currencies:			
Manufacturing	7,035,386	4,878,390	11,913,776
Trading, restaurant and hotel	5,203,042	620,711	5,823,753
Business services	2,421,227	327,921	2,749,148
Agriculture	4,305,318	14,034	4,319,352
Transportation, warehousing and communications	3,482,996	246,640	3,729,636
Construction	1,728,632	617	1,729,249
Electricity, gas and water	2,098,300	415,714	2,514,014
Mining	18,225,493	247,880	18,473,373
Social services	189,648	-	189,648
Others	496,011	727	496,738
Total foreign currencies (Note 60B.(v))	45,186,053	6,752,634	51,938,687
Total	366,682,006	17,899,700¹⁾	384,581,706
Less: Allowance for impairment losses	(3,678,313)	(10,333,037)²⁾	(14,011,350)
	363,003,693	7,566,663³⁾	370,570,356

*) Included in "impaired portfolio" are (i) loans classified as sub-standard, doubtful and loss (non-performing loans) in accordance with Bank Indonesia regulation, (ii) all restructured loans (Note 2c.G.(a)).

**) Including loan of Subsidiary engaged in sharia banking which allowance for impairment losses is calculated based on Bank Indonesia Regulation.

1) Loans evaluated by using individual and collective assesment are amounting to Rp12,103,790 and Rp5,795,910, respectively.

2) Allowance for impairment losses calculated by using individual and collective assesment are amounting to Rp8,302,030 and Rp2,031,007, respectively.

3) Loans - net evaluated by using individual and collective assesment are amounting to Rp3,801,760 and Rp3,764,903, respectively.

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12. LOANS (continued)

A. Details of loans (continued):

c.1 By Economic Sector (continued):

	2011		
	Non-impaired^{*)}	Impaired^{*) **)}	Total
Rupiah:			
Manufacturing	49,562,999	4,874,850	54,437,849
Trading, restaurant and hotel	45,128,832	2,282,396	47,411,228
Business services	36,050,436	439,218	36,489,654
Agriculture	33,110,506	775,161	33,885,667
Transportation, warehousing and communications	15,361,499	541,666	15,903,165
Construction	11,119,867	954,607	12,074,474
Electricity, gas and water	5,836,470	85,797	5,922,267
Mining	2,803,569	106,492	2,910,061
Social services	3,412,036	213,358	3,625,394
Others	<u>55,367,301</u>	<u>1,103,372</u>	<u>56,470,673</u>
Total Rupiah	<u>257,753,515</u>	<u>11,376,917</u>	<u>269,130,432</u>
Foreign currencies:			
Manufacturing	5,834,756	4,215,719	10,050,475
Trading, restaurant and hotel	3,308,796	689,664	3,998,460
Business services	2,455,219	419,935	2,875,154
Agriculture	4,191,426	23,107	4,214,533
Transportation, warehousing and communications	2,438,232	259,506	2,697,738
Construction	1,837,345	54,401	1,891,746
Electricity, gas and water	1,917,252	47,338	1,964,590
Mining	13,171,809	245,122	13,416,931
Social services	194,260	-	194,260
Others	<u>658,249</u>	<u>738</u>	<u>658,987</u>
Total foreign currencies (Note 60B.(v))	<u>36,007,344</u>	<u>5,955,530</u>	<u>41,962,874</u>
Total	293,760,859	17,332,447 ¹⁾	311,093,306
Less: Allowance for impairment losses	<u>(3,021,136)</u>	<u>(9,083,912)²⁾</u>	<u>(12,105,048)</u>
	<u>290,739,723</u>	<u>8,248,535³⁾</u>	<u>298,988,258</u>

*) Included in "impaired portfolio" are (i) loans classified as sub-standard, doubtful and loss (non-performing loans) in accordance with Bank Indonesia regulation, (ii) all restructured loans (Note 2c.G.(a)).

**) Including loan of Subsidiary engaged in sharia banking which allowance for impairment losses is calculated based on Bank Indonesia Regulation.

1) Loans evaluated by using individual and collective assesment are amounting to Rp12,764,708 and Rp4,567,739, respectively.

2) Allowance for impairment losses calculated by using individual and collective assesment are amounting to Rp7,989,166 and Rp1,094,746, respectively.

3) Loans - net evaluated by using individual and collective assesment are amounting to Rp4,775,542 and Rp3,472,993, respectively.

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12. LOANS (continued)

A. Details of loans (continued):

c.2 By Economic Sector and Bank Indonesia's Collectibility:

	2012					
	<u>Current</u>	<u>Special Mention</u>	<u>Sub- standard</u>	<u>Doubtful</u>	<u>Loss</u>	<u>Total</u>
Rupiah:						
Manufacturing	63,816,866	1,823,312	269,767	87,717	850,842	66,848,504
Trading, restaurant and hotel	58,896,625	2,566,827	219,295	316,289	1,427,901	63,426,937
Business services	43,627,724	1,385,041	138,787	96,387	204,764	45,452,703
Agriculture	42,141,669	641,991	81,730	27,646	130,173	43,023,209
Transportation, warehousing and communications	16,111,778	345,115	3,581	3,924	417,411	16,881,809
Construction	12,399,610	602,771	167,546	9,478	238,557	13,417,962
Electricity, gas and water	8,783,501	6,459	4,063	1	77,489	8,871,513
Mining	3,479,403	89,406	276	12,170	3,308	3,584,563
Social services	4,108,864	207,363	5,012	7,353	21,047	4,349,639
Others	61,057,371	4,593,333	253,079	205,708	676,689	66,786,180
Total Rupiah	314,423,411	12,261,618	1,143,136	766,673	4,048,181	332,643,019
Foreign currencies:						
Manufacturing	9,493,924	1,638,187	3,320	4,205	774,140	11,913,776
Trading, restaurant and hotel	5,242,854	135,924	-	10,817	434,158	5,823,753
Business services	2,690,222	-	50	-	58,876	2,749,148
Agriculture	4,305,319	14,033	-	-	-	4,319,352
Transportation, warehousing and communications	3,482,996	246,640	-	-	-	3,729,636
Construction	1,728,632	-	-	-	617	1,729,249
Electricity, gas and water	2,514,014	-	-	-	-	2,514,014
Mining	18,225,493	247,880	-	-	-	18,473,373
Social services	189,648	-	-	-	-	189,648
Others	488,289	7,722	-	-	727	496,738
Total foreign currencies (Note 60B.(v))	48,361,391	2,290,386	3,370	15,022	1,268,518	51,938,687
Total	362,784,802	14,552,004	1,146,506	781,695	5,316,699	384,581,706
Less: Allowance for impairment losses	(4,646,964)	(3,877,033)	(429,429)	(422,658)	(4,635,266)	(14,011,350)
	358,137,838	10,674,971	717,077	359,037	681,433	370,570,356

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12. LOANS (continued)

A. Details of loans (continued):

c.2 By Economic Sector and Bank Indonesia's Collectibility (continued):

	2011					
	Current	Special Mention	Sub- standard	Doubtful	Loss	Total
Rupiah:						
Manufacturing	51,025,594	2,324,811	10,657	337,385	739,402	54,437,849
Trading, restaurant and hotel	43,766,082	1,836,938	166,308	174,365	1,467,535	47,411,228
Business services	35,253,118	969,737	73,558	53,528	139,713	36,489,654
Agriculture	33,247,674	463,853	32,891	18,811	122,438	33,885,667
Transportation, warehousing and communications	15,432,242	282,006	38,477	3,204	147,236	15,903,165
Construction	10,924,640	662,685	143,578	33,475	310,096	12,074,474
Electricity, gas and water	5,835,766	68,745	6,718	91	10,947	5,922,267
Mining	2,758,759	138,112	84	155	12,951	2,910,061
Social services	3,472,864	76,366	13,857	8,204	54,103	3,625,394
Others	51,374,023	3,993,284	162,264	188,900	752,202	56,470,673
Total Rupiah	253,090,762	10,816,537	648,392	818,118	3,756,623	269,130,432
Foreign currencies:						
Manufacturing	7,905,722	1,194,311	-	20,328	930,114	10,050,475
Trading, restaurant and hotel	3,340,707	214,080	72,458	9,588	361,627	3,998,460
Business services	2,795,166	-	47	-	79,941	2,875,154
Agriculture	4,191,426	23,107	-	-	-	4,214,533
Transportation, warehousing and communications	2,438,232	53,636	205,870	-	-	2,697,738
Construction	1,837,146	199	-	-	54,401	1,891,746
Electricity, gas and water	1,800,374	164,216	-	-	-	1,964,590
Mining	13,171,809	245,122	-	-	-	13,416,931
Social services	194,260	-	-	-	-	194,260
Others	639,546	18,703	-	-	738	658,987
Total foreign currencies (Note 60B.(v))	38,314,388	1,913,374	278,375	29,916	1,426,821	41,962,874
Total	291,405,150	12,729,911	926,767	848,034	5,183,444	311,093,306
Less: Allowance for impairment losses	(3,254,589)	(3,483,881)	(395,330)	(413,676)	(4,557,572)	(12,105,048)
	288,150,561	9,246,030	531,437	434,358	625,872	298,988,258

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12. LOANS (continued)

A. Details of loans (continued):

d. By Period:

	2012	2011
Rupiah:		
Less than 1 year	89,266,985	67,840,070
1 - 2 years	31,043,123	19,274,075
2 - 5 years	103,058,449	76,269,117
Over 5 years	<u>109,274,462</u>	<u>105,747,170</u>
Total Rupiah	<u>332,643,019</u>	<u>269,130,432</u>
Foreign currencies:		
Less than 1 year	14,919,212	9,112,786
1 - 2 years	3,531,242	1,654,132
2 - 5 years	15,892,310	15,912,283
Over 5 years	<u>17,595,923</u>	<u>15,283,673</u>
Total foreign currencies (Note 60B.(v))	<u>51,938,687</u>	<u>41,962,874</u>
Total	384,581,706	311,093,306
Less: Allowance for impairment losses	<u>(14,011,350)</u>	<u>(12,105,048)</u>
	<u>370,570,356</u>	<u>298,988,258</u>

The non-performing loans ratio of Bank Mandiri and Subsidiaries on a gross basis (before deducting the allowance for impairment losses) as at 31 December 2012 and 2011, were 1.87% and 2.21%, respectively (the ratios for Bank Mandiri only were 1.74% and 2.18% as at 31 December 2012 and 2011, respectively), while the non-performing loans ratio of Bank Mandiri and Subsidiaries on a net basis as at 31 December 2012 and 2011, were 0.46% and 0.52%, respectively (the ratios for Bank Mandiri only were 0.37% and 0.45% as at 31 December 2012 and 2011, respectively).

The calculation of non-performing loans ratio for Bank Mandiri and Subsidiaries as at 31 December 2012 and 2011 are in accordance with Bank Indonesia Circular Letter No. 3/30/DPNP dated 14 December 2001 with regards to Quarterly and Monthly Published Report for Commercial Banks and Certain Reports to Bank Indonesia, as last amended by Bank Indonesia Circular Letter No. 13/30/DPNP dated 16 December 2011, is based on loan amount excluding loan to other banks amounting to Rp1,962,925 and Rp1,659,661.

B. Other significant information related to loans:

- a. Included in loans are sharia financing receivables granted by Subsidiary amounting to Rp44,427,037 and Rp36,469,154, respectively, as at 31 December 2012 and 2011, which consist of:

	2012	2011
Receivables from <i>Murabahah</i> and <i>Istishna</i>	27,617,247	19,840,303
<i>Musyarakah</i> financing	6,336,769	5,428,201
Other sharia financing	<u>10,473,021</u>	<u>11,200,650</u>
Total	44,427,037	36,469,154
Less: Allowance for impairment losses	<u>(1,261,929)</u>	<u>(974,468)</u>
	<u>43,165,108</u>	<u>35,494,686</u>

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12. LOANS (continued)

B. Other significant information related to loans (continued):

b. Average interest rates (yield) and range of profit sharing per annum are as follow:

Average interest rates (yield) per annum:

	2012	2011
Rupiah	11.47%	11.99%
Foreign currencies	5.02%	5.01%

Range of profit sharing per annum:

	2011	2010
Receivables from <i>Murabahah</i> and <i>Istishna</i>	2.74% - 15.66%	3.34% - 28.78%
<i>Musarakah</i> financing	10.57% - 12.98%	10.89% - 12.58%
Other sharia financing	13.18% - 18.69%	13.68% - 15.00%

c. Collaterals for Loans

Loans are generally secured by pledged collateral, bind with powers of attorney in respect of the rights to sell, time deposits or other collateral acceptable by Bank Mandiri and Subsidiaries. Deposits from customers and deposits from other banks that serve as cash collateral for loans as at 31 December 2012 and 2011 amounted to Rp11,211,743 and Rp9,765.082, respectively (Notes 22c, 24e, 25c and 27d).

d. Government Program Loans

Government Program Loans consist of investment loans, permanent working capital loans, working capital loans and KPR Sejahtera FLPP (Fasilitas Likuiditas Pembiayaan Perumahan) which can be partially and/or fully funded by the Government.

e. Syndicated Loans

Syndicated loans represent loans provided to borrowers under financing agreements with other banks. The percentage share of Bank Mandiri as the facility agent in a syndicated loans at 31 December 2012 and 2011 were respectively ranged from 11.36% to 94.52% and 3.42% to 94.52% of the total syndicated loans. While the percentage share of Bank Mandiri, as a member in syndicated loans at 31 December 2012 and 2011 were respectively ranged from 0.02% to 63% and 0.13% to 66.36% of the total syndicated loans.

f. Restructured Loans

Below is the type and amount of restructured loans as at 31 December 2012 and 2011:

	2012	2011
Extension of loan maturity dates	6,876,783	6,709,010
Extension of loan maturity dates and reduction of interest rates	1,779,387	1,651,934
Long-term loans with options to convert debt to equity	267,589	139,387
Additional loan facilities	57,036	93,032
Extension of loan maturity dates and other restructuring schemes*)	4,957,790	6,372,577
	<u>13,938,585</u>	<u>14,965,940</u>

*) Other restructuring schemes mainly involve reduction of interest rates, rescheduling of unpaid interest and extension of repayment periods for unpaid interest.

Total restructured loans under non-performing loans (NPL) category as at 31 December 2012 and 2011 are amounting to Rp1,627,003 and Rp1,871,789 respectively.

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12. LOANS (continued)

B. Other significant information related to loans (continued):

g. Loans to Related Parties

Total loans to related parties and its percentage to the total consolidated assets are disclosed in Notes 54.

Loans to related parties include loans to Bank Mandiri employees. The loans to Bank Mandiri employees consist of interest-bearing loans at 4.00% per annum which are intended for the acquisition of vehicles and/or houses, and are repayable within 1 (one) to 15 (fifteen) years through monthly payroll deductions.

h. Legal Lending Limit (LLL)

As at 31 December 2012 and 2011, there are no breach and violation of Legal Lending Limit (LLL) to third parties and related parties as required by Bank Indonesia regulations.

i. Bank Mandiri has several channeling loan agreements with several international financial institutions (Note 59).

j. Movements of allowance for impairment losses on loans:

The movements of allowance for impairment losses on loans are as follows:

	2012	2011
Balance at beginning of year ¹⁾	12,105,048	11,481,725
Allowance during the year (Note 43)	3,414,546	3,407,728
Write back ²⁾	1,149,068	-
Write-offs ³⁾	(2,633,454)	(2,478,304)
Others ⁴⁾	(23,858)	(306,101)
Balance at end of year⁴⁾	<u>14,011,350</u>	<u>12,105,048</u>

*) Includes effect of foreign currency translation and implication from interest income recognised on the non-impaired portion of the impaired loans (Note 40).

1) Beginning balance 2012 and 2011 consists of Rp7,460,411 and Rp7,462,361 which are calculated using individual assessment and Rp4,644,637 and Rp4,019,364 which are calculated using collective assessment.

2) Write back as at 31 December 2012 consists of Rp1,117,154 which are calculated using individual assessment and Rp31,914 which are calculated using collective assessment.

3) Write-off as at 31 December 2012 and 2011 consists of Rp911,936 and Rp929,708 which are calculated using individual assessment and Rp1,721,518 and Rp1,548,596 which are calculated using collective assessment.

4) Ending balance as at 31 December 2012 and 2011 consists of Rp8,315,093 and Rp7,460,410 which are calculated using individual assessment and Rp5,696,257 and Rp4,644,638 which are calculated using collective assessment.

Management believes that the allowance for impairment losses on loans is adequate.

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12. LOANS (continued)

B. Other significant information related to loans (continued):

- k. Summary of non-performing loans based on economic sector before deducted by deferred income and related allowances for impairment losses is as follows:

	Non-performing Loans (based on Bank Indonesia regulation)	
	2012	2011
Rupiah:		
Trading, restaurant and hotel	1,963,485	1,808,208
Manufacturing	1,208,326	1,087,444
Business services	439,938	266,799
Others	2,346,241	2,060,682
Total Rupiah	5,957,990	5,223,133
Foreign currencies:		
Trading, restaurant and hotel	444,975	443,673
Manufacturing	781,665	950,442
Business services	58,926	79,988
Others	1,344	261,009
Total foreign currencies	1,286,910	1,735,112
	7,244,900	6,958,245

Total minimum allowance for impairment losses based on Bank Indonesia regulation is as follows:

	Minimum Allowance for Impairment Losses	
	2012	2011
Rupiah:		
Trading, restaurant and hotel	1,480,963	1,540,747
Manufacturing	848,080	872,133
Business services	258,968	173,008
Others	1,628,932	1,560,202
Total Rupiah	4,216,943	4,146,090
Foreign currencies:		
Trading, restaurant and hotel	439,566	422,837
Manufacturing	776,740	940,279
Business services	58,884	79,978
Others	1,344	215,431
Total foreign currencies	1,276,534	1,658,525
	5,493,477	5,804,615

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12. LOANS (continued)

B. Other significant information related to loans (continued):

l. Write-off of "Loss" category Loans

For the year ended 31 December 2012 and 2011, Bank Mandiri written-off loans in the "loss" category amounting to Rp2,462,911 and Rp1,983,549 (Bank Mandiri only), respectively. The criteria for loan write-offs are as follows:

- a. Loan facility has been classified as loss;
 - b. Loan facility has been provided with 100.00% provision from the loan principal;
 - c. Collection and recovery efforts have been performed, but the result is unsuccessful;
 - d. The debtors' business has no prospect or performance is bad or they do not have the ability to repay the loan; and
 - e. The write-offs are performed for all loan obligations, including non-cash loan facilities, and the write-offs shall not be written-off partially.
- m. Written-off loans are recorded in extra-comtable. The Bank still continues pursuing for collection for the written-off loans. These loans are not reflected in the consolidated statement of financial position of the Bank. A summary of movements of extra-comtable loans for the years ended 31 December 2012 and 2011 are as follows (Bank Mandiri only):

	2012	2011
Balance at beginning of year	32,796,549	32,331,396
Write-offs	2,462,911	1,983,549
Cash recoveries and write back	(3,739,749)	(2,202,460)
Others*)	1,231,659	684,064
Balance at end of year	32,751,370	32,796,549

*) Includes effect of foreign currency translation.

- n. Loans channelled through direct financing (executing) and joint financing mechanism as at 31 December 2012 and 2011 were Rp10,738,072 and Rp8,206,918 respectively.

- o. The carrying amount of loans at amortised cost is as follows:

	2012	2011
Loans (Note 12A)	384,581,706	311,093,306
Accrued interest receivables (Note 21)	1,259,493	1,091,762
Deferred income (directly attributable) (Note 34)	(654,504)	(527,329)
Allowance for impairment losses (Note 12A and 12B.j)	(14,011,350)	(12,105,048)
	371,175,345	299,552,691

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13. CONSUMER FINANCING RECEIVABLES

a. Details of Subsidiary's consumer financing receivables are as follows:

	2012	2011
Consumer financing receivables - gross		
Direct financing		
Rupiah		
Related parties (Note 54)	5,197	5,876
Third parties	13,127,962	9,970,412
	13,133,159	9,976,288
Less:		
Joint financing (without recourse)		
Rupiah		
Related parties	(8,188,571)	(5,919,809)
Third parties	-	(278)
	(8,188,571)	(5,920,087)
Total consumer financing receivables - gross	4,944,588	4,056,201
Unearned income on consumer financing		
Direct financing		
Rupiah		
Third parties	(2,019,404)	(1,655,093)
Less:		
Joint financing (without recourse)		
Rupiah		
Related parties	993,928	847,008
Third parties	34	444
	993,962	847,452
Total unearned income on consumer financing	(1,025,442)	(807,641)
Total consumer financing receivables	3,919,146	3,248,560
Less: Allowance for impairment losses	(90,777)	(62,990)
Net	3,828,369	3,185,570

On 6 February 2009, Bank Mandiri signed a joint financing facility (without recourse) agreement with PT Mandiri Tunas Finance (a Subsidiary of Bank Mandiri starting 6 February 2009). The total joint financing facility was Rp2,000,000 with a maturity period until 31 December 2009. The amount of joint financing facility has been increased to Rp9,250,000 and extended until 28 February 2013 based on the amendment of agreement signed on 15 November 2011.

Contract term financing disbursed by the Subsidiary on motor vehicles ranges from 12 - 60 months.

b. Details of consumer financing receivables by Bank Indonesia's collectibility as at 31 December 2012 and 2011 are as follows:

	2012	2011
Current	3,577,945	2,940,331
Special mention	283,479	256,073
Sub-standard	23,678	21,275
Doubtful	30,777	29,022
Loss	3,267	1,859
Total	3,919,146	3,248,560
Less: Allowance for impairment losses	(90,777)	(62,990)
	3,828,369	3,185,570

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13. CONSUMER FINANCING RECEIVABLES (continued)

- c. Movements of allowance for impairment losses on consumer financing receivables are as follows:

	2012	2011
Balance at beginning of year	62,990	40,769
Allowance during the years (Note 43)	120,117	113,083
Recoveries	25,294	16,737
Write-off	<u>(117,624)</u>	<u>(107,599)</u>
Balance at end of year	<u>90,777</u>	<u>62,990</u>

Management believes that the allowance for impairment losses on consumer financing receivables is adequate.

- d. Information in respect of classification of "non-impaired" and "impaired" is disclosed in Note 60A.

14. NET INVESTMENT IN LEASE FINANCING

- a. Details of Subsidiary's net investment in lease financing are as follows:

	2012	2011
Net investment in lease financing		
Rupiah		
Third parties		
Gross lease financing receivables	385,316	45,317
Guaranteed residual value	81,789	8,894
Deferred lease income	(55,869)	(6,334)
Security deposit	<u>(81,789)</u>	<u>(8,895)</u>
Total net investment in lease financing	329,447	38,982
Less: Allowance for impairment losses	<u>(1,767)</u>	<u>(197)</u>
Net	<u>327,680</u>	<u>38,785</u>

Contract term financing disbursed by the Subsidiary on motor vehicles ranges from 12 - 36 months.

- b. Details of net investment in lease financing by Bank Indonesia's collectibility as at 31 December 2012 and 2011 are as follows:

	2012	2011
Current	308,903	38,982
Special mention	<u>20,544</u>	<u>-</u>
Total	329,447	38,982
Less: Allowance for impairment losses	<u>(1,767)</u>	<u>(197)</u>
	<u>327,680</u>	<u>38,785</u>

- c. Movements of allowance for impairment losses on net investment in lease financing are as follows:

	2012	2011
Balance at beginning of year	197	-
Allowance during the years (Note 43)	<u>1,570</u>	<u>197</u>
Balance at end of year	<u>1,767</u>	<u>197</u>

Management believes that the allowance for impairment losses on net investment in lease financing is adequate.

- d. Information in respect of classification of "not impaired" and "impaired" is disclosed in Note 60A.

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15. ACCEPTANCE RECEIVABLES

a. By Currency, Related Parties and Third Parties:

	2012	2011
Rupiah:		
Receivables from other banks		
Related parties (Note 54)	46,919	9,106
Third parties	107,676	65,043
Receivables from debtors		
Related parties (Note 54)	223,329	123,634
Third parties	161,973	96,008
Total Rupiah	539,897	293,791
Foreign currencies:		
Receivables from other banks		
Third parties	752,233	169,460
Receivables from debtors		
Related parties (Note 54)	1,234,783	759,444
Third parties	5,430,599	5,328,408
Total foreign currencies (Note 60B.(v))	7,417,615	6,257,312
Total	7,957,512	6,551,103
Less: Allowance for impairment losses	(37,041)	(40,667)
	7,920,471	6,510,436

b. By Maturity:

	2012	2011
Rupiah:		
Less than 1 month	198,944	117,646
1 - 3 months	324,653	168,313
3 - 6 months	16,300	7,832
Total Rupiah	539,897	293,791
Foreign currencies:		
Less than 1 month	1,279,718	1,310,371
1 - 3 months	3,341,951	3,437,148
3 - 6 months	2,144,029	1,500,802
6 - 12 months	651,917	8,991
Total foreign currencies (Note 60B.(v))	7,417,615	6,257,312
Total	7,957,512	6,551,103
Less: Allowance for impairment losses	(37,041)	(40,667)
	7,920,471	6,510,436

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15. ACCEPTANCE RECEIVABLES (continued)

c. By Bank Indonesia's Collectibility:

	2012	2011
Current	7,950,387	6,513,397
Special mention	6,690	36,178
Sub-standard	435	-
Loss	-	1,528
Total	7,957,512	6,551,103
Less: Allowance for impairment losses	(37,041)	(40,667)
	<u>7,920,471</u>	<u>6,510,436</u>

d. Movements of allowance for impairment losses on acceptance receivables:

	2012	2011
Balance at beginning of year	40,667	171,097
Reversal during the year (Note 43)	(51,341)	(151,154)
Others*)	47,715	20,724
Balance at end of year	<u>37,041</u>	<u>40,667</u>

*) Includes effect of foreign currency translation.

Management believes that the allowance for impairment losses on acceptance receivables is adequate.

e. Information in respect of classification of "non-impaired" and "impaired" is disclosed in Note 60A.

16. INVESTMENTS IN SHARES

a. The details of investments in shares are as follows:

	2012	2011
Cost method	7,350	7,327
Less: Allowance for impairment losses	(3,044)	(829)
	<u>4,306</u>	<u>6,498</u>

The details of investments in shares as at 31 December 2012 are as follows:

Investee Companies	Nature of Business	Percentage of Ownership	Carrying Amount
Fair Value Method: Westech Electronics	Trading and retail	5.50%	1,060
Cost Method: Others (each less than Rp3,000)	Various	3.99%- 10.00%	6,290
Total			7,350
Less: Allowance for impairment losses			(3,044)
			<u>4,306</u>

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16. INVESTMENTS IN SHARES (continued)

- a. The details of investments in shares are as follows (continued):

The details of investments in shares as at 31 December 2011 are as follows:

<u>Investee Companies</u>	<u>Nature of Business</u>	<u>Percentage of Ownership</u>	<u>Carrying Amount</u>
Fair Value Method: Westech Electronics	Trading and retail	5.50%	124
Cost Method: Others (each less than Rp3,000)	Various	3.99% - 10.00%	7,203
Total			7,327
Less: Allowance for impairment losses			(829)
			<u>6,498</u>

- b. Investments in shares by Bank Indonesia's collectibility:

	<u>2012</u>	<u>2011</u>
Current	6,234	7,147
Doubtful	1,060	124
Loss	56	56
Total	7,350	7,327
Less: Allowance for impairment losses	(3,044)	(829)
	<u>4,306</u>	<u>6,498</u>

- c. Movements of allowance for impairment losses on investments in shares:

	<u>2012</u>	<u>2011</u>
Balance at beginning of year	829	1,285
Allowance during the year (Note 43)	2,237	850
Others*)	(22)	(1,306)
Balance at end of year	<u>3,044</u>	<u>829</u>

*) Includes effect of foreign currency translation

Management believes that the allowance for impairment losses on investments in shares is adequate.

17. POLICYHOLDERS' INVESTMENT AND LIABILITY TO UNIT-LINKED HOLDERS

This account represents Subsidiary's policyholders' investment and liability to unit-linked holders placed in unit-linked investment, with details as follow:

	<u>2012</u>	<u>2011</u>
Non-Sharia	10,282,995	8,405,310
Sharia	751,244	638,956
	<u>11,034,239</u>	<u>9,044,266</u>

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17. POLICYHOLDERS' INVESTMENT AND LIABILITY TO UNIT-LINKED HOLDERS (continued)

The details of non-sharia unit-linked investments type of contracts are as follow:

	2012	2011
Dynamic Money	6,122,382	5,661,420
Progressive Money	2,150,890	2,126,169
Attractive Money	1,409,386	409,248
Excellent Equity	382,341	86,755
Secure Money	86,409	78,096
Active Money	77,715	24,262
Fixed Money	46,360	11,918
Money Market	7,512	7,442
	10,282,995	8,405,310

The policyholders' funds - non-sharia placed in statutory deposits as of 31 December 2012 and 2011 amounted to Rp177,548 and Rp177,500, respectively.

Included in the above policyholders' investments in unit-linked contracts are policyholders' fund in foreign currency as at 31 December 2012 and 2011 amounted to USD3,503,323 and USD3,315,060, respectively.

Dynamic Money

This is an equity fund with underlying exposures in stocks listed in Indonesia Stock Exchange and money market instruments through mutual fund Schroder Dana Prestasi Dinamis.

Progressive Money

This is a balanced fund with underlying exposures in stocks and bonds listed in Indonesia Stock Exchange and money market instruments through mutual fund Schroder Dana Campuran Progresif.

Attractive Money

This is an equity fund with underlying exposures in stocks and bonds listed in Indonesia Stock Exchange and money market instruments through mutual fund Mandiri Saham Attractive.

Excellent Equity

This is an equity fund with underlying exposures in small cap equities (exclude top 20) traded in Indonesia Stock Exchange and money market instruments through mutual fund Mandiri Dynamic Equity (2011: mutual fund Mandiri Investa Ekuitas Dinamis).

Secure Money

Secure Money Rupiah fund is a fixed income fund with underlying exposures in fixed income securities listed in Indonesia Stock Exchange and money market instruments through mutual fund Schroder Dana Obligasi Mantap. The USD fund has underlying exposures in fixed income securities listed in Indonesia Stock Exchange as well as foreign stock exchanges and money market instruments through mutual fund Investa Dana Dollar Mandiri.

Active Money

This is a balanced fund with underlying exposures in stocks and bonds listed in Indonesia Stock Exchange and money market instruments through mutual fund Mandiri Aktif (2011: mutual fund Mandiri Investa Aktif).

Fixed Money

This is a fixed income fund with underlying exposures in Indonesian Government Bonds and money market instruments through mutual fund Mandiri Investa Dana Obligasi II.

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17. POLICYHOLDERS' INVESTMENT AND LIABILITY TO UNIT-LINKED HOLDERS (continued)

Money Market

This is money market fund with underlying exposures in money market instrument including term deposits and fixed income securities listed in Indonesia Stock Exchange through mutual fund Mandiri Investa Pasar Uang.

The details of sharia unit-linked investments type of contracts are as follow:

	2012	2011
Attractive Money Syariah	649,302	567,787
Active Money Syariah	71,487	58,440
Advanced Commodity Syariah	28,549	12,729
Amanah Equity Syariah	1,906	-
	751,244	638,956

The policyholders' funds - sharia placed in statutory deposits as of 31 December 2012 and 2011 amounted to Rp15,235 and Rp14,430, respectively.

Attractive Money Syariah

This is an equity fund with underlying exposures in stocks and bonds listed in Indonesia Stock Exchange and money market instruments in accordance with sharia principle through mutual fund Mandiri Saham Syariah Attractive.

Active Money Syariah

This is a balanced fund with underlying exposures in stocks and bonds listed in Indonesia Stock Exchange and money market instruments in accordance with sharia principle through mutual fund Mandiri Berimbang Syariah Aktif.

Advanced Commodity Syariah

This is an equity fund with underlying exposures mainly in commodity and commodity - related stocks that listed in Indonesia Stock Exchange and money market instruments in accordance with sharia principle through mutual fund Mandiri Komoditas Syariah Plus.

Amanah Syariah Equity

This is an equity fund with underlying exposures in stocks listed in Indonesia Stock Exchange and money market instruments in accordance with sharia principle through mutual fund BNP Paribas Pesona Amanah.

18. PREPAID EXPENSES

	2012	2011
- Prepaid rent	737,746	616,183
- Building maintenance	410,197	368,475
- Others	287,814	420,100
	1,435,757	1,404,758

Prepaid rent mostly consists of rent on buildings which are used as the Group branch's offices across Indonesia.

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19. FIXED ASSETS

The details of fixed assets were as follows:

Movements from 1 January 2012 to 31 December 2012	Beginning Balance	Additions	Deductions	Reclassifications	Ending Balance
Cost/Revalued Amount					
Direct ownership					
Land	2,780,439	3,111	(4)	-	2,783,546
Buildings	2,036,746	81,395	(1,313)	285,806	2,402,634
Furnitures, fixtures, office equipment and computer equipment	4,179,972	484,295	(104,071)	951,362	5,511,558
Vehicles	202,612	34,261	(12,036)	9,764	234,601
Construction in progress	1,183,097	1,065,604	(5,838)	(1,246,932)	995,931
	10,382,866	1,668,666	(123,262)	-	11,928,270
Leased assets	12,495	-	-	-	12,495
	10,395,361	1,668,666	(123,262)	-	11,940,765
Accumulated Depreciation (Note 48)					
Direct ownership					
Buildings	1,169,521	98,703	(469)	(49)	1,267,706
Furnitures, fixtures, office equipment and computer equipment	3,102,078	490,583	(17,621)	49	3,575,089
Vehicles	74,256	30,764	(10,625)	-	94,395
	4,345,855	620,050	(28,715)	-	4,937,190
Leased assets	260	625	-	-	885
	4,346,115	620,675	(28,715)	-	4,938,075
Net book value					
Direct ownership					
Land					2,783,546
Buildings					1,134,928
Furniture, fixtures, office equipment and computer equipment					1,936,469
Vehicles					140,206
Construction in progress					995,931
					6,991,080
Leased assets					11,610
					7,002,690

Construction in progress as at 31 December 2012 was comprised of:

	Balance
Computers and other hardware that have not been installed	561,170
Buildings	348,069
Office equipment and inventory	66,816
Vehicles	3,206
Others	16,670
	995,931

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19. FIXED ASSETS (continued)

The details of fixed assets were as follows (continued):

The estimated percentage of completion of construction in progress as at 31 December 2012 for computers and other hardware that have not been installed was ranging between 25% - 95%.

Movements from 1 January 2011 to 31 December 2011	Beginning Balance	Additions	Deductions	Reclassifications	Ending Balance
Cost/Revalued Amount					
Direct ownership					
Land	2,780,205	312	(78)	-	2,780,439
Buildings	1,884,375	18,965	(1,610)	135,016	2,036,746
Furnitures, fixtures, office equipment and computer equipment	3,947,542	334,939	(298,560)	196,051	4,179,972
Vehicles	160,536	54,659	(12,583)	-	202,612
Construction in progress	712,873	798,024	-	(327,800)	1,183,097
	9,485,531	1,206,899	(312,831)	3,267	10,382,866
Leased assets	3,267	12,495	-	(3,267)	12,495
	9,488,798	1,219,394	(312,831)	-	10,395,361
Accumulated Depreciation (Note 48)					
Direct ownership					
Buildings	1,091,391	78,299	(169)	-	1,169,521
Furnitures, fixtures, office equipment and computer equipment	3,081,188	308,979	(290,158)	2,069	3,102,078
Vehicles	61,202	24,946	(11,892)	-	74,256
	4,233,781	412,224	(302,219)	2,069	4,345,855
Leased assets	1,960	369	-	(2,069)	260
	4,235,741	412,593	(302,219)	-	4,346,115
Net book value					
Direct ownership					
Land					2,780,439
Buildings					867,225
Furniture, fixtures, office equipment and computer equipment					1,077,894
Vehicles					128,356
Construction in progress					1,183,097
					6,037,011
Leased assets					12,235
					6,049,246

Construction in progress as at 31 December 2011 was comprised of:

	Balance
Computers and other hardware that have not been installed	705,410
Buildings	310,610
Office equipment and inventory	152,184
Vehicles	9,059
Others	5,834
	1,183,097

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19. FIXED ASSETS (continued)

Others

- a. On 22 February 1990, the Bank signed a Joint Operation agreement (KSO) with PT Pakuwon Jati, where PT Pakuwon Jati will build a shopping center and office tower with 17 storeys and other supporting facilities on land owned by Bank Mandiri, which located on Jalan Basuki Rachmat No. 2, 4, 6 Surabaya. PT Pakuwon Jati is entitled to utilise the building for 22 years. The KSO agreement has matured on 21 February 2012 and the ownership of building has been transferred to Bank Mandiri.

Through the Temporary utilisation agreement No. 05 dated 21 February 2012, developers can still utilise the building in the form of room rental for one year period until 20 February 2013. As at 20 February 2013, the agreement has been extended until 20 February 2014. However, the Bank has the right to terminate the agreement anytime if the Bank will utilise the building or transfer the rights to third party.

On 14 June 1991, the Bank signed an Amendment I of Joint Operation agreement (KSO) with PT Duta Anggada Realty Tbk., in which PT Duta Anggada Realty Tbk. will build 2 office towers with 32 storeys on land owned by Bank Mandiri which located on Jalan Jenderal Sudirman lot 53-56, Jakarta. The agreement became effective from 14 June 1991 up to 20 years from the date of the construction was completed, but not longer than 23 years starting the construction was completed (the office building will be handed over in May 2014 for the first tower and in May 2016 for the second tower). On the expiry date of the agreements, PT Duta Anggada Realty Tbk. will hand over the ownership of the building to Bank Mandiri.

- b. Estimated fair value of land and buildings owned by the Bank as at 31 December 2012 are determined using value of Sales Value of Tax Object (NJOP). NJOP is regarded as the best estimates which reflect the fair value. As at 31 December 2012, the NJOP of land and buildings owned by the Bank are Rp8,199,856 and Rp1,859,879, respectively. Other than land and buildings, there are no significant difference between the estimated fair value and carrying value of fixed assets.
- c. Land rights acquired through Leasehold Certificate ("HGB") that can be renewed will expire between 2014 to 2017. Based on past experience, the Group has the confidence to extend the HGB.
- d. All of fixed assets as at the reporting date are used to support the operating activities of the Group.
- e. Bank Mandiri have insured their fixed assets (excluding land rights, construction in progress and leased assets) to cover potential losses from risk of fire, theft and natural disaster with PT Asuransi Adira Dinamika, PT Asuransi Bina Dana Arta Tbk., PT Asuransi Bringin Sejahtera Artamakmur, PT Asuransi Dayin Mitra Tbk., PT Asuransi Himalaya Pelindung, PT Asuransi Indrapura, PT Asuransi Jasatania, PT Asuransi Jasa Indonesia (Persero), PT Asuransi Jasaraharja Putera, PT Asuransi Jaya Proteksi, PT Asuransi Parolamas, PT Asuransi Raksa Pratikara, PT Asuransi Rama Satria Wibawa, PT Asuransi Ramayana Tbk., PT Asuransi Staco Mandiri (formerly PT Asuransi Staco Jasapratama), PT Asuransi Umum Mega, PT Asuransi Wahana Tata, PT Caraka Mulia, PT Estika Jasatama, PT Gelora Karya Jasatama, PT Krida Upaya Tunggal, PT Asuransi Raya, PT Asuransi Purna Artanugraha and PT Mandiri AXA General Insurance (formerly PT Asuransi Dharma Bangsa) with total sum insured of Rp1,721,667 and USD76,357,754 (full amount) as at 31 December 2012 and Rp3,119,177 and USD75,699,481 (full amount) as at 31 December 2011. Management believes that the above insurance coverage is adequate to cover possible losses that may arise on the assets insured.

Management also believes that there is no impairment of fixed assets as at 31 December 2012 and 2011.

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20. INTANGIBLE ASSETS

	2012	2011
- Software	717,842 ^{*)}	555,853 ^{*)}
- Godwill	142,860	142,860
	860,702	698,713

*) Net of amortisation of Rp1,213,891 and Rp1,125,502 as at 31 December 2012 and 2011.

Software is amortised over its useful lives, which is 5 years (refer to Note 2.r.i).

As at 31 December 2012 and 2011, the balance of construction in progress for software were Rp288,621 and Rp456,715. The estimated percentage of completion of software as at 31 December 2012 was ranging between 15% - 95%.

Goodwill arises from the difference between the cost of acquisition with the fair value of Subsidiary's assets acquired. Goodwill is assessed regularly for impairment. As at 31 December 2012 and 2011 there is no impairment on the Bank's goodwill.

21. OTHER ASSETS

	2012	2011
Accrued income	1,926,902	1,704,382
Others - net	5,413,063	3,960,856
	7,339,965	5,665,238

Accrued Income

	2012	2011
Rupiah	1,716,630	1,570,405
Foreign currencies (Note 60B.(v))	210,272	133,977
	1,926,902	1,704,382

Accrued income mainly consist of accrued interest receivables from placements, marketable securities, Government Bonds, loans and accrued fees and commissions.

Others - net

	2012	2011
Rupiah:		
Receivables from customer transactions	980,166	551,262
Receivables from transactions related to ATM and credit card	872,740	447,975
Receivables from policy's holders	272,331	167,955
Receivables from sales of marketable securities	214,351	1,298,053
Abandoned properties - net of accumulated losses arising from impairment in net realisable value amounting to Rp10,349 and Rp10,349 as at 31 December 2012 and 2011, respectively	169,931	169,931
Repossessed assets - net of accumulated losses arising from impairment in net realisable value amounting to Rp9,850 and Rp9,871 as at 31 December 2012 and 2011, respectively	23,988	133,181
Others	2,419,343	1,160,109
Total Rupiah	4,952,850	3,928,466
Foreign currencies:		
Receivables from customer transactions (Note 60B.(v))	4,996	7,192
Receivables to policy's holder (Note 60B.(v))	1,870	1,569
Receivables from sales of marketable securities (Note 60B.(v))	-	3,716
Others	730,116	319,918
Total foreign currencies	736,982	332,395
Total	5,689,832	4,260,861
Less: Allowance for possible losses	(276,769)	(300,005)
	5,413,063	3,960,856

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21. OTHER ASSETS (continued)

Receivables from customer transactions mainly consist of receivables arising from securities transactions of PT Mandiri Sekuritas (Subsidiary). As at 31 December 2012 and 2011, included in receivables from customer transactions is an impaired portfolio amounting to Rp166,216 and Rp175,484, respectively.

Receivables related to ATM and credit card transactions represent receivable arising from ATM transactions within ATM Bersama, Prima and Link network and receivable from Visa and MasterCard on credit card transactions.

Receivables to policy holders represent the Subsidiary's receivables to policy holders related to policy holders' premium of non unit-linked products.

Receivables from sales of marketable securities represent receivables arising from sale of marketable securities which have settlement date on 3 January 2013 and 4 January 2012, respectively for the year 2012 and 2011.

Others mainly consist of inter-office accounts, various receivables from transaction with third parties, including clearing transactions and others.

Movement of allowance for possible losses on other assets are as follows:

	2012	2011
Balance at beginning of the year	300,005	740,012
Reversal during the year (Note 44)	(13,124)	(339,620)
Others*)	(10,112)	(100,387)
Balance at end of the year	276,769	300,005

*) Including effect of foreign currency translation.

