BALANCE SHEETS

As at 30 September 2011, 30 September 2010 , 31 December 2010 and 1 January 2010 (In Millions of Rupiah)

			BAN	<			CONSC	DLIDATED	
No.	DESCRIPTION	30 September 2011	30 September 2010 (Audited)	31 December 2010 (Audited)	1 January 2010	30 September 2011	30 September 2010 (Audited)	31 December 2010 (Audited)	1 January 2010
AS	ETS			•					
1.	Cash	9.307.834	7.731.297	8.799.241	8.397.724	10.373.407	8.604.599	9.521.713	8.867.881
2.	Placements with Bank Indonesia	48.938.757	16.499.066	37.382.767	33.655.840	53.820.862	19.229.800	41.019.046	35.154.321
3.	Placements with other banks	19.444.028	22.765.153	19.943.956	28.881.503	20.902.199	23.851.015	21.459.351	30.140.753
4.	Spot and derivative receivables	197.019	175.259	40.469	173.128	198.023	175.711	41.069	178.356
5.	Securities								
	a. Designated at fair value through profit/loss	4.835.345	5.229.364	17.819.232	13.702.912	5.899.423	5.818.250	18.413.603	13.943.105
	b. Available for sale	58.795.638	63.358.534	59.127.163	25.858.481	59.145.346	63.820.747	59.596.359	26.243.442
	c. Held to maturity	23.645.966	23.549.096	23.839.437	62.775.450	25.809.517	25.962.598	27.173.208	66.879.603
	d. Loans and receivables	9.333	-	-	-	9.333	-	-	-
6.	Securities sold with agreement to repurchase (Repo)	-	-	-	-	-	-	-	-
7.	Securities purchased with agreement to resell (Reverse Repo)	2.193.959	8.380.736	8.977.703	4.814.742	2.194.583	8.382.785	8.980.757	4.936.029
8.	Acceptances receivables	7.642.222	3.795.256	3.950.506	4.356.773	7.642.222	3.795.256	3.950.506	4.356.773
9.	Loans								
	a. Designated at fair value through profit/loss	-	-	-	-			-	-
	b. Available for sale	-	-	-	-			-	-
	c. Held to maturity d. Loans and receivables	259.036.223	207.305.434	219.032.483	179.687.845	293.934.774	230.059.832	- 244.026.984	197.126.229
10	Consumer finance receivables	259.036.223	207.305.434	219.032.463	179.067.645	293.934.774 3.510.160	1.864.312	244.026.984 2.173.592	1.420.388
10.	Svariah financing	-	-	-	-	3.510.160	1.004.312	2.173.592	1.420.366
12	Syanan inancing Investments in shares	4.999.336	4.052.560	4.154.053	3.693.572	6.482	9.772	7.533	188.954
12.	Policy holder's investment in Unit Link Contract	4.999.330	4.032.300	4.154.055	3.093.372	7.952.088	6.810.254	7.212.113	108.934
14	Allowance for impairment on financial assets -/-	-	-		-	7.932.088	0.810.234	1.212.113	-
14.	a. Securities	(163.386)	(110.526)	(164.785)	(33.745)	(224.400)	(170.582)	(225.661)	(50.755)
	b. Loans	(10.597.906)	(10.433.376)	(104.703)	(11.594.955)	(11.844.196)	(11.714.490)	(11.481.725)	(12.435.525)
	c. Others	(1.283.080)	(1.497.652)	(1.486.632)	(1.363.734)	(1.347.381)	(1.409.646)	(1.530.710)	(1.385.139)
15	Intangible assets	1.388.085	1.243.690	1.314.036	1.209.162	1.388.085	1.243.690	1.314.036	1.209.162
10.	Accumulated amortisation for intangible assets -/-	(1.090.335)	(1.036.742)	(1.051.355)	(983.689)	(1.090.335)	(1.036.742)	(1.051.355)	(983.689)
16.	Premises and equipment	8.880.298	8.171.782	8.629.409	8.004.796	9.872.763	8.991.536	9.513.101	8.623.767
	Accumulated depreciation for premises and equipment -/-	(3.770.640)	(3.718.972)	(3.783.996)	(3.501.880)	(4.305.726)	(4.167.942)	(4.248.782)	(3.885.934)
17.	Abandoned properties	188.790	200.968	186.095	201.621	189.023	201.201	186.328	201.854
18.	Repossessed assets	128.797	133.614	130.036	134.605	151.819	156.678	153.057	161.822
19.	Suspense account	2.306.242	4.499.765	912.400	304.759	2.306.242	4.499.765	912.400	304.759
20.	Inter office assets								
	a. Operational activities conducted in Indonesia	-	-	-	-	-	-	-	-
	b. Operational activities conducted outside Indonesia	-	-					-	-
21.	Allowance for impairment on other assets -/-	(20.220)	(23.359)	(20.478)	(23.388)	(20.220)	(23.359)	(20.478)	(23.388)
22.	Allowance for possible losses on non earning assets -/-	(1.248.715)	(1.932.246)	(717.353)	(909.791)	(1.271.970)	(1.954.926)	(740.012)	(936.623)
23.	Finance lease	-	-	-		37.078			
24.	Deferred tax assets	3.193.515	5.858.586	4.262.422	5.940.042	3.318.572	6.006.760	4.401.088	6.014.085
25.	Other assets	10.008.925	6.558.822	6.928.786	6.929.221	13.387.246	9.279.363	9.017.430	8.366.374
	TOTAL ASSETS	446.966.030	370,756,109	407.826.161	370.310.994	501,945,019	408.286.237	449.774.551	394.616.604
			-		-	-			394.616.604

BALANCE SHEETS

As at 30 September 2011, 30 September 2010 , 31 December 2010 and 1 January 2010 (In Millions of Rupiah)

			BANK				CONSC	DLIDATED	
No.	DESCRIPTION	30 September 2011	30 September 2010 (Audited)	31 December 2010 (Audited)	1 January 2010	30 September 2011	30 September 2010 (Audited)	31 December 2010 (Audited)	1 January 2010
LIA	BILITIES AND SHAREHOLDERS' EQUITY								
1.	Demand deposits	69.793.082	59.384.716	64.519.886	69.862.562	73.433.138	62.767.225	68.372.347	72.696.847
2.	Savings deposits	134.657.575	111.586.360	123.497.868	106.449.859	147.622.610	120.331.982	133.585.356	113.795.011
3.	Time deposits	133.623.079	124.903.567	144.710.102	123.409.519	155.313.942	138.099.721	160.254.451	133.058.523
4.	Investment fund - revenue sharing	-	-	-	-		-	-	-
5.	Liabilities to Bank Indonesia	14.820	2.374.060	27.121	135.822	14.820	2.374.060	27.121	135.822
6.	Liabilities to other banks	13.310.825	8.214.757	7.261.213	9.735.677	14.199.603	8.760.904	7.629.862	10.786.527
7.	Spot and derivative payable	291.822	74.861	36.837	42.845	291.822	75.124	37.835	42.845
8.	Securities sold with repo agreements to repurchase (Repo)			-	316.356	-	-		316.356
9.	Acceptances payable	7.642.222	3.795.256	3.950.506	4.356.773	7.642.222	3.795.256	3.950.506	4.356.773
10.	Securities issued	564	564	564	564	1.552.461	1.023.860	1.024.187	1.048.960
11.	Fund borrowings	7.883.175	4.437.246	4.686.900	3.173.016	9.843.591	5.199.447	5.607.791	3.809.542
12.	Margin deposits received	1.222.039	993.200	1.419.359	1.031.019	1.222.039	993.200	1.419.359	1.031.019
13.	Inter office liabilities	4 4 4 4 979	0.005.505	4 070 750	0.740.054		0.005.505	4 070 750	0.740.054
	a. Operational activities conducted in Indonesia	4.444.272 (4.126.474)	3.825.595 (3.742.562)	1.676.758 (1.446.785)	2.749.854 (2.359.474)	4.444.272 (4.126.474)	3.825.595 (3.742.562)	1.676.758 (1.446.785)	2.749.854 (2.359.474)
	b. Operational activities conducted outside Indonesia Deferred tax liabilities	(4.126.474)	(3.742.562)	(1.446.785)	(2.359.474)	(4.126.474)	(3.742.562)	(1.446.785)	(2.359.474)
14.	Allowance for possible losses of administrative account transactions	- 566.928	- 319.717	368.063	326.566	570.533	323.319	371.665	329.362
15.	Liability to Unit Link Holders	500.928	319.717	308.003	320.500	7.952.088	6.810.254	7.212.113	329.362
10.	Other liabilities	12.691.943	11.731.964	9.512.775	9.754.199	16.189.639	14.343.391	11.925.377	11.303.306
18	Investment fund - profit sharing	12.091.945	11.731.904	9.512.775	5.7 54.195	10.109.039	14.343.351	11.923.377	11.303.300
19	Minority interests				_	833.555	453.903	527.228	189.494
20.	Loan capital	6.019.697	3.829.741	6.062.186	6.217.068	6.014.697	3.824.491	6.056.572	6.217.068
21.	Share capital	0.010.001	0.0201111	0.002.100	0.211.000	0.011.001	0.021.101	0.000.072	0.211.000
	a. Authorised capital	16.000.000	16.000.000	16.000.000	16.000.000	16.000.000	16.000.000	16.000.000	16.000.000
	b. Unpaid-in capital -/-	(4.333.333)	(5.509.190)	(5.501.753)	(5.514.942)	(4.333.333)	(5.509.190)	(5.501.753)	(5.514.942)
	c. Treasury stock -/-	((,	((0.00.0.00)	-	-	(0.000,000,000,000,000,000,000,000,000,0	(0.0.1.0.1_)
22.	Additional Paid - in Capital								
	a. Agio	17.216.833	6.937.045	6.960.680	6.911.587	17.216.833	6.937.045	6.960.680	6.911.587
	b. Disagio -/-	-	-	-	-		-	-	-
	c. Donated capital	-	-		-			-	-
	d. Adjustment arising from translation of financial statement	185.840	64.565	69.593	120.963	185.840	64.565	69.593	120.963
	e. Other comprehensive income (losses)	(570.981)	(499.854)	(427.899)	(283.646)	(570.981)	(499.854)	(427.899)	(283.646)
	f. Others	-	8.834	-	16.174		8.834	-	16.174
	g. Funds for paid - up capital	-	-	-			-	-	-
23.	Premises and equipment revaluation increment	-	-	-	-			-	-
24.	Difference arising from quasi reorganisation	-	-	-	-		-	-	-
25.	Difference arising from restructuring value of transaction of entities under common control	-	-		•		-	-	-
26.	Reserve								
	a. General reserve	2.333.333	2.112.986	2.112.986	2.112.986	2.333.333	2.112.986	2.112.986	2.112.986
07	b. Appropriated reserve	547.000	547.000	547.000	547.000	547.000	547.000	547.000	547.000
27.	Retained Earning	40.070.440	40.070.004	10 500 000	0.040.400	40.070.440	10.070.001	10 500 000	0.040.400
	a. Previous years *)	18.379.149	12.976.334	12.563.903	8.043.183	18.379.149	12.976.334	12.563.903	8.043.183
	b. Current year	9.172.620	6.389.347	9.218.298	7.155.464	9.172.620	6.389.347	9.218.298	7.155.464
	TOTAL LIABILITIES AND SHAREHOLDERS' EQUITY	446.966.030	370,756,109	407,826,161	370.310.994	501,945,019	408.286.237	449.774.551	394.616.604
	TOTAL LIADIENES AND SNAKEHOLDERS EQUIT	440.566.030	370.756.109	407.020.101	370.310.994	501.945.019	400.200.237	445.774.551	334.010.604

*) Accumulated Losses of Rp162,874,901 million has been eliminated against additional paid - in capital/agio through quasi-reorganisation on 30 April 2003.