Management believes that the allowance for possible losses is adequate.

22. DEPOSITS FROM CUSTOMERS - DEMAND DEPOSITS

a. By Currency, Related Parties and Third Parties:

	2012	2011
Rupiah:		
Related parties (Note 54)	12,876,389	18,749,205
Third parties	64,971,338	48,460,014
Total Rupiah	77,847,727	67,209,219
Foreign currencies:		
Related parties (Note 54)	12,677,893	4,577,963
Third parties	23,382,236	20,743,404
Total foreign currencies (Note 60B.(v))	36,060,129	25,321,367
	113,907,856	92,530,586

Included in demand deposits were *wadiah* deposits amounting to Rp6,430,911 and Rp4,583,523 as at 31 December 2012 and 2011, respectively.

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22. DEPOSITS FROM CUSTOMERS - DEMAND DEPOSITS (continued)

b. Average Interest Rates (Cost of Funds) and Range of Profit Sharing per Annum:

Average interest rates (cost of funds) per annum:

	<u>2012</u>	<u>2011</u>
Rupiah	2.04%	2.32%
Foreign currencies	0.22%	0.13%

Range of profit sharing per annum on *wadiah* deposits:

	<u>2012</u>	<u>2011</u>
Rupiah	0.75% - 1.10%	0.76% - 2.83%
Foreign currencies	0.19% - 0.68%	0.19% - 0.89%

- c. As at 31 December 2012 and 2011, demand deposits pledged as collateral for bank guarantees, loans and trade finance facilities (irrevocable Letters of Credits) were amounting to Rp2,440,972 and Rp1,592,173, respectively (Note 12B.c and 30e).

23. DEPOSITS FROM CUSTOMERS - SAVING DEPOSITS

a. By Currency, Type, Related Parties and Third Parties:

	<u>2012</u>	<u>2011</u>
Rupiah:		
Related parties (Note 54)		
Mandiri Saving	165,577	748,157
Third parties		
Mandiri Saving	167,555,465	136,230,651
Mandiri Haji Saving	938,976	862,304
Total Rupiah	<u>168,660,018</u>	<u>137,841,112</u>
Foreign currencies:		
Related parties (Note 54)		
Mandiri Saving	763,274	-
Third parties		
Mandiri Saving	14,546,464	12,027,221
Total foreign currencies (Note 60B.(v))	<u>15,309,738</u>	<u>12,027,221</u>
	<u>183,969,756</u>	<u>149,868,333</u>

b. Average Interest Rates (Cost of Funds) per annum:

	<u>2012</u>	<u>2011</u>
Rupiah	1.61%	2.25%
Foreign currencies	0.22%	0.22%

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24. DEPOSITS FROM CUSTOMERS - TIME DEPOSITS

a. By Currency, Related Parties and Third Parties:

	2012	2011
Rupiah		
Related parties (Note 54)	17,233,023	25,151,704
Third parties	<u>112,839,400</u>	<u>100,637,584</u>
Total Rupiah	<u>130,072,423</u>	<u>125,789,288</u>
Foreign currencies		
Related parties (Note 54)	4,371,767	3,499,812
Third parties	<u>10,516,061</u>	<u>13,040,584</u>
Total foreign currencies (Note 60B.(v))	<u>14,887,828</u>	<u>16,540,396</u>
	<u>144,960,251</u>	<u>142,329,684</u>

b. By Contract Period:

	2012	2011
Rupiah:		
1 month	81,288,822	89,028,175
3 months	30,279,072	24,481,581
6 months	14,657,520	7,909,980
12 months	3,613,750	4,192,834
Over 12 months	<u>233,259</u>	<u>176,718</u>
Total Rupiah	<u>130,072,423</u>	<u>125,789,288</u>
Foreign currencies:		
1 month	13,292,026	14,400,413
3 months	787,908	880,973
6 months	297,357	930,113
12 months	490,862	312,509
Over 12 months	<u>19,675</u>	<u>16,388</u>
Total foreign currencies (Note 60B.(v))	<u>14,887,828</u>	<u>16,540,396</u>
	<u>144,960,251</u>	<u>142,329,684</u>

c. By remaining period until maturity dates:

	2012	2011
Rupiah:		
Less than 1 month	92,986,410	94,264,718
1 - 3 months	26,652,009	24,343,627
3 - 6 months	8,271,875	4,336,161
6 - 12 months	1,971,598	2,722,676
Over 12 months	<u>190,531</u>	<u>122,106</u>
Total Rupiah	<u>130,072,423</u>	<u>125,789,288</u>
Foreign currencies:		
Less than 1 month	13,532,537	13,165,726
1 - 3 months	754,434	2,295,551
3 - 6 months	403,816	877,713
6 - 12 months	190,147	186,644
Over 12 months	<u>6,894</u>	<u>14,762</u>
Total foreign currencies (Note 60B.(v))	<u>14,887,828</u>	<u>16,540,396</u>
	<u>144,960,251</u>	<u>142,329,684</u>

d. Average Interest Rates (Cost of Funds) per Annum:

	2012	2011
Rupiah	5.15%	6.37%
Foreign currencies	0.68%	0.63%

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24. DEPOSITS FROM CUSTOMERS - TIME DEPOSITS (continued)

- e. As at 31 December 2012 and 2011, total time deposits pledged as collateral on loans were amounting to Rp9,876,087 and Rp8,833,378, respectively (Note 12B.c).

25. DEPOSITS FROM OTHER BANKS - DEMAND AND SAVING DEPOSITS

- a. By Currency, Related Parties and Third Parties:

	<u>2012</u>	<u>2011</u>
Demand Deposits		
Related parties (Note 54)		
Rupiah	10,056	962
Foreign currencies (Note 60B.(v))	<u>131,940</u>	<u>213,618</u>
	<u>141,996</u>	<u>214,580</u>
Third parties		
Rupiah	721,210	703,837
Foreign currencies (Note 60B.(v))	<u>546,989</u>	<u>1,068,721</u>
	<u>1,268,199</u>	<u>1,772,558</u>
Total Demand Deposits	<u>1,410,195</u>	<u>1,987,138</u>
Saving Deposits		
Third parties		
Rupiah	<u>835,295</u>	<u>581,013</u>
Total Saving Deposits	<u>835,295</u>	<u>581,013</u>
Total Demand and Saving Deposits	<u>2,245,490</u>	<u>2,568,151</u>

Included in deposits from other banks - demand deposits are *wadiah* deposits and Sertifikat Investasi *Mudharabah* Antarbank (SIMA) amounting to Rp37,976 and Rp78,831 as at 31 December 2012 and 2011, respectively.

- b. Average Interest Rates (Cost of Funds) and Profit Sharing per Annum:

Average interest rates (cost of funds) per annum:

	<u>2012</u>	<u>2011</u>
Demand Deposits		
Rupiah	2.04%	2.32%
Saving Deposits		
Rupiah	1.61%	2.25%

Range of profit sharing per annum on *wadiah* demand deposits:

	<u>2011</u>	<u>2010</u>
Rupiah	0.75% - 1.10%	0.76% - 2.83%

- c. As at 31 December 2012 and 2011, total demand and saving deposits from other banks pledged as collateral on loans and bank guarantees were amounting to Rp8,249 and Rp17,049, respectively (Note 12B.c and 30e).

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26. DEPOSITS FROM OTHER BANKS - INTER-BANK CALL MONEY

a. By Currency:

	<u>2012</u>	<u>2011</u>
Third parties		
Rupiah	250,000	-
Foreign currencies (Note 60B.(v))	<u>77,100</u>	<u>58,281</u>
	<u>327,100</u>	<u>58,281</u>

b. By Remaining Period Until Maturity Date:

	<u>2012</u>	<u>2011</u>
Rupiah		
Less than 1 month	250,000	-
Foreign currencies		
Less than 1 month	28,913	58,281
More than 1 month	<u>48,187</u>	<u>-</u>
Total foreign currencies (Note 60B.(v))	<u>77,100</u>	<u>58,281</u>
	<u>327,100</u>	<u>58,281</u>

c. Average Interest Rates (Cost of Funds) per Annum:

	<u>2012</u>	<u>2011</u>
Rupiah	4.81%	-
Foreign currencies	0.56%	0.63%

27. DEPOSITS FROM OTHER BANKS - TIME DEPOSITS

a. By Currency:

	<u>2012</u>	<u>2011</u>
Third parties		
Rupiah	11,203,309	9,396,759
Foreign currencies (Note 60B.(v))	<u>240,938</u>	<u>294,694</u>
	<u>11,444,247</u>	<u>9,691,453</u>

b. By Contract Period:

	<u>2012</u>	<u>2011</u>
Rupiah:		
1 month	11,103,799	9,324,336
3 months	37,600	42,700
6 months	9,115	9,640
12 months	52,795	19,983
Over 12 months	<u>-</u>	<u>100</u>
Total Rupiah	<u>11,203,309</u>	<u>9,396,759</u>
Foreign currencies:		
1 month	<u>240,938</u>	<u>294,694</u>
Total foreign currencies (Note 60B.(v))	<u>240,938</u>	<u>294,694</u>
	<u>11,444,247</u>	<u>9,691,453</u>

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27. DEPOSITS FROM OTHER BANKS - TIME DEPOSITS (continued)

c. Average Interest Rates (Cost of Funds) per Annum:

	2012	2011
Rupiah	5.15%	6.37%
Foreign currencies	0.68%	0.63%

- d. As at 31 December 2012 and 2011, time deposits from other banks pledged as collateral on loans amounting to Rp102,415 and Rp61,091, respectively (Note 12B.c).

28. ACCEPTANCE PAYABLES

a. By Currency, Related Parties and Third Parties:

	2012	2011
Rupiah:		
Payable to other banks		
Related parties (Note 54)	47,371	11,213
Third parties	337,931	208,429
Payable to debtors		
Related parties (Note 54)	22,234	15,192
Third parties	132,361	58,957
Total Rupiah	539,897	293,791
Foreign currencies:		
Payable to other banks		
Related parties (Note 54)	101,398	147,822
Third parties	6,563,984	5,940,030
Payable to debtors		
Related parties (Note 54)	91,478	111,780
Third parties	660,755	57,680
Total foreign currencies (Note 60B.(v))	7,417,615	6,257,312
	7,957,512	6,551,103

b. By Maturity:

	2012	2011
Rupiah:		
Less than 1 month	198,944	117,646
1 - 3 months	324,653	168,313
3 - 6 months	16,300	7,832
Total Rupiah	539,897	293,791
Foreign currencies:		
Less than 1 month	1,279,718	1,310,371
1 - 3 months	3,341,951	3,437,148
3 - 6 months	2,144,029	1,500,802
6 - 12 months	651,917	8,991
Total foreign currencies (Note 60B.(v))	7,417,615	6,257,312
	7,957,512	6,551,103

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29. MARKETABLE SECURITIES ISSUED

By Type and Currency:

	2012	2011
Rupiah:		
Bonds	552,000	775,000
Subordinated Notes <i>Syariah Mudharabah</i>	500,000	673,000
Mandiri travelers' cheques	295,512	415,613
Medium Term Notes (MTN)	200,000	350,000
Others	564	564
Total	1,548,076	2,214,177
Less: Unamortised issuance cost	(2,200)	(2,589)
	1,545,876	2,211,588

Bonds

On 20 May 2011, the Bank's subsidiary (PT Mandiri Tunas Finance) issued and registered Mandiri Tunas Finance Bonds VI Year 2011 ("Bonds VI") on the Indonesian Stock Exchange (formerly the Surabaya Stock Exchange) with a nominal value of Rp600,000 which consist of these respective 4 (four) series:

Bonds	Nominal Value	Fixed Interest Rate per Annum	Maturity Date
Series A	48,000	8.60%	23 May 2012
Series B	52,000	9.60%	19 May 2013
Series C	350,000	10.00%	19 May 2014
Series D	150,000	10.70%	19 May 2015

Mandiri Tunas Finance Bonds VI Year 2011 Series A for Rp48,000 had been paid at the time of maturity.

The trustee for Mandiri Tunas Finance Bonds VI Year 2011 is PT Bank Mega Tbk.

On 8 February 2008, PT Tunas Financindo Sarana (starting 20 August 2009, changed its name into PT Mandiri Tunas Finance), a Subsidiary, issued Tunas Financindo Sarana Bonds V Year 2008 with a nominal value of Rp600,000, where the principal amounts would be fully paid at the maturity dates of these respective 4 (four) series:

Bonds	Nominal Value	Fixed Interest Rate per Annum	Maturity Date
Series A	350,000	10.00%	27 February 2009
Series B	25,000	10.50%	20 February 2010
Series C	50,000	11.00%	20 February 2011
Series D	175,000	11.25%	20 February 2012

Tunas Financindo Sarana Bonds V Year 2008 of Series A amounting to Rp350,000, Series B amounting to Rp25,000, Series C amounting to Rp50,000 and Series D amounting to Rp175,000 had been fully paid at their maturity dates.

The trustee for Tunas Financindo Sarana Bonds V Year 2008 is PT Bank Mega Tbk.

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29. MARKETABLE SECURITIES ISSUED (continued)

Subordinated Notes *Syariah Mudharabah*

On 19 December 2011, PT Bank Syariah Mandiri (BSM) conducted a limited offering and sale of Sukuk Subordinated Notes *Syariah Mudharabah* Year 2011 ("BSM subnotes") with a nominal value of to Rp500,000. The period of these BSM subnotes is 10 (ten) years with call option on the 5th (fifth) year starting the issuance date. The issuance of BSM Subnotes is conducted in 3 (three) phases, as follows:

- Phase I dated 19 December 2011 with a nominal amount of Rp75,000
- Phase II dated 19 December 2011 with a nominal amount of Rp275,000
- Phase III dated 19 December 2011 with a nominal amount of Rp150,000

On 31 January 2007, BSM conducted a limited offering and sale of Subordinated Notes *Syariah Mudharabah* Year 2007 ("BSM Subnotes") with a nominal value of to Rp200,000. The period of these BSM subnotes is 10 (ten) years with call option on the 5th (fifth) year starting from the issuance date. The issuance of BSM Subnotes is conducted in 3 (three) phases, as follows:

- Phase I dated 31 January 2007 with nominal amount of Rp105,000
- Phase II dated 27 February 2007 with nominal amount of Rp65,000
- Phase III dated 5 April 2007 with nominal amount of Rp30,000

Medium Term Notes (MTN)

In order to support its consumer financing expansion, on 16 February 2010, PT Mandiri Tunas Finance, a Subsidiary, issued Medium Term Notes (MTN) II amounting to Rp350,000, with a fixed interest rate of 11.60% per annum. MTN II has an effective period of 2 (two) years starting from 16 February 2010 and had been paid at the time of maturity on 16 February 2012.

On 24 January 2012, Subsidiary had issued and registered Medium Term Notes (MTN) III amounting to Rp200,000 with a fixed interest rate of 9.95% per annum, at Kustodian Sentral Efek Indonesia (KSEI). MTN III has 3 (three) years effective period starting from 2 February 2012 to 2 February 2015.

2012					
Type	Arranger	Maturity Date	Tenor (months)	Interest Rate Per Annum	Nominal Amount
Medium Term Notes III	PT UOB Kayhian Securities	2 February 2015	36	9.95%	200,000
					<u><u>200,000</u></u>
2011					
Type	Arranger	Maturity Date	Tenor (months)	Interest Rate Per Annum	Nominal Amount
Medium Term Notes II	PT Mandiri Sekuritas	16 February 2012	24	11.60%	350,000
					<u><u>350,000</u></u>

Subsidiary had paid the interest of the above marketable securities issued in accordance to the interest payment schedule for the period from 1 January 2012 to 31 December 2012.

For the period from 1 January 2012 to 31 December 2012, Subsidiary had fulfilled the covenants as stipulated in the agreements (unaudited).

Included in marketable securities issued above are transactions with related parties as at 31 December 2012 and 2011 amounting to Rp205,000 and Rp158,000, respectively (refer to Note 54).

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30. ESTIMATED LOSSES ON COMMITMENTS AND CONTINGENCIES

- a. Commitment and contingent transactions in the ordinary course of business of Bank Mandiri and its Subsidiaries activities that have credit risk are as follows:

	2012	2011
Rupiah:		
Committed unused loan facilities granted (Note 52)	26,705,562	24,264,257
Bank guarantees issued (Note 52)	20,239,328	15,182,931
Outstanding irrevocable letters of credit (Note 52)	2,055,455	2,144,864
Standby letters of credit (Note 52)	2,302,326	1,637,463
Total Rupiah	51,302,671	43,229,515
Foreign currencies:		
Committed unused loan facilities granted (Note 52)	2,674,467	2,162,774
Bank guarantees issued (Note 52)	20,469,371	12,246,351
Outstanding irrevocable letters of credit (Note 52)	9,909,283	9,925,926
Standby letters of credit (Note 52)	5,588,537	3,648,066
Total foreign currencies	38,641,658	27,983,117
	<u>89,944,329</u>	<u>71,212,632</u>

- b. By Bank Indonesia's collectibility:

	2012	2011
Current	89,692,146	68,553,404
Special mention	218,654	2,633,119
Sub-standard	3,126	1
Doubtful	276	2,762
Loss	30,127	23,346
Total	89,944,329	71,212,632
Less: Allowance for impairment losses	(189,085)	(234,364)
Commitments and contingencies - net	<u>89,755,244</u>	<u>70,978,268</u>

- c. Movements of allowance for impairment losses on commitments and contingencies:

	2012	2011
Balance at beginning of year	234,364	371,665
Allowance during the year	(43,937)	(127,257)
Others*)	(1,342)	(10,044)
Balance at end of year	<u>189,085</u>	<u>234,364</u>

*) Includes effect of foreign currencies translation.

Management believes that the allowance for impairment losses on commitments and contingencies is adequate.

- d. Information in respect of classification of "non-impaired" and "impaired" is disclosed in Note 60A.
- e. Deposits from customers and deposits from other banks pledged as collateral for bank guarantee and irrevocable letters of credit as at 31 December 2012 and 2011 amounting to Rp1,215,980 and Rp738,609, respectively (Notes 22c and 25c).

31. ACCRUED EXPENSES

	2012	2011
- Fixed asset and software procurement	778,167	548,978
- Interest expenses	540,525	600,545
- Promotions	215,756	205,761
- Outsourcing expenses	129,468	59,889
- Employee related costs: uniform, recreation and others	107,674	103,902
- Others	573,172	748,092
	<u>2,344,762</u>	<u>2,267,167</u>

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31. ACCRUED EXPENSES (continued)

Included in the fixed asset and software procurement are payables to vendors related with operational and maintenance activities for buildings, equipments, software, ATM machines and Bank's IT System.

32. TAXATION

a. Prepaid Taxes

	2012	2011
Bank Mandiri	853	851
Subsidiaries	27,321	20,689
	28,174	21,540

b. Tax Payables

	2012	2011
Current Income tax payables		
Bank Mandiri		
Corporate Income Tax - Article 29	1,919,588	636,654
Subsidiaries		
Corporate Income Tax - Article 29	191,241	125,083
	2,110,829	761,737
Taxes Payables - Others		
Bank Mandiri		
Income taxes		
Article 25	185,437	160,081
Article 21	98,773	87,909
Article 4 (2)	155,275	179,722
Others	49,961	7,877
	489,446	435,589
Subsidiaries	62,146	93,737
	551,592	529,326
Total Taxes Payables	2,662,421	1,291,063

c. Tax (Benefit)/Expense

	2012	2011
Tax expense - current:		
Bank Mandiri	3,906,338	2,619,107
Subsidiaries	734,175	553,433
	4,640,513	3,172,540
Tax (benefit)/expense - deferred:		
Bank Mandiri	(158,410)	643,581
Subsidiaries	(21,453)	29
	(179,863)	643,610
	4,460,650	3,816,150

As explained in Note 2ad, income tax for Bank Mandiri and its subsidiaries is calculated as a separate legal entity.

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32. TAXATION (continued)

d. Tax Expense - Current

The reconciliation between income before tax benefit/(expense) as shown in the consolidated statements of income and income tax calculations and the related estimated current tax expense for Bank Mandiri and its Subsidiaries are as follows:

	<u>2012</u>	<u>2011</u>
Consolidated income before tax expense and non-controlling interests	20,504,268	16,512,035
Less:		
Income before tax expense of Subsidiaries - after elimination	(3,656,605)	(1,003,303)
Impact of changes in presenting investment in Subsidiaries by using cost method (previously equity method)	<u>1,202,166</u>	<u>(869,011)</u>
Income before tax expense and non-controlling interests - Bank Mandiri only	18,049,829	14,639,721
Add/(deduct) permanent differences:		
Non-deductible expenses/(non-taxable income)	661,014	1,675,490
Losses from overseas branches	13,385	632
Others	15,412	(2,404)
Add/(deduct) temporary differences:		
Allowance for impairment losses on loans and write-offs	326,312	(1,926,444)
Allowance for impairment losses on financial assets other than loans	(39,224)	(1,170,835)
Provision for post-employment benefit expense, provisions for bonuses, leave and Holiday (THR) entitlements	904,464	194,806
Unrealised gain on BOT transactions	(272,950)	-
Allowance for estimated losses arising from legal cases	(11,948)	(251)
Provision for estimated losses on commitments and contingencies	(45,549)	(136,401)
Allowance for possible losses of repossessed assets	(1,489)	(108,451)
Depreciation of fixed assets	(74,631)	1,097
Unrealised lossess on decrease/increase in fair value of marketable securities and Government Bonds - fair value through profit or loss	7,091	96,341
Difference in net realisable value of repossessed assets	(22)	(258)
Allowance for possible losses on other assets	-	(161,460)
Allowance for possible losses of abandoned properties	-	(6,049)
Estimated taxable income	<u>19,531,694</u>	<u>13,095,534</u>
Estimated tax expense-current		
Bank Mandiri only	3,906,338	2,619,107
Subsidiaries	<u>734,175</u>	<u>553,433</u>
Estimated tax expense-current	<u>4,640,513</u>	<u>3,172,540</u>

The calculation of income tax for the year ended 31 December 2012 is a preliminary estimate made for accounting purposes and are subject to change at the time of the Bank expressed its annual tax return.

Tax calculation for the year ended 31 December 2011 in accordance with the income tax (SPT) Bank Mandiri.

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32. TAXATION (continued)

d. Tax Expense - Current (continued)

The tax on Bank Mandiri and Subsidiaries (Group)'s profit before tax differs from the theoretical amount that would arise using the weighted average tax rate applicable to profits on the consolidated entities as follows:

	2012	2011
Consolidated income before tax expense and minority interest	20,504,268	16,512,035
Tax calculated at applicable tax rates:	4,524,118	3,178,770
Tax effect of:		
Bank Mandiri		
- Income not subject to tax and final tax	(166,121)	(109,464)
- Expense not deductible for tax purposes	304,083	444,207
	137,962	334,743
Subsidiaries	(201,430)	302,637
Total tax effect	(63,468)	637,380
Income tax expense	<u>4,460,650</u>	<u>3,816,150</u>

Under the taxation laws of Indonesia, Bank Mandiri and Subsidiaries submit the annual corporate income tax returns to the tax office on the basis of self assessment. The Directorate General of Taxation may assess or amend taxes within 5 (five) years from time when the tax becomes due.

Starting 2009, Bank Mandiri has recognised written-off loans as deduction of gross profit by fulfilling the three requirements stipulated in UU No. 36 Year 2008 and Regulation of the Minister of Finance No. 105/PMK.03/2009 dated 10 June 2009, which was amended by Regulation of the Minister of Finance No. 57/PMK.03/2010 dated 9 March 2010.

Based on UU No. 36 Year 2008 regarding Income Tax, Government Regulation No. 81 Year 2007 dated 28 December 2007 regarding Reduction of Tax Rate of Income Tax Resident Corporate Tax Payers and Regulation of the Minister of Finance No. 238/PMK.03/2008 dated 30 December 2008 regarding Procedures for Implementing and Supervising the Granting of Reduction of the Tax Rate of Income Tax Resident Corporate Taxpayers in the Form of Public Listed Company, a public listed company can obtain a reduction of income tax rate by 5% lower than the highest income tax rate by fulfilling several requirements, which include public ownership of 40% or more of the total paid up shares and the shares are owned by at least 300 parties and each party can only own less than 5% of the total paid up shares. The above requirements must be fulfilled by the taxpayer at the minimum 6 month in a period of one fiscal year.

Based on the Letter No. DE//13-0094 dated 3 January 2013 regarding Submission of Monthly Report of share ownership of Emiten or public listed company and recapitulation Form No. No.X.H.I-6 from PT Datindo Entrycom (Securities Administration Agency) to the Bapepam and LK, it confirmed that the shares ownership of Bank Mandiri during 2012 (Letter No. DE//12-0121 dated 9 January 2012 from PT Datindo Entrycom to the Bappepam-LK for year 2011), has fulfilled all requirements to obtain a tax rate reduction as mentioned above. In accordance with PMK 238, Bapepam and LK reports the fulfilment of these requirements by Bank Mandiri to the Tax Office. Therefore the Bank's Corporate Income Tax for fiscal year 2012 and 2011 is calculated using the tax rate at 20%.

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32. TAXATION (continued)

e. Deferred tax assets - net

Deferred tax arises from temporary differences between book value based on commercial and tax calculation are as follows:

	2012			
	Beginning balance	Credited/ (charged) to consolidated statement of comprehensive income	Charged to equity	Ending balance
Bank Mandiri				
Deferred tax assets:				
Loans write-off until 2008	1,883,339	(175,688)	-	1,707,651
Allowance for impairment loan losses	609,577	240,950	-	850,527
Allowance for impairment losses on financial assets other than loans	304,215	(7,845)	-	296,370
Provision for post-employment benefit expense, provision for bonuses, leave and holiday (THR) entitlements	539,979	180,893	-	720,872
Allowance for estimated losses arising from legal cases	114,886	(2,390)	-	112,496
Estimated losses on commitments and contingencies	46,333	(9,110)	-	37,223
Allowance for possible losses on abandoned properties	33,940	-	-	33,940
Allowance for possible losses on repossessed assets	2,292	(298)	-	1,994
Accumulated losses arising from difference in net realisable value of abandoned properties	2,069	-	-	2,069
Accumulated losses arising from difference in net realisable value of repossessed assets	1,973	(4)	-	1,969
Unrealised losses on increase/decrease in fair value of marketable securities and Government Bonds (available for sale)	131,084	-	(29,926)	101,158
Deferred tax assets	3,669,687	226,508	(29,926)	3,866,269
Deferred tax liabilities:				
Unrealised gain on BOT transactions	-	(54,590)	-	(54,590)
Unrealised (gain)/losses on increase/decrease in fair value of marketable securities and Government Bonds (fair value through profit or loss)	(2,520)	1,418	-	(1,102)
Net book value of fixed assets	(18,540)	(14,926)	-	(33,466)
Deferred tax assets - Bank Mandiri only	3,648,627	158,410	(29,926)	3,777,111
Net deferred tax assets - Subsidiaries	151,785			189,502
Total consolidated deferred tax assets - net	3,800,412			3,966,613

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32. TAXATION (continued)

e. Deferred tax assets - net (continued)

	2011				
	Beginning balance	Credited/ (charged) to consolidated statement of comprehensive income	Charged to equity	Realisation of provision for decrease in value	Ending balance
Bank Mandiri					
Deferred tax assets:					
Loans write-off until 2008	2,536,635	(145,969)	-	(507,327)	1,883,339
Allowance for impairment loan losses	1,061,120	(239,319)	-	(212,224)	609,577
Allowance for impairment losses on financial assets other than loans	672,978	(234,167)	-	(134,596)	304,215
Provision for post-employment benefit expense, provision for bonuses, leave and holiday (THR) entitlements	626,272	38,961	-	(125,254)	539,979
Allowance for estimated losses arising from legal cases	143,670	(50)	-	(28,734)	114,886
Allowance for possible losses on other assets	40,365	(32,292)	-	(8,073)	-
Estimated losses on commitments and contingencies	92,016	(27,280)	-	(18,403)	46,333
Allowance for possible losses on abandoned properties	43,937	(1,210)	-	(8,787)	33,940
Allowance for possible losses on repossessed assets	29,977	(21,690)	-	(5,995)	2,292
Accumulated losses arising from difference in net realisable value of abandoned properties	2,587	-	-	(518)	2,069
Accumulated losses arising from difference in net realisable value of repossessed assets	2,532	(53)	-	(506)	1,973
Unrealised losses on increase/decrease in fair value of marketable securities and Government Bonds (available for sale)	126,624	-	29,786	(25,326)	131,084
Deferred tax assets	5,378,713	(663,069)	29,786	(1,075,743)	3,669,687
Deferred tax liabilities:					
Unrealised (gain)/losses on increase/decrease in fair value of marketable securities and Government Bonds (fair value through profit or loss)	(27,235)	19,268	-	5,447	(2,520)
Net book value of fixed assets	(23,450)	220	-	4,690	(18,540)
Deferred tax assets - Bank Mandiri only	5,328,028	(643,581)	29,786	(1,065,606)	3,648,627
Provision for decrease in deferred tax assets	(1,065,606)				-
Net deferred tax assets - Bank Mandiri only	4,262,422				3,648,627
Net deferred tax assets - Subsidiaries	138,666				151,785
Total consolidated deferred tax assets - net	4,401,088				3,800,412

Deferred tax assets are calculated using applicable tax rate or substantially enacted tax rate at consolidated statement of financial position dates.

Management believes that it is possible that future taxable income will be available against the temporary difference, which results in deferred tax assets, can be utilised.

f. Tax assessment letter

On 6 December 2012, the Bank received Tax Assessment Letters (SKPKB) which stated underpayments of income tax and Value Added Tax (VAT) and Tax Collection Letter penalties (STP) for fiscal year 2010 amounting to Rp1,108,071.

The management does not agree with the above SKPKB and will submit objection letters for the above SKPKB to the Tax Office.

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33. EMPLOYEE BENEFIT LIABILITIES

	2012	2011
Rupiah		
- Provision for post-employment benefit (Note 49)	1,635,427	1,404,375
- Provisions for bonuses, leave and holiday entitlements	2,177,891	1,414,811
- Provision for employees' service free period	-	10,352
Foreign currencies:		
- Provisions for bonuses, leave and holiday entitlements	-	381
	3,813,318	2,829,919

The provision for post-employment benefit such as pension fund and other long term remuneration is according to Bank and Subsidiaries' policy which had been calculated with actuary calculation.

34. OTHER LIABILITIES

	2012	2011
Rupiah:		
Liability to policy holders	1,302,356	695,113
Liability related to ATM and credit card transaction	1,231,126	600,894
Payable to customers	1,058,361	615,996
Guarantee deposits	878,283	715,208
Deferred income (directly attributable)	653,656	526,392
Deferred income (not directly attributable)	142,884	117,211
Payable from purchase of marketable securities	22,940	682,240
Others	3,784,822	3,878,946
Total Rupiah	9,074,428	7,832,000
Foreign currencies:		
Other liabilities related with UPAS transactions (Note 60B.(v))	1,075,973	610,503
Guarantee deposits (Note 60B.(v))	1,030,110	969,853
Deferred income (not directly attributable)	313,707	184,514
Deferred income (directly attributable)	848	937
Others	1,507,699	555,745
Total foreign currencies	3,928,337	2,321,552
	13,002,765	10,153,552

Liabilities to policy holders consists of Subsidiary's liability for future policy benefits for non unit-linked policy holders, claim payables, unearned premium income and estimated claim liabilities, amounting to Rp1,042,530, Rp33,120, Rp163,642 and Rp63,064 as at 31 December 2012 and amounting to Rp511,321, Rp25,067, Rp118,476 and Rp40,249 as at 31 December 2011, respectively.

Payable to customers are mostly represent payable arising from marketable securities transactions by PT Mandiri Sekuritas (the Bank's subsidiary).

Liability related to ATM and credit card transactions represents payable arising from ATM transactions within ATM Bersama network and payable to Visa and MasterCard on credit card transactions.

Guarantee deposits are cash guarantee deposited by the Bank's customers for export and import transaction and bank guarantee issuance.

Deferred income (directly attributable) presents unamortised provision/commissions income directly attributable to loans.

Deferred income (not directly attributable) represents unamortised provision/commissions income not directly attributable to loans.

Other liabilities related to UPAS transactions represents liability to financing bank in foreign currencies related to UPAS payable to importer.

Payable from purchase of marketable securities represents the Bank's liability related to purchase of marketable securities transactions that have been subsequently settled on 3 January 2013.

Others mostly consist of inter-office account, liabilities related to import transaction, and suspense such as settlement of customer's financial transaction such as money transfer.

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35. FUND BORROWINGS

	<u>2012</u>	<u>2011</u>
Rupiah:		
Related parties (Note 54)		
(a) The Government of the Republic of Indonesia	-	200,000
(b) PT Permodalan Nasional Madani (Persero)	18,712	69,406
(g) Others	916,156	835,259
	<u>934,868</u>	<u>1,104,665</u>
Third parties		
(c) Bank Indonesia	755	7,279
(d) Ministry of Public Housing (Kemenpera)	17,262	-
(g) Others	1,980,889	1,691,092
	<u>1,998,906</u>	<u>1,698,371</u>
Total Rupiah	<u>2,933,774</u>	<u>2,803,036</u>
Foreign currencies:		
Third parties		
(e) Direct Off-shore Loans	7,792,672	4,792,884
(f) Trade Financing Facilities	882,386	4,107,578
	<u>8,675,058</u>	<u>8,900,462</u>
Total foreign currencies (Note 60B.(v))	<u>11,608,832</u>	<u>11,703,498</u>

(a) The Government of the Republic of Indonesia

This account represents fund borrowings obtained from the Government of the Republic of Indonesia based on agreement No. KP-022/DP3/2004 dated 14 May 2004 which was subsequently amended with agreement No. AMA-7/KP-022/DP3/2004 dated 15 December 2004 and letter No. S-662/PB.7/2005 dated 13 May 2005 and amendment agreement No. AMA-30/KP-022/DP3/2006 dated 24 August 2006 and letter No. S-3207/PB/2008 dated 21 April 2008, each of them is regarding Amendment of Loan Agreement between the Government of the Republic of Indonesia and PT Bank Mandiri (Persero) Tbk. No. KP-022/DP3/2004 dated 14 May 2004 and the Approval of Amendment of Loan Agreement between the Government of the Republic of Indonesia and Bank Mandiri in relation to the Credit Financing for Small and Micro Businesses. This borrowing was then lent by the Bank to small and micro businesses where the procedures, arrangements and requirements of the re-lending program are outlined in the Decision of Minister of Finance No. 40/KMK.06/2003 dated 29 January 2003 regarding Credit Financing Facilities for Small and Micro Businesses which amended with the Decision of Minister of Finance No. 74/KMK.06/2004 dated 20 February 2004. This facility bears interest which will be determined every quarter on 10 March, 10 June, 10 September and 10 December by the Ministry of Finance of the Republic of Indonesia. The Bank has made 5 (five) installment payments with the first installment paid on 10 December 2007. For the remaining outstanding balance of Rp200,000, the installment payment will start in December 2017 and will mature in December 2019. On 27 July 2012, Bank Mandiri had perform early payment on the remaining outstanding balance of Rp200,000.

(b) PT Permodalan Nasional Madani (Persero)

This account represents fund borrowings granted by PT Permodalan Nasional Madani (Persero) to Bank Mandiri and Bank Sinar Harapan Bali (BSHB). The outstanding loan balance as at 31 December 2012 and 2011 for Bank Mandiri are Rp9,102 and Rp52,504, respectively, and for BSHB are Rp9,610 and Rp16,902, respectively. These facilities bear interest rate at 7.00% per annum. The payment schedule of fund borrowing terms depend on the terms of the individual loan agreement, the latest will mature in December 2013. Bank Mandiri then lent this fund to the members of Primary Cooperation (Kredit Koperasi Primer kepada Anggotanya [KKPA]).

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35. FUND BORROWINGS (continued)

(c) Bank Indonesia

This account represents credit liquidity facility obtained from Bank Indonesia (BI), which was then lent to Bank Mandiri's debtors under the Government Credit Program. The administration and monitoring of the credit facility are performed by PT Permodalan Nasional Madani (Persero), a state-owned company, based on Law No. 23/1999 dated 17 May 1999 regarding BI, BI Regulation No. 2/3/PBI/2000 dated 1 February 2000 and BI Regulation No. 5/20/PBI/2003 dated 17 September 2003 regarding the Hand-over of Management of Credit Liquidity of Bank Indonesia Under Credit Program. This facility bears interest at rates ranging from 3.75% to 7.00% per annum and will mature on various dates up to 2013. The details of this account are as follows:

	<u>2012</u>	<u>2011</u>
Small-Scale Investment Loans (KIK)	<u>755</u>	<u>7,279</u>

(d) Ministry of Public Housing (Kemenpera)

This account represents a Liquidity Facility of House Financing (FLPP) with sharing financing of 50.00% from Ministry of Public Housing's fund and 50.00% from Bank Mandiri's fund, in accordance with the Memorandum of Understanding between the Ministry of Public Housing No. 07/SKB/M/2012 and PT Bank Mandiri (Persero) Tbk. No. DIR.MOU/003/2012 dated 15 February 2012 regarding the Amendment of Memorandum of Understanding between the Ministry of Public Housing No. 13/SKB/DP/2011 and PT Bank Mandiri (Persero) Tbk. No. DIR.MOU/015/2011 regarding the Funding Distribution of Liquidity Facility of House Financing (FLPP) in the framework of the housing procurement through the Welfare House Ownership Loan. The above agreement was followed by Operational Cooperation Agreement between Public Service Center of House Financing Agency of the Ministry of Public Housing of the Republic of Indonesia No. 02/SK.9/HK.02.04/2/2012 with PT Bank Mandiri (Persero) Tbk. No. DIR.PKO/010/2012 dated 15 February 2012 regarding the Funding Distribution of Liquidity Facility of House Financing (FLPP) in the framework of the housing procurement through the Welfare House Ownership Loan.

The outstanding loan balance as at 31 December 2012 is amounting to Rp17,262. The facility bears interest at 0.50% per annum. The loan has a repayment schedule of maximum 180 months (15 years) with the first installment begins at the next month (for fund disbursed from date of 1 until 10), and at the next two months (for the fund disbursed from date of 11 until the end of the month). The repayment (principal and interest) to Kemenpera will be made not later than the date of 10 for each month.

(e) Direct Off-shore Loans

The details of direct off-shore loans are as follows:

	<u>2012</u>	<u>2011</u>
Deutsche Bank AG, Singapore	2,891,250	2,720,250
Standard Chartered Bank, Singapore	2,409,375	-
Standard Chartered Bank, Jakarta	963,750	906,750
Asian Development Bank		
- Tranche A	574,018	673,942
- Tranche B	191,819	270,118
Agence Française de Développement	762,460	221,824
	<u>7,792,672</u>	<u>4,792,884</u>

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35. FUND BORROWINGS (continued)

(e) Direct Off-shore Loans (continued)

Deutsche Bank AG, Singapore

2012						
Type	Arranger	Maturity Date	Tenor (months)	Interest Rate per annum	Nominal amount	
					USD (full amount)	Rupiah equivalent
Standby Loan	Deutsche Bank AG, Singapore	23 June 2016	60	LIBOR (6 months) + certain margin	300,000,000	<u>2,891,250</u>

2011						
Type	Arranger	Maturity Date	Tenor (months)	Interest Rate per annum	Nominal amount	
					USD (full amount)	Rupiah equivalent
Standby Loan	Deutsche Bank AG, Singapore	23 June 2016	60	LIBOR (6 months) + certain margin	300,000,000	<u>2,720,250</u>

On 16 June 2011, Bank Mandiri obtained a loan facility from Deutsche Bank AG, Singapore of USD300,000,000 (full amount) with interest rate at a 6-months LIBOR plus a certain margin.

This loan facility has a tenor of 5 (five) years and will mature on 23 June 2016. During the tenor of the loan facility, Bank Mandiri could drawdown and repay the outstanding loan at any time. On 27 June 2011, Bank Mandiri exercised the first drawdown on this loan facility amounting to USD100,000,000 (full amount) and subsequently on 28 September 2011, the Bank exercised the second drawdown amounting to USD200,000,000 (full amount). As at 31 December 2012 and 2011, this loan facility is secured by Government Bonds VR0031 series with a nominal value of Rp4,297,228 (Note 8c).

Standard Chartered Bank, Singapore

2012						
Type	Arranger	Maturity Date	Tenor (months)	Interest Rate per annum	Nominal amount	
					USD (full amount)	Rupiah equivalent
Bilateral Loan	Standard Chartered Bank, Singapore	09 July 2015	36	LIBOR (6 months) + certain margin	250,000,000	<u>2,409,375</u>

On 28 June 2012, Bank Mandiri obtained a loan facility from Standard Chartered Bank, Singapore for USD250,000,000 (full amount) with interest rate at a 6-months LIBOR plus a certain margin.

This loan facility has a tenor of 3 (three) years and will mature on 9 July 2015. On 9 July 2012, Bank Mandiri has conducted drawdown on this loan facility amounting to USD250,000,000 (full amount). As at 31 December 2012, this loan facility is secured by Government Bonds VR0030 series with a nominal value of Rp3,000,000 and VR0031 series with a nominal value of Rp343,746 (Note 8c).

Standard Chartered Bank, Jakarta

2012						
Type	Arranger	Maturity Date	Tenor (months)	Interest Rate per annum	Nominal amount	
					USD (full amount)	Rupiah equivalent
Bilateral Loan	Standard Chartered Bank, Jakarta	11 July 2016	60	LIBOR (3 months) + certain margin	100,000,000	<u>963,750</u>

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35. FUND BORROWINGS (continued)

(e) Direct Off-shore Loans (continued)

Standard Chartered Bank, Jakarta (continued)

2011						
Type	Arranger	Maturity Date	Tenor (months)	Interest Rate per annum	Nominal amount	
					USD (full amount)	Rupiah equivalent
Bilateral Loan	Standard Chartered Bank, Jakarta	11 July 2016	60	LIBOR (3 months) + certain margin	100,000,000	<u>906,750</u>

On 4 July 2011, Bank Mandiri obtained a loan facility from Standard Chartered Bank, Jakarta of USD100,000,000 (full amount) with interest rate at a 3-months LIBOR plus a certain margin.

This loan facility has a tenor of 5 (five) years and will mature on 11 July 2016. On 11 July 2011, Bank Mandiri has conducted drawdown on this loan facility amounting to USD100,000,000 (full amount). As at 31 December 2012 and 2011, this loan facility is secured by Government Bonds VR0031 series with a nominal value of Rp1,074,788 (Note 8c).