STATEMENTS OF PROFIT AND LOSS

For The Period Ended 30 September 2011 and 2010 (In Millions of Rupiah)

		BAN	к	CONSOLIDATED		
No.		30 September 2011	30 September 2010 (Audited)	30 September 2011	30 September 2010 (Audited)	
Α.	OPERATING INCOME AND EXPENSES Interest Income and Interest Expenses and Premium Income and Claim Expense					
1.	Interest Income	24.155.136	22.592.459	27.512.123	25.088.831	
	a. Rupiah b. Foreign currencies	22.585.689 1.569.447	21.097.132 1.495.327	25.863.874 1.648.249	23.492.342 1.596.489	
2.	Interest Expenses	9.721.756	9.253.676	1.046.249	10.274.730	
	a. Rupiah	9.564.110	9.013.728	11.075.110	10.008.267	
	b. Foreign currencies	157.646	239.948	173.048	266.463	
3.	Net Interest Income (Expenses) Premium Income	14.433.380	13.338.783	16.263.965 3.684.889	14.814.101 380.695	
4.	Claim Expense			1.230.267	187.756	
	Net Premium Income (Claim Expenses) Net Interest Income (expenses) and Net Premium Income (Claim Expenses)	- 14.433.380	- 13.338.783	2.454.622 18.718.587	192.939 15.007.040	
	Net interest income (expenses) and Net Premium income (claim Expenses)	14.433.380	13.330.703	10.7 10.507	15.007.040	
В.	Other Operating Income and Expenses					
1.	Other Operating Income a. Increase in fair value of financial assets (mark to market)	8.428.679	5.556.524	8.700.500	5.854.970	
	i. Securities	5.957	4.939			
	ii. Loans			· · · ·		
	iii. Spot and derivative iv. Other financial assets	380.554	303.678	380.554	303.678	
	 b. Decrease in fair value of financial liabilities (mark to market) 		-	-	-	
	c. Gain from sale of financial assets					
	i. Securities ii Loans	95.914	127.558	97.422	147.408	
	ii. Loans iii. Other financial assets					
	d. Gain from spot and derivative transaction (realised)	97.294	108.327	99.292	119.838	
	e. Dividend, gain from investment in shares with equity method, fees/commissions and administrative	4.481.103	3.596.763	4.587.399	3.797.179	
	f. Correction on allowance for impairment, allowance for possible losses on non-earning assets and allowance for possible losses of administrative account transaction	- 198.137		- 115.387		
	g. Other income	3.169.720	1.415.259	3.420.446	1.486.867	
2.	Other Operating Expenses a. Decrease in fair value of financial assets (mark to market)	11.195.029	10.495.805	15.117.722	12.324.237	
	i. Securities		-	1.263.775	24.664	
	ii. Loans	-	-	-		
	iii. Spot and derivative iv. Other financial assets	-		-	-	
	b. Increase in fair value of financial liabilities (mark to market)		-	-		
	c. Losses from sale of financial assets					
	i. Securities ii. Loans	-			-	
	ii. Uther financial assets					
	 d. Losses from spot and derivative transaction (realised) 		-			
	e. Impairment for financial assets					
	i. Securities ii. Loans	- 1.890.709	46.349 1.473.112	2.072.849	89.385 1.932.763	
	iii. Syariah financing	-		-		
	iv. Other financial assets		365.715		267.291	
	 f. Provision for possible losses of administrative account transactions g. Provision for operational risk losses 	213.277 18.748	4.508 73.280	213.522 18.748	5.171 73.280	
	h. Losses related to operational risk	1.795	-	1.795		
	i. Losses from investment in shares under equity method, fees/commissions and administrative	353.788	266.845	353.788	266.845	
	j. Impairment on non financial assets k. Provision for possible losses on non earning assets	- 601.044	- 840.129	- 601.640	- 835.977	
	Salaries and employee benefits	3.722.130	3.451.610	4.629.858	3.999.427	
	m. Promotion expenses	468.664	482.862	582.772	543.963	
	n. Other expenses	3.924.874	3.491.395	5.378.975	4.285.471	
	Other Operating Income (Expenses)	(2.766.350)	(4.939.281)	(6.417.222)	(6.469.267)	
	PROFIT (LOSS) FROM OPERATIONS	11.667.030	8.399.502	12.301.365	8.537.773	
_	NON OPERATING INCOME AND EXPENSES					
1.	Gain (Losses) from sale of premises and equipment	7.343	242	7.343	242	
2. 3.	Gain (Losses) from foreign currencies translation Other non operating income (expenses)	- 23.689	- 22.103	- 105.829	- 144.808	
э.	Other horr operating income (expenses)	23.009	22.103	103.029	144.000	
	PROFIT (LOSS) FROM NON OPERATING	31.032	22.345	113.172	145.050	
	PROFIT (LOSS) BEFORE INCOME TAX	11.698.062	8.421.847	12.414.537	8.682.823	
1.	Profit (Loss) transferred to Head Office				-	
2.	Income tax expenses					
	a. Estimated current tax	(1.428.671)	(1.932.211)	(1.817.484)	(2.195.483)	
	b. Deffered tax income (expenses)	(1.096.771)	(100.289)	(1.109.075)	(28.702)	
	PROFIT (LOSS) AFTER INCOME TAX - NET	9.172.620	6.389.347	9.487.978	6.458.638	
	PROFIT (LOSS) OF MINORITY INTEREST	-	-	(315.358)	(69.291	
	PROFIT (LOSS) AFTER MINORITY INTEREST	9.172.620	6.389.347	9.172.620	6.389.347	
	DIVIDEND	-	-	-	-	
	EARNINGS PER SHARE (full amount) - Basic			393,11	304,42	
		1			,	

STATEMENT OF COMPREHENSIVE PROFIT AND LOSS For The Period Ended 30 September 2011 and 2010 (In Millions of Rupiah)

	BAN	K	CONSOL	IDATED
DESCRIPTION	30 September 2011	30 September 2010 (Audited)	30 September 2011	30 September 2010 (Audited)
Current Year Income	9.172.620	6.389.347	9.487.978	6.458.638
Comprehensive Income				
Differences arising from translation of foreign currency Financial Statements	116.247	(56.398)	116.247	(56.398)
Unrealised losses from decrease in fair value of available for sale	(233.154)	(222.008)	(233.304)	(221.922)
Difference in transaction of equity changes in subsidiaries	90.072	5.800	90.072	5.800
Income Tax	-	-	-	-
Comprehensive Income after Tax	(26.835)	(272.606)	(26.985)	(272.520)
Current Year Comprehensive Income	9.145.785	6.116.741	9.460.993	6.186.118
Comprehensive Income Attribute to :				
Parent Company			9.145.785	6.116.741
Non - Controlling Interest			315.208	69.377
Total Comprehensive Income			9.460.993	6.186.118

STATEMENTS OF COMMITMENTS AND CONTINGENCIES

As at 30 September 2011 and 2010 (In Millions of Rupiah)

		BAN	K	CONSOLIDATED		
No.	DESCRIPTION	30 September 2011	30 September 2010 (Audited)	30 September 2011	30 September 2010 (Audited)	
	COMMITMENT RECEIVABLES					
	1. Unused fund borrowings facilities					
	a. Rupiah	-	-	-		
	b. Foreign currencies	- 317.082	-	-	-	
	 Outstanding purchase position on spot and derivative Others 	- 317.082	233.670	445.120 -	250.236	
II.	COMMITMENT PAYABLES					
	1. Unused loan facilities granted to customer					
	a. BUMN					
	i. Committed					
	- Rupiah - Foreign currencies	2.331.956 328.360	2.469.670 509.228	2.331.956 328.360	2.469.670 509.228	
	- Foreign currencies ii. Uncommitted	328.360	509.228	328.360	509.228	
	- Rupiah	5.639.966	5.189.077	5.639.966	5.189.077	
	- Foreign currencies	2.039.905	246.930	2.039.905	246.93	
	b. Others					
	i. Committed	15.852.680	12.912.576	15.853.953	12.940.67	
	ii. Uncommitted	35.367.768	30.753.444	36.741.031	32.392.59	
	Unused loan facilities granted to other banks					
	a. Committed					
	i. Rupiah	92.213	79.673	118.449	79.673	
	ii. Foreign currencies b. Uncommitted	-	16.510	-	16.510	
	b. Uncommitted i. Rupiah	83.906	11.703	84.578	11.70	
	ii. Foreign currencies	-	7.807	04.570	7.80	
	3. Outstanding irrevocable letters of credit					
	a. Foreign L/C	5.067.794	5.292.293	5.119.155	5.321.41	
	b. Local L/C	2.169.418	1.759.742	2.236.598	1.791.73	
	Outstanding sales position on spot and derivative	411.730	133.318	412.733	299.07	
4	5. Others	-	-	-	-	
Ш.	CONTINGENT RECEIVABLES					
	1. Guarantees received					
	a. Rupiah	376.283	251.925	376.383	252.02	
	b. Foreign currencies	4.021.113	3.140.678	4.023.756	3.142.14	
	2. Unrecognized interest income					
	a. Interest loans	5.132.085	5.184.149	5.135.528	5.185.55	
	b. Others interest	52.031	36.931	145.946	89.17	
	3. Others	32.729	32.729	32.729	32.729	
	CONTINGENT PAYABLES					
	1. Guarantees issued	10.010.105	40.007.040	10 170 050	10.010.10	
	a. Rupiah	13.248.165 13.351.942	10.637.619 10.274.172	13.476.350 13.455.193	10.843.49 10.340.92	
	b. Foreign currencies 2. Others	13.351.942 80.563	10.274.172 35.768	13.455.193 207.631	10.340.92	
	2. Utters	80.563	35.768	207.631	35.76	

MANAGEMENT OF THE	BANK	SHAREHOLDER	
Board of Commissioners			
- President Commissioner	: Edwin Gerungan	Ultimate Shareholder :	
(concurrently Independent Commissioner)		Republic of Indonesia : 60.00%	
 Deputy President Commissioner 	: Muchayat	Non Ultimate Shareholder through Capital Market (≥ 5%) : Nill	
- Commissioner	: Mahmuddin Yasin	Non Ultimate Shareholder through non Capital Market (≥ 5%) : Nill	
- Commissioner	: Cahyana Ahmadjayadi		
 Independent Commissioner 	: Pradjoto		
 Independent Commissioner 	: Gunarni Soeworo		
 Independent Commissioner 	: Krisna Wijaya		
		Jakarta, 31 October 2011	
Board of Directors			
- President Director	: Zulkifli Zaini	Board of Directors	
- Deputy President Director	: Riswinandi	PT Bank Mandiri (Persero) Tbk.	
- Director	: Abdul Rachman		
- Director	: Sentot A. Sentausa		
- Director	: Budi Gunadi Sadikin		
- Director	: Ogi Prastomiyono		
- Director	: Pahala N. Mansury		
- Director	: Fransisca N. Mok		
- Director	: Sunarso	Zulkifli Zaini	Pahala N. Mansury
- Director	: Kresno Sediarsi	President Director	Director
- Director	: Royke Tumilaar		

Notes

2) The above financial statement informations presented to comply with Bank Indonesia Regulation No. 3/22/PBI/2001 dated 13 December 2001 which was amended by Bank Indonesia Regulation No. 7/50/PBI/2005 dated 29 November 2005 regarding the Amendment of Bank Indonesia Regulation No. 3/22/PBI/2001 regarding Transparancy of Banking Financial Condition and Circular Letter of Bank Indonesia No. 3/30/DPNP dated 14 December 2001 which was amended by Circular Letter of Bank Indonesia No. 12/11/DPNP dated 31 March 2010 regarding the second Amendment of Circular Letter of Bank Indonesia No. 12/11/DPNP dated 31 March 2010 regarding the second Amendment of Circular Letter of Bank Indonesia No. 12/11/DPNP dated 31 March 2010 regarding the second Amendment of Circular Letter of Bank Indonesia No. 12/11/DPNP dated 31 March 2010 regarding the second Amendment of Circular Letter of Bank Indonesia No. 12/11/DPNP dated 31 March 2010 regarding the second Amendment of Circular Letter of Bank Indonesia No. 12/11/DPNP dated 31 March 2010 regarding the second Amendment of Circular Letter of Bank Indonesia No. 12/11/DPNP dated 31 March 2010 regarding the second Amendment of Circular Letter of Bank Indonesia No. 12/11/DPNP dated 31 March 2010 regarding the second Amendment of Circular Letter of Bank Indonesia No. 12/11/DPNP dated 31 March 2010 regarding the second Amendment of Circular Letter of Bank Indonesia No. 12/11/DPNP dated 31 March 2010 regarding the second Amendment of Circular Letter of Bank Indonesia No. 12/11/DPNP dated 31 March 2010 regarding the second Amendment of Circular Letter of Bank Indonesia No. 12/11/DPNP dated 31 March 2010 regarding the second Amendment of Circular Letter of Bank Indonesia No. 12/11/DPNP dated 31 March 2010 regarding the second Amendment of Circular Letter of Bank Indonesia No. 12/11/DPNP dated 31 March 2010 regarding the second Amendment of Circular Letter of Bank Indonesia No. 12/11/DPNP dated 31 March 2010 regarding the second Amendment of Circular Letter of Bank Indonesia No. 12/11/DPNP dated 31 March 2010 regarding the second Amendment of Circular Letter of Bank Indonesia No. 12/11/DPNP dated 31 March 2010 regarding the second Amendment of Circular Letter of Bank Indonesia No. 12/11/DPNP dated 31 March 2010 regar No. 3/30/DPNP dated 14 December 2001 regarding Quarterly Published Financial Statements and Monthly Financial Statements of Commercial Banks and Letter of Bank Indonesia No. 3/3/J/DPNP/IDPNP dated 27 July 2011 regarding Adjustment Presentation of Quarterly Published Financial Statements related to convergence IFRS Into PSAK and Monthly Financial Statements of Commercial Bank also in accordance to Rule of Capital Market and Financial Institution Supervisory Agency (BAPEPAM-LK) No. X.K.2, Decision of Chairman of BAPEPAM-LK No.Kep-346/BL/2011 dated 5 July 2011 regarding submission of Periodic Financial Statement for issuers or Public Companies. The Consolidated Calculation of Capital Adequacy Ratio have been prepared in according with Bank Indonesia Regulation No. 8/6/PBI/2006 dated 30 January 2006 regarding The "Implementation of consolidated Risk Management for Banks Performing Control on Subsidiary Companies". The Cash Flow Statement presented to comply with (BAPEPAM-LK) No. X.K.2, Decision of Chairman of BAPEPAM-LK No. Kep-346/BL/2011 dated 5 July 2011 regarding Submission of Periodic Financial Statement for issuers or Public Companies, which is based on PSAK No. 2 (revised 2009).

Related Parties at Assets' Quality and Other Information presented to comply with Bank Indonesia Regulation No. 7/3/PBI/2005 dated 20 January 2005 which was amended by Bank Indonesia Regulation No. 8/13/PBI/2006 dated 5 October 2006 regarding The Legal Lending Limit For Commercial Banks.
 PT Bank Mandin (Persero) Tbk. and its subsidiaries implemented prospectively the Statement of Financial Accounting Standard (PSAK). No. 50 & 55 (revised 2006) and PSAK No. 1 (included buletin teknis 7), 2, 19, 25, 57 (revised 2009) and PSAK No. 3, 7 and 23 (revised 2010)

5) Consolidated Financial Statements as at for nine months ended 30 September 2011 and for the year ended 31 December 2010 include the Financial Statements of subsidiary, PT AXA Mandrin Financial Services (AMFS) which has been consolidated since 20 August 2010

where the Bank owns 51% shares of AMES. 6) Exchange rate of 1 US Dollar as at 30 September 2011, 30 September 2010 and 31 December 2010 were Rp8,790.00, Rp8,925.00 and Rp9,010.00 respectively.

¹⁾ Presentation of The Consolidated Financial Statement as at and for nine months ended 30 September 2011 and as at 1 January 2010 are derived from the Consolidated Financial Statement of PT Bank Mandiri (Persero) Tbk. and subsidiaries (unaudited), and presentation of The Consolidated Financial Statements as at and for nine months ended 30 September 2010 and as at and for the years ended 31 December 2010 and are derived from the Consolidated Financial Statement as at and for the year ended 31 December 2010 and a state of the year ended 31 December 2010 and a state of the year ended 31 December 2010 and a state of the year ended 31 December 2010 and a state of the year ended 31 December 2010 and as at and for the year ended 31 December 2010 and a state of the year ended 31 December

ASSETS' QUALITY AND OTHER INFORMATION

As at 30 September 2011 and 2010 (In Millions of Rupiah)