Asian Development Bank

2012						
Type	Arranger	Maturity Date	Tenor (months)	Interest Rate per annum	Nominal amount	
					USD (full amount)	Rupiah equivalent
Tranche A	Asian Development Bank	31 October 2016	84	LIBOR (6 months) + certain margin	60,000,000	578,250
Less:						
Unamortised issuance costs					(439,122)	(4,232)
					<u>59,560,878</u>	<u>574,018</u>
Tranche B	Asian Development Bank	31 October 2014	60	LIBOR (6 months) + certain margin	20,000,000	192,750
Less:						
Unamortised issuance costs					(96,553)	(931)
					<u>19,903,447</u>	<u>191,819</u>

2011						
Type	Arranger	Maturity Date	Tenor (months)	Interest Rate per annum	Nominal amount	
					USD (full amount)	Rupiah equivalent
Tranche A	Asian Development Bank	31 October 2016	84	LIBOR (6 months) + certain margin	75,000,000	680,063
Less:						
Unamortised issuance costs					(675,044)	(6,121)
					<u>74,324,956</u>	<u>673,942</u>
Tranche B	Asian Development Bank	31 October 2014	60	LIBOR (6 months) + certain margin	30,000,000	272,025
Less:						
Unamortised issuance costs					(210,271)	(1,907)
					<u>29,789,729</u>	<u>270,118</u>

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35. FUND BORROWINGS (continued)

(e) Direct Off-shore Loans (continued)

Asian Development Bank (continued)

On 30 October 2009, as further amended and restated on 13 November 2009, Bank Mandiri signed a long-term credit agreement with Asian Development Bank (ADB) with a total facility amounting to USD105,000,000 (full amount). This long-term loan is intended to enhance the funding structure of Bank Mandiri.

The loan consists of 2 (two) facilities, where Tranche A Facility is a direct loan from ADB with total facility amounting to USD75,000,000 (full amount) and will mature in 7 (seven) years after the agreement date, whilst Tranche B from ADB as Lender of Record is funded by commercial banks through the Participation Agreements between ADB and the commercial banks with a total facility amounting to USD30,000,000 (full amount) and will mature in 5 (five) years after the agreement date. The loan was withdrawn on 28 January 2010. As at 31 December 2012 and 2011, this loan facility is secured by Government Bonds series VR0031 with a nominal value of Rp1,286,663 (Note 8c).

Agence Française de Développement

2012					
Type	Arranger	Maturity Date	Interest Rate per annum	Nominal amount	
				USD (full amount)	Rupiah equivalent
Bilateral Loan	Agence Française de Développement	31 March 2016	LIBOR (6 months) + certain margin	19,090,909	183,989
Less:					
Unamortised issuance costs				(50,731)	(489)
				19,040,178	183,500
Bilateral Loan	Agence Française de Développement	30 September 2018	LIBOR (6 months) + certain margin	13,714,286	132,171
Less:					
Unamortised issuance costs				(48,064)	(463)
				13,666,222	131,708
Bilateral Loan	Agence Française de Développement	30 September 2017	LIBOR (6 months) + certain margin	36,363,636	350,455
Less:					
Unamortised issuance costs				(132,264)	(1,275)
				36,231,372	349,180
Bilateral Loan	Agence Française de Développement	31 March 2019	LIBOR (6 months) + certain margin	10,214,286	98,440
Less:					
Unamortised issuance costs				(38,227)	(368)
				10,176,059	98,072
2011					
Type	Arranger	Maturity Date	Interest Rate per annum	Nominal amount	
				USD (full amount)	Rupiah equivalent
Bilateral Loan	Agence Française de Développement	31 March 2016	LIBOR (6 months) + certain margin	24,545,455	222,566
Less:					
Unamortised issuance costs				(81,907)	(742)
				24,463,548	221,824

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35. FUND BORROWINGS (continued)

(e) Direct Off-shore Loans (continued)

Agence Française de Développement (continued)

On 17 June 2010, Bank Mandiri signed a loan facility agreement with Agence Française de Développement (AFD) of USD100,000,000 (full amount) which is intended to assist the financing for projects related to climate change and energy efficiency.

This long term facility has a tenor of 5 to 10 years (including grace period) with an interest rate of 6-months LIBOR plus a certain margin and will be used to finance the projects that related to the carbon emission reduction.

As part of the above loan agreement, Bank Mandiri and AFD will finance the training programs aimed to develop the Bank Mandiri's capacity, especially in relation to climate change and energy efficiency.

On 15 December 2010, the Bank has drawdown the borrowing from AFD by USD30,000,000 (full amount), which will mature on 31 March 2016.

On 16 February 2012, 30 May 2012 and 31 May 2012, the Bank has drawdown the borrowing amounting to USD16,000,000 (full amount), USD40,000,000 (full amount) and USD11,000,000 (full amount), respectively, which will mature on 30 September 2018, 30 September 2017 and 31 March 2019.

The drawdown of above facilities are intended to fulfill the fund requirement to finance the environmentally friendly projects in Bank Mandiri.

(f) Trade Financing Facilities (Bankers Acceptance)

Trade financing facilities represent short-term borrowings with tenors between 90 to 365 days and bear interest at LIBOR or SIBOR plus a certain margin. These borrowings are guaranteed by letters of credit issued by Bank Mandiri. The balance as at 31 December 2012 and 2011 are as follows:

	2012	2011
Bank of Nova Scotia, Singapore	433,687	634,725
Bank of America NA, Singapore	337,312	181,350
Bank of America NA, Hong Kong	63,199	-
Deutsche Bank AG, Singapore	48,188	272,025
Wells Fargo Bank NA, United States	-	816,075
JP Morgan Chase Bank NA, Singapore	-	571,253
Australia & New Zealand Banking Group Limited, Singapore	-	544,050
Bank of New York, Mellon, Singapore	-	498,713
Sumitomo Mitsui Banking Corporation, Singapore	-	226,688
Bank of Montreal, Canada	-	136,012
Bank of Nova Scotia, Hong Kong	-	136,012
Commerzbank AG, Germany	-	90,675
	882,386	4,107,578

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35. FUND BORROWINGS (continued)

(g) Others

	2012	2011
PT Panin Bank Tbk.	1,089,319	581,578
PT Sarana Multigriya Finansial (Persero)	600,000	450,000
PT Bank Central Asia Tbk.	377,742	318,104
PT Bank Negara Indonesia (Persero) Tbk.	316,156	85,259
PT Bank DKI	191,375	152,941
PT Bank OCBC NISP Tbk.	86,522	94,256
PT Bank Jabar Banten Tbk.	74,461	19,950
PT Bank Danamon Indonesia Tbk.	66,642	155,881
PT Bank UOB Indonesia	49,828	116,049
Standard Chartered Bank, Jakarta	45,000	-
Lembaga Pembiayaan Ekspor Indonesia	-	300,000
The Hong Kong and Shanghai Banking Corporation Ltd.	-	70,000
PT Bank DBS Indonesia	-	65,000
PT Bank CIMB Niaga Tbk.	-	47,333
PT Bank ANZ Indonesia	-	25,000
PT Bank Internasional Indonesia Tbk.	-	25,000
PT Bank Chinatrust Indonesia	-	20,000
	2,897,045	2,526,351

PT Panin Bank Tbk.

On 16 February 2011, 8 August 2011 and the latest on 12 November 2012, the Subsidiary and PT Panin Bank Tbk. (Panin) signed loan agreement whereby Panin provide several non revolving term loan facilities with total limit of Rp1,720,000 and bear fixed interest rate. These facilities have various maturity dates ranging between February 2013 up to December 2016.

On 12 May 2011, the Subsidiary and Panin also signed loan agreement whereby Panin provide a revolving money market facility with total limit of Rp200,000 and bears a floating interest rate. This agreement had been amended based on latest agreement signed on 12 November 2012 with additional facility up to Rp300,000 and will mature on 12 May 2013.

PT Sarana Multigriya Finansial (Persero)

On 3 October 2011, the Subsidiary (*Mudharib*) and PT Sarana Multigriya Finansial (SMF) (*Shahibul Mal*) has entered into a *Mudharabah wal Murabahah* financing agreement which will matured within 3 (three) years from the date of financing, amounting to Rp300,000. The financing is intended to support the *Mudharib*'s working capital in mortgage financing to debtors using *Murabahah* or *Musyarakah Mutanaqishah* principles. The agreed revenue sharing is 65.00% for *Shahibul Mal* and 35.00% for the *Mudharib* from gross income received by *Mudharib* before deducting by related costs. Revenue sharing will be paid monthly starting from November 2011.

On 29 December 2011, PT SMF provided additional facility amounting to Rp300,000 with the same purposes and period referring to the financing agreement dated 3 October 2011 above. The agreed revenue sharing is 62.00% for *Shahibul Mal* and 38.00% for *Mudharit* from gross income received by *Mudharib* before deducting by related costs. Revenue sharing will be paid monthly starting from January 2012.

PT Bank Central Asia Tbk.

On 7 March 2001, the Subsidiary and PT Bank Central Asia Tbk. (BCA) signed a loan agreement where BCA provide an overdraft facility and bears a floating interest rate. This agreement had been amended based on latest agreement signed on 24 March 2011 with additional facility up to Rp55,000.

The Subsidiary and BCA also signed several loan agreements where BCA provide several non revolving term loan facilities and bear fixed interest rate. These facilities have various maturity dates ranging between May 2013 up to October 2015.

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35. FUND BORROWINGS (continued)

(g) Others (continued)

PT Bank Central Asia Tbk. (continued)

On 14 December 2012, the Subsidiary and BCA also signed a loan agreement where BCA provide term loan facility which bears a fixed interest rate and will mature on 14 December 2015. In addition, BCA also provides the money market facility which bears a floating interest rate and will mature on 12 March 2013.

PT Bank Negara Indonesia (Persero) Tbk.

On 23 November 2011, the Subsidiary and PT Bank Negara Indonesia (Persero) Tbk. (BNI) signed the joint financing agreement where BNI provides several revolving joint financing facilities with total limit of Rp415,248 and bear fixed interest rate. These facilities have various maturity dates ranging between January 2013 up to November 2015.

PT Bank DKI

On 2 March 2011, 10 October 2011 and 24 September 2012, the Subsidiary and PT Bank DKI (Bank DKI) signed loan agreement whereby Bank DKI provides several non revolving term loan facilities for total facilities of Rp315,000 and bear fixed interest rate. These facilities have various maturity dates ranging between March 2014 until December 2015.

PT Bank OCBC NISP Tbk.

On 27 June 2011 and 16 December 2011, the Subsidiary and PT Bank OCBC NISP Tbk. (OCBC) signed loan agreement whereby OCBC provides several non revolving term loan facilities with total facilities of Rp150,000 and bear fixed interest rate. These facilities have various maturity dates ranging between June 2014 up to February 2015.

PT Bank Jabar Banten Tbk.

On 1 November 2011 and 30 November 2012, the Subsidiary and PT Bank Jabar Banten Tbk. (BJB) signed loan agreement whereby BJB provided several non revolving term loan facilities with total Rp300,000 and bear fixed interest rate. These facilities have various maturity dates ranging limit of between October 2014 up to November 2015.

PT Bank Danamon Indonesia Tbk.

On 20 May 2010, the Subsidiary and PT Bank Danamon Indonesia Tbk. (Danamon) signed a loan agreement No. 26 dated 20 May 2010. This agreement has been extended up to 20 June 2013. Danamon provides a revolving working capital facility amounting to Rp100,000 and bears a floating interest rate. Danamon also provides several revolving term loan facilities with total facilities of Rp269,000 and bear fixed interest rate. These facilities have various maturity dates ranging between 9 June 2013 up to 8 July 2014.

PT Bank UOB Indonesia

On 29 November 2010, the Subsidiary and PT Bank UOB Indonesia (UOB) signed a loan agreement whereby UOB provides several non revolving term loan facilities with total facilities of Rp150,000 and bear fixed interest rate. These facilities have various maturity dates ranging between 1 December 2013 up to 30 December 2013.

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35. FUND BORROWINGS (continued)

(g) Others (continued)

PT Bank UOB Indonesia (continued)

The Subsidiary obtained a banking facilities from UOB through agreement dated 29 September 2011 with a period of one year until 29 September 2012. These facilities have been extended up to 29 September 2013. The facilities provided by UOB consist of promissory note line facility and sub limit facility in form of uncommitted bank guarantee, and foreign exchange line facility with maximum amount for each facility of Rp100,000, Rp100,000 and USD5,000,000 (full amount), respectively. Under the term of agreement, interest rate on promissory note line facility is determined based on UOB's annual lending rate. The loan had been fully repaid by the Subsidiary.

Standard Chartered Bank, Jakarta

On 8 September 2006, the Subsidiary entered into banking facility agreement with Standard Chartered Bank, Jakarta (SCB). The agreement has been amended by latest addendum of agreement dated 31 August 2012, whereby the Subsidiary has been provided by bank guarantee facility of Rp100,000 and will be due on 31 August 2013.

On 28 September 2010, the Subsidiary is also granted by short-term loan facility amounted to Rp175,000. The agreement has been amended by latest addendum of agreement dated 31 August 2012 and will be due on 31 August 2013. Under the terms of the agreement, interest for this facility is 1% above the annual term funding rate of SCB.

Lembaga Pembiayaan Ekspor Indonesia

On 16 September 2011, the Subsidiary and Indonesian Export Financing Agency (LPEI) has signed an approval letter for financial institution financing (refinancing) using *Murabahah* agreement with total facility of Rp300,000. The financing period is six (6) months from the date of disbursement with profit sharing of 75.20% for LPEI and 24.80% for the Subsidiary. This agreement had been amended based on the latest agreement signed on 12 May 2013 with additional facility up to Rp400,000 and change the profit sharing composition become 70.00% for LPEI and 30.00% for the Subsidiary. The loan is intended to finance the export transactions. Profit sharing is paid every 3 (three) months from the date of disbursement and at the maturity date of the facility. The facility had been fully repaid by the Subsidiary on the maturity date.

The Hong Kong and Shanghai Banking Corporation Ltd.

On 22 May 2007, the Subsidiary and The Hong Kong and Shanghai Banking Corporation Ltd. (HSBC) signed a loan agreement where HSBC provide a short-term funding facility and an exposure risk limit (weight)/option facility. On 12 February 2009, these facilities had been renewed by the Subsidiary whereby HSBC provide short-term funding facility and exposure risk limit (weighted)/option facility amounting to Rp175,000, USD5,000,000 (full amount) and USD1,000,000 (full amount), respectively. Under the terms of the agreement, interest rate for the funding facility is determined at the annual lending rate of HSBC. On 23 February 2012, the facility had been extended. The loan had been fully repaid by the Subsidiary.

On 23 October 2000, the Subsidiary and HSBC signed a Corporate Banking Facility Loan Agreement whereby HSBC provide short-term working capital facilities amounting to Rp30,000. Based on the latest agreement addendum dated 29 November 2010, the facility limit has been increased to 100,000 and bears a floating interest rate. The Subsidiary had withdrawn the short-term working capital facility on 24 January 2011. The facility matured within 1 (one) year after the withdrawal date and had been fully repaid by the Subsidiary.

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35. FUND BORROWINGS (continued)

(g) Others (continued)

Bank Chinatrust Indonesia

On 22 December 2009, the Subsidiary and PT Bank Chinatrust Indonesia (BCI) signed a loan agreement which had been extended on 26 July 2012 whereby BCI provide a revolving short term working capital facility amounting to Rp50,000 and bears a floating interest rate. The facility had been fully repaid by the Subsidiary on the maturity date on 22 December 2012.

PT Bank ANZ Indonesia

On 14 July 2008, the Subsidiary and PT Bank ANZ Indonesia (ANZ) entered into working capital facility agreement. The agreement has been amended, by the latest addendum of agreement dated 21 June 2012 whereby the Subsidiary has been granted by working capital facility of Rp130,000 which will mature on 31 January 2013. The extension of facility validity period is in process. Under the terms of the agreement, interest rate for the working capital facility is determined based on the annual lending rate of ANZ. The loan had been fully repaid by the Subsidiary.

On 10 November 2010, the Subsidiary is granted by an uncommitted bank guarantee facility of Rp50,000 with validity period up to 31 January 2011. The facility has been extended up to 31 January 2013. The extension of facility validity period is in process. The loan had been fully repaid by the Subsidiary.

PT Bank CIMB Niaga Tbk.

On 13 December 2001, the Subsidiary and PT Bank CIMB Niaga Tbk. (CIMB) signed a loan agreement and based on the latest addendum dated 15 December 2009, CIMB provide several non revolving term loan facilities with total facilities amounting to Rp150,000. The interest rate is determined based on the applicable interest rate and can vary at any time (on a regular basis or floating). These facilities have various maturity dates and had been fully repaid on its maturity date.

PT Bank DBS Indonesia

The Subsidiary is granted by a banking facility from PT Bank DBS Indonesia (DBS) through an agreement dated 20 June 2008. The agreement has been amended by the latest addendum of agreement dated 7 September 2012, whereby the facilities provided by DBS are working capital facility (revolving credit facility advances) of Rp150,000 and foreign exchange transaction facilities (uncommitted US Dollar facility) with maximum amount of USD20,000,000 (full amount) and intraday facility of Rp200,000 which expired on 8 June 2013. Under the terms of the agreement, interest rate for the working capital facility is determined based on certain margin above the annual prime lending rate of DBS or based on agreement at the time of drawdown.

On 16 August 2010, the Subsidiary is granted by an uncommitted bank guarantee facility of Rp50,000 with validity period of 1 (one) year and the grace period for claim of payment is maximum 14 (fourteen) days. This facility has been extended up to 8 June 2013. The loan had been fully repaid by the Subsidiary.

PT Bank International Indonesia Tbk

On 30 May 2011, the Subsidiary entered into a money market line facility with PT Bank International Indonesia Tbk (BII) where the Subsidiary obtained money market line facility of Rp150,000 and a sub limit facility in the form of uncommitted bank guarantee of Rp100,000 which expired on 1 June 2012. The facility has been extended up to 1 June 2013. Under the terms of the agreement, interest rate on all money market line is equal to the annual lending rate of BII. The loan had been fully repaid by the Subsidiary.

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35. FUND BORROWINGS (continued)

Bank Mandiri and its Subsidiaries have paid all interests for fund borrowings in accordance with the interest payment schedules for the period from 1 January 2012 to 31 December 2012.

For the period from 1 January 2012 to 31 December 2012, Bank Mandiri and its Subsidiaries have fulfilled all debt covenants as stipulated in all of the above fund borrowing agreements (unaudited).

36. SUBORDINATED LOANS

By Type and Currency:

	2012	2011
Rupiah:		
Related parties (Note 54)		
Subordinated Bond Rupiah Bank Mandiri I	1,936,800	1,895,000
Third parties		
Two-Step Loans (TSL)		
(a) Nordic Investment Bank (NIB)	95,870	117,175
(b) ASEAN Japan Development Fund - Overseas		
Economic Cooperation Fund (AJDF - OECF)	6,501	19,501
	102,371	136,676
Bank Indonesia	1,374,306	2,061,459
Subordinated Bond Rupiah Bank Mandiri I	1,544,879	1,584,235
	3,021,556	3,782,370
Total Rupiah	4,958,356	5,677,370
Foreign currencies:		
Third parties		
Two-Step Loans (TSL)		
(c) Asian Development Bank (ADB)	179,594	174,428
Total foreign currencies (Note 60B.(v))	179,594	174,428
	5,137,950	5,851,798

Two-Step Loans (TSL)

(a) Nordic Investment Bank (NIB)

This account represents a credit facility obtained from Nordic Investment Bank (NIB) to the Government of the Republic of Indonesia, through the Ministry of Finance of the Republic of Indonesia, which re-lent the proceeds to participating banks to finance several projects in Indonesia. The detail of this facility is as follows:

Credit Facility	Purpose	Repayment Period
Nordic Investment Bank IV	To promote and finance high priority investment projects in Indonesia, primarily in the private sector, or joint Indonesian and Nordic interests.	15 April 1997 - 28 February 2017 with the 1 st installment on 31 August 2002.

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36. SUBORDINATED LOANS (continued)

Two-Step Loans (TSL) (continued)

(a) Nordic Investment Bank (NIB) (continued)

The details of credit facilities from NIB are as follow:

	<u>2012</u>	<u>2011</u>
Nordic Investment Bank IV (NIB IV)	95,870	117,175

The interest rates of NIB IV facility is based on variable interest rates as determined by Bank Indonesia in accordance with the prevailing average interest rates of Bank Indonesia in the last 3 (three) months.

(b) ASEAN Japan Development Fund - Overseas Economic Cooperation Fund (AJDF - OECF)

This account represents a credit facility obtained from ASEAN Japan Development Fund - Overseas Economic Cooperation Fund (AJDF - OECF) to the Government of the Republic of Indonesia, through the Ministry of Finance of the Republic of Indonesia, which re-lent the proceeds to participating banks to finance several projects in Indonesia. The detail of this facility is as follows:

<u>Credit Facility</u>	<u>Purpose</u>	<u>Repayment Period</u>
Pollution Abatement Equipment Program (PAE)	To purchase the equipment to prevent the pollution.	19 August 1993 - 19 August 2013, with 1 st installment on 15 August 1998.
Small Scale Industry (SSI)	To finance small-scale industry.	19 August 1993 - 19 August 2013, with 1 st installment on 15 August 1998.

The details of outstanding credit facilities from AJDF - OECF are as follow:

	<u>2012</u>	<u>2011</u>
(a) Pollution Abatement Equipment Program (PAE)	6,293	18,877
(b) Small Scale Industry (SSI)	208	624
	6,501	19,501

Tenor on the above AJDF - OECF facilities are within 20 (twenty) years after the first drawdown (inclusive of a 5 years grace period) and will be settled in 30 (thirty) semi-annual installments starting from 15 August 1998 to 15 February 2013.

The PAE facility bears a floating interest rates and determined every 6 (six) months based on the prevailing average Bank Indonesia's interest rate for the last 3 (three) months, less 5.00% per annum.

The SSI facility bears a floating interest rates and determined every 6 (six) months based on the prevailing average Bank Indonesia's interest rate for the last 3 (three) months, less 2.50% per annum.

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36. SUBORDINATED LOANS (continued)

Two-Step Loans (TSL) (continued)

(c) Asian Development Bank (ADB)

This account represents a credit facility from Asian Development Bank (ADB) to the Government of the Republic of Indonesia, through the Ministry of Finance of the Republic of Indonesia, which are re-lent to participating banks to finance several projects in Indonesia. The detail of this facility is as follows:

<u>Credit Facility</u>	<u>Purpose</u>	<u>Repayment Period</u>
ADB 1327 - INO (SF)	To finance Micro Credit Project (PKM).	15 January 2005 - 15 July 2029 with 1 st installment on 15 January 2005.

The details of credit facilities from ADB are as follow:

	<u>2012</u>	<u>2011</u>
ADB 1327 - INO (SF)	<u>179,594</u>	<u>174,428</u>

The Minister of Finance through its letter No. S-596/MK.6/2004 dated 12 July 2004, has approved the transfer of management of Micro Credit Project (PKM) of ADB loans No. 1327 - INO (SF) from Bank Indonesia to Bank Mandiri. With that approval, an amendment was made on the channeling loan agreement No. SLA-805/DP3/1995 dated 27 April 1995, which was revised by amendment No. AMA-287/SLA-805/DP3/2003 dated 22 April 2003, between the Republic of Indonesia and Bank Indonesia to the Republic of Indonesia and PT Bank Mandiri (Persero) Tbk., with amendment No. AMA-298/SLA-805/DP3/2004 dated 16 July 2004.

The ADB loans for Micro Credit Projects was granted in SDR (Special Drawing Rights) currency in amount of SDR15,872,600.44 (full amount) which required Bank Mandiri to repay in SDR currency to the Government in 50 (fifty) prorate semi-annual installments every 15 January and 15 July, with the first installment paid on 15 January 2005 and will ended on 15 July 2029. The ADB loans are subject to a service charge of 1.50% per annum which is charged on every 15 January and 15 July every year starting from its drawdown.

Bank Indonesia

This account represents loans arising from the conversion of Bank Indonesia's Credit Liquidity which was used to enhance the capital structure of PT Bank Dagang Negara (BDN) and PT Bank Pembangunan Indonesia (Persero) (Bapindo). BDN and Bapindo were the ex-legacy of the Bank.

The details of this facility as at 31 December 2012 and 2011, are as follow:

<u>Bank</u>	<u>Tenor</u>	<u>2012</u>	<u>2011</u>	<u>Interest Rate</u>
PT Bank Mandiri (Persero) Tbk.	30 November 2004 - 31 March 2014 with 1 st installment on 30 November 2004	1,374,306	2,061,459	0.20% per annum
		<u>1,374,306</u>	<u>2,061,459</u>	

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36. SUBORDINATED LOANS (continued)

Bank Indonesia (continued)

Bank Indonesia agreed to restructure the subordinated loans of BDN amounting to Rp736,859 and from Bapindo (previously recorded as Loan Capital) amounting to Rp1,755,000 as stated in Bank Indonesia letter No. 6/360/BKr dated 23 November 2004 regarding the Restructuring of Subordinated Loans. Under the restructuring, the subordinated loans of both ex-legacies are combined into the amount of Rp2,491,859, with a repayment period of 10 (ten) years from 2004 to 2014. The restructured loan bears an interest rate of 0.20% per annum which is calculated based on the remaining principal loan balance. The restructuring of the subordinated loans was legalised in the notarial deed of Restructuring Agreement of Subordinated Loan No. 4 dated 7 December 2004 by Notary Ratih Gondokusumo Siswono, S.H. in Jakarta.

Based on Bank Indonesia letter No. 14/327/DKBU dated 19 December 2012 regarding the Restructuring of Subordinated Loans, Bank Indonesia agreed to restructure the subordinated loans by changing the composition of principal amount installment over the remaining period and required additional collateral pledged in form of Government Bonds VR0029 series amounting to Rp2,061,459 without preference rights (Note 8c). The restructuring of the subordinated loans was legalised in the notarial deed No. 15 regarding the Addendum of the Restructuring of Subordinated Loans Agreement and notarial deed No. 16 regarding the submission of Collateral, which both dated on 19 December 2012 by Notary Mutiara Siswono Patiendra, S.H. in Jakarta.

Subordinated Bond Rupiah Bank Mandiri I 2009

In order to strengthen the capital structure and support the loan expansion, on 14 December 2009, Bank Mandiri has issued Subordinated Bond Rupiah Bank Mandiri I 2009 (Subordinated Bond) amounting to Rp3,500,000. The proceeds from the issuance of Subordinated Bond is treated as lower tier 2 capital in accordance with regulation of Bank Indonesia. As at 31 December 2012, the unamortised issuance cost of Subordinated Bond is amounting to Rp13,321 (2011: Rp15,765).

The Subordinated Bond has obtained an approval from Bank Indonesia through the letter No. 11/III/DPB1/TPB1-1 dated 14 December 2009 and became effective through the letter of Chairman of the Capital Market & Financial Institutions Supervisory Agency (Bapepam and LK) No. S-10414/BL/2009 dated 3 December 2009.

Bank Mandiri had listed the Subordinated Bond at the Indonesia Stock Exchange (BEI) on 14 December 2009, based on announcement from BEI on 11 December 2009. The Subordinated Bond has tenor of 7 (seven) years and will mature on 11 December 2016, issued as scripless trading with a fixed coupon rate of 11.85% per annum. The trustee for the Subordinated Bond issued is PT Bank Permata Tbk.

The interest on the Subordinated Bond are payable quarterly, with the first interest payment date on 11 March 2010 and the last payment date including the maturity date of the Subordinated Bond on 11 December 2016. The Bank has paid the interest of Subordinated Bond in accordance to the interest payment schedule.

There was no breach to the covenant of trusteeship agreement of Subordinated Bond for the period 1 January 2012 to 31 December 2012 (unaudited).

As at 31 December 2012 and 2011, the rating of the Subordinated Bond based on Pefindo was _{id}AA+ (double A Plus).

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37. TEMPORARY SYIRKAH FUNDS

Temporary *Syirkah* funds consists of:

a. Deposits from Customers

1) Demand Deposits

	<u>2012</u>	<u>2011</u>
Rupiah		
Third parties		
<i>Mudharabah Musytarakah</i> demand deposits	2,212	1,969
Restricted investment - demand deposits	<u>271</u>	<u>-</u>
Total Rupiah	<u>2,483</u>	<u>1,969</u>
Foreign currency		
Third parties		
<i>Mudharabah Musytarakah</i> demand deposits	675	-
Restricted investment - demand deposits	<u>-</u>	<u>83,633</u>
Total foreign currency	<u>675</u>	<u>83,633</u>
	<u>3,158</u>	<u>85,602</u>

The restricted investment of demand deposits are deposit from third parties which will receive return from their restricted investment based on the agreed share (*nisbah*) of the Subsidiary's revenue.

2) Saving Deposits

a. Based on type:

	<u>2012</u>	<u>2011</u>
Related parties (Note 54)		
Unrestricted investment - <i>Mudharahah</i> saving deposits		
Institution <i>Mudharahah</i> saving deposits	17,820	-
BSM saving deposits	9,866	8,161
Investa Cendekia saving deposits	1,246	345
Berencana BSM saving deposits	1,031	470
Mabrur saving deposits	<u>142</u>	<u>151</u>
	<u>30,105</u>	<u>9,127</u>
Third parties		
Restricted investment - saving deposits	720,451	400,377
Unrestricted investment - <i>Mudharahah</i> saving deposits		
BSM saving deposits	14,421,195	11,380,170
Mabrur saving deposits	2,674,293	1,800,383
Investa Cendekia saving deposits	245,105	195,994
Berencana BSM saving deposits	146,550	125,045
Retirement saving deposits	8,235	-
Qurban saving deposits	489	386
<i>Al Washilyah</i> Mandiri saving deposits	<u>30</u>	<u>5</u>
	<u>18,216,348</u>	<u>13,902,360</u>
	<u>18,246,453</u>	<u>13,911,487</u>

The restricted investment of saving deposits represent deposit from third parties which will receive return from their restricted investment based on the agreed share (*nisbah*) of the Subsidiary's revenue.

The unrestricted investment of *Mudharabah* saving deposits represent third parties' deposits which will receive return from their investment based on the agreed share (*nisbah*) of the Subsidiary's revenue.

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37. TEMPORARY SYIRKAH FUNDS (continued)

a. Deposits from Customers (continued)

2) Saving Deposits (continued)

b. Ranging of the Annual Profit Sharing Ratio for Unrestricted Investment of *Mudharabah* Saving Deposits:

	<u>2012</u>	<u>2011</u>
Profit sharing ratio	0.23% - 7.17%	0.24% - 7.43%

3) Unrestricted Investment - *Mudharabah* Time Deposit

	<u>2012</u>	<u>2011</u>
Rupiah		
Related parties (Note 54)	1,948,288	2,365,276
Third parties	<u>18,630,912</u>	<u>19,928,261</u>
Total Rupiah	<u>20,579,200</u>	<u>22,293,537</u>
Foreign currency		
Related parties (Note 54)	124	5,973
Third parties	<u>1,247,320</u>	<u>1,225,202</u>
Total foreign currencies	<u>1,247,444</u>	<u>1,231,175</u>
	<u>21,826,644</u>	<u>23,524,712</u>

b. Deposits from Other Banks

	<u>2012</u>	<u>2011</u>
Third parties		
Unrestricted investment - <i>Mudharabah</i> saving deposits	181,054	162,546
Unrestricted investment - <i>Mudharabah</i> time deposits	<u>122,765</u>	<u>173,199</u>
	<u>303,819</u>	<u>335,745</u>

c. Other significant information related to the time deposits for deposits from customers and deposits from other banks.

1) By contract period:

	<u>2012</u>	<u>2011</u>
Rupiah:		
1 month	12,227,135	15,839,854
3 months	2,030,792	3,690,758
6 months	5,918,354	1,644,208
12 months	<u>525,684</u>	<u>1,291,916</u>
Total Rupiah	<u>20,701,965</u>	<u>22,466,736</u>
Foreign currency:		
1 month	959,493	889,800
3 months	215,710	129,142
6 months	45,215	20,120
12 months	<u>27,026</u>	<u>192,113</u>
Total foreign currencies	<u>1,247,444</u>	<u>1,231,175</u>
	<u>21,949,409</u>	<u>23,697,911</u>

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37. TEMPORARY SYIRKAH FUNDS (continued)

- c. Other significant information related to the time deposits for deposits from customers and deposits from other banks. (continued)

2) By remaining period until maturity dates:

	<u>2012</u>	<u>2011</u>
Rupiah:		
1 month	9,603,663	15,843,053
3 months	7,357,607	3,689,443
6 months	1,861,073	1,644,803
12 months	<u>1,879,622</u>	<u>1,289,437</u>
Total Rupiah	<u>20,701,965</u>	<u>22,466,736</u>
Foreign currency:		
1 month	922,050	889,800
3 months	271,829	129,142
6 months	16,870	20,120
12 months	<u>36,695</u>	<u>192,113</u>
Total foreign currencies	<u>1,247,444</u>	<u>1,231,175</u>
	<u>21,949,409</u>	<u>23,697,911</u>

Mudharabah time deposits represent third parties' deposits which received a profit sharing return from the Subsidiary's income over utilisation of its fund based on an agreed profit sharing ratio arranged in *Mudharabah Muthlaqah* agreement.

3) Ranging of the Annual Profit Sharing Ratio for *Mudharabah* Time Deposits:

	<u>2012</u>	<u>2011</u>
Rupiah	4.69% - 6.80%	4.91% - 7.23%
Foreign currency	1.36% - 1.81%	0.91% - 1.78%

- 4) *Mudharabah* time deposits with *Mudharabah Muthlaqah* agreement that is pledged as collateral for receivables and financing is amounting to Rp769,144 and Rp391,564 as at 31 December 2012 and 2011, respectively.

38. NON CONTROLLING INTEREST IN NET ASSETS OF CONSOLIDATED SUBSIDIARIES

This account represents non controlling interests in net assets of consolidated Subsidiaries as follow:

	<u>2012</u>	<u>2011</u>
AXA Mandiri Financial Services	1,563,243	534,170
Mandiri Tunas Finance	259,193	202,089
Mandiri AXA General Insurance	89,149	87,769
Bank Sinar Harapan Bali	31,090	28,191
Bumi Daya Plaza	8,696	7,798
Usaha Gedung Mandiri*)	1,295	1,100
Mandiri Sekuritas	79	72
	<u>1,952,745</u>	<u>861,189</u>

*) Before Usaha Gedung Bank Dagang Negara

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39. SHARE CAPITAL

a. Authorised, Issued and Fully Paid-in Capital

The Bank's authorised, issued and fully paid-in capital as at 31 December 2012 and 2011, respectively, were as follows:

2012				
	Number of Shares	Nominal Value Per Share (full amount)	Share Value (full amount)	Percentage Of Ownership
Authorised Capital				
- Dwiwarna Share A Series	1	500	500	0.00%
- Common Shares B Series	31,999,999,999	500	15,999,999,999,500	100.00%
Total Authorised Capital	32,000,000,000	500	16,000,000,000,000	100.00%
Issued and Fully Paid-in Capital				
Republic of Indonesia				
- Dwiwarna Share A Series	1	500	500	0.00%
- Common Shares B Series	13,999,999,999	500	6,999,999,999,500	60.00%
Public (less than 5% each)				
- Common Shares B Series	9,333,333,333	500	4,666,666,666,500	40.00%
Total Issued and Fully Paid-in Capital	23,333,333,333	500	11,666,666,666,500	100.00%
2011				
	Number of Shares	Nominal Value Per Share (full amount)	Share Value (full amount)	Percentage Of Ownership
Authorised Capital				
- Dwiwarna Share A Series	1	500	500	0.00%
- Common Shares B Series	31,999,999,999	500	15,999,999,999,500	100.00%
Total Authorised Capital	32,000,000,000	500	16,000,000,000,000	100.00%
Issued and Fully Paid-in Capital				
Republic of Indonesia				
- Dwiwarna Share A Series	1	500	500	0.00%
- Common Shares B Series	13,999,999,999	500	6,999,999,999,500	60.00%
Public (less than 5% each)				
- Common Shares B Series	9,333,333,333	500	4,666,666,666,500	40.00%
Total Issued and Fully Paid-in Capital	23,333,333,333	500	11,666,666,666,500	100.00%

Based on notarial deed No. 10 of Notary Sutjipto, S.H., dated 2 October 1998, the authorised capital of Bank Mandiri amounting to Rp16,000,000 with a nominal value of Rp1,000,000 (full amount) per share.

The determination of issued and fully paid-in capital amounting to Rp4,000,000 by the Government of the Republic of Indonesia at the date of establishment of Bank Mandiri was carried out as follows:

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39. SHARE CAPITAL (continued)

a. Authorised, Issued and Fully Paid-in Capital (continued)

1. Cash payment through Bank Indonesia amounting to Rp1,600,004.
2. Placements in shares recorded as investments in shares of the Merged Banks amounting to Rp599,999 each or totaling Rp2,399,996, through the transfer of shares of the Government of the Republic of Indonesia in each of the Merged Banks to Bank Mandiri, as resolved during the respective Extraordinary General Shareholders' Meetings of the Merged Banks. Based on the agreement ("*inbreng*") notarised by Notarial Deed No. 9 of Notary Sutjipto, S.H. dated 2 October 1998, Bank Mandiri and the Government of the Republic of Indonesia agreed to transfer those shares as payment for new shares to be issued by Bank Mandiri.

Based on the amendments to the Articles of Association of Bank Mandiri by virtue of Notarial Deed No. 98 of Notary Sutjipto, S.H. dated 24 July 1999, the shareholders resolved to increase the paid-in capital (share capital) of Bank Mandiri from Rp4,000,000 to Rp4,251,000 to be entirely paid by the Government of the Republic of Indonesia. The increase of Rp251,000 was a conversion from additional paid-in capital to share capital as a result from the excess of recapitalisation bonds issued under the 1st Recapitalisation Program as per Government Regulation No. 52 year 1999.

Based on the Extraordinary General Shareholders' Meeting resolution dated 29 May 2003, which was documented in Notarial Deed No. 142 of Notary Sutjipto, S.H., dated 29 May 2003, the shareholders approved these following matters:

- (i) Execution of Initial Public Offering
- (ii) Changes in capital structure of Bank Mandiri
- (iii) Changes in Articles of Association of Bank Mandiri

In relation to the shareholders' decision to change the capital structure, Bank Mandiri increased its issued and fully paid-in capital to Rp10,000,000 and split the share price (stock split) from Rp1,000,000 (full amount) per share to Rp500 (full amount) per share. Accordingly, the number of authorised shares increased from 16,000,000 shares to 32,000,000,000 shares, and the number of issued and fully paid-in shares increased from 10,000,000 shares with a nominal value of Rp1,000,000 (full amount) to 20,000,000,000 shares with a nominal value of Rp500 (full amount) of which consists of 1 Dwiwarna share A Series and 19,999,999,999 Common shares B Series of which owned by the Republic of Indonesia.

In relation to the change in capital structure of Bank Mandiri, the Extraordinary General Shareholders' Meeting also approved the allocation on part of Recapitalisation Fund amounting to Rp168,801,315 as Agio.

The above changes in capital structure became effective starting 23 May 2003, with the conditional requirement that the Bank should conduct a quasi-reorganisation before the end of 2003 as required in the General Shareholders Meeting.

The Dwiwarna share A Series represents a share owned by the Republic of Indonesia, which is not transferrable. It provides the Republic of Indonesia with the privileges where General Shareholders' Meeting can make decision only if the Dwiwarna A Series Shareholders attend and approve certain agendas.

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39. SHARE CAPITAL (continued)

a. Authorised, Issued and Fully Paid-in Capital (continued)

The General Shareholders' Meeting where the Dwiwarna share A Series' Shareholder are mandatory to attend and approve the agendas are:

1. Increases in capital.
2. Appointment and termination of the Boards of Directors and Commissioners.
3. Amendment of the Articles of Association.
4. Mergers, acquisitions and takeovers.
5. Dissolution and liquidation.

The changes in the capital structure were based on the Minutes of Meeting regarding the amendment of the Articles of Association (Pernyataan Keputusan Rapat Perubahan Anggaran Dasar) of PT Bank Mandiri (Persero) as notarised by Notary Sutjipto, S.H. No. 2 dated 1 June 2003. The amendment was approved by the Ministry of Law and Human Rights of the Republic of Indonesia through decree No. C-12783.HT.01.04.TH.2003 dated 6 June 2003 and announced in Appendix No. 6590 of State Gazette of the Republic of Indonesia No. 63 dated 8 August 2003.

The increase in issued and fully paid-in capital of Bank Mandiri from Rp4,251,000 to Rp10,000,000 was made through the following:

1. Partial return of fully paid-in capital of Rp251,000 to the Government as a part of the return of excess recapitalisation fund of Rp1,412,000 which was retained by Bank Mandiri, and an increase in paid-in capital amounting to Rp1,000,000 from the capitalisation of reserves, based on Government Regulation (PP) No. 26 year 2003 dated 29 May 2003, regarding the "Conversion of the Investment of the Republic of Indonesia into the Paid-in Capital of PT Bank Mandiri (Persero)", and Decree of the Ministry of State-Owned Enterprises, as the Bank's shareholders', No. KEP-154/M-MBU/2002 dated 29 October 2002.
2. Increase in fully paid-in capital of Rp5,000,000 from the additional paid-in capital based on the Decree of the Ministry of Finance of the Republic of Indonesia ("KMK RI") No. 227/202.02/2003 dated 23 May 2003 regarding "The Final Amount and Implementation of the Government's Rights Arising from the Additional Share of the Government of the Republic of Indonesia in PT Bank Mandiri (Persero) in Relation to the Commercial Banking Recapitalisation Program".

Based on the Extraordinary General Shareholders' Meeting held on 29 May 2003, which was notarised by Notary Sutjipto, S.H., in notarial deed No. 142 dated 29 May 2003, the shareholders' agreed an employee stock ownership plan through an Employee Stock Allocation Program (ESA) and a Management Stock Option Plan (MSOP). The ESA consists of a Bonus Share Plan and a Share Purchase at Discount program. MSOP is designated for directors and senior management at certain levels and based on certain criteria. All costs and discounts related to the ESA program are recognised by the Bank through allocation of reserves. The management and execution of the ESA and MSOP programs is performed by the Board of Directors, while the supervision is performed by the Board of Commissioners.

On 14 July 2003, the Government of the Republic of Indonesia divested 4,000,000,000 shares representing 20.00% of its ownership in Bank Mandiri through an Initial Public Offering (IPO).

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39. SHARE CAPITAL (continued)

a. Authorised, Issued and Fully Paid-in Capital (continued)

As a follow up action on the Regulation of the Government of the Republic of Indonesia No. 27/2003 dated 2 June 2003, which approved the divestment of the Government ownership in Bank Mandiri of up to 30.00%, and based on a decision of *Tim Kebijakan Privatisasi Badan Usaha Milik Negara* No. Kep-05/TKP/01/2004 dated 19 January 2004, the Government of the Republic of Indonesia divested an additional 10.00% ownership interest in Bank Mandiri or 2,000,000,000 shares of Common Shares of B Series on 11 March 2004 through private placement.

On 14 July 2003, the date of the IPO, through MSOP Stage 1 (Management Stock Option Plan - Stage 1), the Bank issued 378,583,785 share options for the management with an exercise price of Rp742.50 (full amount) per share and a nominal value of Rp500 (full amount) per share. The share options are recorded in the Shareholders' Equity account - Share Options at fair value amounting to Rp69.71 (full amount) per share options. MSOP Stage 1 has been exercised totaled 375,365,957 shares, thereby increasing the total issued and fully paid-in capital by Rp187,683, agio by Rp117,193. MSOP stage 1 could be exercised up to 13 July 2008 based on Announcement of Indonesia Stock Exchange (formerly Jakarta Stock Exchange) No. Peng-262/BEJ.PJS/P/07-2004 dated 14 July 2004.