				30 Septemb	er 2011					30 September 20	110 (Audited)		
No.	DESCRIPTION	Current	Special Mention	Sub Standard	Doubtful	Loss	Total	Current S	Special Mention	Sub Standard	Doubtful	Loss	Total
l.	RELATED PARTIES										J		
1.	Placements with other banks												
	a. Rupiah b. Foreign currencies	238.977		-	-		238.977	233.205	1	-			233
2.	Spot and derivative receivables												
	a. Rupiah b. Foreign currencies	-	:	-	-	:	:	-	-	-			
3.	Securities												
э.	a. Rupiah	-		-	-		-	9.948		-		-	
	b. Foreign currencies	-	•	-	-		-	-	-	-	•	•	
4.	Securities sold with agreement to repurchase (Repo) a. Rupiah			-			-		-				
	b. Foreign currencies	-		-	-	•	-	-	•	-	•	•	
5.	Securities purchased with agreement to resell (Reverse Repo)												
	a. Rupiah b. Foreign currencies	-		-	-		:	-	-	-		-	
6.		-	-	-	-			-	-	-	-		
	Acceptances receivables	-	•	-	-		-	-	-	-	•	-	
7.	Other Receivable - Trade Transaction a. Rupiah			-			-		-				
	b. Foreign currencies	-		-	-	•	-	-	-	-	-	•	
8.	Loans a. Micro, small and medium loans (UMKM)	1.275					1.275	2.582	40				
	i. Rupiah	1.275			-		1.275	2.582	40 40	-	-		
	ii. Foreign currencies b. Non UMKM	1.395.674		-	6		1.395.680	789.796	240	1			79
	i. Rupiah ii. Foreign currencies	1.306.911 88.763		-	6		1.306.917 88.763	551.906 237.890	240	1		-	55 23
	c. Restructured loans i. Rupiah	-		-	-	:	1	515 515	-	-			
	ii. Foreign currencies d. Property loans	2.941		:			- 2.947	1.962	- 67	- 1	:	:	
					-				07				
9.	Investments in shares	4.999.143		-	-		4.999.143	4.049.077	-				4.04
10.		-		-	-	•	-	-	-	-	-		
11.	Commitments and contingencies a. Rupiah	127.411		-	-		127.411	82.185					8
	b. Foreign currencies	11.290		-	-	•	11.290	6.195	-	-		-	
12	Repossessed assets	-		-	-		-	-	-	-		-	
	THIRD PARTIES												
II. 1.	Placements with other banks	1										_	
II. 1.	Placements with other banks a. Rupiah b. Foreign currencies	21.097.947 16.697.866	-	-	:	73.971	21.097.947 16.771.837	4.000.805 21.173.759	-	:	:	 111.439	
II. 1. 2.	Placements with other banks a. Rupiah b. Foreign currencies Spot and derivative receivables	16.697.866	-	-		- 73.971	16.771.837	21.173.759	:	:	:	- 111.439	21.28
1.	Placements with other banks a. Rupiah b. Foreign currencies Spot and derivative receivables a. Rupiah	16.697.866	- - -	-		73.971	16.771.837 196.047	21.173.759	:		:		21.28
1. 2.	Placements with other banks a. Rupiah b. Foreign currencies Spot and derivative receivables a. Rupiah b. Foreign currencies	16.697.866	-	- - - -	-	-	16.771.837	21.173.759		-	- - -	- 111.439 - -	21.28
1.	Placements with other banks a. Rupiah b. Foreign currencies Spot and derivative receivables a. Rupiah b. Foreign currencies Securities a. Rupiah	16.697.866 196.047 972 86.080.334	-		-	- - 85.989	16.771.837 196.047 972 86.166.323	21.173.759 175.209 50 91.135.083	- - - -	- - - - -			21.28 17 91.22
1. 2. 3.	Placements with other banks a. Rupiah b. Foreign currencies Spor and derivative mechanistics a. Rupiah b. Foreign currencies Securities a. Rupiah b. Foreign currencies	16.697.866 196.047 972	- - - - -	- - - - - -	-	:	16.771.837 196.047 972	21.173.759 175.209 50	- - - - -	-		:	21.28 17 91.22
1. 2.	Placements with other banks a. Rupiah b. Foreign currencies Spoar and dentaine reacheables a. Rupiah b. Foreign currencies Securities a. Rupiah b. Foreign currencies Securities sold with agreement to repurchase (Repo) a. Rupiah	16.697.866 196.047 972 86.080.334	-	- - - - - - - -	-	85.989 9.333	16.771.837 196.047 972 86.166.323 1.119.959	21.173.759 175.209 50 91.135.083	- - - - - -			:	4.00 21.28 17 91.22 90
1. 2. 3. 4.	Placements with other banks a. Rupiah b. Foreign currencies Spot and derive raceivables a. Rupiah b. Foreign currencies Securities a. Rupiah b. Foreign currencies Securities sold with agreement to repurchase (Repo) a. Rupiah b. Foreign currencies	16.697.866 196.047 972 86.080.334	- - - - - - -	- - - - - - - - - - -	-	- - 85.989 9.333	16.771.837 196.047 972 86.166.323 1.119.959	21.173.759 175.209 50 91.135.083	- - - - - - -	- - - - - - - -	-	85.562	21.28 17 91.22
1. 2. 3.	Placements with other banks a. Rupiah b. Foreign currencies Spor and derivative mechanisms a. Rupiah b. Foreign currencies Securities b. Foreign currencies Securities sold with agreement to repurchase (Repo) a. Rupiah b. Foreign currencies Securities sold with agreement to resell	16.697.866 196.047 972 86.080.334 1.110.626 - -	- - - - - - - - -	- - - - - - - - -	-	85.989 9.333	16.771.837 196.047 972 86.166.323 1.119.959 - -	21.173.759 175.209 50 91.135.083 906.401		- - - - - - - -		85.562	21.28 17 91.22 90
1. 2. 3. 4.	Placements with other banks a. Rupiah b. Foreign currencies Spog and derivative receivables a. Rupiah b. Foreign currencies Securities b. Foreign currencies Securities sold with agreement to repurchase (Repo) a. Rupiah b. Foreign currencies Securities processed with agreement to resell (Revence Repo) a. Rupiah	16.697.866 196.047 972 86.080.334	-		-	85.989 9.333 -	16.771.837 196.047 972 86.166.323 1.119.959	21.173.759 175.209 50 91.135.083	- - - - - - - - - - - - - - - - - - -		:	85.562	21.28 17 91.22
1. 2. 3. 4. 5.	Placements with other banks a. Rupiah b. Foreign currencies Spoar ad derivative receivables a. Rupiah b. Foreign currencies Securities Securities sold with agreement to repurchase (Repo) a. Rupiah b. Foreign currencies Securities purchased with agreement to resell (Reverse Repo) Securities purchased with agreement to resell (Reverse Repo) b. Foreign currencies	16.697.866 196.047 972 86.080.334 1.110.626 - - 2.193.959	-	-	-	- - 9.333 - - - -	16.771.837 196.047 972 86.166.323 1.119.959 - - 2.193.959 -	21.173.759 175.209 50 91.135.083 906.401	-	- - - - - - - - -		85.562	21.28 17 91.22 90 8.38
1. 2. 3. 4. 5.	Placements with other banks a. Rupiah b. Foreign currencies Securities c. Rupiah b. Foreign currencies Securities a. Rupiah b. Foreign currencies Securities a. Rupiah b. Foreign currencies Securities south of the securities Securities purchased with agreement to resell (Reverse Rep.) a. Rupiah b. Foreign currencies Securities purchased with agreement to resell (Reverse Rep.) a. Rupiah b. Foreign currencies b. Foreign currencies b. Foreign currencies b. Foreign currencies	16.697.866 196.047 972 86.080.334 1.110.626 - -	- - - -	-	-	85.989 9.333 -	16.771.837 196.047 972 86.166.323 1.119.959 - -	21.173.759 175.209 50 91.135.083 906.401		- - - - - - - - - - - - - - - - - - -		85.562 - -	21.28 17 91.22 90
1. 2. 3. 4. 5.	Placements with other banks a. Rupiah Spot and derivative raceivables Appliant b. Foreign currencies Securities a. Rupiah b. Foreign currencies Securities b. Foreign currencies Securities b. Foreign currencies Securities b. Foreign currencies Securities purchased with agreement to resell (Reverse Repo) a. Rupiah b. Foreign currencies b. Foreign cu	16.697.866 196.047 972 86.080.334 1.110.626 - - 2.193.959 - 7.437.752 1.661.437	- - - - 180.689 25.480	- - - - - - - - - - - - - - - - - - -	· · · · · · · · · · · · · · · · · · ·	- 95,999 9,333 - - - - - - - - - - - - - - - - - -	16.771.837 196.047 972 86.166.323 1.119.959 - - 2.193.959 - 7.642.222 1.855.764	21.173.759 175.209 50 91.135.063 906.401 - 8.380.736 3.536.736 1.639.233	153.784	16.351		85.562	21.28 17 91.22 90 8.38 3.79 1.95
1. 2. 3. 4. 5. 6. 7.	Placements with other banks a. Rupiah b. Foreign currencies Spoar ad derivative mechanisms b. Foreign currencies Securities b. Foreign currencies Securities sold with agreement to repurchase (Repo) a. Rupiah b. Foreign currencies Securities purchased with agreement to resell (Reverse Repo) a. Rupiah b. Foreign currencies A. Rupiah b. Foreign currencies A. Rupiah b. Foreign currencies Acceptances receivables dhar Receivable - Trade Transaction	16.697.866 196.047 972 86.080.334 1.110.626 - - 2.193.959 - 7.437.752	- - - - - - - - - - - - - - - - - - -	-		- - 9.333 - - - - - -	16.771.837 196.047 972 86.166.323 1.119.959 - - 2.193.959 - 7.642.222	21.173.759 175.209 50 91.135.083 906.401			- - - - - - - - - - - - - - - - - - -	85.562	21.28 17 91.22 90 8.38
1. 2. 3. 4. 5.	Placements with other banks a. Rupiah b. Foreign currencies Spoar and derivative receivables a. Rupiah b. Foreign currencies Securities a. Rupiah b. Foreign currencies Securities sold with agreement to repurchase (Repo) a. Rupiah b. Foreign currencies Securities purchased with agreement to resell (Revense Repo) a. Rupiah b. Foreign currencies Securities purchased with agreement to resell (Revense Repo) b. Foreign currencies b. Foreign currencies b. Foreign currencies d. Rupiah currencies d. Foreign currencies d. Foreign currencies d. Rupiah b. Foreign currencies d. Rupiah b. Foreign currencies d. Rupiah b. Foreign currencies d. Rupiah b. Foreign currencies	16.697.866 196.047 972 86.080.334 1.110.626	- - - - - - - - - - - - - - - - - - -	- - - - - - - - - - - - - - - - - - -		- 85.989 9.333 - - - - - - - - - - - - - - - - - -	16.771.837 196.047 872 86.166.323 1.119.859 - - - 7.642.222 1.855.764 3.045.689	21.173.759 175.209 50 91.135.083 906.401	153.784 192.132	16.351 1.116		85.562	21.24 1) 91.22 94 8.33 3.71 1.94 1.65
1. 2. 3. 4. 5. 6. 7.	Placements with other banks a. Rupiah b. Foreign currencies Spear and derivative receivables b. Rupiah b. Foreign currencies Securities a. Rupiah b. Foreign currencies Securities c. Rupiah b. Foreign currencies Securities purchased with agreement to resell (Reverse Rep.) b. Foreign currencies Securities purchased with agreement to resell (Reverse Rep.) b. Foreign currencies Securities Constructions c. Rupiah b. Foreign currencies Constructions c. Rupiah b. Foreign currencies Constructions c. Rupiah b. Foreign currencies Constructions c. Rupiah b. Foreign currencies Loans c. Rupiah b. Rupiah b. Foreign currencies Loans c. Rupiah	16.697.866 196.047 972 86.080.334 1.110.626 - 2.193.959 - 7.437.752 1.661.437 2.088.610 28.820.907 28.194.609	- - - - - - - - - - - - - - - - - - -	- - - - - - - - - - - - - - - - - - -	· · · · · · · · · · · · · · · · · · ·	- - 9.333 - - - - - - - - - - - - - - - - - -	16.771.837 196.047 972 86.166.323 1.119.559 - 7.642.222 1.855.764 3.045.689 31.123.960	21.173.759 175.209 50 91.135.063 906.401 	153.784 192.132 2.499.452 2.476.009	16.351 1.116 170.680 169.595	- - - - - - - - - - - - - - - - - - -	85.562 145.945 620.035 779.641 777.641	21.21 1' 91.2: 9 8.33 3.77 1.99 1.69 1.69 29.81 29.81
1. 2. 3. 4. 5. 6. 7.	Placements with other banks a. Rupiah b. Foreign currencies Spear and derivative receivables a. Rupiah b. Foreign currencies Securities a. Rupiah b. Foreign currencies Securities south of the securities securities south with agreement to result (Reverse Rop) b. Foreign currencies Securities purchased with agreement to resell (Reverse Rop) b. Foreign currencies Securities a. Rupiah b. Foreign currencies b. Foreign currencies Acceptances receivables Other Receivable - Trade Transaction a. Rupiah b. Foreign currencies Loans Loans b. Ropiah b. Foreign currencies Loans b. Ropiah b. Foreign currencies Loans b. Ropiah b. Ropiah b. Foreign currencies b. Non UMKM	16.697.866 196.047 972 86.080.334 1.110.626 - - 2.193.959 - 7.437.752 1.661.437 2.088.610 28.820.907 28.104.600 28.620.997	180.869 25.480 360.625 1.505.533 9.272 1.338.004	- - - - - - - - - - - - - - - - - - -	- - - - - - - - - - - - - - - - - - -	65,969 9,333 168,947 610,657 700,943 689,003 11,940	16.771.837 196.047 972 96.6466.23 1.119.969 - 7.642.222 1.855.764 3.045.689 91 323.980 0.877.470 0.877.470 0.877.470	21.173.759 175.209 50 91.135.063 906.401 8.380.736 3.536.736 1.639.233 885.876 25.093.640 25.766.763 3.556.776 3.567.761 71.77.12.120	153.784 192.132 2.499.452 2.476.009 23.443 14.874.760	16.351 1.116 170.680 169.595 1.085 551.943	257.508 - 388.509	85.562 145.345 620.035 779.641 777.073 2.568 3.184.522	21.2 1 91.2 9 8.3 3.7 1.9 1.6 29.8 29.4 29.8 29.4 3 3 1767.
1. 2. 3. 4. 5. 6. 7.	Placements with other banks a. Rupiah b. Foreign currencies Securities a. Rupiah b. Foreign currencies Securities b. Foreign currencies Securities currencies Securities purchased with agreement to repurchase (Repo) a. Rupiah b. Foreign currencies Securities purchased with agreement to resell (Reverse Repo) a. Rupiah b. Foreign currencies Acceptances receivables Other Receivable - Trade Transaction a. Rupiah b. Foreign currencies Loans a. Micro, small and medium loans (UMKM) i. Rupiah b. Rupiah b. Foreign currencies Loans a. Micro, small and medium loans (UMKM) i. Rupiah b. Rupiah b. Rupiah b. Rupiah b. Foreign currencies b. Non UMKM ii. Foreign currencies b. Non UMKM	16.697.866 196.047 972 86.080.334 1.110.626 - - 2.193.959 - 7.437.752 1.661.437 2.068.610 28.820.907 28.194.609 28.194.409	180.559 25.400 360.626 1.505.953 1.486.581 2.5 48.581 2.5 48.581 1.338.384	- - - - - - - - - - - - - - - - - - -	156.897 156.897 156.897 441.948 422.813 14.135	95.969 9.333 168.847 610.857 700.943 689.003 11.1340 2.303.677 1.525.965	16.771.837 196.047 972 96.166.323 1.119.959 - 7.462.222 1.855.764 3.045.689 31.523.980 30.076.470 0.026.479 12.2510.221	21.173.759 175.209 50 91.135.063 906.401 - 8.380.736 3.536.736 1.539.233 885.876 26.093.640 2.7.765.767 150.221.614 27.490.506	153.784 192.132 2.499.452 2.476.009 23.443 14.874.760 8.941.930 5.932.830	16.351 1.116 170.680 169.595 1.085 551.943 407.553 144.390	257.508 - 388.509 365.313 23.196	145.945 620.035 779.641 777.073 2.650 2.653 1.653 .140 1.50 1.373	21.2 1 91.2 9 9 8.3 1.9 1.6 29.8 29.8 29.8 29.8 3 3 176.7 141.6 350.0