The Annual General Shareholders' Meeting on 16 May 2005 approved MSOP Stage 2 amounting to 312,000,000 share options. The exercise price for each share is Rp1,190.50 (full amount) to be exercised in the first year and Rp2,493 (full amount) to be exercised in the second year and the following year. The nominal value per share is Rp500 (full amount). The Bank recorded MSOP Stage 2 in the shareholders' equity account - Share Options with fair value amounting to Rp642.28 (full amount) per share options. MSOP Stage 2 has been exercised totaled 311,713,697 shares thereby increasing the total issued and fully paid-in capital by Rp155,857, agio by Rp425,233. The fifth period (the last period) to exercise the MSOP Stage 2 conversion option right start from 4 May 2010 during 30 trading days as published in the Announcement of the Indonesia Stock Exchange (formerly Jakarta Stock Exchange) No. Peng-97/BEJ-PSJ/P/02-2007 dated 2 February 2007.

The Annual General Shareholders' Meeting on 22 May 2006 approved MSOP Stage 3 amounting to 309,416,215 share options. The General Shareholders' Meeting also delegated an authority to the Board of Commissioners to determine the execution and monitoring policy of MSOP Stage 3 including the options implementation and report it in the next annual general shareholders' meeting.

The exercise price for each share in the MSOP Stage 3 is Rp1,495.08 (full amount) with nominal value of Rp500 (full amount) per share. The Bank recorded MSOP Stage 3 as part of the shareholders' equity account at fair value amounting to Rp593.89 (full amount) per share option. The total option that has been exercised in MSOP Stage 3 was 309,415,088 shares thereby increasing the total issued and fully paid-in capital by Rp154,707 and agio by Rp491,651. The execution period of MSOP Stage 3 ended in February 2011, before the commencement Bank Mandiri pre-emptive rights trading dated 14 February 2011 until 21 February 2011.

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39. SHARE CAPITAL (continued)

a. Authorised, Issued and Fully Paid-in Capital (continued)

On 27 December 2010, Bank Mandiri submitted a first registration to the Capital Market Supervisory Board and Financial Institution ("Bapepam and LK") in relation to the limited public offering to the Bank's shareholders in respect to the issuance of pre-emptive rights ("Rights") of 2,336,838,591 B series of shares. The limited public offering has been approved by the Board of Commissioners through its letter dated 29 April 2010. The Bank has submitted the notification letter regarding the limited public offering to Bank Indonesia through its letter dated 17 September 2010. The limited public offering has been enacted through the Indonesian Government Regulation No. 75 of 2010 dated 20 November 2010.

The Limited Public Offering (LPO) has been approved by the Capital Market Supervisory Board and Financial Institution ("Bapepam and LK") through its letter No. S-807/BL/2011 dated 27 January 2011, and the LPO has become effective after obtaining approval in the Extraordinary General Shareholders Meeting held on 28 January 2011.

The pre-emptive rights of 2,336,838,591 shares were traded during the period of 14 - 21 February 2011 with an exercise price of Rp5,000 (full amount) per share which resulted an additional of issued and paid-up capital amounting to Rp1,168,420.

b. Additional Paid-In Capital/Agio

The additional paid-in capital/agio as at 31 December 2012 and 2011 amounting to Rp17,195,760 are derived from Limited Public Offering and Recapitalisation Program (Note 1c). As at 31 December 2012 and 2011, the agio amount of Rp17,195,760 already includes the agio from LPO (Note 39a) amounting to Rp10,515,774 after deducted with expenditures relating to the LPO amounting to Rp280,694.

Based on the results of a due diligence review conducted on behalf of the Government dated 31 December 1999 and Management Contract (IMPA) dated 8 April 2000, it was decided that there was an excess on recapitalisation amounting to Rp4,069,000. The Bank has refunded Rp2,657,000 of Government Recapitalisation Bonds to the Government on 7 July 2000 pursuant to the Management Contract. The remaining balance of Rp1,412,000 was refunded to the Government on 25 April 2003 based on approval from the shareholders during its meeting on 29 October 2002 and the Ministry of State-Owned Enterprises Decision Letter No. KEP-154/M-MBU/2002 dated 29 October 2002.

The refund of the above excess recapitalisation amounting to Rp1,412,000 includes a portion of issued and fully paid-in capital of Rp251,000.

On 23 May 2003, the Minister of Finance of the Republic of Indonesia issued Decree ("KMK-RI") No. 227/KMK.02/2003 dated 23 May 2003, which was amended by KMK-RI No. 420/KMK.02/2003 dated 30 September 2003, which provides further guidance on Government Regulations No. 52 year 1999 and No. 97 year 1999 regarding the additional Government participation in Bank Mandiri's capital.

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39. SHARE CAPITAL (continued)

b. Additional Paid-In Capital/Agio (continued)

The following are the matters decided under the KMK-RI:

- a. The final Bank Mandiri recapitalisation amount is Rp173,801,315;
- b. The recapitalisation fund of Rp5,000,000 is converted into 5,000,000 new shares issued by Bank Mandiri with a nominal value of Rp1,000,000 (full amount) per share;
- c. The remaining recapitalisation fund amount of Rp168,801,315 is recorded as agio within the capital structure of Bank Mandiri.

Through quasi-reorganisation, the Bank's accumulated losses as at 30 April 2003 amounting to Rp162,874,901 were eliminated against additional paid-in capital/agio.

c. Distribution of Net Income

Based on the Annual General Shareholders' Meeting held on 23 April 2012 and 23 May 2011, the shareholders approved the distribution of the 2011 and 2010 net income as follows:

	<u>2011</u>	<u>2010</u>
Dividends	2,449,209	3,226,404
Cooperative Development Fund Program	122,461	46,091
Community Development Fund Program	367,381	322,640
	<u>2,939,051</u>	<u>3,595,135</u>
Retained Earnings		
Appropriated	-	220,347
Unappropriated	9,306,993	5,402,816
	<u>12,246,044</u>	<u>9,218,298</u>
Dividend per share (full amount)	104,96609	120,59884

Dividends from 2011 net income amounting to Rp2,449,209 were paid on 05 June 2012. Dividends from 2010 net income amounting to Rp3,226,404 were paid through an interim dividend of Rp412,431 on 30 December 2010 and final dividend of Rp2,813,972 on 30 June 2011, respectively. Payment of dividends were recorded in the consolidated statement of changes in equity in the respective payment date. The Cooperative Development Fund Program and the Community Development Fund Program, which are allocated from the 2011 and 2010 net income, were paid on 31 May 2012 and 28 June 2011 respectively. The Cooperative Development Fund Program and Community Development Fund Program for Subsidiary from net income subsidiary in 2011 and 2010 amounted to Rp1,833 and RpNil.

40. INTEREST INCOME AND SHARIA INCOME

Interest income and sharia income are as follow:

	<u>2012</u>	<u>2011</u>
<u>Interest income</u>		
Loans	32,310,460	26,602,988
Government Bonds	3,075,008	4,214,014
Marketable securities	886,746	1,386,642
Placements with Bank Indonesia and other banks	730,463	1,280,868
Consumer financing income	654,336	545,944
Others	546,243	309,272
Total	<u>38,203,256</u>	<u>34,339,728</u>

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40. INTEREST INCOME AND SHARIA INCOME (continued)

	<u>2012</u>	<u>2011</u>
<u>Sharia income</u>		
<i>Murabahah and Istishna</i> income - net	3,081,755	2,180,579
<i>Mudharabah</i> income	629,465	636,928
<i>Musyarakah</i> income	602,855	558,025
<i>Ijarah</i> income - net	33,111	14,759
Total	4,347,186	3,390,291
Total Interest Income and Sharia Income	42,550,442	37,730,019

Included in interest income from loans is interest income recognised on the non-impaired portion of the impaired loans (time value unwinding) for the year ended 31 December 2012 and 2011 amounting to Rp470,836 and Rp480,817 and fees and commissions income directly attributable to lending activities amortised using effective interest rate method for the year ended 31 December 2012 and 2011 amounting to Rp1,021,887 and Rp799,445.

As at 31 December 2012 and 2011, included in the interest income is interest income from financial assets at fair value through profit or loss amounting to Rp233,707 and Rp788,037, respectively.

As at 31 December 2012 and 2011 included in interest income and sharia income is income from transaction with related parties on Government Bonds and Treasury Bill amounting to Rp3,114,634 and Rp4,256,890 (refer to Note 54).

41. INTEREST EXPENSE AND SHARIA EXPENSE

Interest expense and sharia expense are incurred on the following:

	<u>2012</u>	<u>2011</u>
Time deposits	8,814,381	10,031,286
Saving deposits	2,860,075	3,008,988
Demand deposits	1,259,805	1,116,436
Insurance premiums on third party funds guarantee program (Note 62)	890,977	759,174
Fund borrowings	484,377	282,964
Subordinated loans	421,366	434,401
Marketable securities issued	107,535	133,789
Others	181,334	186,999
	15,019,850	15,954,037

Included in interest expense of time deposits and saving deposits is expense based on *sharia* principle for the years ended 31 December 2012 and 2011 amounting to Rp1,913,566 and Rp1,780,550, respectively.

Included in interest expense and sharia expense above are interest expense from related parties transactions from fund borrowings for the years ended 31 December 2012 and 2011 amounting to Rp82,522 and Rp5,435, respectively (refer to Note 54).

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42. OTHER OPERATING INCOME - OTHERS

	2012	2011
Recovery of written-off loans in the previous period related to implementation of SFAS 55 (Revised 2011) ^{*)}	2,284,796	2,997,761
Income from loan written-off ^{**)}	265,303	589,961
Income from penalty	112,844	100,849
Stamp duty income	52,250	50,086
Safety deposit box	29,831	21,536
Others	657,967	652,207
	3,402,991	4,412,400

*) For 2011 the amount includes receipt of PT Garuda Indonesia (Persero) ("Garuda") Tbk's Mandatory Convertible Bond principal settlement amounting to Rp967,869 (Note 54).

**) For 2011 the amount includes receipt of Garuda MCB interest portion settlement amounting to Rp433,054 (Note 54).

43. ALLOWANCE FOR IMPAIRMENT LOSSES

	2012	2011
(Allowance)/reversal for provision of impairment losses on:		
Current accounts with other banks (Note 5d)	4,938	(828)
Placements with other banks (Note 6e)	75,272	(7,300)
Marketable Securities (Note 7g)	(29,411)	(17,530)
Other receivables - trade transactions (Note 9d)	13,263	98,692
Loans (Note 12B.j)	(3,414,546)	(3,407,728)
Consumer financing receivables (Note 13c)	(120,117)	(113,083)
Net investment in lease finance (Note 14c)	(1,570)	(197)
Acceptance receivables (Note 15d)	51,341	151,154
Investments in shares (Note 16c)	(2,237)	(850)
	(3,423,067)	(3,297,670)

44. (ALLOWANCE)/REVERSAL FOR POSSIBLE LOSSES

	2012	2011
(Allowance)/reversal provision for:		
Estimated losses arising from fraud cases	(9,603)	(40,022)
Estimated losses arising from legal cases	(16,611)	(14,576)
Others assets (Note 21)	13,124	339,620
	(13,090)	285,022

45. UNREALISED GAINS/(LOSSES) FROM INCREASE/(DECREASE) IN FAIR VALUE OF MARKETABLE SECURITIES, GOVERNMENT BONDS AND POLICYHOLDER'S INVESTMENT IN UNIT-LINKED CONTRACTS

	2012	2011
Marketable securities	26,680	9,139
Government Bonds	15,790	60,764
Changes in market value of policyholders' investment and increase/(decrease) in liability in unit-linked contracts		
- Change in market value of policyholders' investment	351,192	164,575
- Increase in liability in unit-linked contracts	(351,192)	(164,575)
	42,470	69,903

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46. GAIN/(LOSS) ON SALE OF MARKETABLE SECURITIES AND GOVERNMENT BONDS

	<u>2012</u>	<u>2011</u>
Marketable securities		
Fair value through profit and loss	76,919	80,400
Available for sale	(50,992)	-
Government Bonds		
Fair value through profit and loss	91,293	35,611
Available for sale	179,519	1,125
	<u>296,739</u>	<u>117,136</u>

47. SALARIES AND EMPLOYEE BENEFITS

	<u>2012</u>	<u>2011</u>
Salaries, wages, pension and tax allowances	4,476,187	3,892,610
Holidays (THR), leave and related entitlements	810,835	807,860
Employee benefits in kind	579,503	424,182
Training and education	371,976	328,906
Provision for post-employment benefit expenses and free of service year	174,395	207,772
Provision of <i>tantiem</i>	112,739	109,822
Bonuses and others	1,520,081	995,319
	<u>8,045,716</u>	<u>6,766,471</u>

Total gross salaries and allowances, bonus/*tantiem*, long-term employment benefits of the Boards of Commissioners, Directors, Audit Committee and Risk Monitoring and Good Corporate Governance Committee, Syariah Supervisory Board and Executive Vice President and Senior Vice President are amounting to Rp521,447 and Rp405,791 (Note 54) for the years ended 31 December 2012 and 2011, respectively as follows:

	<u>2012</u>			
	<u>Salaries and Allowance</u>	<u>Bonus/ Tantiem</u>	<u>Long-term Employment Benefits</u>	<u>Total</u>
The Board of Commissioners	35,001	43,883	2,333	81,217
Directors	105,432	137,306	12,415	255,153
Audit Committee and Risk Monitoring and Good Corporate Governance Committee	2,941	1,117	-	4,058
Syariah Supervisory Board	1,110	220	-	1,330
Executive Vice Presidents and Senior Vice Presidents	106,846	63,157	9,686	179,689
	<u>251,330</u>	<u>245,683</u>	<u>24,434</u>	<u>521,447</u>

	<u>2011</u>			
	<u>Salaries and Allowance</u>	<u>Bonus/ Tantiem</u>	<u>Long-term Employment Benefits</u>	<u>Total</u>
The Board of Commissioners	29,278	25,675	1,930	56,883
Directors	94,231	84,146	5,380	183,757
Audit Committee and Risk Monitoring and Good Corporate Governance Committee	1,614	691	-	2,305
Syariah Supervisory Board	837	-	-	837
Executive Vice Presidents and Senior Vice Presidents	105,055	41,925	15,029	162,009
	<u>231,015</u>	<u>152,437</u>	<u>22,339</u>	<u>405,791</u>

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48. GENERAL AND ADMINISTRATIVE EXPENSES

	2012	2011
Professional fees	1,376,443	1,108,914
Promotions	1,000,810	929,292
Rent	964,594	864,746
Repairs and maintenance	861,311	631,524
Communications	763,002	577,075
Goods/services provided by third parties	634,016	400,747
Depreciation of fixed assets (Note 19)	620,675	412,593
Electricity, water and gas	380,490	343,654
Office supplies	356,873	407,006
Transportations	265,332	222,711
Traveling expenses	167,844	145,454
Amortisation of intangible assets (Note 20)	89,884	56,311
Insurance expenses	65,550	60,564
Others	707,078	417,052
	<u>8,253,902</u>	<u>6,577,643</u>

For the year ended 31 December 2012 and 2011, promotions expenses include the sweepstakes prize expense of third party funds amounting to Rp34,006 and Rp46,247, respectively.

49. EMPLOYEE BENEFITS

Under the Bank's policy, in addition to salaries, employees are entitled to allowances and benefits, such as holiday allowance (THR), medical reimbursements, death allowance, leave allowance, functional allowance for certain levels, pension plan for permanent employees, incentives based on employee's and the Bank's performance, and post-employment benefits in accordance with prevailing Labor Law.

Pension Plan

Bank Mandiri has five pension plans in the form of Employer Pension Plans (DPPK) as follows:

- a. One defined contribution pension fund, *Dana Pensiun Pemberi Kerja Program Pensiun Iuran Pasti* (DPPK-PPIP) or Bank Mandiri Pension Plan (*Dana Pensiun Bank Mandiri* (DPBM)) which was established on 1 August 1999. The DPBM's regulations were approved by the Minister of Finance of the Republic of Indonesia through its Decision Letter No. KEP/300/KM.017/1999 dated 14 July 1999 and was published in supplement of the State Gazette of the Republic of Indonesia No. 62 dated 3 August 1999 and Bank Mandiri's Directors' Resolution No. 004/KEP.DIR/1999 dated 26 April 1999 and were amended based on the Minister of Finance of the Republic of Indonesia's Decision Letter No. KEP-213/KM.5/2005 dated 22 July 2005 and was published in the supplement of the State Gazette of the Republic of Indonesia No. 77 dated 27 September 2005 and Bank Mandiri's Directors' Resolution No. 068/KEP.DIR/2005 dated 28 June 2005.

Bank Mandiri and the employees contribute 10.00% and 5.00% of the Base Pension Plan Employee Income, respectively.

The Board of Directors and the members of the Supervisory Board of the DPBM are active employees of Bank Mandiri; therefore, in substance, Bank Mandiri has control over the DPBM. DPBM invests a part of its investment fund in Bank Mandiri time deposits, of which total balance as at 31 December 2012 and 2011 were Rp82,260 and Rp35,175 respectively. The interest rates on these time deposits are given on arms-length basis.

For the years ended 31 December 2012 and 2011, the Bank paid pension contributions amounting to Rp226,929 and Rp200,629, respectively.

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49. EMPLOYEE BENEFITS (continued)

Pension Plan (continued)

- b. Four defined benefit pension funds, *Dana Pensiun Pemberi Kerja Program Pensiun Manfaat Pasti* (DPPK-PPMP) which were derived from the respective pension plans of the ex-legacy Merged Banks, namely *Dana Pensiun Bank Mandiri Satu* or DPBMS (BBD), DPBMD (BDN), DPBMT (Bank Exim) and DPBME (Bapindo). The regulations of the respective pension plans were approved by the Minister of Finance of the Republic of Indonesia's through its decision letters No. KEP-394/KM.017/1999, No. KEP-395/KM.017/1999, No. KEP-396/KM.017/1999 and No. KEP-397/KM.017/1999 all dated 15 November 1999. Based on the approval from shareholders No. S-923/M-MBU/2003 dated 6 March 2003, Bank Mandiri has adjusted pension benefits for each Pension Fund. Such approval has been incorporated in each of the Pension Fund's Regulations (*Peraturan Dana Pensiun (PDP)*) which have been approved by the Minister of Finance of the Republic of Indonesia based on its decision letters No. KEP/115/KM.6/2003 for PDP DPBMS, No. KEP/116/KM.6/2003 for PDP DPBMD, No. KEP/117/KM.6/2003 for PDP DPBMT, and No. KEP/118/KM.6/2003 for DPBME, all dated 31 March 2003.

The members of the defined benefit pension plans are the employees from the legacy banks who have rendered three or more services years at the time of merger and are comprise of active employees of the Bank, former employee (those who have resigned and did not transfer their beneficial right to other pension plan) and pensioners.

Based on the decision of the General Shareholders' Meeting dated 28 May 2007, Bank Mandiri increased the pension benefit from each of the Pension Plans. The decision was stated in each Pension Plan Regulation and has been approved by the Minister of Finance of the Republic of Indonesia with decision letter No. KEP-144/KM.10/2007 (DPBMS); No. KEP-145/KM.10/2007 (DPBMD); No. KEP-146/KM.10/2007 (DPBMT) and No. KEP-147/KM.10/2007 (DPBME), all dated 20 July 2007.

Based on the approval of the General Meeting of Shareholders (AGM) on 17 May 2010, Bank Mandiri increased the retirement benefits of each pension fund. Decision to increase pension benefits was set forth in the Regulation of Pension Fund respectively and approved by the Minister of Finance Decree No. KEP-441/KM.10/2010 dated 10 August 2010 (DPBMS); No. KEP-442/KM.10/2010 dated 10 August 2010 (DPBMD); No. KEP-443/KM.10/2010 dated 10 August 2010 (DPBMT) and No. KEP-444/KM.10/2010 dated 10 August 2010 (DPBME).

Based on the approval of the General Meeting of Shareholders (AGM) on 23 May 2011, Bank Mandiri increased the retirement benefits of each pension fund. Decision to increase pension benefits was set forth in the Regulation of Pension Fund respectively and has been approved by the Minister of Finance Decree No. KEP-588/KM.10/2011 dated 20 July 2011 (DPBMS); No. KEP-589/KM.10/2011 dated 20 July 2011 (DPBMD); No. KEP-590/KM.10/2011 dated 20 July 2011 (DPBMT) and No. KEP-591/KM.10/2011 dated 20 July 2011 (DPBME).

As at 31 December 2012 and 2011, the provision for pension benefit obligation are calculated by the independent actuary as shown in the independent actuarial report of PT Dayamandiri Dharmakonsilindo dated 21 January 2013 for the year ended on 31 December 2012 and the independent actuarial report of PT Dayamandiri Dharmakonsilindo dated 18 January 2012 for the year ended 31 December 2011. The assumptions used for the years ended 31 December 2012 and 2011 are as follows:

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49. EMPLOYEE BENEFITS (continued)

Pension Plan (continued)

	DPBMS	DPBMD	DPBMT	DPBME
Discount rate	6.40% per annum (2011: 7.25%)	6.40% per annum (2011: 7.25%)	6.40% per annum (2011: 7.25%)	6.40% per annum (2011: 7.25%)
Expected rate of return on pension plan assets	8.75% per annum (2011: 8.00%)	9.50% per annum (2011: 9.25%)	8.00% per annum (2011: 7.50%)	8.00% per annum (2011: 8.00%)
Working period used	As at 31 July 1999	As at 31 July 1999	As at 31 July 1999	As at 31 July 1999
Pensionable salary (PhDP) used	As at 31 July 1999, adjusted PhDP of legacy banks' on 31 December 2002	As at 31 July 1999, adjusted PhDP of legacy banks' on 31 December 2002	As at 31 July 1999, adjusted PhDP of legacy banks' on 31 December 2002	As at 31 July 1999, adjusted PhDP of legacy banks' on 31 December 2002
Expected rates of PhDP increase	Nil	Nil	Nil	Nil
Mortality Rate Table	2012: Indonesian Mortality Table 2011 (TMI III) for employee and former employee and Group Annuity Mortality 1983 (GAM '83) for pensioners 2011: Indonesian Mortality Table 1999 (TMI II) for employee and former employee and Group Annuity Mortality 1983 (GAM '83) for pensioners	2012: Indonesian Mortality Table 2011 (TMI III) for employee and former employee and Group Annuity Mortality 1983 (GAM '83) for pensioners 2011: Indonesian Mortality Table 1999 (TMI II) for employee and former employee and Group Annuity Mortality 1983 (GAM '83) for pensioners	2012: Indonesian Mortality Table 2011 (TMI III) for employee and former employee and Group Annuity Mortality 1983 (GAM '83) for pensioners 2011: Indonesian Mortality Table 1999 (TMI II) for employee and former employee and Group Annuity Mortality 1983 (GAM '83) for pensioners	2012: Indonesian Mortality Table 2011 (TMI III) for employee and former employee and Group Annuity Mortality 1983 (GAM '83) for pensioners 2011: Indonesian Mortality Table 1999 (TMI II) for employee and former employee and Group Annuity Mortality 1983 (GAM '83) for pensioners
Turnover rate	2012 and 2011: 5.00% for employees' age of 25 and decreasing linearly by 0.167% each year up to 0.00% age 55	2012 and 2011: 5.00% for employees' age of 25 and decreasing linearly by 0.167% each year up to 0.00% age 55	2012 and 2011: 5.00% for employees' age of 25 and decreasing linearly by 0.167% each year up to 0.00% age 55	2012 and 2011: 5.00% for employees' age of 25 and decreasing linearly by 0.167% each year up to 0.00% age 55
Disability rate	2012 10.00% of TMI III 2011: 10.00% of TMI II	2012 10.00% of TMI III 2011: 10.00% of TMI II	2012 10.00% of TMI III 2011: 10.00% of TMI II	2012 10.00% of TMI III 2011: 10.00% of TMI II
Actuarial method	Projected Unit Credit	Projected Unit Credit	Projected Unit Credit	Projected Unit Credit
Normal retirement age	48 years to 56 years depending on the Grades	56 years for all grades	56 years for all grades	56 years for all grades
Maximum defined benefit amount	80.00% of PhDP	80.00% of PhDP	62.50% PhDP	75.00% PhDP
Expected rate of pension benefit increase	Nil	Nil	Nil	2.00% per year
Tax rates - average	2012 and 2011: 3.00% of pension benefit	2012 and 2011: 3.00% of pension benefit	2012 and 2011: 3.00% of pension benefit	2012 and 2011: 3.00% of pension benefit

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49. EMPLOYEE BENEFITS (continued)

Pension Plan (continued)

The projected benefit obligations and fair value of plan assets as at 31 December 2012, based on independent actuary report, are as follows:

	DPBMS	DPBMD	DPBMT	DPBME
Projected benefit obligations	1,193,395	1,485,326	610,097	436,301
Fair value of plan assets	<u>1,688,723</u>	<u>1,879,761</u>	<u>833,891</u>	<u>610,795</u>
Funded Status	495,328	394,435	223,794	174,494
Unrecognised past service cost	-	-	-	-
Unrecognised actuarial gains	<u>(369,619)</u>	<u>(221,405)</u>	<u>(190,852)</u>	<u>(63,214)</u>
Surplus based on SFAS No. 24 (Revised 2010)	125,709	173,030	32,942	111,280
Asset ceiling*)	-	-	-	-
Pension Plan Program Assets recognised in statements of financial position **)	<u>=</u>	<u>=</u>	<u>=</u>	<u>=</u>

*) There are no unrecognised accumulated actuarial loss-net nor unrecognised past service cost and there are no present value of available future refunds or reductions of future contributions.

**) There are no plan assets recognised in the statements of financial position because the requirements under SFAS No. 24 (Revised 2010) regarding "Employee Benefits" are not fulfilled.

The projected benefit obligations and fair value of plan assets as at 31 December 2011, based on independent actuary report, are as follow:

	DPBMS	DPBMD	DPBMT	DPBME
Projected benefit obligations	1,212,086	1,484,395	614,362	395,053
Fair value of plan assets	<u>1,517,006</u>	<u>1,748,625</u>	<u>742,595</u>	<u>544,190</u>
Funded Status	304,920	264,230	128,233	149,137
Unrecognised past service cost	-	-	-	-
Unrecognised actuarial gains	<u>(221,558)</u>	<u>(144,142)</u>	<u>(111,007)</u>	<u>(52,637)</u>
Surplus based on SFAS No. 24 (Revised 2010)	83,362	120,088	17,226	96,500
Asset ceiling*)	-	-	-	-
Pension Plan Program Assets recognised in statements of financial position **)	<u>=</u>	<u>=</u>	<u>=</u>	<u>=</u>

*) There are no unrecognised accumulated actuarial loss-net nor unrecognised past service cost and there are no present value of available future refunds or reductions of future contributions.

**) There are no plan assets recognised in the statements of financial position because the requirements under SFAS No. 24 (Revised 2010) regarding "Employee Benefits" are not fulfilled.

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49. EMPLOYEE BENEFITS (continued)

Pension Plan (continued)

Labor Law No. 13/2003

Bank Mandiri has implemented an accounting policy for employment benefits SFAS 24 (Revised 2010) to recognise provision for employee service entitlements. As at 31 December 2012 and 2011 the Group recognised a provision for employee services entitlements in accordance with Labor Law No. 13/2003 amounting to Rp1,635,427 (included compensation benefits for employees who have resigned but have not yet been paid and excluded from actuarial calculation amounted to Rp8,240) and Rp1,404,375 (included compensation benefits for employees who have resigned but have not yet been paid and excluded from actuarial calculation amounted to Rp8,240) which is estimated post employment benefit based on the independent actuarial reports (Note 33).

Provision for employee service entitlements as at 31 December 2012 and 2011 are estimated using the employees service entitlements calculation for the years ended 31 December 2012 and 2011 as shown in the independent actuarial reports of PT Dayamandiri Dharmakonsilindo dated 21 January 2013 for the year ended 31 December 2012 and independent actuarial report of PT Dayamandiri Dharmakonsilindo dated 18 January 2012 for the year ended 31 December 2011. The assumptions used by the actuary for the year ended 31 December 2012 are as follows:

- a. Discount rate is 5.45% per annum.
- b. Expected rate of annual salary increase is 8.50%.
- c. Mortality rate table used is Indonesia Mortality Table 2011 or TMI III.
- d. Turnover rate is 5.00% for employees' age of 25 and decreasing linearly by 0.167% each year up to 0.00% at age 55.
- e. Actuarial method is projected unit credit method.
- f. Normal retirement age is 56 years.
- g. Disability rate is 10.00% of TMI III.

Reconciliation between the provision for post employment benefits presented in the statements of financial position and statements of income, based on independent actuary report, are as follows (Bank Mandiri only):

	2012	2011
Present value of obligations	1,757,767	1,547,952
Unrecognised past service cost	38,537	39,675
Unrecognised actuarial (gains)/losses	(348,134)	(314,525)
Provision for post employment benefits presented in statements of financial position	1,448,170	1,273,102
Current service cost	144,609	127,117
Interest cost	90,499	96,892
Amortisation of unrecognised past service cost	(1,138)	(1,138)
Amortisation of unrecognised actuarial (gains)/losses	15,285	8,682
Immediate recognition of past service cost	-	(28,244)
Cost of Pension benefits	249,255	203,309

Reconciliation of provision for post employment benefits are as follows:

	2012	2011
Bank Mandiri		
Beginning balance of provision for post employment benefits	1,273,102	1,087,573
Expenses during the year	249,255	203,309
Payments of benefits	(74,187)	(17,780)
Provision for post employee benefits (Bank Mandiri)	1,448,170	1,273,102
Subsidiaries		
Provision for post employee benefits	179,017	123,033
Total provision for post employee benefits	1,627,187^{*)}	1,396,135^{*)}

^{*)} As at 31 December 2012 and 2011, the amount does not include unpaid severance for resigned employees amounting to Rp8,240 and Rp8,240 respectively, which was excluded from actuarial computation.

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49. EMPLOYEE BENEFITS (continued)

Labor Law No. 13/2003 (continued)

The project benefit of funded liabilities, fair value of plan assets and the surplus on the program for the last five years, which are (Bank Mandiri):

	2012	2011	2010	2009	2008
Present value of defined benefit obligations	1,757,767	1,547,952	1,262,717	947,923	776,962
Fair value of plan assets	-	-	-	-	-
Deficit program	1,757,767	1,547,952	1,262,717	947,923	776,962
Experience adjustments on liabilities program	93,991	127,820	(58,912)	94,130	(139,095)
Experience adjustments on plan assets	-	-	-	-	-

Service-Free Period (MBT)

MBT is a period prior to the retirement age where employees are released from their active routine jobs and they do not go to work but still obtain employee benefits such as: salary, medical facility, religion vacation benefit, annual leave (if in the current period an employee still has active working period), long service leave (if the long service leave is within the MBT period), mourning benefit and mourning facility.

The MBT benefits are aimed to provide employee with an opportunity to prepare themselves prior entering the pension age.

The Pension Age, Minimal Working Period and MBT period are as follows:

No	Pension Age	Minimal Working Period	MBT Period
1.	56 years	12 years	12 months
2.	46 years	9 years	9 months

Reconciliation of Provision for Service-Free Period benefit, which recognised on consolidated statements of financial position and consolidated statements of income based on independent actuary report, are as follows:

	2012	2011
Recognition of actuarial (gain)/losses	16,276	(15,962)
Expense/(income) of provision for service-free period	16,276	(15,962)
Beginning balance of provision for service - free period facilities	10,352	56,273
Expenses/(income) during the year	16,276	(15,962)
Payment of benefits	(26,628)	(29,959)
Provision for service-free period	-	10,352

In accordance with Director's Decision letter No KEP.DIR/346/2010, dated 22 December 2010, Management decided that the MBT benefit was terminated starting from 1 January 2012 and that 2011 is the MBT transition period, where employees who enter their pension age in 2011 are still entitled to receive the benefit and the last payment for MBT will be at the end of May 2012. The provision for service - free period benefit (MBT) as at 31 December 2012 and 2011 RpNil and Rp10,352, respectively.

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49. EMPLOYEE BENEFITS (continued)

***Service-Free Period (MBT)* (continued)**

All MBT liabilities have been settled by the Bank in 2012 and therefore the Bank has no outstanding provision for MBT benefit as at 31 December 2012 and onwards.

Furthermore, in accordance with Director's Decision letter No KEP.DIR/347/2010, dated 22 December 2010, Management approved the Pensioner's Health Program effectively applied starting from 1 January 2011. This Pensioner's Health Program covers pensioners and Bank Mandiri employees and is intended to provide health benefits for pensioners and permanent employees during their pension age. This program was operated by Bank Mandiri's Employees and Pensioners Health Cooperation or called Mandiri Healthcare ("*Koperas*"), which was established on 1 November 2010 and includes pension members and Bank Mandiri's permanent employees.

At the establishment of the program on 31 December 2010, the Bank has placed initial funds to the Cooperation on behalf of the program's participants amounting to Rp1,135,203, which was sourced from the provision of service free period (MBT) that was previously booked by the Bank. Subsequently, the Bank and its employees will contribute to the Cooperative every month, amounting to 3% and 2% of the employee's basic salary, respectively.

Subsidiaries do not have Service-Free Period (MBT) Benefit.

50. OTHER OPERATING EXPENSES - OTHERS - NET

	2012	2011
Fees and commissions expenses	460,895	470,304
Sales force compensations	322,128	271,646
Fees related to Credit card and ATM transactions	205,900	138,529
Fees from RTGS, remittance and clearing transactions	73,467	68,487
Employee restructuring costs	245,477	49,392
Others	1,305,543	1,969,549
	<u>2,613,410</u>	<u>2,967,907</u>

Others mainly consist of Subsidiary's commission expense from bancassurance and other commission expenses.

51. NON-OPERATING INCOME - NET

	2012	2011
Gain on sale of foreclosed asset	361,295	39,076
BOT transactions income (Note 19a)	325,930	-
Building rental income	126,231	69,354
Gain on sale of fixed assets	4,558	37,538
Penalties	(5,382)	(3,270)
Others - net	66,189	20,404
	<u>878,821</u>	<u>163,102</u>

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52. COMMITMENTS AND CONTINGENCIES

The following accounts represent accounts which are recorded as off-balance sheet:

	<u>2012</u>	<u>2011</u>
COMMITMENTS		
Commitment Payables:		
Unused loan facilities granted*)		
Third parties	62,067,865	54,104,438
Related parties	<u>21,329,639</u>	<u>15,592,735</u>
	<u>83,397,504</u>	<u>69,697,173</u>
Outstanding irrevocable letters of credit (Note 30):		
Third parties	6,557,295	7,129,962
Related parties	<u>5,407,443</u>	<u>4,940,828</u>
	<u>11,964,738</u>	<u>12,070,790</u>
Total Commitment Payables	<u>95,362,242</u>	<u>81,767,963</u>
Commitment Payables - Net	<u>(95,362,242)</u>	<u>(81,767,963)</u>
CONTINGENCIES		
Contingent Receivables:		
Guarantees received from other banks	10,173,423	5,707,442
Interest receivable on non-performing assets	5,909,145	5,348,404
Others	<u>32,729</u>	<u>32,729</u>
Total Contingent Receivables	<u>16,115,297</u>	<u>11,088,575</u>
Contingent Payables:		
Guarantees issued in the form of:		
Bank guarantees (Note 30):		
Third parties	32,484,895	20,784,987
Related parties	<u>8,223,804</u>	<u>6,644,295</u>
	<u>40,708,699</u>	<u>27,429,282</u>
Standby letters of credit (Note 30)		
Third parties	3,335,790	3,526,296
Related parties	<u>4,555,073</u>	<u>1,759,233</u>
	<u>7,890,863</u>	<u>5,285,529</u>
Others	<u>247,777</u>	<u>70,264</u>
Total Contingent Payables	<u>48,847,339</u>	<u>32,785,075</u>
Contingent Payables - Net	<u>(32,732,042)</u>	<u>(21,696,500)</u>
COMMITMENTS AND CONTINGENCIES PAYABLE - NET	<u>(128,094,284)</u>	<u>(103,464,463)</u>

*) Include committed and uncommitted unused loan facilities.

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53. FOREIGN CURRENCY TRANSACTIONS

Forward and cross currency swap transactions are presented as derivative receivables/payables in the consolidated statement of financial position (Note 11).

Details of outstanding buy and sell foreign currency spot transactions (Bank Mandiri only) are as follows:

2012				
<u>Original Currency</u>	<u>Spot - Buy</u>		<u>Spot - Sell</u>	
	<u>Original Currency (full amount)</u>	<u>Rupiah Equivalent</u>	<u>Original Currency (full amount)</u>	<u>Rupiah Equivalent</u>
United States Dollar	72,741,000	701,041	62,770,520	604,951
Others ^{*)}	-	72,314	-	66,283
		<u>773,355</u>		<u>671,234</u>

2011				
<u>Original Currency</u>	<u>Spot - Buy</u>		<u>Spot - Sell</u>	
	<u>Original Currency (full amount)</u>	<u>Rupiah Equivalent</u>	<u>Original Currency (full amount)</u>	<u>Rupiah Equivalent</u>
United States Dollar	140,565,523	1,274,578	143,904,023	1,304,850
Others ^{*)}	-	34,726	-	31,759
		<u>1,309,304</u>		<u>1,336,609</u>

*) Consist of various foreign currencies

54. RELATED PARTY TRANSACTIONS

In the normal course of business, Bank Mandiri entered into certain significant transaction with the following related parties:

- **Related party relationship as the controlling shareholder:**
The Government of the Republic of Indonesia through Ministry of Finance
- **Related parties relationship by ownership and/or management:**

<u>Related Parties</u>	<u>Nature of Relationship</u>
PT Kustodian Sentral Efek Indonesia	Associate Company
PT Sarana Bersama Pengembangan Indonesia	Associate Company
Dana Pensiun Bank Mandiri	Bank Mandiri as a founder
Dana Pensiun Bank Mandiri 1	Bank Mandiri as a founder
Dana Pensiun Bank Mandiri 2	Bank Mandiri as a founder
Dana Pensiun Bank Mandiri 3	Bank Mandiri as a founder
Dana Pensiun Bank Mandiri 4	Bank Mandiri as a founder
PT Estika Daya Mandiri	Owned by Dana Pensiun Bank Mandiri 1
PT Asuransi Staco Mandiri (formerly PT Asuransi Staco Jasapratama)	Owned by Dana Pensiun Bank Mandiri 2
PT Mulia Sasmita Bhakti	Owned by Dana Pensiun Bank Mandiri 3
PT Krida Upaya Tunggal	Owned by Dana Pensiun Bank Mandiri 4
PT Wahana Optima Permai	Owned by Dana Pensiun Bank Mandiri 4
PT Mandiri Management Investasi	Owned by the same ultimate shareholders
PT Pengelola Investama Mandiri	Owned by the same ultimate shareholders
Koperasi Kesehatan Pegawai dan Pensiunan Bank Mandiri (Mandiri Healthcare)	Employees and pensioners as member and key management relationship

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54. RELATED PARTY TRANSACTIONS (continued)

The nature of transactions with related parties includes among others, current accounts with other banks, investments in shares, securities, employee's pension plan, loans, deposits from customers and bank guarantee.