1. 2. 3. 4. 5. 6. 7.	Placements with other banks a. Rupiah b. Foreign currencies Securities b. Foreign currencies Securities and with agreement to repurchase (Repo) a. Rupiah b. Foreign currencies Securities sold with agreement to result (Reverse Repo) a. Rupiah b. Foreign currencies Constraint and the sold of the	16.697.866 196.047 972 86.080.334 1.110.626 - - 2.193.959 - 7.437.752 1.651.437 2.068.610 28.194.609 626.2381 210.671.342 210.671.349 28.20.907 28.194.609 626.2381 210.671.349 210.	190.889 25.400 360.626 1.505.953 1.406.881 9.272 1103.83.04 9.404 9.504 9.404 9.504 9.404 9.	- - - - - - - - - - - - - - - - - - -	156.897 156.897 156.937 443.948	85,989 9,333 168,847 610,657 700,943 689,003 11,940 2,283,267 11,920 2,283,267 2,283,267 2,283,267 2,283,267 2,283,267 2,283,267 2,283,267 2,283,267 2,283,27 2,283,27 2,283,27 2,293,200,20 2,293,20,20 2,293,20 2,293,20 2,293,20 2,293,20 2,293,20 2,293,20 2,293,20 2,293,20 2,293,20 2,293,20 2,293,20 2,293,20 2,293,20 2,293,20 2,293,20 2,293,20 2,293,20,20,20,20,20,20,20,20,20,20,20,20,20,	16.771.837 196.047 972 96.6166.233 1.119.959 - 7.642.222 1.855.764 3.045.689 91.323.980 93.0576.470 647.610 228.314.284 1.4782.827 4.782.827 3.342.848 3.345.849 3.345.849 3.345.8485.847.847.847.847.847.847.847.847.847.847	21.173.759 175.209 50 91.135.063 906.401 - 8.380.736 3.536.736 1.639.223 865.676 26.093.640 25.766.763 3.526.773 137.2124 137.212,0566 25.778.266 25.779.246	153.784 192.132 2.499.452 2.476.009 23.443 14.874.760 8.941.930 5.932.830 8.474.084 3.447.640	16.351 1.116 170.680 169.595 1.085 551.9.43 407.553 144.390 260.300 2 26.300	257.508 	85.562 145.945 620.035 779.641 777.073 2.568 3.184.526 1.663.526 1.663.526 568.573 558.573	21.24 1: 91.22 96 8.33 1.99 1.65 29.84 29.84 29.84 29.84 29.84 29.84 33 176.77 1141.6* 35.00 35.00 15.11
1. 2. 3. 4. 5. 6. 7.	Placements with other banks a. Rupiah b. Foreign currencies Spor and derivative reacheables a. Rupiah b. Foreign currencies Securities a. Rupiah b. Foreign currencies Securities sold with agreement to repurchase (Repc) a. Rupiah b. Foreign currencies Securities purchased with agreement to resell (Reverse Repc) a. Rupiah b. Foreign currencies Diter Receivables Other Receivables Other Receivables Other Receivables Toreign currencies a. Rupiah b. Foreign currencies Acceptances receivables Other Receivables Other Receivables Other Receivables Thereign currencies b. Foreign currencies b. Foreign currencies b. Non UMK i. Rupiah ii. Foreign currencies b. Non UMK ii. Rupiah ii. Foreign currencies b. Non UMK ii. Rupiah ii. Foreign currencies b. Non UMK ii. Rupiah ii. Foreign currencies	16.697.866 196.047 972 86.080.334 1.110.626 - 2.193.959 - 7.437.752 1.661.437 2.088.610 28.820.907 28.194.609 622.298 210671.341 170.730.282 33.941.657 8.106 139 33.127.988	180.889 25.480 360.626 1.505.933 1.406.63 9.272 9.272 9.272 9.272 9.273 9.273 9.272	23.761 5.796 139.280 139.280 1.072.513 797.855 274.659 24.659 24.659 24.659 1.41.198	156,897 156,897 166,897 443,948 429,813 14,4139 11,873	85.969 9.333 198.947 610.657 700.943 689.003 1.1940 1.525.865 7.758.467 7.02.843 7.898.476 1.525.857 7.248.276 7.248.276 7.248.276 7.258.277 7.248.276 7.258.277 7.248.276 7.258.277 7.248.276 7.258.277 7.248.276 7.258.277 7.249.277 7.249.277 7.249.277 7.249.277 7.249.277 7.249.277 7.249.277 7.249.277 7.249.277 7.249.277 7.249.2777 7.249.2777 7.249.2777 7.249.2777 7.249.27777 7.249.27777 7.249.277777 7.249.2777777777777777777777777777777777	16.771.837 196.047 972 96.166.23 1.119.959 - 7.642.222 1.855.764 3.045.659 91.323.980 30.676.477 9.67.710 265.315.28 1.251.021 1.375.575 1.375.575 1.515.575 1.	21.173.759 175.209 50 91.135.063 906.401 8.380.736 3.536.736 1.639.233 885.876 26.093.640 25.766.763 3.25.877 157.712.120 150.221.614 25.766.763 3.26.877 157.712.120 150.5221.614 50.556 50.556.755 150.556.7556.7556 150.556.7556.755 150.556.7556.7556.7556 150.556.	153.784 192.132 2.476.009 23.443 14.874.760 8.941.930 5.932.830 8.474.084 3.447.640 5.026.444	16.351 1.116 170.680 169.595 1.085 551.943 407.553 144.390 260.300	257.508 388.509 365.313 23.196 15.423 15.423	85.562 145.945 620.035 779.641 777.073 2.568 3.184.522 1.683.149 1.501.373 858.270 267.625	21.24 1; 91.22 96 8.33 3.75 1.99 1.96 29.44 33 176.7 1416.6 35.00 15.1.1 9.00 6.00
1. 2. 3. 4. 5. 6. 7.	Placements with other banks a. Rupiah b. Foreign currencies Spear and derinke reselvables b. Rupiah b. Foreign currencies Securities a. Rupiah b. Foreign currencies Securities c. Rupiah b. Foreign currencies Securities purchased with agreement to resell (Reverse Rep.) b. Foreign currencies Securities purchased with agreement to resell (Reverse Rep.) b. Foreign currencies Differ Reselvable - Trade Transaction a. Rupiah b. Foreign currencies Const a. Rupiah b. Foreign currencies Loans b. Foreign currencies Loans b. Non UMKM i. Rupiah b. Non UMKM i. Rupiah b. Non UMKM i. Rupiah const c. Restructured loans b. Rupiah c. Restructured loans c. Rupiah c.	16.697.866 196.047 972 86.080.334 1.110.626 - - 2.193.959 - 7.437.752 1.651.437 2.068.610 28.194.609 626.2381 210.671.342 210.671.349 28.20.907 28.194.609 626.2381 210.671.349 210.	190.889 25.400 360.626 1.505.953 1.406.881 9.272 1103.83.04 9.404 9.504 9.404 9.504 9.404 9.	- - - - - - - - - - - - - - - - - - -	156.897 156.897 156.837 432.948 429.013 14.135 11.873	85,989 9,333 168,847 610,657 700,943 689,003 11,940 2,283,267 11,920 2,283,267 2,283,267 2,283,267 2,283,267 2,283,267 2,283,267 2,283,267 2,283,267 2,283,27 2,283,27 2,283,27 2,293,200,20 2,293,20,20 2,293,20 2,293,20 2,293,20 2,293,20 2,293,20 2,293,20 2,293,20 2,293,20 2,293,20 2,293,20 2,293,20 2,293,20 2,293,20 2,293,20 2,293,20 2,293,20 2,293,20,20,20,20,20,20,20,20,20,20,20,20,20,	16.771.837 196.047 972 96.6166.233 1.119.959 - 7.642.222 1.855.764 3.045.689 91.323.980 93.0576.470 647.610 228.314.284 1.4782.827 4.782.827 3.342.848 3.345.849 3.345.849 3.345.8485.847.847.847.847.847.847.847.847.847.847	21.173.759 175.209 50 91.135.063 906.401 - 8.380.736 3.536.736 1.639.223 865.676 26.093.640 25.766.763 3.526.773 137.2124 137.212,0566 25.778.266 25.779.246	153.784 192.132 2.499.452 2.476.009 23.443 14.874.760 8.941.930 5.932.830 8.474.084 3.447.640	16.351 1.116 170.680 169.595 1.085 551.943 407.553 144.390 260.300 121.802 138.498	257.508 388.509 365.313 23.196 15.423	85.562 145.945 620.035 779.641 777.073 2.568 3.184.526 1.663.526 1.663.526 568.573 558.573	21.28 91.22 90 8.38 3.79 1.95 29.80 29.44 35.45 35.09 15.16 41.16 35.09 15.16 4.55 9.08 6.07
1. 2. 3. 4. 5. 6. 7. 8. 9.	Placements with other banks a. Rupiah b. Foreign currencies Securities a. Rupiah b. Foreign currencies Securities a. Rupiah b. Foreign currencies Securities sold with agreement to repurchase (Repo) a. Rupiah b. Foreign currencies Securities purchases with agreement to resell (Reverse Repo) a. Rupiah b. Foreign currencies Acceptances receivables Other Receivable - Trade Transaction a. Rupiah b. Foreign currencies Loans c. Repiah b. Ropiah b. Foreign currencies Loans c. Mico, small and medium loans (UMKM) ii. Rupiah b. Ropian c. Mico, small and medium loans (UMKM) ii. Ropian c. Restructured loans ii. Rupiah b. Roping currencies C. Restructured loans ii. Rupiah c. Restructured loans c. Rupiah c. Restructured loans c. Restructured loans c. Rupiah c. Restructured loans c. Rupiah c. Rupi	16.697.866 196.047 972 86.080.334 1.110.626 2.193.959 7.437.752 1.661.437 2.088.610 28.809 28.804 21.057.341 170.730.282 33.941.059 8.326.127 5.188.139 3.127.988 18.651.352 	180.869 25.460 360.626 4.406.853 4.406.853 4.942.81 9.422 2.651.654 1.643.337 2.019.769	23.781 5.796 139.280 1072.513 797.855 274.658 202.879 61.681 141.198 71.293	156.897 166.897 143.5948 433.548 443.5 14.873 11.873 11.873	95.989 9.333 168.847 610.857 700.943 9.80.003 11.340 1.1340 1.1340 1.1325 1.1235 1.1325 1.12355 1.12355 1.12355 1.	16.771.837 196.047 972 86.166.323 1.119.959	21.173.759 175.209 50 91.135.063 906.401 8.380.736 3.536.736 1.639.233 885.876 26.083.640 25.068.773 25.083.640 25.083.577 157.712.120 130.221.614 27.490.506 5.579.266 13.273.597 13.213.597	153.784 192.132 2.476.009 23.443 14.874.760 8.941.930 8.474.084 3.447.640 3.427.650	16.351 1.116 169.595 551.943 407.553 1045 260.300 121.802 138.402 138.402	257.508 385.509 365.313 23.196 15.423 15.423 48.592	85.562 145.945 620.035 779.641 777.073 3.4262 3.1633.149 1.501.373 355.893 568.270 267.623 302.218	21.28 17 91.22 96 8.38 3.75 1.95 1.65 29.84 29.84 35 106,77 141.61 35.06 15.14 9.06 (0.07 15.34
1. 2. 3. 4. 5. 6. 7. 8. 8. 9.	Placements with other banks a. Rupiah b. Foreign currencies Securities currencies Securities receivables a. Rupiah b. Foreign currencies Securities sold with agreement to repurchase (Repo) a. Rupiah b. Foreign currencies Securities purchased with agreement to resell (Reverse Repo) a. Rupiah b. Foreign currencies Acceptances receivables Other Receivables Other Receivables Other Receivables Other Receivables Discrete Grand a. Rupiah b. Foreign currencies b. Foreign currencies b. Foreign currencies b. Foreign currencies b. Ropiah ii. Foreign currencies b. Non UMKM ii. Foreign currencies b. Non UMKM ii. Foreign currencies b. Non UMKM ii. Foreign currencies c. Repain d. Foreign currencies b. Non UMKM ii. Foreign currencies c. Repain d. Foreign currencies b. Non UMKM ii. Foreign currencies c. Repain d. Foreign currencies c. Repain currencies c. Repain currencies c. Repain currencies c. Repain currencies c. Repain currencies c. Repain currencies curencies currencies curren	16.697.866 196.047 972 86.080.334 1.110.626 - 2.193.959 - 7.437.752 1.661.437 2.088.610 28.820.907 28.194.609 622.298 210671.341 170.730.282 33.941.657 8.106.139 33.127.988	180.889 25.480 360.626 1.505.853 1.406.681 9.272 9.272 9.272 9.272 9.273 9.273 9.272 9.273 9.272	23.761 5.796 139.280 139.280 1.072.513 797.855 274.659 24.659 24.659 24.659 1.41.198	156,897 156,897 166,897 443,948 429,813 14,4139 11,873	85.969 9.333 198.947 610.657 700.943 689.003 1.1940 1.525.865 7.758.467 7.02.843 7.898.476 1.525.857 7.248.276 7.248.276 7.248.276 7.258.277 7.248.276 7.258.277 7.248.276 7.258.277 7.248.276 7.258.277 7.248.276 7.258.277 7.249.277 7.249.277 7.249.277 7.249.277 7.249.277 7.249.277 7.249.277 7.249.277 7.249.277 7.249.277 7.249.2777 7.249.2777 7.249.2777 7.249.2777 7.249.27777 7.249.27777 7.249.277777 7.249.2777777777777777777777777777777777	16.771.837 196.047 972 96.166.23 1.119.959 - 7.642.222 1.855.764 3.045.659 91.323.980 30.676.477 9.67.710 265.315.28 1.251.021 1.375.575 1.375.575 1.515.575 1.	21.173.759 175.209 50 91.135.063 906.401 8.380.736 3.536.736 1.639.233 885.876 26.093.640 25.766.763 3.25.877 157.712.120 150.221.614 25.766.763 3.26.877 157.712.120 150.5221.614 50.556 50.556.755 150.556.7556.7556 150.556.7556.755 150.556.7556.7556.7556 150.556.	153.784 192.132 2.476.009 23.443 14.874.760 8.941.930 5.932.830 8.474.084 3.447.640 5.026.444	16.351 1.116 170.680 169.595 1.085 551.943 407.553 144.390 260.300 121.802 138.498	257.508 388.509 365.313 23.196 15.423 15.423	85.562 145.945 620.035 779.641 777.073 2.568 3.184.522 1.683.149 1.501.373 858.270 267.625	21.28 17 91.22 90 8.38 3.79 1.95
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1. 2. 3. 4. 5. 6. 7. 8. 8. 9.	Placements with other banks a. Rupiah b. Foreign currencies Spoar ad derivative receivables a. Rupiah b. Foreign currencies Securities a. Rupiah b. Foreign currencies Securities sold with agreement to repurchase (Repo) a. Rupiah b. Foreign currencies Securities purchased with agreement to resell (Reverse Rispo) b. Foreign currencies Cher Raceivable - Trade Transaction a. Rupiah b. Foreign currencies Cher Raceivable - Trade Transaction a. Rupiah c. Roeign currencies Cher Raceivable - Trade Transaction a. Rupiah i. Ropiety currencies Cher Raceivable - Trade Transaction a. Rupiah i. Foreign currencies Cher Raceivable - Trade Transaction a. Rupiah i. Foreign currencies Cher Raceivable - Trade Transaction a. Rupiah b. Rupiah currencies Cher Raceivable - Cher Cher Cher Cher Cher Cher Cher Cher	16.697.866 196.047 972 86.080.334 1.110.626 2.193.959 7.437.752 1.661.437 2.088.610 28.82194.059 28.82194.059 28.82194.059 28.82194.059 28.82194.059 8.841.059 8.841.059 8.841.059 8.851.552	180.889 25.480 360.826 1.505.933 1.406.63 9.272 9.272 9.272 9.273 9.273 9.273 9.273 9.273 9.273 9.273 9.273 9.273 9.273 9.273 9.273 9.273 9.275	23.761 5.796 139.280 139.280 1.072.513 797.855 274.659 2.01.651 1.01.198 71.293	156.897 156.897 156.897 443.948 429.813 14.135 14.135 11.173 69.798	85.989 9.333 168.847 610.657 700.949 2.2633.677 7.20.349 647.153 7.20.349 647.153 3.20,019	16.771.837 196.047 972 96.166.23 1.119.959 - 2.193.959 - 7.642.222 1.855.764 3.045.659 91.322.960 30.676.470 90.77.50 265.315.296 19.322.431 19.322.431 - - 19.332.431 - - - - - - - - - - - - -	21.173.759 175.209 50 91.135.063 906.401 8.380.736 3.536.736 1.639.233 885.876 25.766.763 3.258.776 25.766.763 3.258.877 157.712.120 130.221.614 4.74.90.556 5.5.00.5565 5.5.00.5565555555555	153.784 192.132 2.476.009 23.443 14.874.760 8.941.930 5.932.830 8.474.084 3.447.640 5.026.444 1.723.650	16.351 1.116 170.680 165.555 1.085 1	257.508 388.509 365.313 23.196 15.423 15.423 48.592	85.562 145.945 620.035 3.164.522 1.683.149 1.501.373 355.893 556.7273 362.218	21.28 91.22 90 8.33 3.79 1.69 29.80 29.44 35 35.00 15.16 35.00 15.16 9.00 6.07 15.34

Ш.	OTHER INFORMATIONS			
1.	Value of bank's assets pledge as collateral : a. To Bank Indonesia b. To others			1
2.	Total allowance for impairment on financial assets to earning assets	12.044.372	12	2.041.554
3.	Total required allowance for possible losses on assets	11.629.221	11.	1.226.141
4.	Percentage of UMKM loans to total loans	15,74%		14,38%
5.	Percentage of UMK loans to total loans	5,47%		4,98%
6.	Percentage of UMKM debtors to total debtors	65,06%		29,82%
	Percentage of UMK debtors to total debtors	63,31%		28,29%
8.	Others a. Chanelling of loans b. Mudharabah Mugayyadah financing c. Write off on earning assets d. Recovery-or write off on earning assets e. Write-off on earning assets with elimination of right to collect	13.804.298 1.321.673 2.823.405	2	3.282.580 2.144.790 1.312.293

ALLOWANCES FOR IMPAIRMENT As at 30 September 2011 and 2010 (in Millions of Rupiah)

DESCRIPTION	All		30 September 2011				30 September 2010 (Audited)				
	Allowance for Impairment		Required Allowance for Possible Losses on Earning Assets		Allowance for Impairment		Required Allowance for Possibl Losses on Earning Assets				
	Individual	Collective	General	Spesific	Individual	Collective	General	Spesific			
acements with other banks	73.971	68.916	193.701	73.971	111.439	90.276	226.537	111.439			
pot and derivative receivables			1.338		-		1.650				
ecurities	94.706	68.680	65.845	95.322	78.248	32.278	65.036	85.562			
curities sold with agreement to repurchase (Repo)	-	-	-	-	-	-	-	-			
ecurities purchased with agreement to resell leverse Repo)	-	-	5.084	-	-	-	46.176				
cceptances receivables	38.738	28.413	74.378	12.602	167.617	18.472	35.367	13.065			
ther Receivable - Trade Transaction	1.059.174	13.008	37.300	799.679	980.158	12.733	25.251	785.895			
bans	6.916.354	3.681.552	3.684.340	6.585.514	7.159.748	3.273.628	2.207.640	7.620.732			
vestments in shares	764		51		-	115.216	50				
emporary invesment	96		-	96	-	1.741		1.741			
	ot and derivative receivables curities curities sold with agreement to repurchase (Rapo) curities purchased with agreement to reseil averse Repo) coptances receivables the Receivable - Trade Transaction ans estments in shares	xxt and derivative receivables - xxurities 94.706 xurities sold with agreement to repurchase (Repo) - xxurities purchased with agreement to resell - xxerse Repo) - xerse Repo) - xerse Repoinable - Trade Transaction 1.059.174 ans 6.916.354 xestments in shares 764	xxt and derivative receivables - xxurities 94.708 curities sold with agreement to repurchase (Repo) - xxurities purchased with agreement to resell - xxwrate Repo) - xxwrate Repo) - xxwrate Repoixable - Trade Transaction 1.059.174 ans - xxwrate Repoixable - Trade Transaction 3.681.562 xxwrate Repoixable - Trade Transaction -	xxt and derivative receivables - 1.338 xxurities 94.706 668.680 65.845 xurities sold with agreement to repurchase (Repo) - - - xurities purchased with agreement to resell - - - - xwerse Repo) - </td <td>xxt and derivative receivables - 1.338 - xxtrities 94.706 66.660 65.845 95.322 xurities sold with agreement to repurchase (Repo) - - - - xurities purchased with agreement to resell - - 5.064 - xerrait Repo) -</td> <td>xxt and derivative receivables - 1.38 - xxtrities 94.706 66.860 65.845 95.322 78.248 xurities sold with agreement to repurchase (Repo) -</td> <td>xxx and derivative receivables - 1.338 - - - xxx inties 94.706 66.860 65.845 95.322 78.248 3.2.278 xxx inties such with agreement to result -</td> <td>cot and derivative receivables - - 1.338 - - 1.650 scurities 94.706 66.860 65.845 95.322 78.246 32.278 66.50.66 scurities sold with agreement to repurchase (Repo) -</td>	xxt and derivative receivables - 1.338 - xxtrities 94.706 66.660 65.845 95.322 xurities sold with agreement to repurchase (Repo) - - - - xurities purchased with agreement to resell - - 5.064 - xerrait Repo) -	xxt and derivative receivables - 1.38 - xxtrities 94.706 66.860 65.845 95.322 78.248 xurities sold with agreement to repurchase (Repo) -	xxx and derivative receivables - 1.338 - - - xxx inties 94.706 66.860 65.845 95.322 78.248 3.2.278 xxx inties such with agreement to result -	cot and derivative receivables - - 1.338 - - 1.650 scurities 94.706 66.860 65.845 95.322 78.246 32.278 66.50.66 scurities sold with agreement to repurchase (Repo) -			

CALCULATION OF CAPITAL ADEQUACY RATIO

As at 30 September 2011 and 2010 (In Millions of Rupiah)