- **Related parties relationship with government related entities**

Related Parties	Nature of Relationship
Adhi Multipower Pte. Ltd.	Subsidiary of State Owned Enterprise
PT Krakatau Daya Listrik	Subsidiary of State Owned Enterprise
PT Nusantara Regas	Subsidiary of State Owned Enterprise
PT Bromo Steel Indonesia	Subsidiary of State Owned Enterprise
PT Geo Dipa Energi	Subsidiary of State Owned Enterprise
PT Indonesia Chemical Alumina	Subsidiary of State Owned Enterprise
PT Indonesia Comnets Plus	Subsidiary of State Owned Enterprise
PT Indonesia Power	Subsidiary of State Owned Enterprise
PT Pertamina Drilling Services Indonesia	Subsidiary of State Owned Enterprise
PT Pertamina Hulu Energi	Subsidiary of State Owned Enterprise
PT Petrokimia Gresik	Subsidiary of State Owned Enterprise
PT Pupuk Kalimantan Timur/PT Pupuk Kaltim	Subsidiary of State Owned Enterprise
PT Pupuk Kujang	Subsidiary of State Owned Enterprise
PT Rekayasa Industri/PT REKIND	Subsidiary of State Owned Enterprise
PT Semen Padang	Subsidiary of State Owned Enterprise
PT Semen Tonasa	Subsidiary of State Owned Enterprise
PT Trans Marga Jateng	Subsidiary of State Owned Enterprise
PT Asuransi Jiwa Inhealth Indonesia	Subsidiary of State Owned Enterprise
PT Bahana Artha Ventura	Subsidiary of State Owned Enterprise
PT Balebat Dedikasi Prima	Subsidiary of State Owned Enterprise
PT Bank Negara Indonesia Syariah	Subsidiary of State Owned Enterprise
PT Bank BRI Syariah	Subsidiary of State Owned Enterprise
PT Infomedia Nusantara	Subsidiary of State Owned Enterprise
PT Reasuransi Internasional Indonesia	Subsidiary of State Owned Enterprise
PT Telekomunikasi Indonesia International	Subsidiary of State Owned Enterprise
PT Telekomunikasi Selular	Subsidiary of State Owned Enterprise
PT Wijaya Karya Beton	Subsidiary of State Owned Enterprise
PT Wijaya Karya Intrade Energy	Subsidiary of State Owned Enterprise
PT Wijaya Karya Realty	Subsidiary of State Owned Enterprise

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54. RELATED PARTY TRANSACTIONS (continued)

• **Related parties relationship with government related entities (continued)**

Related Parties	Nature of Relationship
Perum BULOG	State Owned Enterprise
Perum DAMRI	State Owned Enterprise
Perum Jaminan Kredit Indonesia (Jamkrindo)	State Owned Enterprise
Perum Jasa Tirta II	State Owned Enterprise
Perum Pegadaian	State Owned Enterprise
Perum Percetakan Negara Republik Indonesia	State Owned Enterprise
Perum Percetakan Uang Republik Indonesia/Perum Peruri	State Owned Enterprise
Perum Perumnas	State Owned Enterprise
PT Adhi Karya (Persero) Tbk.	State Owned Enterprise
PT Amarta Karya	State Owned Enterprise
PT Aneka Tambang (Persero) Tbk.	State Owned Enterprise
PT Angkasa Pura I (Persero)	State Owned Enterprise
PT Angkasa Pura II (Persero)	State Owned Enterprise
PT ASABRI (Persero)	State Owned Enterprise
PT ASDP Indonesia Ferry (Persero)	State Owned Enterprise
PT ASKES (Persero)	State Owned Enterprise
PT Asuransi Ekspor Indonesia	State Owned Enterprise
PT Asuransi Jasa Indonesia (Persero)	State Owned Enterprise
PT Asuransi Jiwasraya (Persero)	State Owned Enterprise
PT Asuransi Kredit Indonesia/PT Askindo (Persero)	State Owned Enterprise
PT Bahana Pembinaan Usaha Indonesia	State Owned Enterprise
PT Balai Pustaka	State Owned Enterprise
PT Bank Negara Indonesia (Persero) Tbk.	State Owned Enterprise
PT Bank Rakyat Indonesia (Persero) Tbk.	State Owned Enterprise
PT Bank Tabungan Negara (Persero) Tbk.	State Owned Enterprise
PT Barata Indonesia (Persero)	State Owned Enterprise
PT Berdikari (Persero)	State Owned Enterprise
PT Bhanda Ghara Reksa (Persero)	State Owned Enterprise
PT Bina Karya (Persero)	State Owned Enterprise
PT Bio Farma (Persero)	State Owned Enterprise
PT Biro Klasifikasi Indonesia (Persero)	State Owned Enterprise
PT Boma Bisma Indra (Persero)	State Owned Enterprise
PT Brantas Abipraya (Persero)	State Owned Enterprise
PT Cambrics Primiissima (Persero)	State Owned Enterprise

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54. RELATED PARTY TRANSACTIONS (continued)

• **Related parties relationship with government related entities (continued)**

Related Parties	Nature of Relationship
PT Dahana (Persero)	State Owned Enterprise
PT Danareksa (Persero)	State Owned Enterprise
PT Dirgantara Indonesia (Persero)	State Owned Enterprise
PT Djakarta Llyod	State Owned Enterprise
PT Dok & Perkapalan Kodja Bahari	State Owned Enterprise
PT Dok dan Perkapalan Surabaya	State Owned Enterprise
PT Elnusa Tbk.	State Owned Enterprise
PT Energi Manajemen Indonesia	State Owned Enterprise
PT Garam (Persero)	State Owned Enterprise
PT Garuda Indonesia (Persero) Tbk.	State Owned Enterprise
PT Hotel Indonesia Natour	State Owned Enterprise
PT Hutama Karya (Persero)	State Owned Enterprise
PT Iglas (Persero)	State Owned Enterprise
PT Indah Karya	State Owned Enterprise
PT Indofarma (Persero) Tbk.	State Owned Enterprise
PT Indosat Tbk.	State Owned Enterprise
PT Indra Karya (Persero)	State Owned Enterprise
PT Industri Kereta Api (INKA)	State Owned Enterprise
PT Industri Sandang Nusantara	State Owned Enterprise
PT Industri Telekomunikasi Indonesia (ITI)	State Owned Enterprise
PT Inhutani I	State Owned Enterprise
PT Inhutani II	State Owned Enterprise
PT Inhutani III	State Owned Enterprise
PT Inhutani IV	State Owned Enterprise
PT Inhutani V	State Owned Enterprise
PT INTL (Persero)	State Owned Enterprise
PT Istaka Karya	State Owned Enterprise
PT Jamsostek (Persero)	State Owned Enterprise
PT Jasa Marga (Persero) Tbk.	State Owned Enterprise
PT Kawasan Berikat Nusantara (Persero)	State Owned Enterprise
PT Kawasan Industri Makasar (Persero)	State Owned Enterprise
PT Kawasan Industri Medan (Persero)	State Owned Enterprise
PT Kawasan Industri Wijayakusuma (Persero)	State Owned Enterprise
PT Kereta Api Indonesia (Persero)	State Owned Enterprise
PT Kertas Kraft Aceh (Persero)	State Owned Enterprise
PT Kertas Leces (Persero)	State Owned Enterprise
PT Kimia Farna (Persero) Tbk.	State Owned Enterprise

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54. RELATED PARTY TRANSACTIONS (continued)

• **Related parties relationship with government related entities (continued)**

Related Parties	Nature of Relationship
PT Kliring Berjangka Indonesia (Persero)	State Owned Enterprise
PT Krakatau Steel (Persero) Tbk.	State Owned Enterprise
PT LEN Industri (Persero)	State Owned Enterprise
PT Merpati Nusantara Airlines	State Owned Enterprise
PT Nindya Karya (Persero)	State Owned Enterprise
PT PAL Indonesia (Persero)	State Owned Enterprise
PT Pann Multi Finance (Persero)	State Owned Enterprise
PT Pelabuhan Indonesia I (Persero)	State Owned Enterprise
PT Pelabuhan Indonesia II (Persero)	State Owned Enterprise
PT Pelabuhan Indonesia III (Persero)	State Owned Enterprise
PT Pelabuhan Indonesia IV (Persero)	State Owned Enterprise
PT Pelayaran Bahtera Adiguna	State Owned Enterprise
PT Pelayaran Nasional Indonesia (Persero)/ PT PELNI	State Owned Enterprise
PT Pembangunan Perumahan (Persero) Tbk.	State Owned Enterprise
PT Perikanan Nusantara	State Owned Enterprise
PT Perkebunan Nusantara I (Persero)	State Owned Enterprise
PT Perkebunan Nusantara II (Persero)	State Owned Enterprise
PT Perkebunan Nusantara III (Persero)	State Owned Enterprise
PT Perkebunan Nusantara IV (Persero)	State Owned Enterprise
PT Perkebunan Nusantara V (Persero)	State Owned Enterprise
PT Perkebunan Nusantara VI (Persero)	State Owned Enterprise
PT Perkebunan Nusantara VII (Persero)	State Owned Enterprise
PT Perkebunan Nusantara VIII (Persero)	State Owned Enterprise
PT Perkebunan Nusantara IX (Persero)	State Owned Enterprise
PT Perkebunan Nusantara X (Persero)	State Owned Enterprise
PT Perkebunan Nusantara XI (Persero)	State Owned Enterprise
PT Perkebunan Nusantara XII (Persero)	State Owned Enterprise
PT Perkebunan Nusantara XIII (Persero)	State Owned Enterprise
PT Perkebunan Nusantara XIV (Persero)	State Owned Enterprise
PT Permodalan Nasional Madani (Persero)	State Owned Enterprise
PT Pertamina (Persero)	State Owned Enterprise
PT Pertani (Persero)	State Owned Enterprise
PT Perusahaan Gas Negara Tbk.	State Owned Enterprise
PT Perusahaan Listrik Negara (Persero)	State Owned Enterprise
PT Perusahaan Pengelola Aset	State Owned Enterprise
PT Perusahaan Perdagangan Indonesia (Persero)	State Owned Enterprise
PT Pindad (Persero)	State Owned Enterprise
PT Pos Indonesia (Persero)	State Owned Enterprise

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54. RELATED PARTY TRANSACTIONS (continued)

• **Related parties relationship with government related entities (continued)**

Related Parties	Nature of Relationship
PT Pupuk Indonesia Holding Company (previously PT Pupuk Sriwidjaja (Persero))	State Owned Enterprise
PT Rajawali Nusantara Indonesia	State Owned Enterprise
PT Reasuransi Umum Indonesia	State Owned Enterprise
PT Rukindo	State Owned Enterprise
PT Sang Hyang Seri	State Owned Enterprise
PT Sarana Karya	State Owned Enterprise
PT Sarana Multi Infrastruktur (Persero)	State Owned Enterprise
PT Sarana Multigriya Finansial (Persero)	State Owned Enterprise
PT Sarinah (Persero)	State Owned Enterprise
PT Semen Baturaja (Persero)	State Owned Enterprise
PT Semen Indonesia (Persero) Tbk. (dahulu PT Semen Gresik (Persero) Tbk.)	State Owned Enterprise
PT Semen Kupang	State Owned Enterprise
PT Sucofindo (Persero)	State Owned Enterprise
PT Survey Udara Penas	State Owned Enterprise
PT Surveyor Indonesia	State Owned Enterprise
PT Tambang Batubara Bukit Asam (Persero) Tbk.	State Owned Enterprise
PT Taspen	State Owned Enterprise
PT Telekomunikasi Indonesia Tbk/PT Telkom Tbk.	State Owned Enterprise
PT Timah (Persero) Tbk.	State Owned Enterprise
PT Varuna Tirta Prakasya (Persero)	State Owned Enterprise
PT Virama Karya	State Owned Enterprise
PT Waskita Karya (Persero)	State Owned Enterprise
PT Wijaya Karya (Persero) Tbk.	State Owned Enterprise
PT Yodya Karya (Persero)	State Owned Enterprise
Lembaga Pembiayaan Ekspor Indonesia	Government Agency
Pusat Investasi Pemerintah	Government Agency
PT Indonesia Infrastruktur Finance	Government Agency

Nature of transactions with government related entities are current accounts with other bank, placements with other banks, marketable securities, Government Bond, other receivables - trade transaction, securities purchased under resale agreement, derivative receivables, loans, consumer financing receivables, acceptance receivables, derivative payables, deposit from customers, deposits from other bank, *interbank call money*, acceptance payables, marketable securities issued, fund borrowing, subordinated loan, unused loan facility, bank guarantees, irrevocable letters of credit and standby letters of credit.

In the ordinary course of its business, the Group also purchases or pays for services, such as telecommunication expense, utility expense and other expenses to Government related entities.

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54. RELATED PARTY TRANSACTIONS (continued)

• **Transactions with management and key personnel of Bank Mandiri**

Total gross salaries and allowances, bonus/*tantiem*, long-term employment benefits of the Boards of Commissioners, Directors, Audit Committee and Risk Monitoring and Good Corporate Governance Committee, Syariah Supervisory Board and Executive Vice President and Senior Vice President (Note 47) for the years ended 31 December 2012 and 2011 amounting to Rp521,447 and Rp405,791 or 2.76% and 2.49% of total consolidated operating expenses - others, respectively.

Shares owned by the Board of Directors from MSOP program for the years ended 31 December 2012 and 2011 amounting to 22,132,760 shares and 24,060,468 shares or 0.07% and 0.08% of total authorised capital, respectively.

Details of significant transactions with related parties as at 31 December 2012 and 2011, are as follows:

	<u>2012</u>	<u>2011</u>
<u>Assets</u>		
Current accounts with other banks (Note 5a)	16,079	44,516
Placements with Bank Indonesia and other banks (Note 6b)	1,343,968	785,494
Marketable securities (Note 7a*)	1,153,062	4,015,455
Government Bonds (Note 8)	78,935,756	78,459,449
Other receivables - trade transactions (Note 9a)	3,784,548	2,752,711
Securities purchased under resale agreement (Note 10a)	-	758,703
Derivative receivables (Note 11)	231	4,391
Loans (Note 12A.a and 12B.g)	45,952,610	36,846,173
Consumer financing receivables (Note 13)	5,197	5,876
Acceptance receivables (Note 15a)	1,505,031	892,184
Total assets with related parties	132,696,482	124,564,952
Total consolidated assets	<u>635,618,708</u>	<u>551,891,704</u>
Percentage of total assets with related parties to total consolidated assets	<u>20.88%</u>	<u>22.57%</u>
<u>Liabilities</u>		
Deposits from customers		
Demand deposits (Note 22a)	25,554,282	23,327,168
Saving deposits (Note 23a)	928,851	748,157
Time deposits (Note 24a)	21,604,790	28,651,516
Deposits from other banks		
Demand and saving deposits (Note 25a)	141,996	214,580
Derivative payables (Note 11)	333	3,880
Acceptance payables (Note 28a)	262,481	286,007
Marketable securities issued (Note 29)	205,000	158,000
Fund borrowings (Note 35)	934,868	1,104,665
Subordinated loans (Note 36)	1,936,800	1,895,000
Total liabilities with related parties	51,569,401	56,388,973
Total consolidated liabilities	<u>518,705,769</u>	<u>451,379,750</u>
Percentage of total liabilities with related parties to total consolidated liabilities	<u>9.94%</u>	<u>12.49%</u>
<u>Temporary Syirkah Funds (Note 37)</u>	<u>1,978,517</u>	<u>2,380,376</u>
Percentage to total temporary syirkah funds	<u>6.90%</u>	<u>6.29%</u>

*) Marketable securities is presented gross before unamortised discount and unrealised (losses)/gains from (decrease)/increase in value of marketable securities.

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54. RELATED PARTY TRANSACTIONS (continued)

	<u>2012</u>	<u>2011</u>
Statements of Income		
Other operating income - others (Note 42)	-	1,400,923
Percentage to other operating income - others	<u>-</u>	<u>11.90%</u>
Interest income from Government Bonds and Treasury bills (Note 40)	3,114,634	4,256,890
Percentage to interest income and sharia income	<u>7.32%</u>	<u>11.28%</u>
Interest expense from fund borrowing (Note 41)	82,522	5,435
Percentage to interest expense and sharia expense	<u>0.55%</u>	<u>0.03%</u>

55. SEGMENT INFORMATION

The Group reports operating segments in a manner consistent with the internal reporting provided for operational decision making (refer to Note 2a).

The following describes the operations in each of reportable segments:

- Corporate : includes loans, deposits and other transactions and balances with corporate customers.
- Commercial and Business : includes loans, deposits and other transactions and balances with commercial and business banking customers (small to medium size).
- Micro and Retail : focuses on products and services for individual customers in micro and retail segments. It includes loans, deposits, payment transactions and other transactions and balances with retail customers.
- Consumer : represents consumer financing business including housing loan, credit cards and other transactions and balances with consumer customers.
- Treasury and Financial Institution : treasury undertakes treasury activities which include foreign exchange, money market, and fixed income business. Financial institution undertakes international business banking, capital market and Cayman islands branch.
- Institutional Banking : focuses on handling deposits and other transactions with government related entities, which are not undertaken by other segments.
- Head Office : mainly manages Group's assets and liabilities that are not managed by other segments, act as cost centre for providing central shared services to other segments and absorb costs that are not allocated to other segments.
- Subsidiary - Sharia : includes all transactions undertaken by a Subsidiary engages in sharia banking.
- Subsidiaries - other than Sharia : includes all transactions undertaken by Subsidiaries engage in consumer financing, life insurance, general insurance, remittances, securities, building management and banking.

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55. SEGMENT INFORMATION (continued)

Account	2012										Total
	Corporate	Commercial and Business	Micro and Retail	Consumer	Treasury and Financial Institution	Institutional Banking ¹	Head Office ²	Subsidiary - Sharia	Subsidiaries - other than Sharia	Adjustment and elimination ^{**}	
Consolidated statement of income											
Interest and sharia income *)	11,179,760	15,168,996	15,129,767	5,786,510	2,808,356	1,917,590	3,325,858	4,684,793	1,083,070	(18,534,258)	42,550,442
Interest and sharia expense *)	(6,421,316)	(6,971,830)	(6,995,761)	(2,371,704)	(2,017,299)	(1,409,200)	(1,565,686)	(2,006,353)	(394,832)	15,134,131	(15,019,850)
Net Interest and sharia income	4,758,444	8,197,166	8,134,006	3,414,806	791,057	508,390	1,760,172	2,678,440	688,238	(3,400,127)	27,530,592
Net Premium income	-	-	-	-	-	-	-	-	2,163,072	-	2,163,072
Net Interest and sharia and premium income	4,758,444	8,197,166	8,134,006	3,414,806	791,057	508,390	1,760,172	2,678,440	2,851,310	(3,400,127)	29,693,664
Other operating income:											
Other fees and commission	777,846	776,216	3,531,603	806,074	352,082	46,386	45,562	1,119,136	381,754	(436,304)	7,400,355
Others	52,680	252,593	757,380	259,247	1,387,909	-	1,643,365	18,784	458,817	(333,308)	4,497,467
Total	830,526	1,028,809	4,288,983	1,065,321	1,739,991	46,386	1,688,927	1,137,920	840,571	(769,612)	11,897,822
(Allowance)/reversal for impairment losses on financial assets and others	(236,969)	(1,196,443)	(885,021)	(720,624)	50,545	-	16,277	(384,859)	(54,615)	19,489	(3,392,220)
Unrealised gains/(losses) from increase/(decrease) in fair value of marketable securities, Government Bonds, and policyholders' investment in unit-linked contracts	-	-	-	-	-	-	4,274	-	38,196	-	42,470
Gain on sale of marketable securities and Government Bonds	-	-	-	-	-	-	287,327	-	9,412	-	296,739
Other operating expenses:											
Salaries and employee benefit	(221,486)	(618,825)	(2,963,937)	(215,520)	(89,408)	(26,796)	(2,376,543)	(973,160)	(560,041)	-	(8,045,716)
General and administrative expenses	(134,182)	(262,597)	(3,066,128)	(558,450)	(100,903)	(29,981)	(2,233,457)	(1,202,600)	(665,604)	-	(8,253,902)
Others - net	(110,289)	(88,176)	(1,108,674)	(57,777)	(75,011)	(69,084)	(456,738)	(173,639)	(942,831)	468,809	(2,613,410)
Total	(465,957)	(969,598)	(7,138,739)	(831,747)	(265,322)	(125,861)	(5,066,738)	(2,349,399)	(2,168,476)	468,809	(18,913,028)
Non operating income - net	(16)	42	19,054	211	1,607	-	720,667	6,031	131,225	-	878,821
Tax expense	-	-	-	-	-	-	(3,747,928)	(291,442)	(421,280)	-	(4,460,650)
Net income	<u>4,886,028</u>	<u>7,059,976</u>	<u>4,418,283</u>	<u>2,927,967</u>	<u>2,317,878</u>	<u>428,915</u>	<u>(4,337,022)</u>	<u>796,691</u>	<u>1,226,343</u>	<u>(3,681,441)</u>	<u>16,043,618</u>
Net income attributable to:											
Non controlling interest	-	-	-	-	-	-	-	-	-	-	(539,551)
Parent Company	-	-	-	-	-	-	-	-	-	-	15,504,067
Consolidated statements of financial position											
Loans - gross	126,259,131	141,142,003	19,004,605	47,749,423	1,833,622	-	3,984,906	44,427,037	779,993	(599,014)	384,581,706
Total Assets	133,557,576	142,425,332	27,813,991	47,805,736	156,571,156	2,312	54,928,953	54,209,752	24,573,100	(6,269,200)	635,618,708
Demand deposits	(38,142,374)	(33,257,452)	(18,695,848)	-	(1,262,936)	(16,471,096)	-	(6,430,912)	(55,682)	408,444	(113,907,856)
Saving deposits	(1,223,345)	(4,053,475)	(177,281,950)	-	(6,095)	(219,595)	-	(901,524)	(283,772)	-	(183,969,756)
Time deposits	(22,050,800)	(15,000,567)	(75,855,107)	-	(3,964,132)	(27,974,141)	-	-	(711,036)	595,532	(144,960,251)
Total deposit from customers	(61,416,519)	(52,311,494)	(271,832,905)	-	(5,233,163)	(44,664,832)	-	(7,332,436)	(1,050,490)	1,003,976	(442,837,863)
Total Liabilities	(67,811,902)	(55,047,747)	(276,210,117)	(464,453)	(23,215,258)	(46,906,348)	(22,798,042)	(9,648,974)	(19,722,423)	3,119,495	(518,705,769)

*) Include a component of internal transfer pricing amongst operating segments.

**) Include elimination of internal transfer pricing or reclassification amongst operating segment and elimination against Subsidiaries.

1) For risk management disclosure purpose, institutional banking business included in corporate.

2) For risk management disclosure purpose, head office business included in corporate and commercial and business amounted to Rp3,655,465 and Rp329,441, respectively.

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55. SEGMENT INFORMATION (continued)

2011											
Account	Corporate	Commercial and Business	Micro and Retail	Consumer	Treasury and Financial Institution	Institutional Banking	Head Office	Subsidiary - Sharia	Subsidiaries - other than Sharia	Adjustment and elimination **)	Total
Consolidated statement of income											
Interest and sharia income *)	10,389,307	12,619,855	14,649,327	4,951,224	3,399,523	1,913,869	4,828,425	3,771,272	934,489	(19,727,272)	37,730,019
Interest and sharia expense *)	(6,859,778)	(7,107,297)	(7,769,042)	(2,311,657)	(2,686,505)	(1,433,070)	(652,026)	(1,780,550)	(447,241)	15,093,129	(15,954,037)
Net Interest and sharia income	3,529,529	5,512,558	6,880,285	2,639,567	713,018	480,799	4,176,399	1,990,722	487,248	(4,634,143)	21,775,982
Net Premium income	-	-	-	-	-	-	-	-	1,814,973	-	1,814,973
Net Interest and sharia and premium income	3,529,529	5,512,558	6,880,285	2,639,567	713,018	480,799	4,176,399	1,990,722	2,302,221	(4,634,143)	23,590,955
Other operating income:											
Other fees and commission	682,276	587,575	3,057,607	695,152	296,156	38,095	65,455	1,066,378	458,074	(403,532)	6,543,236
Others	59,231	712,712	695,208	220,216	1,178,142	-	2,351,443	15,370	357,152	(364,359)	5,225,115
Total	741,507	1,300,287	3,752,815	915,368	1,474,298	38,095	2,416,898	1,081,748	815,226	(767,891)	11,768,351
(Allowance)/reversal for impairment losses on financial assets and others	(709,810)	(916,264)	(546,167)	(685,893)	108,978	-	318,972	(345,696)	(109,511)	-	(2,885,391)
Unrealised gains/(losses) from increase/(decrease) in fair value of marketable securities, Government Bonds, and policyholders' investment in unit-linked contracts	-	-	-	-	-	-	-	-	-	69,903	69,903
Gain on sale of marketable securities and Government Bonds	-	-	-	-	-	-	-	-	-	117,136	117,136
Other operating expenses:											
Salaries and employee benefit	(180,814)	(521,094)	(2,614,294)	(200,900)	(84,653)	(25,053)	(1,735,623)	(964,882)	(439,158)	-	(6,766,471)
General and administrative expenses	(97,404)	(202,492)	(2,015,869)	(178,488)	(70,278)	(28,036)	(2,606,018)	(923,645)	(455,413)	-	(6,577,643)
Others - net	(113,846)	(116,194)	(1,438,624)	(284,354)	(68,242)	(67,475)	(1,065,657)	(96,601)	(879,619)	1,162,705	(2,967,907)
Total	(392,064)	(839,780)	(6,068,787)	(663,742)	(223,173)	(120,564)	(5,407,298)	(1,985,128)	(1,774,190)	1,162,705	(16,312,021)
Non operating income - net	537	25	9,774	-	-	-	78,523	6,289	67,954	-	163,102
Tax expense	-	-	-	-	-	-	(3,262,688)	(196,864)	(356,598)	-	(3,816,150)
Net income	3,169,699	5,056,826	4,027,920	2,205,300	2,073,121	398,330	(1,679,194)	551,071	945,102	(4,052,290)	12,695,885
Net income attributable to:											
Non controlling interest	-	-	-	-	-	-	-	-	-	-	449,841
Parent Company	-	-	-	-	-	-	-	-	-	-	12,246,044
Consolidated statements of financial position											
Loans - gross	106,247,237	110,877,330	11,844,853	38,999,351	1,372,380	-	4,620,950	36,469,154	881,941	(219,890)	311,093,306
Total Assets	115,649,949	116,354,048	36,806,214	40,879,324	25,420,176	1,672,008	154,150,251	48,673,337	19,628,129	(7,341,732)	551,891,704
Demand deposits	(27,095,105)	(28,925,502)	(15,507,986)	-	(1,673,186)	(15,951,090)	-	(4,583,523)	(137,510)	1,343,316	(92,530,586)
Saving deposits	(1,139,367)	(3,521,369)	(144,289,431)	-	(12,761)	(125,544)	-	(512,340)	(267,521)	-	(149,868,333)
Time deposits	(27,011,301)	(15,309,001)	(77,484,128)	-	(2,940,633)	(19,249,773)	-	-	(653,652)	318,804	(142,329,684)
Total deposit from customers	(55,245,773)	(47,755,872)	(237,281,545)	-	(4,626,580)	(35,326,407)	-	(5,095,863)	(1,058,683)	1,662,120	(384,728,603)
Total Liabilities	(60,307,568)	(49,686,276)	(240,073,092)	(385,113)	(20,459,215)	(37,611,842)	(21,404,415)	(45,598,909)	(10,053,139)	34,199,819	(451,379,750)

*) Include a component of internal transfer pricing amongst operating segments.

**) Include elimination of internal transfer pricing or reclassification amongst operating segment and elimination against Subsidiaries.

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55. SEGMENT INFORMATION (continued)

Geographical Segment

The principal operations of the Group is managed in Indonesia, Asia (Singapore, Hong Kong, Timor Leste, Shanghai, Malaysia), Western Europe (England) and Cayman Islands. Information concerning the geographical segments of the Group is set out in the table below:

Information on geographical segment for the year ended 31 December 2012:

	Indonesia	Asia	West Europe	Cayman Islands	Consolidated
Consolidated statement of income					
Interest and sharia income	42,201,619	232,508	41,057	75,258	42,550,442
Interest and sharia expense	(14,977,028)	(34,110)	(8,712)	-	(15,019,850)
Net Interest and sharia income	27,224,591	198,398	32,345	75,258	27,530,592
Net Premium income	2,163,072	-	-	-	2,163,072
Net Interest and sharia and premium income	29,387,663	198,398	32,345	75,258	29,693,664
Other operating income:					
Other fees and commissions	7,330,740	56,560	-	13,055	7,400,355
Others	4,456,463	32,395	5,712	2,897	4,497,467
Total	11,787,203	88,955	5,712	15,952	11,897,822
Allowance for impairment losses	(3,494,341)	16,775	53,209	32,137	(3,392,220)
Unrealised gains/(losses) from increase/(decrease) in fair value of marketable securities, Government Bonds, and policyholders' investment in unit-linked contracts	42,530	(60)	-	-	42,470
Gain on sale of marketable securities and Government Bonds	294,125	1,847	-	767	296,739
Other operating expenses:					
Salaries and employee benefit	(7,931,943)	(80,992)	(28,580)	(4,201)	(8,045,716)
General, administrative expenses and others	(10,777,604)	(59,010)	(17,275)	(13,423)	(10,867,312)
Total	(18,709,547)	(140,002)	(45,855)	(17,624)	(18,913,028)
Non operating income - net	859,215	18,000	(1)	1,607	878,821
Tax expense	(4,439,033)	(21,617)	-	-	(4,460,650)
Net income	15,727,815	162,296	45,410	108,097	16,043,618
Net income attributable to:					
Non controlling interest	-	-	-	-	539,551
Parent Company	-	-	-	-	15,504,067
Consolidated statements of financial position					
Loans - gross	377,184,222	6,334,372	144,556	918,556	384,581,706
Total Assets	621,279,365	10,175,130	1,354,109	2,810,104	635,618,708
Demand deposits	(112,777,678)	(1,091,132)	(38,082)	(964)	(113,907,856)
Saving deposits	(183,171,643)	(798,113)	-	-	(183,969,756)
Time deposits	(143,662,824)	(1,130,699)	(166,728)	-	(144,960,251)
Total deposit from customers	(439,612,145)	(3,019,944)	(204,810)	(964)	(442,837,863)
Total Liabilities	(504,866,825)	(10,162,873)	(869,022)	(2,807,049)	(518,705,769)

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55. SEGMENT INFORMATION (continued)

Information on geographical segment for the year ended 31 December 2011:

	Indonesia	Asia	West Europe	Cayman Islands	Adjustment and Elimination	Consolidated
Consolidated statement of income						
Interest and sharia income	37,454,265	202,443	34,152	55,932	(16,773)	37,730,019
Interest and sharia expense	(15,919,452)	(30,908)	(8,308)	(12,142)	16,773	(15,954,037)
Net Interest and sharia income	21,534,813	171,535	25,844	43,790	-	21,775,982
Net Premium income	1,814,973	-	-	-	-	1,814,973
Net Interest and sharia and premium income	23,349,786	171,535	25,844	43,790	-	23,590,955
Other operating income:						
Other fees and commissions	6,462,375	67,318	-	13,543	-	6,543,236
Others	5,378,694	25,911	2,355	5,194	(187,039)	5,225,115
Total	11,841,069	93,229	2,355	18,737	(187,039)	11,768,351
Allowance for impairment losses	(2,773,898)	(13,970)	(5,775)	(91,748)	-	(2,885,391)
Unrealised gains/(losses) from increase/(decrease) in fair value of marketable securities, Government Bonds, and policyholders' investment in unit-linked contracts	-	-	-	-	69,903	69,903
Gain on sale of marketable Securities and Government Bonds	-	-	-	-	117,136	117,136
Other operating expenses:						
Salaries and employee benefit	(6,677,711)	(57,583)	(27,165)	(4,012)	-	(6,766,471)
General, administrative expenses and others	(9,458,732)	(50,163)	(22,274)	(14,381)	-	(9,545,550)
Total	(16,136,443)	(107,746)	(49,439)	(18,393)	-	(16,312,021)
Other expense - non operating income - net	162,419	683	-	-	-	163,102
Tax expense	(3,798,396)	(17,754)	-	-	-	(3,816,150)
Net income	12,644,537	125,977	(27,015)	(47,614)	-	12,695,885
Net income attributable to:						
Non controlling interest	-	-	-	-	-	449,841
Parent Company	-	-	-	-	-	12,246,044
Consolidated statements of financial position						
Loans - gross	304,892,491	5,029,783	258,539	912,493	-	311,093,306
Total Assets	540,024,205	8,065,061	1,076,698	2,725,740	-	551,891,704
Demand deposits	(91,664,883)	(787,461)	(77,335)	(907)	-	(92,530,586)
Saving deposits	(149,269,308)	(599,025)	-	-	-	(149,868,333)
Time deposits	(141,257,319)	(907,254)	(165,111)	-	-	(142,329,684)
Total deposit from customers	(382,191,510)	(2,293,740)	(242,446)	(907)	-	(384,728,603)
Total Liabilities	(439,988,747)	(8,047,279)	(623,036)	(2,720,688)	-	(451,379,750)

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56. CAPITAL ADEQUACY RATIO

Capital Risk Management

Bank Mandiri's capital policy is to prudently diversify the source of its capital to anticipate the long-term strategic plan and to allocate capital efficiently to business segment that has a potential to provide an optimum risk of return, includes investment in subsidiaries in order to fulfil the stakeholders (investor and regulator) expectations.

Bank Mandiri ensures it maintains adequate capital to cover credit risk, market risk and operational risk, irrespective under the normal condition or distress condition which is used by the Bank as the basis to implement VBM (Value Based Management) through measurement of RORAC (Return on Risk Adjusted Capital). Through the VBM, the Bank can identify which business units, segments, products and regions provide the best value adds to the Bank. Therefore, the Bank can be more focus in expanding the line of business which provide the most value adds to the Bank.

The Bank refers to Bank Indonesia regulation in calculating the capital adequacy for credit risk, market risk and operational risk. For credit risk, the Bank uses Basel II standardised approach. For the market risk, Bank Mandiri uses standardised model and has also used Value at Risk for its internal model. For operational risk, the Bank refers to Basel II Basic Indicator Approach and has simulated the standardised approach.

In implementing SE BI No. 13/6/DPNP dated 18 February 2011 regarding credit risk weighted asset using standardized approach, the Bank's risk weighted assets as at 31 December 2012 is amounting to Rp350.14 trillion (full amount - unaudited) with the component of counterparty credit risk weighted assets amounting to Rp977.25 billion (full amount - unaudited). The market risk weighted assets using standardized approach and operational risk weighted assets using Basic Indicator Approach are amounting to Rp1.04 trillion (full amount - unaudited) and Rp48.38 trillion (full amount - unaudited), respectively.

Currently the Bank is developing calculation for capital requirement for credit risk with IRBA approach as well as economic capital approach. The economic capital approach is developed both for credit risk and operational risk.

The Capital Adequacy Ratio (CAR) is the ratio of the Bank's capital over its Risk-Weighted Assets (RWA). Based on Bank Indonesia regulations, the total capital for credit risk consist of core capital (Tier I) and supplementary capital (Tier II) less investments in subsidiaries. To calculate the market risk exposure, the Bank could include the supplementary capital (Tier III) in the form of short-term subordinated loans which meet the criteria as capital components. The CAR of Bank Mandiri (Bank Mandiri only) as at 31 December 2012 and 2011 are as follows:

	2012	2011
Capital:		
Core Capital*)	54,438,380	45,604,965
Supplementary Capital	7,509,124	8,479,281
Total Capital for credit risk, operational risk and market risk charge	<u>61,947,504</u>	<u>54,084,246</u>
 Risk-Weighted Assets for credit	 350,761,176	 310,545,347
Risk-Weighted Assets for operasional	48,384,624	40,781,287
Risk-Weighted Assets for market risk	1,044,148	1,193,360
Total Risk-Weighted Assets for credit, operational and market risk charge	<u>400,189,948</u>	<u>352,519,994</u>

*) Excludes the impact of deferred tax benefit/(expense) of Rp158,410 and Rp(643,581) and unrealised losses of available for sale Marketable Securities and Government Bonds (Bank Mandiri Only) of Rp(505,790) and Rp(655,424) respectively as at 31 December 2012 and 2011. On 30 April 2003, Bank Mandiri underwent a quasi-reorganisation which accumulated losses of Rp162,874,901 was eliminated against additional paid-in capital/agio

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56. CAPITAL ADEQUACY RATIO (continued)

	2012	2011
CAR for core capital	13.60%	12.94%
CAR for credit risk	17.66%	17.42%
CAR for credit risk and operational risk	15.52%	15.39%
CAR for credit risk and market risk	17.61%	17.35%
CAR for credit risk, operational and market risk	15.48%	15.34%
Minimum CAR core capital	5.00%	5.00%
Minimum CAR total capital	8.00%	8.00%

The Bank's minimum capital adequacy ratio on a consolidated basis as at 31 December 2012 include credit, operational and market risk are 15.25% and taking into account credit and operational risk is 15.30%.

57. NON-PERFORMING EARNING ASSETS RATIO, ALLOWANCE FOR IMPAIRMENT LOSSES ON EARNING ASSETS RATIO, SMALL-SCALE LOANS RATIO AND LEGAL LENDING LIMIT

Non-performing earning assets to total earning assets ratio as at 31 December 2012 and 2011 (Bank Mandiri only) were 1.14% and 1.37% respectively. For Non-Performing Loan (NPL) ratio refer to Note 12.A.d.

The ratio of total allowance for impairment losses on earning assets provided by Bank Mandiri as at 31 December 2012 and 2011 compared to the minimum allowance for impairment losses on earning assets under the guidelines prescribed by Bank Indonesia as at 31 December 2012 and 2011 were 108.48% and 100.45% respectively.

The ratio of small-scale and micro business loans to total loans provided by Bank Mandiri for the years ended as at 31 December 2012 and 2011 were 6.50% and 6.04% respectively.

The Legal Lending Limit (LLL) as at 31 December 2012 and 2011 did not exceed the LLL regulation for related parties and third parties, LLL is calculated in accordance with Bank Indonesia Regulation No. 7/3/PBI/2005 dated 20 January 2005 regarding Legal Lending Limit for Commercial Bank as amended in Bank Indonesia Regulation No. 8/13/PBI/2006 dated 5 October 2006.

58. CUSTODIAL SERVICES AND TRUST OPERATIONS

Custodial Services

Bank Mandiri started providing custodial services in 1995. The operating license for custodial services was renewed based on Decision Letter of Capital Market and Financial Institutions Supervisory Board No. KEP.01/PM/Kstd/1999 dated 4 October 1999. Bank Mandiri's Custodial, which is the part of Financial Institutions Coverage & Solutions Group, provides a full range of custodial services as follows:

- a. Settlement and handling services for script and scriptless trading transactions;
- b. Safekeeping and administration of marketable securities and other valuable assets;
- c. Corporate action services which starting from administrating the safe keeping of customer's ownership right on marketable securities until that right become effective in the customer's account;
- d. Proxy services for its customers' shareholders' meetings and bond holders' meetings;
- e. Reporting and information submission related to the customers' marketable securities and/or other valuable assets which is kept and administred by Bank Mandiri's custodial.

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58. CUSTODIAL SERVICES AND TRUST OPERATIONS (continued)

Custodial Services (continued)

In order to fulfill the investors' needs in investing on various marketable securities instruments, Bank Mandiri's Custodial has facilitate it by acting as:

- a. General custodial which provide services for investors that investing in capital market or money market in Indonesia;
- b. Local custodial for American Depository Receipts (ADRs) and Global Depository Receipts (GDR) which is needed by the investors that are willing to converting the companies' shares listed in local and overseas stock exchange (dual/multi listing);
- c. Sub-registry which provide services for investors that conduct the transaction and investment in Government Debenture Debt (SUN, either Government Bonds or *Surat Perbendaharaan Negara*) and SBI;
- d. Custodial for mutual funds and discretionary fund issued and managed by investment manager;
- e. As direct participant of Euroclear for customer who is conducting investment and settlement of securities transactions listed in overseas market and recorded in Euroclear Operations Centre, Brussels;
- f. Securities lending and borrowing as services for customers who want to maximise their investment return by lending their securities to securities companies through intermediary and guarantee of PT Kliring Penjaminan Efek Indonesia (PT KPEI);
- g. Custodial services for Exchange Traded Fund (ETF) which issued and managed by an investment manager where the unit of participation will be traded on stock exchange.
- h. Custodial services for Asset-Based Securities (EBA) in the form of collective investment contract (KIK) which was issued by the investment manager and custodial bank in relation to asset securitisation transactions owned by banks or other financial institutions.

As at 31 December 2012 and 2011, Bank Mandiri's Custodial Operations has 535 and 497 customers, respectively, which consist of pension funds, insurance companies, banks, institution, securities companies, mutual funds, other institution/legal entity and individual customer. Total portfolio value by currency as at 31 December 2012 is amounting to Rp198,239,571, USD623,303,525 (full amount), JPY594,444,444 (full amount) and EUR105,956 (full amount) and as at 31 December 2011 is amounting to Rp155,827,492, USD630,090,285 (full amount), JPY594,444,444 (full amount), EUR105,956 (full amount) dan HKD40,000,000 (full amount). Assets kept in custodial services activities are not included in the consolidated financial statements of the Group.

Bank Mandiri carries insurance on custodial services against potential losses from safekeeping and transit of securities in accordance with the Capital Market Supervisory Board and Financial Institution regulation.

Trust Operations

Bank Mandiri has provided trust operations services starting from 1983. The operating license for trust operations activities services was renewed and re-registered to Capital Market Supervisory Board and Financial Institution as stipulated in Decision Letter No. 17/STTD-WA/PM/1999 dated 27 October 1999. The type of services offered by the Bank are as follows:

- a. Trustee for bonds & MTN
- b. Escrow Account Agent
- c. Paying Agent
- d. Initial Public Offering/IPO Receiving Bank
- e. Security Agent

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58. CUSTODIAL SERVICES AND TRUST OPERATIONS (continued)

Trust Operations (continued)

As at 31 December 2012, Bank Mandiri as Trustee has 55 trustee customers with the total value of bonds and MTN issued amounting to Rp37,106,000 and as at 31 December 2011 has 41 trustee customers with the total value of bonds and MTN issued amounting to Rp32,521,000.

Both Bank Mandiri's Trust operations and Custodial Services have received Quality Certification ISO 9001:2008.

59. CHANNELING LOANS

Channeling loans based on sources of funds and economic sectors are as follows:

	<u>2012</u>	<u>2011</u>
Government:		
Electricity, gas and water	9,338,921	9,988,770
Transportation and communications	1,644,790	1,859,329
Agriculture	817,409	875,325
Manufacturing	91,200	405,960
Construction	32,148	11,273
Others	96,509	73,955
	<u>12,020,977</u>	<u>13,214,612</u>

Bank Mandiri has been appointed to administer the loans received by the Government of the Republic of Indonesia in various currencies from several bilateral and multilateral financial institutions to finance the Government's projects through State Owned Enterprises, Region Owned Enterprises and Regional Governments, such as: Asian Development Bank, Banque Français & Credit National, Barclays, BNP Paribas, BNP Paribas & CAI Belgium, Calyon & BNP Paribas, CDC NES, Export Finance and Insurance Corporation (EFIC) Australia, IDA, International Bank for Reconstruction and Development, Japan Bank for International Cooperation, Kreditanstalt Fur Wiederaufbau, Nederland Urban Sector Loan & De Nederlandse Investeringsbank voor Ontwikkelingslanden NV, Switzerland Government, RDI - KI, Spain, U.B Denmark, US Export Import Bank and Overseas Economic Cooperation Fund.

Channeling loans are not included in the consolidated statements of financial position as the credit risk is not borne by the Bank and its Subsidiaries. Bank Mandiri's responsibilities under the above arrangements include, among others, collections from borrowers and payments to the Government of principal, interest and other charges and the maintenance of loan documentation. As compensation, Bank Mandiri receives banking fee which varies from 0.05% - 0.50% from the average of outstanding loan balance in one year.

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60. RISK MANAGEMENT

Bank Mandiri clearly segregate risk management functions from the business units functions according to the requirement of Bank Indonesia's Regulations and international best practices in banking industry. Bank Mandiri also adopts the Enterprise Risk Management (ERM) concept as one of the comprehensive and integrated risk management strategies in line to the Bank's business process and operational needs. ERM implementation give an added value to the Bank and stakeholders, especially in respect of the implementation of Strategic Business Unit (SBU) and Risk Based Performance.

ERM is a risk management process embedded in the business strategies and operations that are integrated into daily decision making processes. It is a holistic approach that establishes a systematic and comprehensive risk management framework (credit risk, market risk and operational risk) by connecting the capital management and business processes to risks. In addition, ERM also applies consolidated risk management to the subsidiaries, which will be implemented gradually to maximise the effectiveness of bank's supervision and value creation to the bank based on Bank Indonesia Regulation No. 8/6/PBI/2006 dated 30 January 2006.

The Bank's risk management framework is based on Bank Indonesia's Regulation No. 5/8/PBI/2003 dated 19 May 2003 regarding Risk Management Implementation for Commercial Banks as amended by Bank Indonesia's Regulation No. 11/25/PBI/2009 dated 1 July 2009 regarding The Amendment of Bank Indonesia's Regulations No. 5/8/PBI/2003 regarding the Implementation of Risk Management for Commercial Bank. The Bank's risk management framework is stated in the Bank Mandiri Risk Management Policy (KMRBM), which refers to the implementation plan of Basel II Accord in Indonesia. Risk management framework consists of several policies as the guideline to the business growth and as a business enabler to ensure the Bank conduct prudential principle by examining the risk management performance process (identification - measurement - mitigation - monitoring) at all organisation levels.

Active supervision of the Board of Directors and the Board of Commissioners on the Bank's risk management activities are implemented through the establishment of Risk & Capital Committee (RCC), Risk Monitoring & Good Corporate Governance (KPR & GCG) Committee and the Audit Committee. RCC consists of four sub-committees, which are Asset & Liability Committee, Risk Management Committee, Capital & Investment Committee and Operational Risk Committee.

Committees under RCC are responsible to discuss and recommend policy and strategy on 8 type of risks exposed to the Bank, covering credit risk, market risk, liquidity risk, operational risk, legal risk, strategic risk, compliance risk and reputational risk. RCC also responsible to manage assets and liabilities, evaluate investment and divestment plan of Subsidiaries shares and Strategic Business Unit (SBU), and also manage strategic operational risk policy and procedure in Bank Mandiri.

Risk Monitoring and GCG Committee and Audit Committee are responsible for assessing and evaluating the policies and the implementation of Bank's risk management and it is also responsible for providing recommendations to Board of Commissioners in implementing monitoring function.

The Risk Management Directorate is lead by a Director who reports to the Board of Directors which is a voting member in the Risk and Capital Committee (RCC). The Bank also established a risk management working unit which under the Risk Management Directorate.

Operationally, the Risk Management Directorate is divided into 2 (two) main functions: 1) Credit Approval as part of four-eye principle, and 2) Independent Risk Management Unit which is divided into two groups: Credit Risk and Portfolio Management Group which manages credit risk and portfolio risk and integrated risk management through ERM, and Market and Operational Risk Group which manages market risk, liquidity risk and operational risk.

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60. RISK MANAGEMENT (continued)

The Risk Management Directorate and each strategic business unit are responsible for maintaining/coordinating (8) eight type of risk faced by the Bank, discussing and proposing risk management policies and guidelines.

All risks will be disclosed in a quarterly risk profile report to portrait all risks embedded in the Bank's business activities, including consolidation with subsidiaries' risk.

A. Credit Risk

The Bank's credit risk management is mainly focussed to improve the balance between prudent loan expansion and loan maintenance in order to prevent asset deterioration (downgrading) to Non Performing Loan (NPL) categories and to optimise capital utilisation to achieve optimum Return On Risk Adjusted Capital (RORAC).

To support this objective, the Bank periodically reviews and updates its policies and procedures. These policies and procedures are intended to provide a comprehensive credit risk management guideline for identification, measurement and mitigation of credit risks in the end-to-end loan acceptance process, from market targeting, loan analysis, approval, documentation, disbursement, monitoring and settlement process for troubled/restructured loans.

To improve the Bank's social role and concern to the environmental risk and as an implementation of Good Corporate Governance (GCG), the Bank has set up a Guideline for Technical Analysis of Environmental and Social in Lending which is used as a reference in analysing environmental risk in a credit analysis. The Guideline codifies internal credit policy and procedure related to environmental issues which are also included in KPBM, SPK and Standard Operating Procedures. This Guideline is in line with Bank Indonesia regulation regarding Assessing the Quality of Asset on Commercial Bank regulating that the Debtor business process should be also related with the debtor's effort to maintain its environment.

In principle, credit risk management is implemented at both the transactional and portfolio levels. At the transactional level, the Bank has implemented the four-eye principle concept, whereby each loan approval involves Business Unit and Credit Risk Management Unit which work independently to make an objective credit decision. The four-eye principle is executed by Credit Committee according to the authority limit and the loan approval process is conducted through Credit Committee Meeting mechanism. As Credit Committee members, the credit authority holders must be highly competent as well as having strong capacity and integrity so that the loan granting process can be conducted comprehensively and prudently. To monitor the performance of the credit authority holders in approving and maintaining loans, the Bank has developed a database for authority-holder monitoring. By using this system, the Bank can monitor the amount and quality of the loans approved by the credit authority holders, so that the performance of the authority holders can be monitored from time to time.

To identify and measure risk of each credit application processed in the transactional level, the Bank uses Rating and Scoring systems. The Rating and Scoring systems consist of Bank Mandiri Rating System (BMRS), Small Medium Enterprise Scoring System (SMESS), Micro Banking Scoring System (MBSS) and Consumer Scoring System (application, behaviour, collection and anti-atriton).

The Bank has also developed a Rating System for Financial Institutions/Banks, called Bank Mandiri Financial Institution Rating (BMFIR), so that the Bank, in granting Credit Line facilities, can identify and measure the risk level of Counterparty Bank which can be tolerated. The Bank can decide the risk level for each debtor individually according to each risk class (rating). The Bank is also developing rating system for Financial Institution - Non Bank, i.e. Multifinance Companies.

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60. RISK MANAGEMENT (continued)

A. Credit Risk (continued)

To improve the measurement of transactional risk in the Middle Commercial segment, the Bank has implemented BMRS. The Bank has also developed a rating system tailored for Bank Perkreditan Rakyat (BPR), to enable the Bank measuring the risk for each individual debtor based on respective risk rating, furthermore the Bank has also conducted a calibration on the scoring model for Small Medium Enterprise (SME) therefore currently the Bank has two risk measurement models for SME segment.

In quarter IV of 2012, in order to maintain consistency level of estimation model, the Bank performed calibration or model development. For the micro segment, the Bank has developed a new model for *Kredit Usaha Mikro* (KUM) using a Credit Qualitative Assessment (QCA) approach. For Business Banking segment, Bank is in the preparation stage of implementing a new model (for limit below 1 billion). While for the Consumer Loan, the Bank has implemented a collection model for unsecured loan and *Mitra Karya Mandiri* (MKM). For the Consumer Card, the calibration results of scoring behaviour for bucket current and x-days and card for card scoring have been implemented.

To support the development of these tools, the Bank has issued Guideline for the Development of Credit Rating and Credit Scoring Models, which serves as a complete reference for the Bank in developing credit rating and credit scoring models. In addition, to monitor the performance of credit rating and credit scoring models, the Bank reviews the scoring and rating results conducted by Business Units. By reviewing and monitoring the rating models using validation methodology, the Bank can understand the performance of the models from time to time. At the moment, the model validation is conducted internally by Model Risk Validation unit, which is an independent unit and separated from the model development unit. This is conducted to minimise user's mistake in measuring credit risk, particularly in determining the Probability of Default (PD) value and debtors' rating. In both measuring economic capital for credit risk and to comply with Basel II, the Bank has been developing Long Term PD, and also reviewing Exposure at Default (EAD) and Lost Given Default (LGD) model internally. In order to monitor rating and scoring gathered in the database, the Bank prepares Credit Scoring Review and Rating Outlook which are issued quarterly and semi-annually. The reports contain information concerning scoring and rating parameters presented by industrial sector. The reports are useful for Business Units particularly as a reference in determining targeted customer which are good (performing), so that the quality of credit expansion process will improve.

To implement prudential banking practice for identifying, measuring and monitoring credit risk in the loan approval process, the Bank uses not only Rating and Scoring tools but also uses other tools such as financial spread sheet, a comprehensive Credit Note Analysis (NAK) and Loan Monitoring System which have been integrated to Integrated Loan Processing (ILP)/Loan Origination System (LOS) to cover the end-to-end loan process.

To mitigate credit risk per individual debtor, the Credit Committee makes decision in credit structure including determining the appropriate credit covenants relevant to the needs and conditions of the debtor, so that the loan granted will be effective and profitable for both the debtor and the Bank.

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60. RISK MANAGEMENT (continued)

A. Credit Risk (continued)

In response to the global economic crisis which has not ended yet, to identify debtors which may experience difficulty in repaying their loan obligation, the Bank conducts early warning analysis called Watch List analysis for all Corporate and Commercial loans using Loan Monitoring System. Based on the analysis, the Bank should determine account strategy and early actions to prevent NPL.

On quarterly basis, the Bank conducts Watch List analysis or debtors under the collectibility 1 and 2. The Bank also conducts Watch List analysis for Business Banking's individual debtors that have facility limit above 2 (two) billion rupiah (full amount), to strengthen the monitoring over Business Banking's debtors. The expectation is that it could become an early warning and therefore could improve the management of NPL (Non Performing Loan) level.

At the portfolio level, risk management is conducted through an active portfolio management approach in which the Bank proactively maintains portfolio diversification at optimum levels with risk exposure within the risk appetite level decided by the Bank. In its implementation, the Bank uses several tools called Portfolio Guideline (PG). PG consists of three items i.e. Industry Classification, Industry Acceptance Criteria and Industry Limit.

Industry Classification (IC) classifies industrial sectors into three categories based on the prospects and risks of the corresponding industry. The Bank uses IC in determining the industry target market. The second tool is Industry Acceptance Criteria (IAC) which gives basic criteria (quantitative and qualitative) which serves as key success factors in certain industrial sector. The Bank uses IAC in determining targeted customer. The third tool is Industry Limit (IL) which provides maximum exposure limit which can be given to a particular industrial sector.

PG has fundamentally changed the business process in credit where the Bank now proactively gives priority to industries which give economic value added and select the best companies and individuals within those industries (winner players) which are set as targeted customers. By using this proactive approach, the Bank has successfully attracted the companies that are profitable and classified in the prospective industrial sector. This proactive approach will also prevent risk concentration within one particular industry or particular debtor because the Bank actively limits the exposure through Limit Policies (Industry Limit and Debtor Limit).

PG is periodically reviewed and the back testing of PG is conducted regularly so that the guideline will remain relevant and up-to-date and has predictive value at an acceptable level. Currently, Bank is still in the process to review Industry Classification to ensure the appropriateness of industry classification with the recent developments. To support the use of Industry Classification, the Bank set up Industry Portfolio Analysis to identify the performance of the Bank's portfolio in a specific industry sector.

Bank also issues Portfolio Outlook in an ad hoc manner to anticipate the changes of economic conditions which can influence the loan portfolio performance. The issuance of Portfolio Outlook is an early warning before the changes in economic condition as mentioned above affect the loan portfolio performance.

As part of its active portfolio management, the Bank always monitors the development of credit risk portfolio by calculating the Bank's credit risk profile which reflects the inherent risk and the effectiveness of the risk control system. The Bank also monitors the development and the quality of the portfolio based on concentration e.g. per business segment, 25 largest debtors, industrial sector, regions, product type, currency type and risk class. Therefore, the Bank can take anticipatory steps and risk mitigation in both individual and portfolio level.

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60. RISK MANAGEMENT (continued)

A. Credit Risk (continued)

To monitor the quality and to test the elasticity of portfolio quality (NPL and Yield) to changes in economic variables which can affect the Bank's capital adequacy, the Bank regularly and incidentally (ad hoc) conducts a stress test to the credit portfolio e.g. per large borrower group, business segment, industry and products based on various scenarios. With this stress test, the Bank can earlier anticipate and take steps for controlling portfolio and finding the best and optimal solution as short-term and long-term strategies. Therefore, the Bank's portfolio quality and capital adequacy can be well maintained.

In continuously developing the quality of human resource in risk management, the Bank has developed a Risk Management Academy which has 18 (eighteen) modules, specifically prepared for improving the knowledge and risk awareness of the Bank's employee.

(i) Maximum exposure to credit risk before collateral held and other credit support

Maximum credit risk exposures on financial assets are presented net after allowance for impairment losses without considering collateral and other credit support as at 31 December 2012 are as follows:

	<u>2012</u>
Current accounts with Bank Indonesia	38,272,155
Current accounts with other banks	9,645,504
Placement with Bank Indonesia and other banks	48,238,225
Marketable securities	
Government	
Fair value through profit or loss	202,635
Available for sale	95,290
Non Government	
Fair value through profit or loss	1,751,203
Available for sale	5,965,512
Held to maturity	2,091,936
At cost	663,199
Loans and receivable	-
Government Bonds	
Fair value through profit or loss	2,176,870
Available for sale	53,367,029
Held to maturity	22,341,536
At cost	1,050,321
Other receivables - trade transactions	5,549,403
Securities purchased under resale agreements	14,515,235
Derivatives receivables	87,143
Loans	
Corporate	125,042,756
Commercial and Bussiness Banking	137,061,344
Consumer	46,782,161
Micro and Retail	18,518,987
Syariah	43,165,108
Consumer financing receivables	3,828,369
Investment in lease financing	327,680
Acceptances receivables	7,920,471
Other assets	
Accrued income	1,926,902
Receivables from transactions related to ATM and credit card	890,445
Receivable from policy's holder	872,740
Receivables from customer transactions	274,201
Receivable from sale of marketable securities	214,351
	<u>592,838,711</u>

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60. RISK MANAGEMENT (continued)

A. Credit Risk (continued)

(i) Maximum exposure to credit risk before collateral held and other credit support (continued)

Maximum credit risk exposures on financial assets are presented net after allowance for impairment losses without considering collateral and other credit support as at 31 December 2011 are as follows:

	<u>2011</u>
Current accounts with Bank Indonesia	36,152,674
Current accounts with other banks	9,816,828
Placement with Bank Indonesia and other banks	51,393,062
Marketable securities	
Fair value through profit or loss	3,992,603
Available for sale	5,699,050
Held to maturity	2,303,864
Loans and receivable	7,401
Government Bonds	
Fair value through profit or loss	1,408,982
Available for sale	53,667,392
Held to maturity	23,383,075
Other receivables - trade transactions	4,811,988
Securities purchased under resale agreements	12,369,885
Derivatives receivables	113,657
Loans	298,988,258
Consumer financing receivables	3,185,570
Investment in lease financing	38,785
Acceptances receivables	6,510,436
Other assets	
Accrued income	1,704,382
Receivables from transactions related to ATM and credit card	447,975
Receivable from policy's holder	169,524
Receivables from customer transactions	459,088
Receivable from sale of marketable securities	1,301,769
	<u>517,926,248</u>

Credit risk exposures relating to administrative accounts net after impairment provision as 31 December 2012 and 2011 are as follows:

	<u>2012</u>	<u>2011</u>
Bank guarantees issued	40,678,003	27,405,922
Committed unused credit facilities granted	29,308,882	26,363,852
Outstanding irrevocable letters of credit	11,879,038	11,946,182
Standby letter of credit	7,889,321	5,262,312
	<u>89,755,244</u>	<u>70,978,268</u>

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60. RISK MANAGEMENT (continued)

A. Credit Risk (continued)

(i) Maximum exposure to credit risk before collateral held and other credit support (continued)

The above table represents the maximum credit risk exposure to Bank Mandiri and Subsidiaries as at 31 December 2012 and 2011, without taking into account any collateral held or other credit support attached. For statement of financial position, the exposures set out above are based on carrying amounts as reported in the consolidated financial statements.

Concentration of risks of financial assets with credit risk exposure

a) Geographical sectors

The following table breaks down Bank Mandiri's and Subsidiaries' credit exposure at their gross amounts (without taking into account any allowance for impairment losses, collateral held or other credit support), as categorised by geographical region as of 31 December 2012 and 2011. For this table, Bank Mandiri and Subsidiaries have allocated exposures to regions based on the geographical area of where the transactions are recorded.

	2012					Total
	Jawa Bali	Sumatera	Kalimantan	Sulawesi	Others	
Current accounts with Bank Indonesia	38,272,155	-	-	-	-	38,272,155
Current accounts with other banks	8,934,160	-	5,076	712,536	-	9,651,772
Placement with Bank Indonesia and other banks	45,427,042	-	-	-	2,896,441	48,323,483
Marketable securities						
Government						
Fair value through profit or loss	182,942	-	-	-	19,693	202,635
Available for sale	-	-	-	-	95,290	95,290
Non Government						
Fair value through profit or loss	1,696,059	-	-	-	55,144	1,751,203
Available for sale	5,876,840	-	-	-	89,034	5,965,874
Held to maturity	1,656,205	-	-	-	562,367	2,218,572
At cost	806,897	-	-	-	-	806,897
Loans and receivable	-	-	-	-	10,817	10,817
Government Bonds						
Fair value through profit or loss	2,163,238	-	-	-	13,632	2,176,870
Available for sale	53,325,409	-	-	-	41,620	53,367,029
Held to maturity	22,155,465	-	-	-	186,071	22,341,536
At cost	1,050,321	-	-	-	-	1,050,321
Other receivables-trade transactions	6,669,516	592	581	-	3,729	6,674,418
Securities purchased under resale agreements	14,515,235	-	-	-	-	14,515,235
Derivatives receivables	86,595	-	-	-	548	87,143
Loans						
Corporate	93,761,230	22,530,757	5,989,515	2,153,407	7,297,866	131,732,775
Commercial and Bussiness Banking	97,313,461	24,760,773	11,876,337	5,930,523	1,151,335	141,032,429
Consumer	34,197,931	5,610,818	3,400,495	3,785,438	754,741	47,749,423
Micro and Retail	12,023,031	4,032,093	1,331,388	1,580,411	673,120	19,640,043
Syariah	27,538,013	11,481,788	2,582,047	2,221,243	603,945	44,427,036
Consumer financing receivables	2,252,422	1,173,845	326,313	166,566	-	3,919,146
Net investment in finance leases	312,671	791	-	15,985	-	329,447
Acceptances receivables	7,957,512	-	-	-	-	7,957,512
Other assets						
Accrued income	1,526,041	204,267	82,328	62,299	51,967	1,926,902
Receivables from customer transactions	985,162	-	-	-	-	985,162
Receivables from transactions related to ATM and credit card	872,740	-	-	-	-	872,740
Receivable to policy's holder	274,201	-	-	-	-	274,201
Receivables from sale of marketable securities	214,351	-	-	-	-	214,351
	482,046,845	69,795,724	25,594,080	16,628,408	14,507,360	608,572,417

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60. RISK MANAGEMENT (continued)

A. Credit Risk (continued)

(i) Maximum exposure to credit risk before collateral held and other credit support (continued)

Concentration of risks of financial assets with credit risk exposure (continued)

a) Geographical sectors (continued)

	2011					Total
	Jawa Bali	Sumatera	Kalimantan	Sulawesi	Others	
Current accounts with Bank Indonesia	36,152,674	-	-	-	-	36,152,674
Current accounts with other banks	9,352,598	-	3,254	-	471,817	9,827,669
Placement with Bank Indonesia and other banks	48,107,166	-	-	-	3,432,625	51,539,791
Marketable securities						
Fair value through profit or loss	3,883,075	-	-	-	109,528	3,992,603
Available for sale	5,408,585	-	-	-	352,661	5,761,246
Held to maturity	2,026,489	180,756	-	-	283,329	2,490,574
Loans and receivable	-	-	-	-	9,588	9,588
Government Bonds						
Fair value through profit or loss	1,408,982	-	-	-	-	1,408,982
Available for sale	53,667,392	-	-	-	-	53,667,392
Held to maturity	23,209,476	-	-	-	173,599	23,383,075
Other receivables-trade transactions	5,044,990	62,452	7,811	-	776,037	5,891,290
Securities purchased under resale agreements	12,369,885	-	-	-	-	12,369,885
Derivatives receivables	110,979	-	-	-	2,678	113,657
Loans	216,740,428	54,155,406	19,628,509	12,225,070	8,343,893	311,093,306
Consumer financing receivables	1,947,443	926,938	274,480	99,699	-	3,248,560
Net investment in finance leases	38,982	-	-	-	-	38,982
Acceptances receivables	6,447,796	5,309	-	-	97,998	6,551,103
Other assets						
Accrued income	1,369,162	162,510	66,868	44,614	61,228	1,704,382
Receivables from transactions related to ATM and credit card	447,975	-	-	-	-	447,975
Receivable to policy's holder	169,524	-	-	-	-	169,524
Receivables from customer transactions	558,454	-	-	-	-	558,454
Receivables from sale of marketable securities	1,301,769	-	-	-	-	1,301,769
	429,763,824	55,493,371	19,980,922	12,369,383	14,114,981	531,722,481

Credit risk exposure relating to administrative accounts are as follows:

	2012					Total
	Jawa Bali	Sumatera	Kalimantan	Sulawesi	Others	
Administrative accounts						
Bank guarantees issued	40,421,058	-	-	-	287,641	40,708,699
Committed unused credit facilities granted	22,538,345	5,153,041	748,651	371,987	568,005	29,380,029
Outstanding irrevocable letters of credit	11,108,552	-	-	-	856,186	11,964,738
Standby letter of credit	7,741,182	-	-	-	149,681	7,890,863
	81,809,137	5,153,041	748,651	371,987	1,861,513	89,944,329

	2011					Total
	Jawa Bali	Sumatera	Kalimantan	Sulawesi	Others	
Administrative accounts						
Bank guarantees issued	27,197,577	31,420	8,875	4,298	187,112	27,429,282
Committed unused credit facilities granted	19,416,908	4,809,378	859,418	502,598	838,729	26,427,031
Outstanding irrevocable letters of credit	11,621,144	-	-	-	449,646	12,070,790
Standby letter of credit	4,957,010	-	-	-	328,519	5,285,529
	63,192,639	4,840,798	868,293	506,896	1,804,006	71,212,632

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60. RISK MANAGEMENT (continued)

A. Credit Risk (continued)

(i) Maximum exposure to credit risk before collateral held and other credit support (continued)

Concentration of risks of financial assets with credit risk exposure (continued)

b) Industry sectors

The following table breaks down Bank's credit exposure at gross amounts (without taking into account any allowance for impairment losses collateral held or other credit support), as categorised by the industry sectors as at 31 December 2012 and 2011.

	2012						
	Financial institution						
	Government	Bank	Manufacturing	Agriculture	Business services	Others	Total
Current accounts with Bank Indonesia	38,272,155	-	-	-	-	-	38,272,155
Current accounts with other Banks	-	9,651,772	-	-	-	-	9,651,772
Placement with Bank Indonesia and other banks	-	48,323,483	-	-	-	-	48,323,483
Marketable securities							
Government							
Fair value through profit or loss	202,635	-	-	-	-	-	202,635
Available for sale	95,290	-	-	-	-	-	95,290
Non Government							
Fair value through profit or loss	-	1,578,017	15,785	10,014	28,881	118,506	1,751,203
Available for sale	-	5,481,648	120,100	200,000	104,112	60,014	5,965,874
Held to maturity	-	1,129,930	555,000	-	310,642	223,000	2,218,572
At cost	-	66,219	240,048	-	455,630	45,000	806,897
Loans and receivable	-	-	10,817	-	-	-	10,817
Government Bonds							
Fair value through profit or loss	2,176,870	-	-	-	-	-	2,176,870
Available for sale	53,367,029	-	-	-	-	-	53,367,029
Held to maturity	22,341,536	-	-	-	-	-	22,341,536
At cost	1,050,321	-	-	-	-	-	1,050,321
Other receivables - trade transactions	-	955,418	3,683,388	159,294	176,822	1,699,496	6,674,418
Securities purchased under resale Agreements	-	14,380,286				134,949	14,515,235
Derivatives receivables	-	82,569	3,094	-	6	1,474	87,143
Loans							
Corporate	858,505	443,886	36,438,281	27,678,134	12,429,042	53,884,927	131,732,775
Commercial and Bussiness							
Banking	-	1,016	39,923,539	16,356,252	16,208,634	68,542,988	141,032,429
Consumer	-	-	104	-	7,887,694	39,861,625	47,749,423
Micro and Retail	-	1,357,727	216,288	1,583,335	2,804,722	13,677,971	19,640,043
Syariah	-	3,436,384	2,184,067	1,725,653	5,827,397	31,253,535	44,427,036
Consumer financing receivables	-	-	11,088	2,711	23,252	3,882,095	3,919,146
Net Investment in finance leases	-	-	-	-	49,542	279,905	329,447
Acceptances receivables	-	906,828	1,468,988	-	-	5,581,696	7,957,512
Other assets							
Accrued income	52,585	487,776	228,158	96,622	81,896	979,865	1,926,902
Receivables from customer transactions	-	-	-	-	-	985,162	985,162
Receivables from transactions related to ATM and credit card	-	-	-	-	-	872,740	872,740
Receivable to policy's holder	-	-	-	-	-	274,201	274,201
Receivables from sale of marketable securities	-	214,351	-	-	-	-	214,351
	118,416,926	88,497,310	85,098,745	47,812,015	46,388,272	222,359,149	608,572,417

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60. RISK MANAGEMENT (continued)

A. Credit Risk (continued)

(i) Maximum exposure to credit risk before collateral held and other credit support (continued)

Concentration of risks of financial assets with credit risk exposure (continued)

b) Industry sectors (continued)

	2011						
	Government	Financial institution Bank	Manufacturing	Agriculture	Business services	Others	Total
Current accounts with Bank Indonesia	36,152,674	-	-	-	-	-	36,152,674
Current accounts with other Banks	-	9,827,669	-	-	-	-	9,827,669
Placement with Bank Indonesia and other banks	33,441,228	18,098,563	-	-	-	-	51,539,791
Marketable securities							
Fair value through profit or loss	2,929,181	708,927	27,519	211,048	86,623	29,305	3,992,603
Available for sale	90,788	5,328,618	52,500	-	43,296	246,044	5,761,246
Held to maturity	129,230	57,780	639,332	154,340	751,519	758,373	2,490,574
Loans and receivable	-	-	9,588	-	-	-	9,588
Government Bonds							
Fair value through profit or loss	1,408,982	-	-	-	-	-	1,408,982
Available for sale	53,667,392	-	-	-	-	-	53,667,392
Held to maturity	23,383,075	-	-	-	-	-	23,383,075
Other receivables - trade transactions	-	109,339	2,484,414	583,317	2,856	2,711,364	5,891,290
Securities purchased under resale Agreements	6,348,573	6,021,312	-	-	-	-	12,369,885
Derivatives receivables	12	102,443	3,487	-	-	7,715	113,657
Loans	716,374	1,659,661	64,488,326	38,100,199	39,364,806	166,763,940	311,093,306
Consumer financing receivables	-	-	-	-	-	3,248,560	3,248,560
Net Investment in finance leases	-	-	-	-	-	38,982	38,982
Acceptances receivables	-	242,617	2,369,851	87,057	-	3,851,578	6,551,103
Other assets							
Accrued income	79,033	155,052	191,149	46,821	40,604	1,191,723	1,704,382
Receivables from transactions related to ATM and credit card	-	-	-	-	-	447,975	447,975
Receivable to policy's holder	-	-	-	-	-	169,524	169,524
Receivables from customer transactions	-	-	-	-	-	558,454	558,454
Receivables from sale of marketable securities	-	1,301,769	-	-	-	-	1,301,769
	158,346,542	43,613,750	70,266,166	39,182,782	40,289,704	180,023,537	531,722,481

Credit risk exposure relating to administrative accounts items are as follows:

	2012						
	Government	Financial institution Bank	Manufacturing	Agriculture	Business services	Others	Total
Administrative accounts							
Bank guarantees issued	338	11,064,868	13,332,644	73,539	168,753	16,068,557	40,708,699
Committed unused credit facilities granted	30,149	1,398,050	6,774,845	2,468,645	6,665,847	12,042,493	29,380,029
Outstanding irrevocable letters of credit	-	33,837	2,488,828	26,341	-	9,415,732	11,964,738
Standby letter of credit	-	-	742,279	168,656	701,787	6,278,141	7,890,863
	30,487	12,496,755	23,338,596	2,737,181	7,536,387	43,804,923	89,944,329
	2011						
	Government	Financial institution Bank	Manufacturing	Agriculture	Business services	Others	Total
Administrative accounts							
Bank guarantees issued	-	6,427,262	603,592	2,730,006	168,756	17,499,666	27,429,282
Committed unused credit facilities granted	30,363	122,676	9,306,547	2,625,665	80,262	14,261,518	26,427,031
Outstanding irrevocable letters of credit	-	-	8,861,967	64,164	50,363	3,094,296	12,070,790
Standby letter of credit	-	-	767,789	-	-	4,517,740	5,285,529
	30,363	6,549,938	19,539,895	5,419,835	299,381	39,373,220	71,212,632

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60. RISK MANAGEMENT (continued)

A. Credit Risk (continued)

(i) Maximum exposure to credit risk before collateral held and other credit support (continued)

Concentration of risks of financial assets with credit risk exposure (continued)

c) Credit quality of financial assets

As at 31 December 2012, exposure to credit risk on financial assets are as follows:

	2012				
	Neither past due nor impaired	Pas due but not impaired	Impaired	Total	Impairment provision
Current accounts with Bank Indonesia	38,272,155	-	-	38,272,155	-
Current accounts with other Banks	9,648,232	-	3,540	9,651,772	(6,268)
Placement with Bank Indonesia and other banks	48,272,129	-	51,354	48,323,483	(85,258)
Marketable securities					
Government					
Fair value through profit or loss	202,635	-	-	202,635	-
Available for sale	95,290	-	-	95,290	-
Non Government					
Fair value through profit or loss	1,751,203	-	-	1,751,203	-
Available for sale	5,965,785	-	89	5,965,874	(362)
Held to maturity	2,079,517	-	139,055	2,218,572	(126,636)
At cost	669,897	-	137,000	806,897	(143,698)
Loans and receivable	-	-	10,817	10,817	(10,817)
Government Bonds					
Fair value through profit or loss	2,176,870	-	-	2,176,870	-
Available for sale	53,367,029	-	-	53,367,029	-
Held to maturity	22,341,536	-	-	22,341,536	-
At cost	1,050,321	-	-	1,050,321	-
Other receivables - trade transactions	3,772,884	7,489	2,894,045	6,674,418	(1,125,015)
Securities purchased under resale Agreements	14,515,235	-	-	14,515,235	-
Derivatives receivables	87,143	-	-	87,143	-
Loans					
Corporate	121,065,728	-	10,667,047	131,732,775	(6,690,019)
Commercial and Bussiness Banking	134,299,464	2,247,925	4,485,040	141,032,429	(3,971,085)
Consumer	43,427,767	3,451,938	869,718	47,749,423	(967,262)
Micro and Retail	17,911,051	1,109,759	619,233	19,640,043	(1,121,056)
Syariah	41,530,343	1,638,031	1,258,662	44,427,036	(1,261,928)
Consumer financing receivables	3,577,945	283,479	57,722	3,919,146	(90,777)
Net Investment in finance leases	308,903	20,544	-	329,447	(1,767)
Acceptances receivables	6,642,047	-	1,315,465	7,957,512	(37,041)
Other assets					
Accrued income	1,926,902	-	-	1,926,902	-
Receivables from customer transactions	818,946	-	166,216	985,162	(94,717)
Receivables from transactions related to ATM and credit card	872,740	-	-	872,740	-
Receivable to policy's holder	274,201	-	-	274,201	-
Receivables from sale of marketable securities	214,351	-	-	214,351	-
	577,138,249	8,759,165	22,675,003	608,572,417	(15,733,706)

As at 31 December 2012, exposure to credit risk on administrative accounts are as follows:

	2012				
	Neither past due nor impaired	Pas due but not impaired	Impaired	Total	Impairment provision
Administrative accounts					
Bank guarantees issued	32,664,094	-	8,044,605	40,708,699	(30,696)
Committed unused loan facilities granted	27,695,974	-	1,684,055	29,380,029	(71,147)
Outstanding irrevocable letters of credit	11,125,309	-	839,429	11,964,738	(85,700)
Standby letter of credit	7,889,321	-	1,542	7,890,863	(1,542)
	79,374,698	-	10,569,631	89,944,329	(189,085)

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60. RISK MANAGEMENT (continued)

A. Credit Risk (continued)

(i) Maximum exposure to credit risk before collateral held and other credit support (continued)

Concentration of risks of financial assets with credit risk exposure (continued)

c) Credit quality of financial assets (continued)

As at 31 December 2012, details of the quality of loans that are neither past due nor impaired based on internal ratings are as follows:

	2012		
	Not under monitoring	Under monitoring	Total
Assets			
Current accounts with Bank Indonesia	38,272,155	-	38,272,155
Current accounts with other banks	9,648,232	-	9,648,232
Placement with Bank Indonesia and other banks	48,272,129	-	48,272,129
Marketable securities			
Government			
Fair value through profit or loss	202,635	-	202,635
Available for sale	95,290	-	95,290
Non Government			
Fair value through profit or loss	1,751,203	-	1,751,203
Available for sale	5,965,785	-	5,965,785
Held to maturity	2,015,020	64,497	2,079,517
At cost	669,897	-	669,897
Loans and receivable	-	-	-
Government Bonds			
Fair value through profit or loss	2,176,870	-	2,176,870
Available for sale	53,367,029	-	53,367,029
Held to maturity	22,341,536	-	22,341,536
At cost	1,050,321	-	1,050,321
Other receivables - trade transactions	2,112,727	1,660,157	3,772,884
Securities purchased under resale Agreements	14,515,235	-	14,515,235
Derivatives receivables	87,143	-	87,143
Loans			
Corporate	119,557,667	1,508,061	121,065,728
Commercial and Bussiness Banking	128,586,796	5,712,668	134,299,464
Consumer	43,427,767	-	43,427,767
Micro and Retail	17,911,051	-	17,911,051
Syariah	41,530,343	-	41,530,343
Consumer financing receivables	1,644,451	1,933,494	3,577,945
Net Investment in finance leases	172,502	136,401	308,903
Acceptances receivables	5,172,719	1,469,328	6,642,047
Other assets			
Accrued income	1,926,902	-	1,926,902
Receivables from transactions			
related to ATM and credit card	872,740	-	872,740
Receivables from customer transactions	818,946	-	818,946
Receivable to policy's holder	274,201	-	274,201
Receivables from sale of marketable securities	214,351	-	214,351
Total	564,653,643	12,484,606	577,138,249

As at 31 December 2012, details of the loan's quality of administrative account that are neither past due nor impaired based on internal ratings are as follows:

	2012		
	Not under monitoring	Under monitoring	Total
Administrative accounts			
Bank guarantees issued	32,540,322	123,772	32,664,094
Committed unused loan facilities granted	27,480,861	215,113	27,695,974
Outstanding irrevocable letters of credit	9,871,929	1,253,380	11,125,309
Standby letter of credit	7,725,678	163,643	7,889,321
	77,618,790	1,755,908	79,374,698

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60. RISK MANAGEMENT (continued)

A. Credit Risk (continued)

- (i) Maximum exposure to credit risk before collateral held and other credit support (continued)

Concentration of risks of financial assets with credit risk exposure (continued)

c) Credit quality of financial assets (continued)

The credit quality of financial assets that are neither past due nor impaired is explained as follows:

- Not under monitoring
There is no doubt on the recovery of the financial assets;

- Under monitoring

Bank Mandiri:

There are certain considerations in relation to the debtor's ability in repaying the loan at maturity date. However, up to 31 December 2012 there was no late payment in term of principal instalment as well as interest at maturity date. This amount included credit exposure on marketable securities (export bills), other receivables - trade transactions and acceptance receivables with Bank Indonesia's collectibility 2 but have no overdue as at 31 December 2012.

Subsidiaries:

Financial assets which have experienced past due in the past but no overdue as at 31 December 2012.

Financial assets that were past due, but not impaired can be disaggregated based on days overdue at 31 December 2012 as follows:

	2012			Total
	1 - 30 days	31 - 60 days	61 - 90 days	
Assets				
Other receivables - trade transactions	7,489	-	-	7,489
Loans				
Corporate	-	-	-	-
Commercial and Bussiness Banking	1,085,510	561,105	601,310	2,247,925
Consumer	2,410,667	575,942	465,329	3,451,938
Micro and Retail	596,201	255,981	257,577	1,109,759
Syariah	1,194,808	173,700	269,523	1,638,031
Consumer financing receivables	194,334	64,426	24,719	283,479
Net Investment in finance leases	20,544	-	-	20,544
	<u>5,509,553</u>	<u>1,631,154</u>	<u>1,618,458</u>	<u>8,759,165</u>

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60. RISK MANAGEMENT (continued)

A. Credit Risk (continued)

(ii) Loans

The gross of impaired loans, along with the provision for impairment, by class of asset at 31 December 2012, is summarised in the tables below:

	2012				
	Corporate	Commercial and Business Banking	Consumer	Micro dan Retail	Syariah
Individually Impaired					
Gross amount	8,669,697	3,414,735	-	19,358	-
Impairment provision	(6,443,394)	(1,839,522)	-	(19,114)	-
Carrying amount	2,226,303	1,575,213	-	244	-
Collectively impaired					
Gross amount	1,997,350 *)	1,070,305	869,718	599,875	1,258,662
Impairment provision	(4,012)	(482,076)	(443,973)	(347,887)	(753,059)
Carrying amount	1,993,338	588,229	425,745	251,988	505,603
Total gross amount	10,667,047	4,485,040	869,718	619,233	1,258,662
Total impairment provision	(6,447,406)	(2,321,598)	(443,973)	(367,001)	(753,059)
Total carrying amount	4,219,641	2,163,442	425,745	252,232	505,603

*) Represent restructured debtors which had been subject to individual assessment but not impairment loss are recognised and therefore are collectively assessed.

(iii) Current accounts with other banks

	2012		
	Non-impaired (collective assesment*)	Impaired (individual assesment)	Total
Rupiah	141,681	-	141,681
Foreign currencies	9,506,551	3,540	9,510,091
Total	9,648,232	3,540	9,651,772
Less: Allowance for impairment losses	(2,728)	(3,540)	(6,268)
	<u>9,645,504</u>	<u>-</u>	<u>9,645,504</u>

*) Including financial assets of Subsidiary engaged in sharia banking which are assessed based on Bank Indonesia Regulation.

	2011		
	Non-impaired (collective assesment*)	Impaired (individual assesment)	Total
Rupiah	374,290	-	374,290
Foreign currencies	9,448,689	4,690	9,453,379
Total	9,822,979	4,690	9,827,669
Less: Allowance for impairment losses	(6,151)	(4,690)	(10,841)
	<u>9,816,828</u>	<u>-</u>	<u>9,816,828</u>

*) Including financial assets of Subsidiary engaged in sharia banking which are assessed based on Bank Indonesia Regulation.

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60. RISK MANAGEMENT (continued)

A. Credit Risk (continued)

(iv) Placement with Bank Indonesia and other banks

	2012		
	Non-impaired (collective assessment)*)	Impaired (individual assessment)	Total
Rupiah:			
Bank Indonesia	27,377,204	-	27,377,204
Call money	3,370,000	-	3,370,000
Time deposits	1,633,462	-	1,633,462
Saving	824	-	824
Total Rupiah	32,381,490	-	32,381,490
Foreign currencies:			
Bank Indonesia	9,637,500	-	9,637,500
Call money	4,013,557	50,198	4,063,755
"Fixed-Term" Placement	2,138,741	1,156	2,139,897
Time deposit	100,841	-	100,841
Total foreign currencies	15,890,639	51,354	15,941,993
Total	48,272,129	51,354	48,323,483
Less: Allowance for impairment losses	(33,904)	(51,354)	(85,258)
	48,238,225	-	48,238,225

*) Including financial assets of Subsidiary engaged in sharia banking which are assessed based on Bank Indonesia Regulation.

	2011		
	Non-impaired (collective assessment)*)	Impaired (individual assessment)	Total
Rupiah:			
Bank Indonesia	33,441,228	-	33,441,228
Call money	520,000	-	520,000
Time deposits	806,737	-	806,737
Saving	3,261	-	3,261
Total Rupiah	34,771,226	-	34,771,226
Foreign currencies:			
Call money	14,050,734	66,591	14,117,325
"Fixed-Term" Placement	2,559,160	1,532	2,560,692
Time deposit	90,548	-	90,548
Total foreign currencies	16,700,442	68,123	16,768,565
Total	51,471,668	68,123	51,539,791
Less: Allowance for impairment losses	(78,606)	(68,123)	(146,729)
	51,393,062	-	51,393,062

*) Including financial assets of Subsidiary engaged in sharia banking which are assessed based on Bank Indonesia Regulation.

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60. RISK MANAGEMENT (continued)

A. Credit Risk (continued)

(v) Marketable securities

	2012		
	Non-impaired (collective assessment)*)	Impaired (individual assessment)	Total
Government			
Foreign currencies:			
Treasury bills	297,925	-	297,925
Total Government	297,925	-	297,925
Non Government			
Rupiah:			
Investments in mutual fund	6,127,968	-	6,127,968
Bonds	2,140,996	86,527	2,227,523
Sharia Corporate bonds	646,728	137,000	783,728
Medium term notes	290,013	-	290,013
Export bills	135,584	-	135,584
Certificates of Bank Indonesia	39,254	-	39,254
Shares	16,037	-	16,037
Total Rupiah	9,396,580	223,527	9,620,107
Foreign currencies:			
Export bills	1,014,678	52,528	1,067,206
Treasury bills	55,144	-	55,144
Bonds	-	10,817	10,817
Shares	-	89	89
Total foreign currencies	1,069,822	63,434	1,133,256
Total non Government	10,466,402	286,961	10,753,363
Total	10,764,327	286,961	11,051,288
Less: Allowance for impairment losses	(14,547)	(266,966)	(281,513)
	10,749,780	19,995	10,769,775

*) Including financial assets of Subsidiary engaged in sharia banking which are assessed based on Bank Indonesia Regulation.

	2011		
	Non-impaired (collective assessment)*)	Impaired (individual assessment)	Total
Rupiah:			
Investments in mutual fund	5,224,848	-	5,224,848
Bonds	3,482,543	86,285	3,568,828
Sharia Corporate bonds	915,699	137,006	1,052,705
Medium term notes	490,000	-	490,000
Shares	262,305	-	262,305
Export bills	151,311	58	151,369
Sharia Certificates of Bank Indonesia	100,000	-	100,000
Certificates of Bank Indonesia	29,230	-	29,230
Total Rupiah	10,655,936	223,349	10,879,285
Foreign currencies:			
Export bills	903,800	23,700	927,500
Treasury bills	244,946	-	244,946
Floating rate notes	154,984	-	154,984
Bonds	37,708	9,588	47,296
Total foreign currencies	1,341,438	33,288	1,374,726
Total	11,997,374	256,637	12,254,011
Less: Allowance for impairment losses	(75,524)	(175,569)	(251,093)
	11,921,850	81,068	12,002,918

*) Including financial assets of Subsidiary engaged in sharia banking which are assessed based on Bank Indonesia Regulation.

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60. RISK MANAGEMENT (continued)

A. Credit Risk (continued)

(vi) Other receivables - trade transactions

	2012	
	Non-impaired (collective assessment)*)	Impaired (individual assessment)
		Total
Rupiah:		
Usance L/C payable at sight	358,740	44,948
Others	864,110	1,776,258
Total Rupiah	1,222,850	1,821,206
Foreign currencies:		
Usance L/C payable at sight	2,394,155	356,388
Others	163,368	716,451
Total foreign currencies	2,557,523	1,072,839
Total	3,780,373	2,894,045
Less: Allowance for impairment losses	(19,661)	(1,105,354)
	3,760,712	1,788,691
		5,549,403

*) Including financial assets of Subsidiary engaged in sharia banking which are assessed based on Bank Indonesia Regulation.

	2011	
	Non-impaired (collective assessment)*)	Impaired (individual assessment)
		Total
Rupiah:		
Usance L/C payable at sight	316,487	38,296
Others	798,419	1,028,301
Total Rupiah	1,114,906	1,066,597
Foreign currencies:		
Usance L/C payable at sight	2,085,405	374,998
Others	591,672	657,712
Total foreign currencies	2,677,077	1,032,710
Total	3,791,983	2,099,307
Less: Allowance for impairment losses	(12,825)	(1,066,477)
	3,779,158	1,032,830
		4,811,988

*) Including financial assets of Subsidiary engaged in sharia banking which are assessed based on Bank Indonesia Regulation.

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60. RISK MANAGEMENT (continued)

A. Credit Risk (continued)

(vii) Acceptance receivables

2012		
Non-impaired (collective assesment)	Impaired (individual assesment)	Total
Rupiah	362,562	539,897
Foreign currencies	6,279,485	7,417,615
Total	6,642,047	7,957,512
Less: Allowance for impairment losses	(24,365)	(37,041)
6,617,682	1,302,789	7,920,471

2011		
Non-impaired (collective assesment)	Impaired (individual assesment)	Total
Rupiah	211,645	293,791
Foreign currencies	6,110,293	6,257,312
Total	6,321,938	6,551,103
Less: Allowance for impairment losses	(27,164)	(40,667)
6,294,774	215,662	6,510,436

(viii) Consumer financing receivables

2012		
Non-impaired (collective assesment)	Impaired (individual assesment)	Total
Rupiah	3,861,424	3,919,146
Foreign currencies	-	-
Total	3,861,424	3,919,146
Less: Allowance for impairment losses	(73,483)	(90,777)
3,787,941	40,428	3,828,369

2011		
Non-impaired (collective assesment)	Impaired (individual assesment)	Total
Rupiah	3,196,403	3,248,560
Foreign currencies	-	-
Total	3,196,403	3,248,560
Less: Allowance for impairment losses	(51,192)	(62,990)
3,145,211	40,359	3,185,570

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60. RISK MANAGEMENT (continued)

A. Credit Risk (continued)

(ix) Investment in finance lease

2012			
	Non-impaired (collective assessment)	Impaired (individual assessment)	Total
Rupiah	329,447	-	329,447
Foreign currencies	-	-	-
Total	329,447	-	329,447
Less: Allowance for impairment losses	(1,767)	-	(1,767)
	327,680	-	327,680

2011			
	Non-impaired (collective assessment)	Impaired (individual assessment)	Total
Rupiah	38,982	-	38,982
Foreign currencies	-	-	-
Total	38,982	-	38,982
Less: Allowance for impairment losses	(197)	-	(197)
	38,785	-	38,785

(x) Estimated losses on commitments and contingencies

2012			
	Non-impaired (collective assessment)*)	Impaired (individual assessment)	Total
Rupiah:			
Committed unused loan facilities granted	25,139,679	1,565,883	26,705,562
Bank guarantees issued	13,525,053	6,714,275	20,239,328
Outstanding irrevocable letters of credit	1,482,296	573,159	2,055,455
Standby letters of credit	2,302,326	-	2,302,326
Total Rupiah	42,449,354	8,853,317	51,302,671
Foreign currencies:			
Committed unused loan facilities granted	2,556,295	118,172	2,674,467
Bank guarantees issued	19,139,041	1,330,330	20,469,371
Outstanding irrevocable letters of credit	9,643,013	266,270	9,909,283
Standby letters of credit	5,586,995	1,542	5,588,537
Total foreign currencies	36,925,344	1,716,314	38,641,658
Total	79,374,698	10,569,631	89,944,329
Less: Allowance for impairment losses	(6,048)	(183,037)	(189,085)
	79,368,650	10,386,594	89,755,244

*) Including financial assets of Subsidiary engaged in sharia banking which are assessed based on Bank Indonesia Regulation.