	COMPONENTS OF CAPITAL	30 Septen		30 September	
		Bank	Consolidated	Bank	Consolidated
	PONENTS				
	Delta la Casital	45.782.769	47.996.787	26.274.283	28.159.73
	Paid - in Capital	11.666.667	11.666.667	10.490.810	10.490.81
2.	Disclosed Reserves	36.615.646	36.621.798	17.807.984	17.807.98
	2.1. Additional	36.615.646	36.621.798	17.807.984	17.807.98
	a. Agio b. Donated capital	17.216.833	17.216.833	6.937.045	6.937.04
	c. General reserves	2.333.333	2.333.333	2.112.986	- 2.112.98
	d. Appropriated reserves	2.333.333	2.333.333	547.000	547.00
	e. Previous years profit (100%)	11.197.945	11.197.945	4.937.363	4.937.36
	f. Current year profit (50%)	5.134.695	5.140.847	3.209.025	3.209.02
	g. Differences arising from translation of financial statement	185.840	185.840	64.565	64.56
	h. Funds for Paid-Up Capital	-	-	-	-
	i. Warrant issued (50%)	-			-
	j. Stock option issued for stock-based compensation program (50%)	-	-		-
	, , ,				
	2.2. Deduction	-	-	-	-
	a. Disagio	-	-	-	-
	 b. Previous years loss (100%) 	-	-	-	-
	c. Current year loss (100%)	-	-	-	-
	d. Differences arising from translation of financial statement	-			
	e. Other comprehensive income: Losses from decrease in fair value of	-	-	-	-
	investment in shares classified Available for sale	-			-
	f. Difference in allowance for possible losses and allowance for impairment	-	-	-	-
	on earning assets	-			-
	g. Difference in adjusment amounts from fair value of financial assets in trading book	-	-	-	-
3.	Innovative Capital	-	-	-	-
	3.1. Subordinated bonds (non cummulative perpetual)	-	-	-	-
	3.2. Subordinated loans (non cummulative perpetual)	-	-	-	-
	3.3. Other innovative capital Instrument	-	-	-	-
4.	Core Capital Deduction	(2.499.544)	(543.697)	(2.024.511)	(372.4
	4.1. Goodwill		(105.666)	-	(114.4
	4.2. Other intangible assets	-	· - ′	-	· -
	4.3. Investments in shares (50%)	(2.499.544)	(438.031)	(2.024.511)	(257.9
	4.4. Shortage of capital on insurance subsidiaries (50%)	-	-	-	-
5.	Minority Interest	-	252.019		233.37
_		-			-
	upplemental Capital	7.388.160	9.868.840	7.686.946	9.688.42
1.	Upper Tier 2	4.996.007	5.415.174	4.253.252	4.488.1
	1.1. Preference stock (cummulative perpetual)	-	-	-	-
	1.2. Subordinated bonds (cummulative perpetual)	-	-	-	-
	1.3. Subordinated loans (cummulative perpetual)	-	-	-	-
	1.4. Mandatory convertible bond	-	-		
	1.5. Innovative capital not included as core capital			-	-
	1.6. Other supplemental capital (upper tier 2)	-	-	-	
		-	-	-	-
	1.7. Fixed assets revaluation	1.371.121	- - 1.371.121	- - 1.371.121	
	 1.7. Fixed assets revaluation 1.8. General provision on earning assets (max. 1.25% RWA) 	- 1.371.121 3.624.886	- - 1.371.121 4.044.053	- - 1.371.121 2.882.131	
	 Fixed assets revaluation General provision on earning assets (max. 1.25% RWA) Other comprehensive income: Gain from increase in fair value of 				
	 Fixed assets revaluation General provision on earning assets (max. 1.25% RWA) Other comprehensive income: Gain from increase in fair value of investment in shares classified as Available for sale (45%) 	3.624.886 - -	4.044.053 - -	2.882.131 - -	3.117.0
2.	 1.7. Fixed assets revaluation 1.8. General provision on earning assets (max. 1.25% RWA) 1.9. Other comprehensive income: Gain from increase in fair value of investment in shares classified as Available for sale (45%) Lower Tier 2 maximum 50% of Core Capital 				3.117.0 - -
2.	 Fixed assets revaluation General provision on earning assets (max. 1.25% RWA) Other comprehensive income: Gain from increase in fair value of investment in shares classified as Available for sale (45%) Lower Tier 2 maximum 50% of Core Capital 1. Redeemable preference shares 	3.624.886 - - 4.891.697 -	4.044.053 - - 4.891.697 -	2.882.131 - - 5.458.205 -	3.117.0 - - 5.458.2 -
2.	 1.7. Fixed assets revaluation 1.8. General provision on earning assets (max. 1.25% RWA) 1.9. Other comprehensive income: Gain from increase in fair value of investment in shares classified as Available for sale (45%) Lower Tier 2 maximum 50% of Core Capital 2.1. Redeemable preference shares 2.2. Subordinated loans and bonds 	3.624.886 - -	4.044.053 - -	2.882.131 - -	3.117.0 - - 5.458.2
	 1.7. Fixed assets revaluation 1.8. General provision on earning assets (max. 1.25% RWA) 1.9. Other comprehensive income: Gain from increase in fair value of investment in shares classified as Available for sale (45%) Lower Tier 2 maximum 50% of Core Capital 2.1. Redeemable preference shares 2.2. Subordinated loans and bonds 2.3. Other supplemental capital instrument (lower tier 2) 	3.624.886 - - 4.891.697 - -	4.044.053 - - 4.891.697 -	2.882.131 - 5.458.205 - 5.458.205	3.117.0 - - 5.458.2 5.458.2
2. 3.	 Fixed assets revaluation General provision on earning assets (max. 1.25% RWA) Other comprehensive income: Gain from increase in fair value of investment in shares classified as Available for sale (45%) Lower Tier 2 maximum 50% of Core Capital Redeemable preference shares Subordinated loans and bonds Other supplemental Capital Deduction 	3.624.886 - - 4.891.697 - 4.891.697 - (2.499.544)	4.044.053 - - 4.891.697 - 4.891.697 - (438.031)	2.882.131 - 5.458.205 - 5.458.205 - (2.024.511)	3.117.0
	 1.7. Fixed assets revaluation 1.8. General provision on earning assets (max. 1.25% RWA) 1.9. Other comprehensive income: Gain from increase in fair value of investment in shares classified as Available for sale (45%) Lower Tier 2 maximum 50% of Core Capital 2.1. Redeemable preference shares 2.2. Subordinated loans and bonds 2.3. Other supplemental capital instrument (lower tier 2) Supplemental Capital Deduction 3.1. Investments in shares (50%) 	3.624.886 - - 4.891.697 - -	4.044.053 - - 4.891.697 -	2.882.131 - 5.458.205 - 5.458.205	3.117.0
	 Fixed assets revaluation General provision on earning assets (max. 1.25% RWA) Other comprehensive income: Gain from increase in fair value of investment in shares classified as Available for sale (45%) Lower Tier 2 maximum 50% of Core Capital Redeemable preference shares Subordinated loans and bonds Other supplemental Capital Deduction 	3.624.886 - - 4.891.697 - 4.891.697 - (2.499.544)	4.044.053 - - 4.891.697 - 4.891.697 - (438.031)	2.882.131 - 5.458.205 - 5.458.205 - (2.024.511)	3.117.0
3.	 Fixed assets revaluation General provision on earning assets (max. 1.25% RWA) Other comprehensive income: Gain from increase in fair value of investment in shares classified as Available for sale (45%) Lower Tier 2 maximum 50% of Core Capital Redeemable preference shares Subordinated loans and bonds Other supplemental Capital Deduction Investments in shares (50%) Subordinated on insurance subsidiaries (50%) 	3.624.886 4.891.697 4.891.697 (2.499.544) (2.499.544)	4.044.053 - - 4.891.697 - 4.891.697 - 4.891.697 - (438.031) (438.031)	2.882.131 5.458.205 5.458.205 (2.024.511) (2.024.511)	3.117.0
3. C. Co	 Fixed assets revaluation General provision on earning assets (max. 1.25% RWA) Other comprehensive income: Gain from increase in fair value of investment in shares classified as Available for sale (45%) Lower Tier 2 maximum 50% of Core Capital Redeemable preference shares Subordinated loans and bonds Other supplemental capital instrument (lower tier 2) Supplemental Capital Deduction Investments in shares (50%) Shortage of capital on insurance subsidiaries (50%) 	3.624.886 4.891.697 4.891.697 (2.499.544) (2.499.544)	4.044.053 - - 4.891.697 - 4.891.697 - (438.031)	2.882.131 5.458.205 5.458.205 (2.024.511) (2.024.511)	3.117.0
3. C. Co	 Fixed assets revaluation General provision on earning assets (max. 1.25% RWA) Other comprehensive income: Gain from increase in fair value of investment in shares classified as Available for sale (45%) Lower Tier 2 maximum 50% of Core Capital Redeemable preference shares Subordinated loans and bonds Other supplemental Capital Deduction Investments in shares (50%) Subordinated on insurance subsidiaries (50%) 	3.624.886 4.891.697 4.891.697 (2.499.544) (2.499.544)	4.044.053 - - 4.891.697 - 4.891.697 - 4.891.697 - (438.031) (438.031)	2.882.131 5.458.205 5.458.205 (2.024.511) (2.024.511)	1.371.1 3.117.0 5.458.2 5.458.2 (257.9 (257.9
3. <u>C. Co</u> Se	 Fixed assets revaluation General provision on earning assets (max. 1.25% RWA) Other comprehensive income: Gain from increase in fair value of investment in shares classified as Available for sale (45%) Lower Tier 2 maximum 50% of Core Capital Redeemable preference shares Subordinated loans and bonds Other supplemental Capital Deduction Investments in shares (50%) Shortage of capital on insurance subsidiaries (50%) re Capital and Supplemental Capital Deduction exposure 	3.624.886 4.891.697 4.891.697 (2.499.544) (2.499.544)	4.044.053 - - 4.891.697 - 4.891.697 - 4.891.697 - (438.031) (438.031)	2.882.131 5.458.205 5.458.205 (2.024.511) (2.024.511) -	3.117.0 5.458.2 5.458.2 (257.5 (257.5
3. <u>C. Co</u> Se	 Fixed assets revaluation General provision on earning assets (max. 1.25% RWA) Other comprehensive income: Gain from increase in fair value of investment in shares classified as Available for sale (45%) Lower Tier 2 maximum 50% of Core Capital Redeemable preference shares Subordinated loans and bonds Other supplemental capital instrument (lower tier 2) Supplemental Capital Deduction Investments in shares (50%) Shortage of capital on insurance subsidiaries (50%) 	3.624.886 	4.044.053 - - - 4.891.697 - - 4.891.697 - (438.031) - - - - - - - - -	2.882.131 5.458.205 5.458.205 (2.024.511) (2.024.511)	3.117.0 5.458.2 5.458.2 (257.9 (257.9
3. <u>C. Co</u> Se D. Ao E. Ao	 Fixed assets revaluation General provision on earning assets (max. 1.25% RWA) Other comprehensive income: Gain from increase in fair value of investment in shares classified as Available for sale (45%) Lower Tier 2 maximum 50% of Core Capital Redeemable preference shares Subordinated loans and bonds Other supplemental Capital Deduction Investments in shares (50%) Shortage of capital on insurance subsidiaries (50%) re Capital and Supplemental Capital Deduction exposure 	3.624.886 	4.044.053 - - - 4.891.697 - - 4.891.697 - (438.031) - - - - - - - - -	2.882.131 5.458.205 5.458.205 (2.024.511) (2.024.511) -	3.117.(5.458.2 5.458.2 (257.5 (257.5
3. <u>C. Cc</u> Se <u>D. Ac</u> E. Ac	1.7. Fixed assets revaluation 1.8. General provision on earning assets (max. 1.25% RWA) 1.9. Other comprehensive income: Gain from increase in fair value of investment in shares classified as Available for sale (45%) Lower Tier 2 maximum 50% of Core Capital 2.1. Redeemable preference shares 2.2. Subordinated loans and bonds 2.3. Other supplemental capital instrument (lower tier 2) Supplemental Capital Deduction 3.1. Investments in shares (50%) 3.2. Shortage of capital on insurance subsidiaries (50%) ore Capital and Supplemental Capital Fulfilling Requirement (Tier 3) diditional Supplemental Capital Allocated To Anticipate arket Risk	3.624.886 	4.044.053 - - 4.891.697 - - (438.031) (438.031) - - - - -	2.882.131 	3.117.(5.458.2 5.458.2 (257.5 (257.5
3. <u>C. Cc</u> Se <u>D. Ac</u> E. Ac Ma TOTA	1.7. Fixed assets revaluation 1.8. General provision on earning assets (max. 1.25% RWA) 1.9. Other comprehensive income: Gain from increase in fair value of investment in shares classified as Available for sale (45%) Lower Tier 2 maximum 50% of Core Capital 2.1. Redeemable preference shares 2.2. Subordinated loans and bonds 2.3. Other supplemental capital instrument (lower tier 2) Supplemental Capital Deduction 3.1. Investments in shares (50%) 3.2. Shortage of capital on insurance subsidiaries (50%) pre Capital and Supplemental Capital Deduction acuritisation exposure diditional Supplemental Capital Fulfilling Requirement (Tier 3) diditional Supplemental Capital Allocated To Anticipate arket Risk L CORE CAPITAL AND SUPPLEMENTAL CAPITAL (A+B-C)	3.624.886 	4.044.053 - - - 4.891.697 - - 4.891.697 - (438.031) - - - - - - - - -	2.882.131 5.458.205 5.458.205 (2.024.511) (2.024.511) -	3.117.(5.458.2 5.458.2 (257.5 (257.5
3. <u>C. Cc</u> Se <u>D. Ac</u> E. Ac Ma TOTA	1.7. Fixed assets revaluation 1.8. General provision on earning assets (max. 1.25% RWA) 1.9. Other comprehensive income: Gain from increase in fair value of investment in shares classified as Available for sale (45%) Lower Tier 2 maximum 50% of Core Capital 2.1. Redeemable preference shares 2.2. Subordinated loans and bonds 2.3. Other supplemental capital instrument (lower tier 2) Supplemental Capital Deduction 3.1. Investments in shares (50%) 3.2. Shortage of capital Deduction curitisation exposure diditional Supplemental Capital Fulfilling Requirement (Tier 3) diditional Supplemental Capital Allocated To Anticipate arket Risk L CORE CAPITAL AND SUPPLEMENTAL CAPITAL (A+B-C) L CORE CAPITAL, SUPPLEMENTAL CAPITAL, AND ADDITIONAL SUPPLEMENTAL	3.624.886 	4.044.053 	2.882.131 	3.117.0 5.458.2 5.458.2 (257.5 (257.5 (257.5) 37.848.1
3. C. Cc Se D. Ac E. Ac Ma TOTA TOTA CAPIT	1.7. Fixed assets revaluation 1.8. General provision on earning assets (max. 1.25% RWA) 1.9. Other comprehensive income: Gain from increase in fair value of investment in shares classified as Available for sale (45%) Lower Tier 2 maximum 50% of Core Capital 2.1. Redeemable preference shares 2.2. Subordinated loans and bonds 2.3. Other supplemental capital instrument (lower tier 2) Supplemental Capital Deduction 3.1. Investments in shares (50%) 3.2. Shortage of capital no insurance subsidiaries (50%) ore Capital and Supplemental Capital Deduction survitisation exposure diditional Supplemental Capital Fulfilling Requirement (Tier 3) diditional Supplemental Capital Allocated To Anticipate arket Risk L CORE CAPITAL, AND SUPPLEMENTAL CAPITAL (A+B-C) L CORE CAPITAL, SUPPLEMENTAL CAPITAL, AND ADDITIONAL SUPPLEMENTAL fAL ALLOCATED TO ANTICIPATE MARKET RISK (A+B-C+E)	3.624.886 - - - 4.891.697 - - (2.499.544) - - - - - - - - - - - - - - - - - -	4.044.053 	2.882.131 5.458.205 5.458.205 (2.024.511) (2.024.511) - - - - - - - - - - - - - - - - - -	3.117.0 5.458.2 5.458.2 (257.9 (257.9 37.848.3 37.848.3
3. C. Co Se D. Ac E. Ac Ma TOTA TOTA CAPIT CRED	1.7. Fixed assets revaluation 1.8. General provision on earning assets (max. 1.25% RWA) 1.9. Other comprehensive income: Gain from increase in fair value of investment in shares classified as Available for sale (45%) Lower Tier 2 maximum 50% of Core Capital 2.1. Redeemable preference shares 2.2. Subordinated loans and bonds 2.3. Other supplemental capital Instrument (lower tier 2) Supplemental capital Instrument (lower tier 2) Supplemental capital Instrument (solution 3.1. Investments in shares (50%) 3.2. Shortage of capital on insurance subsidiaries (50%) rec Capital and Supplemental Capital Deduction acuritisation exposure diditional Supplemental Capital Fulfilling Requirement (Tier 3) diditional Supplemental Capital Allocated To Anticipate arket Risk L CORE CAPITAL AND SUPPLEMENTAL CAPITAL (A+B-C) L CORE CAPITAL, SUPPLEMENTAL CAPITAL, AND ADDITIONAL SUPPLEMENTAL FALALLOCATED TO ANTICIPATE MARKET RISK (A+B-C+E) IIT RISK-WEIGHTED ASSETS	3.624.886 4.891.697 4.891.697 (2.499.544) (2.499.544) - - - 53.170.929 53.170.929 289.990.826	4.044.053 4.891.697 4.891.697 (438.031) (438.031) - - - 57.865.627 57.865.627 323.524.224	2.882.131 5.458.205 5.458.205 (2.024.511) (2.024.511) - - - - - - - - - - - - - - - - - -	3.117.0 5.458.2 (257.5 (257.5 37.848.1 37.848.1 258.086.5
3. C. Cc Se D. Ac E. Ac Ma TOTA TOTA CAPIT CRED OPER	1.7. Fixed assets revaluation 1.8. General provision on earning assets (max. 1.25% RWA) 1.9. Other comprehensive income: Gain from increase in fair value of investment in shares classified as Available for sale (45%) Lower Tier 2 maximum 50% of Core Capital 2.1. Redeemable preference shares 2.2. Subordinated loans and bonds 2.3. Other supplemental capital instrument (lower tier 2) Supplemental Capital Deduction 3.1. Investments in shares (50%) 3.2. Shortage of capital I Deduction curitisation exposure diditional Supplemental Capital Fulfilling Requirement (Tier 3) diditional Supplemental Capital Allocated To Anticipate arket Risk L CORE CAPITAL AND SUPPLEMENTAL CAPITAL (A+B-C) L CORE CAPITAL, SUPPLEMENTAL CAPITAL, AND ADDITIONAL SUPPLEMENTAL FAL ALLOCATED TO ANTICIPATE MARKET RISK (A+B-C+E) NT RISK-WEIGHTED ASSETS	3.624.886 	4.044.053 - - 4.891.697 - (438.031) (438.031) - - - - 57.865.627 57.865.627 57.865.627 323.524.224 46.163.378	2.882.131 5.458.205 - (2.024.511) (2.024.511) - - - - - - - - - - - - -	3.117.0 5.458.2 (257.9 (257.9 37.848.7 37.848.7 258.086.2 25.168.3
3. C. Cc Se D. Ac E. Ac Ma TOTA TOTA CAPIT CRED OPER MARH	1.7. Fixed assets revaluation 1.8. General provision on earning assets (max. 1.25% RWA) 1.9. Other comprehensive income: Gain from increase in fair value of investment in shares classified as Available for sale (45%) Lower Tier 2 maximum 50% of Core Capital 2.1. Redeemable preference shares 2.2. Subordinated loans and bonds 2.3. Other supplemental capital instrument (lower tier 2) Supplemental Capital Deduction 3.1. Investments in shares (50%) 3.2. Shortage of capital Deduction action as a supplemental Capital Deduction action supplemental Capital Fulfilling Requirement (Tier 3) diditional Supplemental Capital Allocated To Anticipate arket Risk L CORE CAPITAL AND SUPPLEMENTAL CAPITAL (A+B-C) L CORE CAPITAL, SUPPLEMENTAL CAPITAL (A+B-C) L CORE CAPITAL, SUPPLEMENTAL CAPITAL, AND ADDITIONAL SUPPLEMENTAL TALA LLOCATED TO ANTICIPATE MARKET RISK (A+B-C+E) IT RISK-WEIGHTED ASSETS KATIONAL RISK-WEIGHTED ASSETS	3.624.886 4.891.697 4.891.697 (2.499.544) (2.499.544) - - - 53.170.929 53.170.929 289.990.826	4.044.053 4.891.697 4.891.697 (438.031) (438.031) - - - 57.865.627 57.865.627 323.524.224	2.882.131 5.458.205 5.458.205 (2.024.511) (2.024.511) - - - - - - - - - - - - - - - - - -	3.117.0 5.458.2 (257.9 (257.9 37.848.7 37.848.7 258.086.2 25.168.3
3. C. Co Se D. Ac E. Ac Ma TOTA CAPIT CRED OPER MARY REQU	1.7. Fixed assets revaluation 1.8. General provision on earning assets (max. 1.25% RWA) 1.9. Other comprehensive income: Gain from increase in fair value of investment in shares classified as Available for sale (45%) Lower Tier 2 maximum 50% of Core Capital 2.1. Redeemable preference shares 2.2. Subordinated loans and bonds 2.3. Other supplemental capital instrument (lower tier 2) Supplemental capital Deduction 3.1. Investments in shares (50%) 3.2. Shortage of capital Deduction curifisation exposure diditional Supplemental Capital IDeduction curifisation exposure diditional Supplemental Capital Allocated To Anticipate arket Risk L CORE CAPITAL AND SUPPLEMENTAL CAPITAL (A+B-C) L CORE CAPITAL AND SUPPLEMENTAL CAPITAL (A+B-C) L CORE CAPITAL SUPPLEMENTAL CAPITAL, AND ADDITIONAL SUPPLEMENTAL TAL ALLOCATED TO ANTICIPATE MARKET RISK (A+B-C+E) IT RISK-WEIGHTED ASSETS KATIONAL RISK-WEIGHTED ASSETS KET RISK-WEIGHTED ASSETS	3.624.886 4.891.697 4.891.697 (2.499.544) (2.499.544) (2.499.544) - - - - 53.170.929 53.170.929 53.170.929 289.990.826 40.781.287 1.312.676	4.044.053 4.891.697 4.891.697 (438.031) (438.031) - - - 57.865.627 57.865.627 323.524.224 46.163.378 2.066.176	2.882.131 5.458.205 5.458.205 (2.024.511) (2.024.511) (2.024.511) - - - - - - - - - - - - - - - - - -	3.117.0 5.458.2 (257.5 (257.5 257.5 257.5 37.848.1 37.848.1 258.086.5 25.168.3 921.6
3. Se D. Ac E. Ac Ma TOTA CAPII CRED OPER MARH REQU OPER	1.7. Fixed assets revaluation 1.8. General provision on earning assets (max. 1.25% RWA) 1.9. Other comprehensive income: Gain from increase in fair value of investment in shares classified as Available for sale (45%) Lower Tier 2 maximum 50% of Core Capital 2.1. Redeemable preference shares 2.2. Subordinated loans and bonds 2.3. Other supplemental capital instrument (lower tier 2) Supplemental Capital Deduction 3.1. Investments in shares (50%) 3.2. Shortage of capital Deduction ore Capital and Supplemental Capital Deduction curitisation exposure diditional Supplemental Capital Fulfilling Requirement (Tier 3) diditional Supplemental Capital Allocated To Anticipate arket Risk L CORE CAPITAL, SUPPLEMENTAL CAPITAL (APB-C) L CORE CAPITAL, SUPPLEMENTAL CAPITAL (APB-C) L CORE CAPITAL, SUPPLEMENTAL CAPITAL, (APB-C)E I CORE CAPITAL, SUPPLEMENTAL CAPITAL, (A+B-C)E I TRISK-WEIGHTED ASSETS GET RISK-WEIGHTED ASSETS GET RISK-WEIGHTED ASSETS GET RISK-WEIGHTED ASSETS IRED MINIMUM CAPITAL ADEQUACY RATIO FOR CREDIT RISK AND ATIONAL RISK (II:(IV+V))	3.624.886 	4.044.053 - - 4.891.697 - (438.031) (438.031) - - - - 57.865.627 57.865.627 57.865.627 323.524.224 46.163.378	2.882.131 5.458.205 - (2.024.511) (2.024.511) - - - - - - - - - - - - -	3.117.0 5.458.2 5.458.2 (257.9 (257.9 257.9 257.9 37.848.1 37.848.1 37.848.1 258.066.9 25.168.3 921.8
3. C. Cc Se D. Ac E. Ac Ma TOTA TOTA CRED OPER MARK REQU OPER REQU	1.7. Fixed assets revaluation 1.8. General provision on earning assets (max. 1.25% RWA) 1.9. Other comprehensive income: Gain from increase in fair value of investment in shares classified as Available for sale (45%) Lower Tier 2 maximum 50% of Core Capital 2.1. Redeemable preference shares 2.2. Subordinated loans and bonds 2.3. Other supplemental capital instrument (lower tier 2) Supplemental capital Deduction 3.1. Investments in shares (50%) 3.2. Shortage of capital Deduction curifisation exposure diditional Supplemental Capital IDeduction curifisation exposure diditional Supplemental Capital Allocated To Anticipate arket Risk L CORE CAPITAL AND SUPPLEMENTAL CAPITAL (A+B-C) L CORE CAPITAL AND SUPPLEMENTAL CAPITAL (A+B-C) L CORE CAPITAL SUPPLEMENTAL CAPITAL, AND ADDITIONAL SUPPLEMENTAL TAL ALLOCATED TO ANTICIPATE MARKET RISK (A+B-C+E) IT RISK-WEIGHTED ASSETS KATIONAL RISK-WEIGHTED ASSETS KET RISK-WEIGHTED ASSETS	3.624.886 4.891.697 4.891.697 (2.499.544) (2.499.544) (2.499.544) - - - - 53.170.929 53.170.929 53.170.929 289.990.826 40.781.287 1.312.676	4.044.053 4.891.697 4.891.697 (438.031) (438.031) - - - 57.865.627 57.865.627 323.524.224 46.163.378 2.066.176	2.882.131 5.458.205 5.458.205 (2.024.511) (2.024.511) (2.024.511) - - - - - - - - - - - - - - - - - -	3.117.0