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60. RISK MANAGEMENT (continued)

A. Credit Risk (continued)

(x) Estimated losses on commitments and contingencies (continued)

	2011		
	Non-impaired (collective assesment*)	Impaired (individual assesment)	Total
Rupiah:			
Committed unused loan facilities granted	24,258,676	5,581	24,264,257
Bank guarantees issued	15,168,888	14,043	15,182,931
Outstanding irrevocable letters of credit	2,144,864	-	2,144,864
Standby letters of credit	1,637,463	-	1,637,463
Total Rupiah	43,209,891	19,624	43,229,515
Foreign currencies:			
Committed unused loan facilities granted	2,162,774	-	2,162,774
Bank guarantees issued	12,245,951	400	12,246,351
Outstanding irrevocable letters of credit	9,919,843	6,083	9,925,926
Standby letters of credit	3,648,066	-	3,648,066
Total foreign currencies	27,976,634	6,483	27,983,117
Total	71,186,525	26,107	71,212,632
Less: Allowance for impairment losses	(217,047)	(17,317)	(234,364)
	70,969,478	8,790	70,978,268

*) Including financial assets of Subsidiary engaged in sharia banking which are assessed based on Bank Indonesia Regulation.

B. Market Risk and Liquidity Risk

(i) Liquidity Risk Management

Liquidity risk represents potential loss due to the Bank's inability to meet all financial liabilities when they due from its financing cash flows and/or highly quality liquid assets that can be pledged, without negatively impacting the Bank's activities and financial condition. The Bank's liquidity is influenced by the funding structure, asset liquidity, liabilities to counterparty and loan commitment to debtors. Liquidity risk is also caused by inability of the Bank to provide liquidity at fair price that affects profitability and capital of the Bank.

The Bank's liquidity risk indicators are measured through several indicators, which among others include primary reserve ratio (GWM ratio and cash), secondary reserve (liquidity reserve) and loan to deposit ratio (LDR) or dependent on large customer deposits. GWM is a minimum current account that should be maintained by the Bank in form of current accounts with Bank Indonesia or securities which set by Bank Indonesia based on certain percentage from total customer deposits.

As at 31 December 2012, the Bank maintained primary reserve of 8.00% from total outstanding deposit denominated in Rupiah in accordance with the regulated limit, LDR reserve of 0% and secondary reserve of 24.96% from the outstanding deposit denominated in Rupiah. Meanwhile for the foreign exchange, the Bank maintained GWM at 8.01% from the outstanding deposits denominated in foreign exchange in accordance with the required regulatory limit.

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60. RISK MANAGEMENT (continued)

B. Market Risk and Liquidity Risk (continued)

(i) Liquidity Risk Management (continued)

Secondary reserve (liquidity reserve) is Bank's liquidity to support primary reserve as liquidity reserve to anticipate unexpected needs of fund. In managing secondary reserve, the Bank has liquidity reserve limit in form of safety level limit, which represent the Bank's liquidity reserve projection for three months ahead. As at 31 December 2012, the liquidity reserve balance is above safety level (unaudited).

LDR is a ratio of loan to third parties in Rupiah and foreign currency against total deposits. LDR is used to measure the portion of illiquid long-term asset in form of loans that are funded by deposits, which are usually short-term in nature. As at 31 December 2012, the Bank's LDR is 77.66%, which qualified as "very liquid" in the assessment of Bank Soundness (Tingkat Kesehatan Bank).

The Bank uses a liquidity gap to project the liquidity conditions in the future. Liquidity gap created on the basis of maturity mismatch between the components of assets and liabilities (including off-balance sheet), which organized into time periods (time buckets) based on contractual maturity or behavioral maturity. As at 31 December 2012, the Bank's liquidity forecast up to 12 months in the future be in a position optimal surplus (unaudited).

To determine the impact of changes in market factors and internal factors in extreme conditions (crisis) of the condition of liquidity, the Bank conduct stress testing of liquidity risk on a regular basis. The Bank has Liquidity Contingency Plan (LCP) which cover funding strategy and pricing strategy. The funding strategy consists of money market lending, repo, bilateral loan, FX swap, sale of marketable securities. In LCP, determination of liquidity condition and funding strategies have considered internal and external condition.

In order to anticipate direct and indirect impact from European crisis to the Bank's liquidity condition and business, the Bank has activated Business Command Center (BCC) to manage and monitor intensively the liquidity condition and Loan to Deposit Ratio (LDR) in foreign currency. BCC manages the adequacy of Bank's liquidity and foreign currency LDR by providing foreign currency liquidity for selective credit disbursement and monitoring the movement of foreign currency source of fund on a daily basis. Therefore, foreign currency liquidity reserve can be maintained above the minimum liquidity reserve and LDR limits. BCC also coordinate programs to increase a cheap and stable foreign currency source of fund.

To increase awareness with unstable economic condition, either from crisis in Europe and various domestic issues, BCC also monitor external indicators among others: USD/IDR exchange rate, Indonesia's five year Credit Default Swap (CDS), Spread between 5 years ROI compared with 5 years UST, composite stock price index (IHSG), Rupiah interest rate and USD interbank, Non Delivery Forward (NDF) USD/IDR IM and update market informations.

Since the activation of BCC, the Bank foreign currency liquidity reserve can be controlled over the limit and foreign currency LDR realisation at maximum level of 85%.

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60. RISK MANAGEMENT (continued)

B. Market Risk and Liquidity Risk (continued)

(i) Liquidity Risk Management (continued)

The maturity profile as at 31 December 2012 and 2011, are based on the remaining period from these dates. Historically, there are a large portion of deposits to be renewed upon maturity. If there is a need for liquidity, Government bonds (fair value through profit and loss and available for sale) can be liquidated by selling or using it as collateral in interbank market. Steps taken by the Bank in managing maturity gap between monetary assets and liabilities is by setting a gap limit which has been adjusted with the Bank's and its Subsidiaries ability to obtain immediate liquidity.

The maturities profile of financial assets and liabilities presenting using discounted cash flows method is as follows:

2012								
Description	Total	No maturity Contract	Less than 1 month	1-3 months	3-6 months	6-12 months	1-3 years	more than 3 years
Assets								
Current accounts with Bank Indonesia	38,272,155	-	38,272,155	-	-	-	-	-
Current accounts with other banks - gross	9,651,772	-	9,648,232	-	-	-	3,540	-
Placements with Bank Indonesia and other banks - gross	48,323,483	824	46,472,339	1,624,674	155,792	18,500	51,354	-
Marketable securities - gross	11,051,288	1,192,664	558,915	539,062	395,725	220,875	6,640,568	1,503,479
Government Bonds	78,935,756	-	28,761,586	41,159,247	24,964	372,126	2,053,561	6,564,272
Other receivables-trade transactions - gross	6,674,418	-	1,730,657	2,592,343	1,518,925	16,781	234	815,478
Securities purchased under resale agreements - gross	14,515,235	-	7,161,097	7,219,189	134,949	-	-	-
Derivative receivables - gross	87,143	-	60,771	25,979	393	-	-	-
Policyholders' investment in unit-linked contracts	11,034,239	11,034,239	-	-	-	-	-	-
Loans - gross	384,581,706	-	5,672,166	47,819,275	31,718,462	68,733,843	72,358,451	158,279,509
Consumer financing receivables - gross	3,919,146	-	158,138	315,343	454,359	831,399	1,934,603	225,304
Net Investment finance lease	329,447	-	11,247	22,849	35,184	70,864	183,137	6,166
Acceptance receivables - gross	7,957,512	-	1,478,662	3,666,604	2,160,329	651,917	-	-
Other assets - gross	4,273,356	-	3,288,194	985,162	-	-	-	-
	619,606,656	12,227,727	143,274,159	105,969,727	36,599,082	70,916,305	83,225,448	167,394,208
Allowance for impairment losses	(15,637,222)							
Total	603,969,434							
Liabilities								
Deposit from customers								
Demand deposits	113,907,856	-	113,907,856	-	-	-	-	-
Saving deposits	183,969,756	-	183,969,756	-	-	-	-	-
Time deposits	144,960,251	-	106,518,947	27,406,443	8,675,691	2,161,745	197,425	-
Deposits from other banks								
Demand and saving deposits	2,245,490	-	2,245,490	-	-	-	-	-
Interbank call money	327,100	-	278,913	48,187	-	-	-	-
Time deposits	11,444,247	-	10,822,774	400,775	173,453	46,345	900	-
Derivative payables	113,257	-	35,607	47,412	3,173	4,005	23,060	-
Acceptance payables	7,957,512	-	1,478,662	3,666,604	2,160,329	651,917	-	-
Marketable securities issued	1,545,876	-	296,076	-	51,943	-	697,857	500,000
Accrued expenses	2,344,762	17,836	2,244,127	82,799	-	-	-	-
Other liabilities	5,329,913	33,120	2,312,427	1,908,393	1,075,973	-	-	-
Fund borrowings	11,608,832	-	286,508	643,749	9,805	4,375	3,577,573	7,086,822
Subordinated loans	5,137,950	-	2,763	17,153	-	13,415	1,430,730	3,673,889
	490,892,802	50,956	424,399,906	34,221,515	12,150,367	2,881,802	5,927,545	11,260,711
Maturity gap	128,713,854	12,176,771	(281,125,747)	71,748,212	24,448,715	68,034,503	77,297,903	156,133,497
Net position, net of allowance for impairment losses	113,076,632							

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60. RISK MANAGEMENT (continued)

B. Market Risk and Liquidity Risk (continued)

(i) Liquidity Risk Management (continued)

The maturities profile of financial assets and liabilities presenting using discounted cash flows method is as follows (continued):

2011								
Description	Total	No maturity Contract	Less than 1 month	1-3 months	3-6 months	6-12 months	1-3 years	more than 3 years
Assets								
Current accounts with Bank Indonesia	36,152,674	-	36,152,674	-	-	-	-	-
Current accounts with other banks - gross	9,827,669	-	9,822,979	-	-	-	4,690	-
Placements with Bank Indonesia and other banks - gross	51,539,791	3,261	39,937,808	11,329,813	132,786	68,000	68,123	-
Marketable securities - gross	12,254,011	513,541	682,169	275,743	775,785	3,098,582	958,515	5,949,676
Government Bonds	78,459,449	-	15,020	7,530	-	138,229	1,160,640	77,138,030
Other receivables-trade transactions - gross	5,891,290	-	1,396,353	1,651,941	2,027,923	39,194	775,879	-
Securities purchased under resale agreements - gross	12,369,885	-	5,414,560	6,955,325	-	-	-	-
Derivative receivables - gross	113,657	-	34,968	65,221	9,986	3,482	-	-
Policyholders' investment in unit-linked contracts	9,044,266	9,044,266	-	-	-	-	-	-
Loans - gross	311,093,306	-	13,861,092	27,736,079	26,197,840	53,990,798	53,288,114	136,019,383
Consumer financing receivables - gross	3,248,560	-	118,089	237,479	355,160	695,439	1,725,325	117,068
Net Investment finance lease	38,982	-	1,231	2,504	3,861	8,112	23,274	-
Acceptance receivables - gross	6,551,103	-	1,428,017	3,605,461	1,508,634	8,991	-	-
Other assets - gross	4,182,104	-	3,623,650	558,454	-	-	-	-
	540,766,747	9,561,068	112,488,610	52,425,550	31,011,975	58,050,827	58,004,560	219,224,157
Allowance for impairment losses	(13,696,867)							
Total	527,069,880							
Liabilities								
Deposit from customers								
Demand deposits	92,530,586	-	92,530,586	-	-	-	-	-
Saving deposits	149,868,333	-	149,868,333	-	-	-	-	-
Time deposits	142,329,684	-	107,430,444	26,639,178	5,213,874	2,909,320	136,868	-
Deposits from other banks								
Demand and saving deposits	2,568,151	-	2,568,151	-	-	-	-	-
Interbank call money	58,281	-	58,281	-	-	-	-	-
Time deposits	9,691,453	-	9,616,045	49,985	11,450	13,873	100	-
Derivative payables	165,378	-	81,124	36,895	11,362	3,815	32,182	-
Acceptance payables	6,551,103	-	1,428,017	3,605,461	1,508,634	8,991	-	-
Marketable securities issued	2,211,588	-	415,612	524,891	47,894	-	400,307	822,884
Accrued expenses	600,545	-	600,545	-	-	-	-	-
Other liabilities	6,691,072	25,067	3,565,751	2,816,777	168,449	115,028	-	-
Fund borrowings	11,703,498	-	971,552	1,542,031	2,144,091	22,114	2,300,945	4,722,765
Subordinated loans	5,851,798	-	1,799	17,153	-	337,952	1,802,292	3,692,602
	430,821,470	25,067	369,136,240	35,232,371	9,105,754	3,411,093	4,672,694	9,238,251
Maturity gap	109,945,277	9,536,001	(256,647,630)	17,193,179	21,906,221	54,639,734	53,331,866	209,985,906
Net position, net of allowance for impairment losses	96,248,410							

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60. RISK MANAGEMENT (continued)

B. Market Risk and Liquidity Risk (continued)

(i) Liquidity Risk Management (continued)

The following table provides information regarding maturities contractual undiscounted cash flows of liabilities at 31 December 2012:

Description	Total	2012						
		No maturity Contract	Less than 1 month	1-3 months	3-6 months	6-12 months	1-3 years	more than 3 years
Liabilities								
Deposit from customers								
Demand deposits	114,562,058	-	114,562,058	-	-	-	-	-
Saving deposits	184,203,237	-	184,176,251	1,910	3,363	7,285	8,930	5,498
Time deposits	146,547,705	-	107,667,901	27,687,941	8,792,996	2,198,534	200,333	-
Deposits from other banks								
Demand and saving deposits	2,247,499	-	2,247,499	-	-	-	-	-
Interbank call money	369,971	-	321,703	48,268	-	-	-	-
Time deposits	12,038,348	-	11,412,693	402,536	174,837	47,378	904	-
Derivative payables	113,257	-	35,607	47,412	3,173	4,005	23,060	-
Acceptance payables	7,957,512	-	1,478,662	3,666,604	2,160,329	651,917	-	-
Marketable securities issued	2,132,170	-	296,076	-	53,869	-	827,364	954,861
Accrued expenses	2,344,762	17,836	2,244,127	82,799	-	-	-	-
Other liabilities	5,329,913	33,120	2,312,427	1,908,393	1,075,973	-	-	-
Fund borrowings	12,566,156	-	286,820	644,633	10,052	4,421	4,543,353	7,076,877
Subordinated loans	7,153,490	-	2,875	18,222	-	18,741	1,482,380	5,631,272
Total	497,566,078	50,956	427,044,699	34,508,718	12,274,592	2,932,281	7,086,324	13,668,508

(ii) Interest Rate Risk Management

Market risk of banking book arises due to changes in interest rates and exchange rates in banking book activities. Banking book's interest rate risk arises from movements in market interest rates as opposed to the position or transactions held by the Bank, which could affect the Bank's profitability (earnings perspective) as well as the economic value of the Bank's capital (economic value perspective).

Banking book's market risk is managed by optimizing the structure of the Bank's statement of financial position to obtain maximum yield at risk level acceptable to the Bank. The controls over Banking book's market risk is performed by setting a limit which refers to regulator's requirements and the internal policies, and monitored on a weekly and monthly basis by the Market Risk Management Unit.

The sources of banking book's interest rate risk is repricing risk (repricing mismatch between asset and liability components), basis risk (usage of different interest rate reference), yield curve risk (changes in the shape and slope of the yield curve) and the option risk (loan repayment or release of deposit before maturity). The Bank uses the repricing gap and performs sensitivity analysis to obtain the projected Net Interest Income (NII) and Economic Value of Equity (EVE).

a. Sensitivity to net income

The table below shows the sensitivity of net income to interest rate movement on Bank Mandiri as of 31 December 2012:

	Increased by 100 bps	Decreased by 100 bps
Impact to net income (Rp Billion)	640.74	(830.41)

The projections assumed that all other variables are held constant at reporting date.

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60. RISK MANAGEMENT (continued)

B. Market Risk and Liquidity Risk (continued)

(ii) Interest Rate Risk Management (continued)

b. Sensitivity to unrealized gains on available for sale marketable securities

The table below shows the sensitivity of Bank Mandiri's unrealized gains on available for sale marketable securities to movement of interest rates on 31 December 2012:

	Increased by 100 bps	Decreased by 100 bps
Impact to unrealised gains on available for sale marketable securities	396.62	(380.82)

The projections assumed that all other variables are held constant at reporting date.

The above sensitivities of net income and unrealized gains on available for sale marketable securities do not incorporate hedging and actions that Bank Mandiri would take to mitigate the impact of this interest rate risk. In practice, Bank Mandiri proactively seeks to mitigate the effect of prospective interest movements.

c. Bank Mandiri exposure to interest rate risk (repricing gap)

The tables below summarise Bank Mandiri's financial asset and liabilities at carrying amounts categorized by earlier of contractual repricing date or maturity dates:

	2012								Non interest bearing	Total
	Less than 1 month	Over 1 month to 3 months	Over 3 months to 1 year	1 year to 2 years	2 year to 3 years	3 year to 4 years	4 year to 5 years	Over 5 years		
Current accounts with Bank Indonesia	-	-	-	-	-	-	-	-	38,272,155	38,272,155
Current accounts with other banks	9,476,885	-	-	-	-	-	-	-	174,887	9,651,772
Placements with Bank Indonesia and other banks	45,065,894	1,624,674	174,293	-	-	-	-	-	1,458,622	48,323,483
Marketable securities	114,850	38,978	374,500	669,168	940,193	209,135	1,008,479	282,100	7,413,885	11,051,288
Government bonds	28,761,585	41,159,247	24,964	372,126	2,053,562	62,141	34,678	4,797,425	1,670,028	78,935,756
Other receivables - trade transactions	-	-	-	-	-	-	-	-	6,674,418	6,674,418
Securities purchased under resale agreements	7,161,097	7,219,189	134,949	-	-	-	-	-	-	14,515,235
Derivative receivables	-	-	-	-	-	-	-	-	87,143	87,143
Policyholders' investment in unit-linked contracts	-	-	-	-	-	-	-	-	11,034,239	11,034,239
Loans	68,683,956	236,418,147	14,941,234	1,682,319	1,885,480	3,276,383	1,881,256	11,385,894	44,427,037	384,581,706
Consumer financing receivables	158,139	315,343	1,285,758	1,239,453	695,150	208,949	16,354	-	-	3,919,146
Net investment finance lease	11,247	22,849	106,048	118,715	64,422	6,166	-	-	-	329,447
Acceptance receivables	-	-	-	-	-	-	-	-	7,957,512	7,957,512
Other assets - accrued income	-	-	-	-	-	-	-	-	4,273,356	4,273,356
	159,433,653	286,798,427	17,041,746	4,081,781	5,638,807	3,762,774	2,940,767	16,465,419	123,443,282	619,606,656
Deposits from customers										
Demand deposits	55,682	107,421,262	-	-	-	-	-	-	6,430,912	113,907,856
Saving deposits	257,287	182,785,869	10,648	6,598	2,332	2,027	806	2,665	901,524	183,969,756
Time deposits	106,518,947	27,406,443	10,837,436	197,425	-	-	-	-	-	144,960,251
Deposits from other banks										
Demand and saving deposits	8,482	2,199,032	-	-	-	-	-	-	37,976	2,245,490
Interbank call money	278,913	48,187	-	-	-	-	-	-	-	327,100
Time deposits	11,000,033	252,877	191,337	-	-	-	-	-	-	11,444,247
Derivative payables	-	1,180	5,735	23,060	-	-	-	-	83,282	113,257
Acceptance payables	-	-	-	-	-	-	-	-	7,957,512	7,957,512
Marketable securities issued	296,076	-	51,943	349,133	348,724	-	-	-	500,000	1,545,876
Accrued expenses	-	-	-	-	-	-	-	-	2,344,762	2,344,762
Other liabilities	-	-	-	-	-	-	-	-	5,329,913	5,329,913
Fund borrowings	286,508	643,749	14,180	386,834	3,190,739	4,804,907	1,439,588	242,327	600,000	11,608,832
Subordinated loans	2,763	17,153	13,415	1,401,136	29,593	32,356	3,503,382	138,152	-	5,137,950
	118,704,691	320,775,752	11,124,694	2,364,186	3,571,388	4,839,290	4,943,776	383,144	24,185,881	490,892,802
Total interest repricing gap	40,728,962	(33,977,325)	5,917,052	1,717,595	2,067,419	(1,076,516)	(2,003,009)	16,082,275	99,257,401	128,713,854

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60. RISK MANAGEMENT (continued)

B. Market Risk and Liquidity Risk (continued)

(ii) Interest Rate Risk Management (continued)

c. Bank Mandiri exposure to interest rate risk (continued)

	2011								Non interest bearing	Total
	Less than 1 month	Over 1 month to 3 months	Over 3 months to 1 year	1 year to 2 years	2 year to 3 years	3 year to 4 years	4 year to 5 years	Over 5 years		
Current accounts with Bank Indonesia	-	-	-	-	-	-	-	-	36,152,674	36,152,674
Current accounts with other banks	9,348,907	-	-	-	-	-	-	-	478,762	9,827,669
Placements with Bank Indonesia and other banks	39,999,048	11,089,227	200,786	-	-	-	-	-	250,730	51,539,791
Marketable securities	114,517	90,788	3,164,772	150,972	202,855	389,933	17,541	274,663	7,847,970	12,254,011
Government bonds	28,765,100	46,671,122	23,425	113,710	378,623	99,248	26,672	887,400	1,494,149	78,459,449
Other receivables - trade transactions	-	-	-	-	-	-	-	-	5,891,290	5,891,290
Securities purchased under resale agreements	5,414,564	6,955,321	-	-	-	-	-	-	-	12,369,885
Derivative receivables	-	-	-	-	-	-	-	-	113,657	113,657
Policyholders' investment in unit-linked contracts	-	-	-	-	-	-	-	-	9,044,266	9,044,266
Loans	41,560,844	203,459,501	11,901,087	5,363,018	4,972,754	1,143,099	1,030,057	5,193,792	36,469,154	311,093,306
Consumer financing receivables	118,089	237,479	1,050,599	1,173,712	551,613	108,591	8,477	-	-	3,248,560
Net investment finance lease	1,232	2,504	11,973	16,079	7,194	-	-	-	-	38,982
Acceptance receivables	-	-	-	-	-	-	-	-	6,551,103	6,551,103
Other assets - accrued income	-	-	-	-	-	-	-	-	4,182,104	4,182,104
	<u>125,322,301</u>	<u>268,505,942</u>	<u>16,352,642</u>	<u>6,817,491</u>	<u>6,113,039</u>	<u>1,740,871</u>	<u>1,082,747</u>	<u>6,355,855</u>	<u>108,475,859</u>	<u>540,766,747</u>
Obligation due immediately	-	-	-	-	-	-	-	-	187,030	187,030
Deposits from Customers										
Demand deposits	207,760	87,739,303	-	-	-	-	-	-	4,583,523	92,530,586
Saving deposits	245,477	149,090,152	8,882	4,590	2,461	980	999	2,452	512,340	149,868,333
Time deposits	107,430,445	26,639,178	8,123,193	136,868	-	-	-	-	-	142,329,684
Deposits from other banks										
Demand and saving deposits	2,534,658	-	-	-	-	-	-	-	33,493	2,568,151
Interbank call money	58,281	-	-	-	-	-	-	-	-	58,281
Time deposits	9,371,222	249,470	11,550	13,873	-	-	-	-	45,338	9,691,453
Derivative payables	-	-	-	-	-	-	-	-	165,378	165,378
Acceptance payables	-	-	-	-	-	-	-	-	6,551,103	6,551,103
Marketable securities issued	-	524,891	47,894	51,804	348,502	149,319	-	-	1,089,178	2,211,588
Accrued expenses	-	-	-	-	-	-	-	-	600,545	600,545
Other liabilities	-	-	-	-	-	-	-	-	6,691,072	6,691,072
Fund borrowings	1,045,493	1,527,269	2,422,475	5,699,558	258,703	-	-	-	750,000	11,703,498
Subordinated loans	1,799	17,153	337,952	634,303	1,164,462	26,702	28,501	3,640,926	-	5,851,798
	<u>120,895,135</u>	<u>265,787,416</u>	<u>10,951,946</u>	<u>6,540,996</u>	<u>1,774,128</u>	<u>177,001</u>	<u>29,500</u>	<u>3,643,378</u>	<u>21,209,000</u>	<u>431,008,500</u>
Total interest repricing gap	<u>4,427,166</u>	<u>2,718,526</u>	<u>5,400,696</u>	<u>276,495</u>	<u>4,338,911</u>	<u>1,563,870</u>	<u>1,053,247</u>	<u>2,712,477</u>	<u>87,266,859</u>	<u>109,758,247</u>

To assess the impact of changes in interest rates and exchange rates at extreme conditions (crisis) to earnings and capital, the Bank conduct regular Stress testing banking book market risk.

(iii) Pricing Management

As part of the management of interest rate risk, the Bank applies pricing policy for loans and deposit products. The pricing policy is one of the Bank's strategy to maximise Net Interest Margin (NIM) and simultaneously support the Bank to achieve revenue market share in the competitive climate.

Bank consistently seeks to apply the strategy as a market leader in terms of pricing of funding. However, taking into account liquidity conditions and funding needs, the Bank may implement an aggressive strategy (greater than major competitors) or defensive (equal to or smaller than major competitors).

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60. RISK MANAGEMENT (continued)

B. Market Risk and Liquidity Risk (continued)

(iii) Pricing Management (continued)

In setting interest rates, the Bank implement risk-based pricing to customers varies based on the level of credit risk. In order to minimize interest rate risk, the lending interest rate is adjusted with interest rate from cost of funds. Other than cost of funds, lending interest rates are determined by considering overhead costs, credit risk premiums and profit margins as well as taking into account the Bank's competitiveness with its major competitors. Lending rates can be either a floating or a fixed rate.

(iv) Market Risk Management

Market risk is the risk of loss due to the movement of market factors, consist of interest rates and exchange rates on the trading portfolio which includes cash instruments and derivative instruments.

In the implementation of trading market risk management, the Bank applied segregation of duties principle by separating front office units (execute trading transactions), middle-office units (implementing risk management processes, developing policies and procedures) and back office unit (execute the transaction settlement process).

Market risk analysis over treasury trading activity is performed on a daily basis using available best practice approach and inline with the internal and external regulations.

(v) Foreign Exchange Risk Management

Exchange rate risk represents potential loss arising from unfavourable exchange rate movements in the market to when the Bank has an open position. The Bank applies a proper foreign exchange risk management to avoid loss arising from exchange rate changes or volatility. Exchange rate risk arises from foreign exchange currency transactions with customer or counterparty which led to an open position in foreign currency or structural positions in foreign currency due to capital investment. The Bank manages exchange rate risk by monitoring and managing the Net Open Position (NOP) in accordance with internal limits and the regulation of Bank Indonesia.

Net Open Position as at 31 December 2012 and 2011 is calculated based on Bank Indonesia's Regulation No. 7/37/PBI/2005 dated 30 September 2005. In accordance with that regulation, the overall Net Open Position ratio is the sum of the absolute amount from the net difference between assets and liabilities for each foreign currency on statement of financial position (Rupiah equivalent) and the net difference between receivables and payables from commitments and contingencies for each foreign currency (Rupiah equivalent) recorded in administrative accounts. The net open postion for financial position is the net difference between total assets and liabilities for each foreign currency (Rupiah equivalent).

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60. RISK MANAGEMENT (continued)

B. Market Risk and Liquidity Risk (continued)

(v) Foreign Exchange Risk Management (continued)

a. Net Open Position

Below is the Net Open Position of Bank Mandiri, as at 31 December 2012 by currency (Rupiah equivalent):

<u>Currency</u>	<u>Assets</u>	<u>Liabilities</u>	<u>Net Open Position</u>
OVERALL (ON-STATEMENTS OF FINANCIAL POSITION AND ADMINISTRATIVE ACCOUNTS)			
United States Dollar	91,646,107	91,302,844	343,263
Euro	8,559,952	8,531,856	28,096
Singapore Dollar	1,176,785	1,076,614	100,171
Japanese Yen	550,803	522,610	28,193
Australian Dollar	497,472	465,117	32,355
Great Britain Pound Sterling	87,271	34,351	52,920
Hongkong Dollar	52,699	34,227	18,472
Others	643,712	463,492	180,220*)
Total			<u><u>783,690</u></u>
ON-STATEMENTS OF FINANCIAL POSITION			
United States Dollar	85,049,764	78,260,576	6,789,188
Euro	7,642,537	7,562,343	80,194
Singapore Dollar	1,105,806	814,043	291,763
Japanese Yen	429,138	362,634	66,504
Australian Dollar	257,101	98,857	158,244
Great Britain Pound Sterling	82,617	34,351	48,266
Hong Kong Dollar	50,000	30,285	19,715
Others	208,956	29,680	179,276**)
Total			<u><u>7,633,150</u></u>
Total Tier I and Tier II Capital less investments in Subsidiaries (Note 56)			<u><u>61,947,504</u></u>
NOP Ratio (On-Statements of Financial Position)			12.32%
NOP Ratio (Overall)			1.27%

Below is the Net Open Position ratio of Bank Mandiri, as at 31 December 2012 if calculated using November 2012 capital (unaudited):

Capital November 2012	62,500,222
NOP Ratio (On-Statements of Financial Position)	12.21%
NOP Ratio (Overall)	1.25%

*) Sum from the absolute amount of difference between assets and liabilities from other foreign currencies.

**) Sum from the amount of difference between assets and liabilities from other foreign currencies.

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60. RISK MANAGEMENT (continued)

B. Market Risk and Liquidity Risk (continued)

(v) Foreign Exchange Risk Management (continued)

a. Net Open Position (continued)

Below is the Net Open Position of Bank Mandiri, as at 31 December 2011 by currency (Rupiah equivalent):

<u>Currency</u>	<u>Assets</u>	<u>Liabilities</u>	<u>Net Open Position</u>
OVERALL (STATEMENT OF FINANCIAL POSITION AND ADMINISTRATIVE ACCOUNTS)			
United States Dollar	86,187,698	85,559,860	627,838
Euro	1,361,400	1,354,458	6,942
Singapore Dollar	1,011,102	955,578	55,524
Hongkong Dollar	209,916	212,732	2,816
Japanese Yen	208,410	246,609	38,199
Australian Dollar	143,512	153,712	10,200
Great Britain Pound Sterling	45,973	64,969	18,996
Others	85,826	47,204	51,130*)
Total			811,645
ON-STATEMENT OF FINANCIAL POSITION			
United States Dollar	77,816,564	71,282,782	6,533,782
Singapore Dollar	938,006	689,874	248,132
Euro Singapore Dollar	613,011	946,183	(333,172)
Japanese Yen	225,951	222,779	3,172
Australian Dollar	139,830	97,216	42,614
Hong Kong Dollar	73,844	13,598	60,246
Great Britain Pound Sterling	45,973	37,018	8,955
Others	81,833	13,146	68,687**)
Total			6,632,416
Total Tier I and Tier II Capital less investments in Subsidiaries (Note 56)			54,084,246
NOP Ratio (On-Statements of Financial Position)			12.26%
NOP Ratio (Overall)			1.50%

Below is the Net Open Position ratio of Bank Mandiri, as at 31 December 2011 if calculated using November 2011 capital (unaudited):

Capital November 2011	53,744,987
NOP Ratio (On-Statement of Financial Position)	12.34%
NOP Ratio (Overall)	1.51%

*) Sum from the absolute amount of difference between assets and liabilities from other foreign currencies.

**) Sum from the amount of difference between assets and liabilities from other foreign currencies.

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60. RISK MANAGEMENT (continued)

B. Market Risk and Liquidity Risk (continued)

(v) Foreign Exchange Risk Management (continued)

b. Bank Mandiri exposure to foreign currency exchange rate risk

The table below summaries the Group's exposure to foreign currency exchange rate risk as at 31 December 2012 and 2011. Included in the table are the Group's financial instruments at carrying amount, categorised by currency.

	2012							
	United States Dollar	Euro	Singapore Dollar	Yen	Australian Dollar	Hong Kong Dollar	Pound Sterling	Others
ASSETS								
Cash	653,745	241,245	474,819	58,618	100,798	5,650	12,494	105,155
Current accounts with Bank Indonesia	6,572,697	-	-	-	-	-	-	-
Current accounts with other banks	2,405,323	6,335,189	106,448	307,607	155,595	29,362	72,151	98,416
Placement with Bank Indonesia and other banks	15,727,220	52,627	161,512	-	-	-	-	634
Marketable Securities	1,317,293	4,342	85,539	17,291	-	6,716	-	-
Government Bonds	3,936,363	-	-	-	-	-	-	-
Other receivables - trade transactions	3,606,790	20,730	-	2,117	-	725	-	-
Derivatives receivable	77,317	8,454	36	-	1,336	-	-	-
Loans	51,515,270	120,383	287,361	14,527	-	-	1,146	-
Acceptances receivable	6,441,823	941,553	2,881	29,692	1,666	-	-	-
Investments in shares	-	-	1,060	-	-	-	-	-
Policyholders' investment in unit-linked contracts	33,877	-	-	-	-	-	-	-
Other assets	215,891	444	608	195	-	-	-	-
Total Assets	92,503,609	7,724,967	1,120,264	430,047	259,395	42,453	85,791	204,205
LIABILITIES								
Deposits from Customers								
Demand deposits	28,946,208	6,386,090	355,229	280,866	61,424	8,288	19,385	2,639
Saving deposits	15,027,052	-	273,694	8,926	-	-	-	66
Time deposits	14,639,843	70,453	138,800	83	23,046	8,794	6,809	-
Deposits from other banks								
Demand deposits	557,818	109,655	11,456	-	-	-	-	-
Inter bank call money	77,100	-	-	-	-	-	-	-
Time deposits	240,938	-	-	-	-	-	-	-
Derivative payable	59,217	22,849	-	-	563	-	-	654
Acceptances payable	6,441,823	941,553	2,881	29,692	1,666	-	-	-
Accrued Expenses	517,891	243	10,762	-	20	2,742	125	6
Other liabilities	2,052,474	39,531	4,319	5,756	459	1,893	812	839
Fund Borrowings	8,675,058	-	-	-	-	-	-	-
Subordinated Loans	179,594	-	-	-	-	-	-	-
Total liabilities	77,415,016	7,570,374	797,141	325,323	87,178	21,717	27,131	4,204
Net on statements of financial position	15,088,593	154,593	323,123	104,724	172,217	20,736	58,660	200,001
Administrative accounts - net	(6,258,779)	(50,373)	(191,592)	(38,311)	(125,889)	(1,243)	(1,578)	944

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60. RISK MANAGEMENT (continued)

B. Market Risk and Liquidity Risk (continued)

(v) Foreign Exchange Risk Management (continued)

b. Bank Mandiri exposure to foreign currency exchange rate risk (continued)

	2011							
	United States Dollar	Euro	Singapore Dollar	Yen	Australian Dollar	Hong Kong Dollar	Pound Sterling	Others
ASSETS								
Cash	569,423	54,429	208,182	52,229	96,975	1,550	3,691	41,194
Current accounts with Bank Indonesia	5,680,432	-	-	-	-	-	-	-
Current accounts with other banks	8,992,124	117,278	126,808	98,575	42,546	8,867	38,619	28,562
Placement with Bank Indonesia and other banks	16,269,309	363,429	104,753	-	-	-	18,925	12,149
Marketable Securities	1,182,795	53,035	72,428	6,859	-	59,609	-	-
Government Bonds	305,159	-	-	-	-	-	-	-
Other receivables - trade transactions	3,675,830	26,460	-	7,087	-	-	-	410
Derivatives receivable	92,576	8,434	36	-	8	-	475	161
Loans	41,443,228	104,376	332,336	15,702	1,013	-	66,219	-
Acceptances receivable	6,081,127	112,431	10,714	52,257	-	-	783	-
Investments in shares	-	-	124	-	-	-	-	-
Policyholders' investment in unit-linked contracts	30,061	-	-	-	-	-	-	-
Other assets	145,568	50	569	235	31	-	-	1
Total Assets	84,467,632	839,922	855,950	232,944	140,573	70,026	128,712	82,477
LIABILITIES								
Deposits from Customers								
Demand deposits	24,128,219	674,653	281,253	117,474	60,616	6,885	46,836	5,431
Saving deposits	11,839,572	-	175,786	11,849	-	-	-	14
Time deposits	16,324,807	78,928	97,702	104	32,303	1,785	4,748	19
Deposits from other banks								
Demand deposits	1,220,215	52,674	5,739	-	-	-	3,711	-
Inter bank call money	-	-	34,917	23,364	-	-	-	-
Time deposits	294,694	-	-	-	-	-	-	-
Derivative payable	57,595	201	486	19	173	39	277	-
Acceptances payable	6,081,127	112,431	10,714	52,257	-	-	783	-
Accrued Expenses	386,677	275	9,995	1	34	2,806	437	1,015
Other liabilities	1,535,205	29,272	5,282	14,024	31	261	1,655	1,305
Fund Borrowings	8,900,462	-	-	-	-	-	-	-
Subordinated Loans	174,428	-	-	-	-	-	-	-
Total liabilities	70,943,001	948,434	621,874	219,092	93,157	11,776	58,447	7,784
Net on statements of financial position	13,524,631	(108,512)	234,076	13,852	47,416	58,250	70,265	74,693
Administrative accounts - net	(5,969,549)	275,581	(192,608)	(43,035)	(52,814)	(63,062)	(105,052)	(30,065)

c. Sensitivity to net income

The table below shows the sensitivity of Bank Mandiri's net income to movement of foreign exchange rates on 31 December 2012:

	Increased by 5%	Decreased by 5%
Impact to net income	337,970	(337,970)

The projection only assumes that US Dollar foreign exchange rates move while others foreign exchange rates remain unchanged. US Dollars is the majority foreign exchange rates held by the bank. The projections also assumes that all other variables are held constant at reporting date.

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60. RISK MANAGEMENT (continued)

B. Market Risk and Liquidity Risk (continued)

(vi) Fair value of financial assets and liabilities

Valuation is also an important component to manage most of all risks in banking industry including market risk, credit risk and liquidity risk. Valuation process is performed on all trading book position including marketable securities owned by Group in available for sale portfolio.

The table below analyzes financial instruments carried at fair value based on method of valuation levels. The difference at each level of assessment methods are described as follows:

- Quoted prices in active market for the same/identical instrument (level 1);
- Inputs other than quoted market prices included in Level 1 that are observable for the asset or liability, either directly (as a price) or indirectly (derived from prices) (Level 2);
- Inputs for the asset or liability that are not based on observable market data (unobservable information) (Level 3);

The table below shows Group assets and liabilities that are measured at fair value at 31 December 2012:

	2012			
	Level 1	Level 2	Level 3	Fair value
Assets				
Marketable securities				
Fair value through profit or loss	1,529,239	424,599	-	1,953,838
Available for sale	5,416,076	644,726	-	6,060,802
Government Bonds				
Fair value through profit or loss	2,176,870	-	-	2,176,870
Available for sale	5,238,727	48,128,302	-	53,367,029
Policyholders' investment in unit-linked contracts	11,034,239	-	-	11,034,239
Derivatives Receivable	-	87,143	-	87,143
Total assets	25,395,151	49,284,770	-	74,679,921
Liabilities				
Derivative Payables	-	113,257	-	113,257
Total Liabilities	-	113,257	-	113,257

Marketable securities classified as illiquid amounting to Rp48.13 trillion represent government marketable securities with variable interest rate and classify as available for sale.

The fair value of financial instruments traded in active markets (such as trading securities and available-for-sale) is determined based on quoted market prices at the reporting date. A market is considered active if the information regarding price quotations can be easily and regularly available from an exchange, securities dealer or broker, the market price of a particular industry assessors, regulators and those prices reflect actual market transactions and a regular at a reasonable rate. Quoted market price for financial assets owned by the Group are now offering price. These instruments are included in level 1. The instruments included in level 1 generally include equity investments in IDX securities classified as held for trading and available for sale.

The fair value of financial instruments that are not traded in an active market (for example, derivatives over-the-counter) is determined by valuation techniques.

The valuation techniques maximize the use of observable market data when available and as far as possible to minimize the use-specific estimates of the entity. If all the inputs needed to determine the fair value of financial instruments are observable, the instrument is included in level 2.

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60. RISK MANAGEMENT (continued)

B. Market Risk and Liquidity Risk (continued)

(vi) Fair value of financial assets and liabilities (continued)

As at 31 December 2012 and 2011, the carrying value of the Bank's financial assets and liabilities approximates their fair value except for the following financial instruments:

	2012		2011	
	<u>Carrying Value</u>	<u>Fair Value</u>	<u>Carrying Value</u>	<u>Fair Value</u>
Assets				
Marketable securities				
Held to maturity	2,091,936	2,080,890	2,250,577	2,275,486
At cost*)	663,199	683,124	-	-
Government Bonds				
Held to maturity	22,341,536	22,226,617	23,383,075	23,432,010
At cost*)	1,050,321	1,114,824	-	-
Loans	370,570,356	369,256,561	298,988,258	299,112,559
Consumer financing receivable	3,828,369	4,095,951	3,185,570	3,310,090
Net Investment finance lease	327,680	328,122	38,785	38,459
	400,873,397	399,786,089	327,846,265	328,168,604
Liabilities				
Marketable securities issued	1,545,876	1,542,669	2,211,588	2,205,643
Fund borrowings	11,608,832	11,598,667	11,703,498	11,692,345
Subordinated loans	5,137,950	5,440,943	5,851,798	6,145,477
	18,292,658	18,582,279	19,766,884	20,043,465

*) Marketable securities and Government bonds owned by Subsidiary in accordance with SFAS 110 "Accounting for Sukuk", which was effective since 1 January 2012.

- (i) Current accounts with Bank Indonesia, current accounts with other banks, placement with Bank Indonesia and other banks, other receivables, securities purchased under resale agreements, acceptance receivables and other assets.

Placements with Bank Indonesia and other banks represent placements in the form of Bank Indonesia deposit facility (FASBI), sharia FASBI, call money, "fixed-term" placements, time deposits and others.

The carrying amount of floating rate current accounts, placements and overnight deposits is a reasonable approximation of fair value.

The estimated fair value of fixed interest bearing placements, other receivables, securities purchased under resale agreements, acceptance receivables and other assets is based on discounted cash flows using prevailing money market interest rates for debts with similar credit risk and remaining maturity. Since the remaining maturity is below one year, the carrying amount of fixed interest bearing placements, other receivables, securities purchased under resale agreements, acceptance receivables and other assets is a reasonable approximation of fair value.

- (ii) Marketable securities (held to maturity) and Government Bonds (held to maturity)

The fair value for held to maturity marketable securities and Government Bonds are based on market prices or broker/dealer price quotations. Where this information is not available, fair value is estimated using quoted market prices for securities with similar credit, maturity and yield characteristics or using internal valuation model.

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60. RISK MANAGEMENT (continued)

B. Market Risk and Liquidity Risk (continued)

(vi) Fair value of financial assets and liabilities (continued)

(iii) Loans and consumer financing receivables

Loans and consumer financing receivables are recorded at carrying amount net of charges for impairment. The estimated fair value of loans and consumer financing receivables represents the discounted amount of estimated future cash flows expected to be received. Expected cash flows are discounted at current market rates to determine fair value of loans and consumer financing receivable.

(iv) Deposits from customers and other banks, acceptance payables and other liabilities

The estimated fair value of deposits on demand, which includes non-interest bearing deposits, is the carrying amount when the payable is paid.

The estimated fair value of fixed interest bearing deposits, acceptance payables and other liabilities not quoted in an active market is based on discounted cash flows using interest rates for new debts with similar remaining maturity. As the remaining maturity is below one year, the carrying amount of fixed interest bearing deposits, acceptance payables and other liabilities is a reasonable approximation of fair value.

(v) Marketable securities issued, borrowings and subordinated loans

The aggregate fair values are calculated based on quoted market prices. For those notes where quoted market prices are not available, a discounted cash flow model is used based on a current yield curve appropriate for the remaining term to maturity.

C. Operational Risk

Operational Risk is defined as the risk of loss resulting from inadequate or failed internal processes, people and systems or from external factor which impacting the Bank's operational. Effective operational risk management may reduce losses due to operational risk.

Framework for Operational Risk Management (ORM) based on Bank Indonesia regulations and Basel II and the provisions of the Bank's internal regulations. At this time, the Bank has had a policy and Standard Operating Procedures (SOPs) which contains both the technical aspects of operational risk management governance and reporting systems.

In addition, the Bank has established procedures regarding risk management and mitigation measures on eight types of risks for New Products and Activities (PAB).

In order to improve the effectiveness of operational risk management, the Bank has performed the following initiatives: alignment of operational risk methodology with risk-based audit methodology through synchronization risk library, providing a communication tool with the President Director called "Letter to CEO" and serves as a Whistle Blower System, and implement a tool called Operational Risk Management Tools (ORM Tools).

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60. RISK MANAGEMENT (continued)

C. Operational Risk (continued)

ORM Tools used for ORM implementation are as follows:

A. Risk & Control Self Assessment (RCSA)

RCSA is used for identification and assessment of inherent risks in Bank's activities, and assessing the quality of control.

B. Mandiri Form Operational Risk System (MFORs)

Bank use MFORs to record losses due to operational risk that occurs in each business unit of work.

C. Key Indicator (KI)

KI is a quantitative indicators used to provide an indication of inherent risk level in key processes within one business unit/supporting or end-to-end processing.

D. Issue & Action Management (IAM)

IAM is a tool used to document issue/problems related to operational risk. These issues/problems are analyze to determine the root causes as well as the action plan and execution monitoring of the action plan by the business unit.

With regard to operational risk management, Risk Management Unit acts as a second line of defense and Internal Audit as a third line of defense. Business Unit as a risk unit owner is the first line of defense who is responsible for operational risk management of each unit of the Bank.

As the output of Operational Risk Management process, each Business Unit produces an operational risk profile described operational risk exposure of the respective business unit which will be used as the basis in preparing the operational risk profile of the Bank. The Bank's operational risk profile report, is reviewed by Internal Audit and presented to the Board of Commissioners and reported to Bank Indonesia periodically.

Capital Charge Calculation to Cover Operational Risk

Based on Bank Indonesia Circular Letter No. 11/3/DPNP dated 27 January 2009, the Bank has performed a calculation for Risk Weighted Assets for operational risk and the Minimum Capital Requirement respective.

The Bank has also calculated operational risk capital requirement using the Standardised Approach (SA), as this approach is in line with the implementation of the risk-based performance measurement for Strategic Business Unit. Capital expense of operational risk in 2012 amounting to Rp3,870,770 (unaudited), obtained using the Basic Indicator Approach (BIA) and 15% alpha value. The Risk Weighted Assets for operational risk was amounting to Rp48,384,624 (unaudited).

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61. SIGNIFICANT AGREEMENTS, COMMITMENTS AND CONTINGENCIES

a. Integrated Banking System Agreement with Vendor

On 15 January 2011, Bank Mandiri entered into an agreement to enhance the eMAS feature with a vendor based on the Application Management Services 2010 agreement with blanket order system for a maximum contract value of USD1,052,722 (full amount, after VAT). As at 31 December 2011, the contract value using approximation of payment realisation amounting to USD907,643 (full amount, after VAT) and the Bank recorded fixed assets based on payment realisation amounting to USD907,643 (full amount, after VAT), so the project has been finished as at 31 December 2012.

On 14 September 2009, Bank Mandiri entered into an agreement to enhance the eMAS feature with a vendor based on the Application Management Services 2008 agreement with blanket order system for a maximum contract value of USD693,000 (full amount, after VAT). The agreement with blanket order system is based on estimated actual man-days by the vendor. On 31 December 2012, the contract value using approximation of payments realisation is amounting to USD627,000 (full amount, after VAT) and the Bank recorded fixed assets based on payment realisation amounting to USD627,000 (full amount, after VAT), so the project has been finished as at 31 December 2012.

b. Legal Matters

The Bank currently faces a number of litigation cases, including a lawsuit from a party as a result of criminal fraud committed by syndicates. The lawsuit was decided by the court which sentenced the Bank to pay compensation amounting to Rp96,519. Currently the Bank is in the process of filing a legal action to those syndicates which is still in the objection process.

The Bank's total potential exposure arising from outstanding lawsuits as at 31 December 2012 and 2011 amounting to Rp2,015,906 and Rp1,337,544 respectively. As at 31 December 2012 and 2011, Bank Mandiri has provided a provision amounting to Rp562,698 and Rp574.623, respectively and believes that the provision has been adequate.

c. Value Added Tax (VAT) on Bank Syariah Mandiri (BSM) *Murabahah* Transactions

In 2004 and 2005, the Head Office and several branch offices of BSM received tax assessments for under payment of taxes (SKPKB) and tax collection letters (STP) on Value Added Tax (VAT) for the tax period January to December 2003 from the Directorate General of Taxes (DGT) with the total amount of Rp37,649 in relation to BSM in performing its intermediary function by distributing the fund based on sharia principles in the form of *Murabahah* financing.

In relation to the SKPKB and STP, BSM did not make any payments based on the ground of uncertainty in the legal status of *Murabahah* financing transactions. There was no specific and explicit regulations overseeing the sharia bank operation, particularly *Murabahah* financing, and therefore a process of interpretation was required.

BSM argued that *Murabahah* financing is a part of banking services as stipulated in Law No. 7 Year 1992 regarding Banking, as amended by Law No. 10 Year 1998 and Law No. 21 Year 2008 regarding Sharia Banking, such as *Murabahah* financing should not be subjected to VAT. This is in accordance with Law No. 8 Year 1983 as amended by Law No. 18 Year 2000 regarding VAT for goods and services and sales of luxury goods.

DGT believes that *Murabahah* activities undertaken by BSM is subject to VAT because the transaction were based on purchasing and selling of goods principles and such as, *Murabahah* transaction shall not be included as a type of banking services.

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61. SIGNIFICANT AGREEMENTS, COMMITMENTS AND CONTINGENCIES (continued)

c. Value Added Tax (VAT) on Bank Syariah Mandiri (BSM) *Murabahah* Transactions (continued)

In 2010, the Government issued Laws of Republic of Indonesia No. 2 Year 2010 regarding Change of Laws No. 47 year 2009 regarding Budget of Government's Income and Expenses Year 2010 dated 25 May 2010. On the article 3 (2) b and explanatory paragraph stated that VAT *Murabahah* liabilities for several banks were being shouldered by the Government. Based on explanatory paragraph from article 3 (2) the Bank's VAT that is borne by the Government amounting to Rp25,542 from the total SKPKB and STP received by BSM amounting to Rp37,649.

BSM believes that the difference between VAT borne by the Government and total SKPKB and STP received by BSM shall not be billed to BSM which is inline with objective and purposes of the law.

On 15 October 2009, the Government has issued Laws No. 42 year 2009 regarding third change of Laws No. 8 year 1983 regarding Value Added Tax for Goods and Services and Tax for Sales of Luxurious Goods which is effective starting from 1 April 2010. The Laws reiterates that financing services in sharia principles are categorized as services which are not subject to VAT.

d. Trade Financing with Asian Development Bank (ADB)

On 25 November 2009, Bank Mandiri signed a Confirmation Bank Agreement (CBA), Issuing Bank Agreement (IBA) and Revolving Credit Agreement (RCA) under Trade Finance Facilitation Program (TFFP) with ADB.

Based on CBA and IBA, Bank Mandiri can act either as confirming bank or issuing bank for its customer's L/C based export import transactions. As a confirming bank, Bank Mandiri can request a guarantee from ADB for L/C issued by issuing bank and as issuing bank, Bank Mandiri can obtain confirmation guarantee from ADB for L/C that has been issued.

TFFP scheme is a program initiated by ADB to facilitate the L/C based trade transactions within Asian developing countries to increase the trade-volume growth. Becoming a participant in this program, Bank Mandiri will have an easier access to increase its trade finance credit lines, its trade volume and to open new business opportunities especially to countries that have low trade volume with Indonesia.

Pursuant to the RCA, Bank Mandiri received a credit revolving facility up to USD25,000,000 (full amount). By using the facility, Bank Mandiri will be charged with interest of total margin plus LIBOR during the interest period.

62. GOVERNMENT GUARANTEE FOR THE OBLIGATIONS OF LOCALLY INCORPORATED BANKS

Based on the Decree of the Minister of Finance of the Republic of Indonesia No. 26/KMK.017/1998 dated 28 January 1998, as amended by Decree of the Minister of Finance of the Republic of Indonesia No. 179/KMK.017/2000 dated 26 May 2000, the Government of the Republic of Indonesia guarantees certain obligations of locally incorporated banks including demand deposits, saving deposits, time deposits and deposit on call, bonds, securities, interbank loans, fund borrowings, foreign currency swap transactions and other contingent liabilities such as bank guarantees, standby letters of credit and other liabilities, excluding subordinated loans and obligations to directors, commissioners and parties that have a special relationship.

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62. GOVERNMENT GUARANTEE FOR THE OBLIGATIONS OF LOCALLY INCORPORATED BANKS
(continued)

In accordance with the Joint Decree of the Chairman of the Board of Directors of Bank Indonesia and IBRA No. 32/46/KEP/DIR and No. 181/BPPN/0599 dated 14 May 1999, the term of these guarantees have been extended automatically, unless IBRA issued a notification for not to extend the term of such guarantee at least 6 (six) months time before the expiry of that period. In 2001, the Joint Decree of the Chairman of the Board of Directors of Bank Indonesia and IBRA canceled by Bank Indonesia Regulation No. 3/7/PBI/2001 and IBRA Chairman Decision No. 1035/BPPN/0401.

In 2001, the Chairman of IBRA issued Decree No. SK-1036/BPPN/0401 that regulated specific guidelines for the Government of the Republic of Indonesia guarantees on the obligations of locally incorporated banks.

The government charged the premium associated with the guarantee program in accordance with applicable regulations (Note 41).

Based on Presidential Decree No. 15/2004 dated 27 February 2004 about the duty cessation and the closure of IBRA, and the Minister of Finance Decree No. 84/KMK.06/2004 dated 27 February 2004, the Government of the Republic of Indonesia established a Government Guarantee Unit (UP3), a new institution to replace IBRA, to continue implementing the Government Guarantee Program for Liability in Local Banks.

In accordance with the Regulation of the Minister of Finance No. 17/PMK.05/2005 dated 3 March 2005, starting from 18 April 2005 types of bank liabilities are guaranteed by the Government Guarantee Program include demand deposits, saving deposits, time deposits and fund borrowings from other banks in form of Interbank Money Market transactions.

Government Guarantee Program through Government Guarantee Unit (UP3) was terminated on 22 September 2005, as stated in the Regulation of the Minister of Finance of the Republic of Indonesia No. 68/PMK.05/2005 dated 10 August 2005 about Premium Calculation and Payment of Government Guarantee Programs on Obligations of Banks for the period 1 July until 21 September 2005. In lieu of UP3, the Government has established an independent institution, the Indonesia Deposit Insurance Corporation (LPS) based on the Law of the Republic of Indonesia No. 24 year 2004 dated 22 September 2004 concerning the Indonesia Deposit Insurance Corporation, where LPS ensure public funds, including funds from other banks in demand deposits, time deposits, certificates of deposit, savings and/or other equivalent form.

Based on the Indonesia Deposit Insurance Corporation Regulation No. 1/PLPS/2006 dated 9 March 2006 concerning the Deposit Guarantee Program, the maximum guaranteed amount for each customer in one bank is amounting to Rp100,000,000 (full amount).

In accordance with Government Regulation (PP) No. 66 year 2008 regarding the Amount of the Guaranteed Savings Guaranteed by Indonesia Deposit Insurance Corporation, the value of each customer deposits in one bank guaranteed by the Government is amounting to Rp2,000,000,000 (full amount) which was previously Rp100,000,000 (full amount), effective starting from 13 October 2008.

Based on the Law of the Republic of Indonesia No. 7 year 2009, Government Regulation in Lieu of Law on the Indonesia Deposit Insurance Corporation has been enacted into Law starting the date of 13 January 2009.

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63. ACCOUNTS RECLASSIFICATION

Certain accounts in the consolidated financial statements as at 31 December 2011 and 1 January 2011 have been reclassified to conform with the presentation of the consolidated financial statements as at 31 December 2012. Reclassified to comply with Bapepam and LK regulation No. VIII.G.7. dated 25 June 2012 regarding Financial Statements Presentation and Disclosure for Issuers or Public Companies.

The details of the accounts reclassifications are as follows:

	31 December 2011		
	Before Reclassification	Reclassification	After Reclassification
Consolidated statement of financial position			
Other Assets	7,249,901	(1,584,663)	5,665,238
Prepaid Expenses	-	1,404,758	1,404,758
Prepaid Taxes	-	21,540	21,540
Fixed Assets	12,051,832	(1,656,471)	10,395,361
Accumulated Depreciation - Fixed Assets	(5,462,238)	1,116,123	(4,346,115)
Intangible Assets	-	1,824,215	1,824,215
Amortisation - Intangible Assets	-	(1,125,502)	(1,125,502)
Other liabilities	15,378,187	(5,224,635)	10,153,552
Accrued Expenses	600,545	1,666,622	2,267,167
Employee Benefits Liabilities	-	2,829,919	2,829,919
Provision	-	728,094	728,094
Obligation due Immediately	1,830,798	(529,326)	1,301,472
Current Tax Payable	761,737	(761,737)	-
Tax Payable	-	1,291,063	1,291,063
Consolidated Statement of Cash Flows			
Cash flow from operating activities			
(Decrease)/increase in operating assets:			
Other assets	(1,407,896)	504,878	(903,018)
Prepaid expenses	-	(506,910)	(506,910)
Prepaid tax	-	2,032	2,032
(Increase)/decrease in operating liabilities and temporary <i>syirkah</i> funds:			
Obligation due immediately	414,966	129,041	544,007
Taxes payable	(221,991)	(129,041)	(351,032)
Cash flow from investing activities			
Proceeds from sale of fixed assets	50,084	(1,937)	48,147
Acquisition of fixed assets	(1,540,870)	321,476	(1,219,394)
Acquisition of intangible assets	-	(319,539)	(319,539)
1 January 2011			
	Before Reclassification	Reclassification	After Reclassification
Consolidated statement of financial position			
Other Assets	5,384,797	(1,069,391)	4,315,406
Prepaid Expenses	-	897,848	897,848
Prepaid Taxes	-	23,572	23,572
Fixed Assets	10,827,137	(1,338,339)	9,488,798
Accumulated Depreciation - Fixed Assets	(5,300,137)	1,064,396	(4,235,741)
Intangible Assets	-	1,492,515	1,492,515
Amortisation - Intangible Assets	-	(1,070,601)	(1,070,601)
Other liabilities	10,338,954	(4,530,736)	5,808,218
Accrued Expenses	606,975	1,360,092	1,967,067
Employee Benefits Liabilities	-	2,512,058	2,512,058
Provision	-	658,586	658,586
Obligation due Immediately	1,415,831	(658,366)	757,465
Current Tax Payable	750,432	(750,432)	-
Tax Payable	-	1,408,798	1,408,798

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64. SUBSEQUENT EVENTS

On 31 January 2013, PT Bank Mandiri (Persero) Tbk together with PT Taspen (Persero), PT Pos Indonesia (Persero), and PT Bank Sinar Harapan Bali ("BSHB"), a Subsidiary of Bank Mandiri, have signed "Kesepakatan Bersama tentang Kemitraan Strategis Guna Mewujudkan Sinergi Usaha antara PT Bank Mandiri (Persero) Tbk, dan PT Taspen (Persero) dan PT Pos Indonesia (Persero) dan PT Bank Sinar Harapan Bali".

The signing of the agreement is an early phase in which all parties principally agreed to conduct business synergy by investing in BSHB's shares, as joint venture vehicle, through right issue scheme with Bank Mandiri remain as the majority shareholder. The objective of this initiative is to optimize BSHB in delivering integrated financial service solution in Indonesia, especially to small-medium size segment.

65. NEW ACCOUNTING PRONOUNCEMENTS

Financial Accounting Standard Board of Indonesian Institute of Accountants (DSAK-IAI) has issued revision on SFAS 38 - Business Combinations Involving Entities Under Common Control, which was effective as at 1 January 2013 and SFAS 60 - Improvements to SFAS 60, which was effective as at 1 January 2013, but early adoption is permitted.

Bank Mandiri and Subsidiaries early adopted improvements on SFAS 60 starting since 31 December 2012.

DSAK-IAI has also revoked the accounting standard of SFAS 51 (PPSAK 10) Quasi Reorganisation, which was effective as at 1 January 2013

Bank Mandiri and Subsidiaries are currently in the process of assessing the adoption of revised SFAS 38.

66. SUPPLEMENTARY INFORMATION

The information presented in Appendix 6/1 - 6/9 is a supplementary financial information of PT Bank Mandiri (Persero) Tbk., the parent company only, which presents the Bank's investments in Subsidiaries under the cost method. Please refer to Appendix 6/10 concerning the reclassification to comply with Bapepam and LK regulation No. VIII.G.7.

SUPPLEMENTARY INFORMATION

PT BANK MANDIRI (PERSERO) Tbk. STATEMENTS OF FINANCIAL POSITION - PARENT COMPANY ONLY AS AT 31 DECEMBER 2012 AND 2011 AND 1 JANUARY 2010 (Expressed in millions of Rupiah, unless otherwise stated)

	31 December 2012	31 December 2011*)	1 January 2011*)
ASSETS			
Cash	14,131,136	10,259,053	8,799,241
Current Accounts with Bank Indonesia	35,955,368	34,035,401	23,392,421
Current Accounts with Other Banks			
Related parties	113,044	67,594	65,012
Third parties	9,305,627	9,056,883	7,874,206
	9,418,671	9,124,477	7,939,218
Less: Allowance for impairment losses	(3,540)	(4,690)	(4,811)
Current Accounts with Other Banks - net	9,415,131	9,119,787	7,934,407
Placements with Bank Indonesia and Other Banks			
Related parties	1,127,588	752,603	639,710
Third parties	42,590,618	45,042,876	25,355,374
	43,718,206	45,795,479	25,995,084
Less: Allowance for impairment losses	(83,558)	(144,913)	(135,985)
Placements with Bank Indonesia and Other Banks - net	43,634,648	45,650,566	25,859,099
Marketable Securities			
Related parties	677,172	3,248,776	72,500
Third parties	7,703,497	6,836,996	24,344,486
	8,380,669	10,085,772	24,416,986
(Less)/add:			
Unamortised discounts, unrealised gains/(losses) from increase/(decrease) in value of marketable securities and allowance for impairment losses	(122,438)	(154,759)	(60,698)
	8,258,231	9,931,013	24,356,288
Government Bonds	77,025,672	76,617,314	76,647,514
Other Receivables - Trade Transactions			
Related parties	3,784,548	2,752,711	564,800
Third parties	2,730,282	2,845,744	3,142,245
	6,514,830	5,598,455	3,707,045
Less: Allowance for impairment losses	(1,125,015)	(1,079,302)	(1,146,327)
Other Receivables - Trade Transactions - net	5,389,815	4,519,153	2,560,718
Securities Purchased under Resale Agreements			
Related parties	1,456,340	758,703	757,147
Third parties	12,866,022	11,412,207	8,220,556
Securities Purchased under Resale Agreements - net	14,322,362	12,170,910	8,977,703
Derivative Receivables			
Related parties	231	4,391	225
Third parties	86,901	105,683	36,271
Derivative Receivables - net	87,132	110,074	36,496
Loans			
Related parties	45,934,586	36,017,437	32,172,701
Third parties	294,039,104	237,944,664	186,859,782
Total loans	339,973,690	273,962,101	219,032,483
Less: Allowance for impairment losses	(12,740,561)	(11,111,571)	(10,379,434)
Loans - net	327,233,129	262,850,530	208,653,049

*) Reclassified in accordance with SFAS 1 (Revised 2009) to adopt Bapepam and LK Regulation No. VIII.G.7 year 2012 (refer to Appendix 6/10)

SUPPLEMENTARY INFORMATION

**PT BANK MANDIRI (PERSERO) Tbk.
STATEMENTS OF FINANCIAL POSITION - PARENT COMPANY ONLY
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	<u>31 December 2012</u>	<u>31 December 2011*)</u>	<u>1 January 2011*)</u>
ASSETS (continued)			
Acceptance Receivables			
Related parties	1,505,031	892,184	1,468,334
Third parties	<u>6,452,481</u>	<u>5,658,919</u>	<u>2,482,172</u>
	7,957,512	6,551,103	3,950,506
Less: Allowance for impairment losses	<u>(37,041)</u>	<u>(40,667)</u>	<u>(171,097)</u>
Acceptance Receivables - net	7,920,471	6,510,436	3,779,409
Investments in Shares - net of allowance for impairment losses of Rp22,532, Rp829 and Rp5,179, as at 31 December 2012 and 2011 and 1 January 2011	3,195,543	2,886,797	2,323,567
Prepaid Expenses	767,457	584,814	415,759
Prepaid Taxes	853	851	900
Fixed Assets - net of accumulated depreciation and amortisation of Rp4,226,501, Rp3,787,184 and Rp3,783,996 as at 31 December 2012 and 2011 and 1 January 2011	6,184,445	5,471,692	4,845,413
Intangible Assets- net of and amortisation of Rp1,173,596, Rp1,100,378 and Rp1,051,355 as at 31 December 2012 and 2011 and 1 January 2011	656,013	533,334	262,681
Other Assets - net of allowance for possible losses of Rp263,707, Rp277,942 and Rp717,353 as at 31 December 2012 and 2011 and 1 January 2011	5,150,539	4,206,312	2,893,767
Deferred Tax Assets - net of allowance of RpNil, RpNil and Rp1,065,606 as at 31 December 2012 and 2011 and 1 January 2011	<u>3,777,111</u>	<u>3,648,627</u>	<u>4,262,422</u>
TOTAL ASSETS	<u>563,105,056</u>	<u>489,106,664</u>	<u>406,000,854</u>

*) Reclassified in accordance with SFAS 1 (Revised 2009) to adopt Bapepam and LK Regulation No. VIII.G.7 year 2012 (refer to Appendix 6/10)

SUPPLEMENTARY INFORMATION

PT BANK MANDIRI (PERSERO) Tbk. STATEMENTS OF FINANCIAL POSITION - PARENT COMPANY ONLY AS AT 31 DECEMBER 2012 AND 2011 AND 1 JANUARY 2010 (Expressed in millions of Rupiah, unless otherwise stated)

	31 December 2012	31 December 2011*)	1 January 2011*)
LIABILITIES AND EQUITY			
LIABILITIES			
Obligation due Immediately	1,694,231	1,287,074	730,228
Deposits from Customers			
Demand deposits			
Related parties	25,553,634	22,056,739	7,945,496
Third parties	<u>82,276,072</u>	<u>67,096,131</u>	<u>56,574,390</u>
	<u>107,829,706</u>	<u>89,152,870</u>	<u>64,519,886</u>
Saving deposits			
Related parties	926,505	748,157	355,095
Third parties	<u>181,857,954</u>	<u>148,340,315</u>	<u>123,142,773</u>
	<u>182,784,459</u>	<u>149,088,472</u>	<u>123,497,868</u>
Time deposits			
Related parties	21,595,937	28,651,516	31,643,459
Third parties	<u>123,248,810</u>	<u>113,343,320</u>	<u>113,066,643</u>
	<u>144,844,747</u>	<u>141,994,836</u>	<u>144,710,102</u>
Total Deposits from Customers	435,458,912	380,236,178	332,727,856
Deposits from Other Banks			
Demand and saving deposits			
Related parties	32,672	214,580	177,353
Third parties	<u>2,166,360</u>	<u>2,352,147</u>	<u>1,691,071</u>
	<u>2,199,032</u>	<u>2,566,727</u>	<u>1,868,424</u>
Inter-bank call money			
Related parties	327,100	150,000	85,000
Third parties	<u>125,000</u>	<u>58,282</u>	<u>-</u>
	<u>452,100</u>	<u>208,282</u>	<u>85,000</u>
Time deposits			
Third parties	<u>11,467,747</u>	<u>9,664,215</u>	<u>5,307,789</u>
Total Deposits from Other Banks	<u>14,118,879</u>	<u>12,439,224</u>	<u>7,261,213</u>
Derivative Payables			
Related parties	333	3,880	61
Third parties	<u>112,924</u>	<u>160,830</u>	<u>32,186</u>
Total Derivative Payables	<u>113,257</u>	<u>164,710</u>	<u>32,247</u>
Acceptance Payables			
Related parties	262,481	286,007	144,546
Third parties	<u>7,695,031</u>	<u>6,265,096</u>	<u>3,805,960</u>
Total Derivative Payables	<u>7,957,512</u>	<u>6,551,103</u>	<u>3,950,506</u>
Marketable Securities Issued - net of unamortised discount of RpNil, RpNil and RpNil as at 31 December 2012 and 2011 and 1 January 2011	296,076	416,177	467,744

*) Reclassified in accordance with SFAS 1 (Revised 2009) to adopt Bapepam and LK Regulation No. VIII.G.7 year 2012 (refer to Appendix 6/10)

SUPPLEMENTARY INFORMATION

PT BANK MANDIRI (PERSERO) Tbk. STATEMENTS OF FINANCIAL POSITION - PARENT COMPANY ONLY AS AT 31 DECEMBER 2012 AND 2011 AND 1 JANUARY 2010 (Expressed in millions of Rupiah, unless otherwise stated)

	31 December 2012	31 December 2011*)	1 January 2011*)
LIABILITIES AND EQUITY (continued)			
LIABILITIES (continued)			
Estimated Losses on Commitments and Contingencies	186,114	231,663	368,063
Accrued Expenses	2,035,275	1,843,991	1,567,939
Current Tax Payable			
Income Tax	1,919,588	636,654	629,379
Other Tax	489,446	435,589	607,938
Total Tax Payable	<u>2,409,034</u>	<u>1,072,243</u>	<u>1,237,317</u>
Employee Benefits Liabilities	3,604,359	2,711,421	2,505,089
Provision	746,821	728,094	658,586
Other Liabilities	9,988,272	7,228,600	4,000,432
Fund Borrowings			
Related parties	9,102	252,504	284,421
Third parties	8,693,075	8,907,741	4,429,526
Total Fund Borrowings	<u>8,702,177</u>	<u>9,160,245</u>	<u>4,713,947</u>
Subordinated Loans			
Related parties	1,941,800	1,900,000	1,885,000
Third parties	3,201,150	3,956,798	4,177,187
Total Subordinated Loans	<u>5,142,950</u>	<u>5,856,798</u>	<u>6,062,187</u>
TOTAL LIABILITIES	<u>492,453,869</u>	<u>429,927,521</u>	<u>366,283,354</u>
EQUITY			
Share Capital - Rp500 (full amount) par value per share, Authorised Capital - 1 share Dwiwarna Series A and 31,999,999,999 common shares Series B, Issued and Fully Paid-in Capital - 1 share Dwiwarna Series A and 23,333,333,332 common shares Series B as at 31 December 2012 and 2011, 1 share Dwiwarna Series A and 20,996,494,741 common shares Series B as at 1 January 2011	11,666,667	11,666,667	10,498,247
Additional Paid-in Capital/Agio	17,195,760	17,195,760	6,960,680
Differences Arising from Translation of Foreign Currency Financial Statements	72,694	83,282	100,175
Unrealised Losses from Decrease in Fair Value of Available for Sale Marketable Securities and Government Bonds - Net of Deferred Tax	(427,599)	(547,381)	(428,087)
Retained Earnings (accumulated losses of Rp162,874,901 were eliminated against additional paid-in capital/agio as a result of quasi-reorganisation as at 30 April 2003)			
- Appropriated	5,927,268	5,927,268	5,706,921
- Unappropriated	36,216,397	24,853,547	16,879,564
Total Retained Earnings	<u>42,143,665</u>	<u>30,780,815</u>	<u>22,586,485</u>
TOTAL EQUITY	<u>70,651,187</u>	<u>59,179,143</u>	<u>39,717,500</u>
TOTAL LIABILITIES AND EQUITY	<u>563,105,056</u>	<u>489,106,664</u>	<u>406,000,854</u>

*) Reclassified in accordance with SFAS 1 (Revised 2009) to adopt Bapepam and LK Regulation No. VIII.G.7 year 2012 (refer to Appendix 6/10)

SUPPLEMENTARY INFORMATION

**PT BANK MANDIRI (PERSERO) Tbk.
STATEMENTS OF COMPREHENSIVE INCOME - PARENT COMPANY ONLY
FOR THE YEARS ENDED 31 DECEMBER 2012 AND 2011
(Expressed in millions of Rupiah, unless otherwise stated)**

	<u>2012</u>	<u>2011</u>
INCOME AND EXPENSES FROM OPERATIONS		
Interest Income	36,800,542	33,041,031
Interest Expense	<u>(12,636,628)</u>	<u>(13,743,018)</u>
NET INTEREST INCOME	<u>24,163,914</u>	<u>19,298,013</u>
Other Operating Income		
Other fees and commissions	6,335,769	5,422,316
Foreign exchange gains - net	1,069,830	794,245
Others	<u>3,283,344</u>	<u>4,291,728</u>
Total Other Operating Income	10,688,943	10,508,289
Allowance for Impairment Losses	(2,990,221)	(2,840,190)
Allowance for Impairment Losses on Commitments and Contingencies	44,130	126,617
(Provision)/Reversal of allowance for Possible Losses	(26,143)	283,389
Unrealised Gains from Increase in Fair Value of Marketable Securities and Government Bonds	4,274	9,034
Gains on Sale of Marketable Securities and Government Bonds	287,327	121,945
Other Operating Expenses		
Salaries and employee benefits	(6,512,515)	(5,362,431)
General and administrative expenses	(6,385,697)	(5,198,585)
Others - net	<u>(1,965,749)</u>	<u>(2,395,219)</u>
Total Other Operating Expenses	<u>(14,863,961)</u>	<u>(12,956,235)</u>
INCOME FROM OPERATIONS	17,308,263	14,550,862
Non-operating Income - net	<u>741,566</u>	<u>88,859</u>
INCOME BEFORE TAX EXPENSE	18,049,829	14,639,721
Tax Expense		
Current	(3,906,338)	(2,619,107)
Deferred	<u>158,410</u>	<u>(643,581)</u>
Total Tax Expense - net	<u>(3,747,928)</u>	<u>(3,262,688)</u>
NET INCOME	<u>14,301,901</u>	<u>11,377,033</u>
Comprehensive Income		
Difference arising from translation of foreign currency financial statements	(10,588)	(16,893)
Unrealised net gains/(losses) from increase/(decrease) in fair value of available for sale financial assets	149,708	(149,080)
Income Tax related to other comprehensive income	<u>(29,926)</u>	<u>29,786</u>
Comprehensive Income After Tax	<u>109,194</u>	<u>(136,187)</u>
TOTAL COMPREHENSIVE INCOME	<u>14,411,095</u>	<u>11,240,846</u>

SUPPLEMENTARY INFORMATION

PT BANK MANDIRI (PERSERO) Tbk. STATEMENTS OF CHANGES IN EQUITY - PARENT COMPANY ONLY FOR THE YEARS ENDED 31 DECEMBER 2012 AND 2011 (Expressed in millions of Rupiah, unless otherwise stated)

	Issued and Fully Paid-in Capital	Additional Paid-in Capital/Agio	Differences Arising from Translation of Foreign Currencies Financial Statements	Unrealised Losses from Decrease in Fair Value of Available for Sale Marketable Securities and Government Bonds - Net of Deferred Tax	Appropriated	Unappropriated	Total	Total Equity
Balance as at 1 January 2012	11,666,667	17,195,760	83,282	(547,381)	5,927,268	24,853,547	30,780,815	59,179,143
The establishment of general and special reserves of net profit in 2011	-	-	-	-	-	-	-	-
Dividends allocated from 2011 net income	-	-	-	-	-	(2,449,209)	(2,449,209)	(2,449,209)
Cooperative development fund program and community development reserve allocated from 2010 net income	-	-	-	-	-	(489,842)	(489,842)	(489,842)
Comprehensive income for the year ended 31 December 2012	-	-	(10,588)	119,782	-	14,301,901	14,301,901	14,411,095
Balance as at 31 December 2011	11,666,667	17,195,760	72,694	(427,599)	5,927,268	36,216,397	42,143,665	70,651,187

*) Accumulated losses of Rp162,874,901 have been eliminated with additional paid-in capital/agio due to quasi-reorganisation as at 30 April 2003

PT BANK MANDIRI (PERSERO) Tbk.
STATEMENTS OF CHANGES IN EQUITY - PARENT COMPANY ONLY
FOR THE YEARS ENDED 31 DECEMBER 2012 AND 2011
(Expressed in millions of Rupiah, unless otherwise stated)

*^y) Accumulated losses of Rp162,874,901 have been eliminated with additional paid-in capital/agio due to quasi-reorganisation as at 30 April 2003

SUPPLEMENTARY INFORMATION

**PT BANK MANDIRI (PERSERO) Tbk.
STATEMENTS OF CASH FLOWS - PARENT COMPANY ONLY
FOR THE YEARS ENDED 31 DECEMBER 2012 AND 2011
(Expressed in millions of Rupiah, unless otherwise stated)**

	2012	2011*)
CASH FLOWS FROM OPERATING ACTIVITIES		
Receipts from interest income	35,147,725	31,741,141
Receipts from fees, commissions and premium - net	6,335,769	5,422,316
Payments of interest expense	(12,615,643)	(13,768,032)
Receipts from the sale of Government Bonds - fair value through profit or loss	62,709,922	40,419,121
Acquisition of Government Bonds - fair value through profit or loss	(63,177,702)	(41,295,128)
Foreign exchange gains - net	1,514,238	964,673
Operating income - others	732,308	807,235
Operating expenses - others	(1,671,815)	(2,180,666)
Salaries and employee benefits	(5,619,577)	(5,156,099)
General and administrative expenses	(5,938,233)	(4,858,581)
Non-operating income	741,566	55,131
Cash flow from operating activities before changes in operating assets and liabilities	18,158,558	12,151,111
(Increase)/decrease in operating assets:		
Placements with Bank Indonesia and other banks	(200,461)	279,377
Marketable securities - fair value through profit or loss	3,199,422	13,453,126
Other receivables - trade transactions	(916,375)	(1,891,411)
Loans	(67,357,344)	(56,913,155)
Securities purchased under resale agreements	(2,151,452)	(3,193,207)
Prepaid tax	(2)	49
Prepaid expenses	(182,643)	(169,055)
Other assets	(706,491)	(853,493)
Proceeds from collection of financial assets already written-off	2,550,099	3,587,722
Increase/(decrease) in operating liabilities:		
Demand deposits	18,051,209	25,175,958
Saving deposits	33,953,891	25,745,960
Time deposits	4,653,443	1,641,161
Inter-bank call money	243,818	123,282
Obligation due immediately	407,157	556,846
Taxes payable	58,427	(359,277)
Payment of corporate income tax	(2,598,048)	(2,454,690)
Other liabilities	3,718,178	4,027,585
Net cash provided by operating activities	10,881,386	20,907,889
CASH FLOWS FROM INVESTING ACTIVITIES		
Increase/(decrease) in marketable securities - available for sale and held-to-maturity portfolio	(1,485,663)	375,582
Decrease in Government Bonds - available for sale and held-to-maturity portfolio	413,860	492,971
Proceeds from sale of fixed assets	94,665	37,540
Acquisition of fixed assets	(1,246,959)	(920,977)
Acquisition of intangible assets	(197,114)	(319,783)
Capital injection to PT Bank Syariah Mandiri (Subsidiary)	(300,000)	(500,000)
Capital injection to PT Mandiri Sekuritas (Subsidiary)	(29,512)	-
Acquisition of PT Mandiri AXA General Insurance (Subsidiary)	-	(60,000)
Net cash used in investing activities	(2,750,723)	(894,667)

*) Reclassified in accordance with SFAS 1 (Revised 2009) to adopt Bapepam and LK Regulation No. VIII.G.7 year 2012 (refer to Appendix 6/10)

SUPPLEMENTARY INFORMATION

PT BANK MANDIRI (PERSERO) Tbk. STATEMENTS OF CASH FLOWS - PARENT COMPANY ONLY FOR THE YEARS ENDED 31 DECEMBER 2012 AND 2011 (Expressed in millions of Rupiah, unless otherwise stated)

	2012	2011*)
CASH FLOWS FROM FINANCING ACTIVITIES		
Decrease in marketable securities issued	(120,101)	(51,567)
Increase in fund borrowings	(549,153)	4,461,414
Payments of subordinated loans	(713,848)	(205,388)
The addition of Capital through Public Offering (LPO) with Preemptive Rights (ER) after Execution of shares option deducting the costs associated LPO	-	11,403,500
Payments of dividends, cooperative development fund Program and community development fund program	(2,939,051)	(3,182,704)
Net cash (used in)/provided by financing activities	(4,322,153)	12,425,255
NET INCREASE IN CASH AND CASH EQUIVALENTS	3,808,510	32,438,477
CASH AND CASH EQUIVALENTS AT BEGINNING OF YEAR	99,063,500	66,625,023
CASH AND CASH EQUIVALENTS AT END OF YEAR	102,872,010	99,063,500
Cash and cash equivalents at end of year consist of:		
Cash	14,131,136	10,259,053
Current accounts with Bank Indonesia	35,955,368	34,035,401
Current accounts with other banks	9,418,671	9,124,477
Placements with Bank Indonesia and other banks	43,366,835	45,644,569
Total Cash and Cash Equivalents	102,872,010	99,063,500
Supplemental Non-Cash Flow Information		
Activities not affecting cash flows:		
Unrealised losses from decrease in value of available for sale marketable securities and Government Bonds - net of deferred tax	(427,599)	(524,339)
Dividend receivable from Subsidiary	10,435	204,000
Acquisition of fixed assets - payable	(570,233)	(381,035)

*) Reclassified in accordance with SFAS 1 (Revised 2009) to adopt Baepem and LK Regulation No. VIII.G.7 year 2012 (refer to Appendix 6/10)

SUPPLEMENTARY INFORMATION

**PT BANK MANDIRI (PERSERO) Tbk.
PARENT COMPANY ONLY
FOR THE YEARS ENDED 31 DECEMBER 2012 AND 2011
(Expressed in millions of Rupiah, unless otherwise stated)**

Accounts Reclassification

Certain accounts in the financial statements as at 31 December 2011 and 1 January 2011 have been reclassified to conform with the presentation of the financial statements as at 31 December 2012. Certain accounts is reclassified to comply with Bapepam and LK regulation No. VIII.G.7. dated 25 June 2012 regarding Financial Statements Presentation and Disclosure for Issuers or Public Companies.

The details of the accounts reclassifications are as follows:

	31 December 2011		
	Before Reclassification	Reclassification	After Reclassification
Statements of Financial Position			
Other Assets	4,791,977	(585,665)	4,206,312
Prepaid Expenses	-	584,814	584,814
Prepaid Taxes	-	851	851
Fixed Assets	10,892,588	(1,633,712)	9,258,876
Accumulated Depreciation - Fixed Assets	(4,887,562)	1,100,378	(3,787,184)
Intangible Assets	-	1,633,712	1,633,712
Amortisation - Intangible Assets	-	(1,100,378)	(1,100,378)
Other liabilities	12,054,514	(4,825,914)	7,228,600
Accrued Expenses	457,592	1,386,399	1,843,991
Employee Benefits Liabilities	-	2,711,421	2,711,421
Provision	-	728,094	728,094
Obligation due Immediately	1,722,663	(435,589)	1,287,074
Current Tax Payable	636,654	(636,654)	-
Taxes Payable	-	1,072,243	1,072,243
Statements of Cash Flows			
Cash flow from operating activities			
(Increase)/decrease in operating assets:			
Other assets	(1,022,499)	169,006	(853,493)
Prepaid tax	-	49	49
Prepaid expenses	-	(169,055)	(169,055)
(Increase)/decrease in operating liabilities:			
Obligation due immediately	384,497	172,349	556,846
Taxes payable	(186,928)	(172,349)	(359,277)
Cash flow from investing activities			
Proceeds from sale of fixed assets	38,290	(750)	37,540
Acquisition of fixed assets	(1,241,510)	320,533	(920,977)
Acquisition of intangible assets	-	(319,783)	(319,783)

	1 January 2011		
	Before Reclassification	Reclassification	After Reclassification
Statements of Financial Position			
Other Assets	3,310,426	(416,659)	2,893,767
Prepaid Expenses	-	415,759	415,759
Prepaid Taxes	-	900	900
Intangible Assets	-	1,314,036	1,314,036
Amortisation - Intangible Assets	-	(1,051,355)	(1,051,355)
Fixed Assets	9,943,445	(1,314,036)	8,629,409
Accumulated Depreciation - Fixed Assets	(4,835,351)	1,051,355	(3,783,996)
Other liabilities	8,249,439	(4,249,007)	4,000,432
Accrued Expenses	482,607	1,085,332	1,567,939
Employee Benefits Liabilities	-	2,505,089	2,505,089
Provision	-	658,586	658,586
Obligation due Immediately	1,338,166	(607,938)	730,228
Current Tax Payable	629,379	(629,379)	-
Taxes Payable	-	1,237,317	1,237,317

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