SPOT AND DERIVATIVE TRANSACTIONS

As at 30 September 2011 (In Millions of Rupiah)

				BANK		
No.	TRANSACTION	Notional Amount		Туре	Derivative Rec	eivables & Payables
	-	Notional Amount	Trading	Hedging	Receivables	Payables
Α.	Exchange Rate Related	, , , , , , , , , , , , , , , , , , ,				
1	Spot	9.570.760	-	9.570.760	63.236	77.091
2	Forward	2.778.282	-	2.778.282	33.142	16.913
3	Option a. Written b. Purchased	-	-	-	-	-
4	Future	-	-	-	-	-
5	Swap	13.656.680	-	13.656.680	100.641	158.345
6	Others	-	-	-	-	-
В.	Interest Rate Related	1				
1	Forward	-	-	-	-	-
2	Option a. Written b. Purchased	- -	-	-	-	-
3	Future	-	-	-	-	-
4	Swap	4.650.000	-	4.650.000	-	39.473
5	Others	-	-	-	-	-
C.	Others TOTAL	- 30.655.722	-	- 30.655.722	- 197.019	- 291.822

CALCULATION OF FINANCIAL RATIOS

As at 30 September 2011 and 2010

			(In %)
		BA	NK
No.	RATIOS	30 September 2011	30 September 2010 (Audited)
PERF	ORMANCE RATIOS		
1.	Capital Adequacy Ratio (CAR)	16,01%	13,25%
2.	Non performing earning assets and non-performing non earning assets		
	to total earning assets and non earning assets	1,67%	1,82%
3.	Non performing earning assets to total earning assets	1,80%	1,72%
4.	Allowance for impairment on financial assets to		
	earning assets	2,98%	3,23%
5.	Gross NPL	2,41%	2,48%
6.	Net NPL	0,57%	0,69%
7.	Return on Asset (ROA)	3,69%	3,06%
8.	Return on Equity (ROE)	27,85%	32,55%
9.	Net Interest Margin (NIM)	5,23%	5,35%
10.	Operating Expenses to Operating Income	64,19%	70,16%
11.	Loan to Deposit Ratio (LDR)	76,25%	69,62%
сом	PLIANCE		
1.	a. Percentage violation of Legal Lending Limit		
	i. Related parties	0,00%	0,00%
	ii. Third parties	0,00%	0,00%
	b. Percentage of lending in excess of the Legal Lending Limit		
	i. Related parties	0,00%	0,00%
	ii. Third parties	0,00%	0,00%
2.	Reserve requirement		
	a. Primary reserve requirement Rupiah	8,00%	5,00%
	b. Reserve requirement Foreign currencies	8,01%	1,01%
3.	Net Open Position - Overall	2,33%	1,66%

CASH FLOW STATEMENT For the periods from 1 January to 30 September 2011 and 2010 (In millions of Rupiah)

(In millions of Rupiah)		
DESCRIPTION	CONSOL	
	30 September 2011	30 September 2010 (Audited)
		(Addited)
CASH FLOWS FROM OPERATING ACTIVITIES	27.000 400	24.054.424
Receipts from interest income Receipts from fees and commissions	27.666.489 7.113.405	24.851.131 3.667.528
Payments of interest expense	(11.829.667)	(10.896.907
Receipts from the sale of Government Bonds - fair value through profit or loss	26.857.335	28.373.494
Acquisition of Government Bonds fair value through profit or loss	(26.889.977)	(28.596.706
Foreign exchange gains/(losses) - net	435.614	(246.269
Operating income - others	314.822	757.111
Operating expenses - others	(982.080)	(2.128.768
Salaries and employee benefits	(4.863.303)	(4.189.82)
General and administrative expenses Non-operating income/(expenses)- others	(4.832.589) 84.819	(3.440.008 139.477
Cash Flow From Operating Activities Before Changes in Operating Assets and Liabilities	13.074.868	8.290.256
	10107 41000	012501250
(Increase)/decrease in operating assets:		
Placements with Bank Indonesia and other banks *)	(10.261.946)	41.522.50
Marketable securities - fair value through profit or loss *)	11.377.971	15.563.72
Other receivables - Trade Transactions	(822.317)	558.63
Loans	(51.304.426)	(32.933.60
Consumer financing receivable	(1.410.328)	(443.924
Net investment in financial lease Other assets	(37.078) (5.385.825)	(5.500.31)
Other assets	(5.565.625)	(5.500.51)
Proced from collection of earning assets already written - off	2.816.305	834.639
Increase/(decrease) in operating liabilities:		
Conventional Banking and Sharia - Non Syirkah Temporer Fund		
Demand deposits	4.386.230	(14.145.859
Saving deposits	13.607.334	5.342.298
Time deposits	(1.478.678)	3.348.110
Sharia Banking - Syirkah Temporer Fund Restricted investment demand deposit and mudharabah musytarakah demand deposit	(2.459)	79.427
Restricted investment demand deposit and initial and industrial demand deposit Restricted investment saving deposit and unrestricted investment mudharabah saving deposit	490.016	1.327.689
Unrestricted investment mudharabah time deposit	2.322.181	3.396.259
Inter-bank call money	1.402.653	275.000
Obligation due immediately	540.205	551.788
Obligation due immediately		
Taxes payable	(2.556.306)	(2.983.542
		(2.983.542 3.148.359
Taxes payable	(2.556.306)	
Taxes payable Other liabilities Net cash provided by/(used in) operating activities	(2.556.306) 5.280.638	3.148.359
Taxes payable Other liabilities Net cash provided by/(used in) operating activities	(2.556.306) 5.280.638 (17.960.962)	3.148.355 28.231.450
Taxes payable Other liabilities Net cash provided by/(used in) operating activities CASH FLOWS FROM INVESTING ACTIVITIES (Increase)/decrease in marketable securities - available for sale and held to maturity *)	(2.556.306) 5.280.638 (17.960.962) 1.463.518	3.148.359 28.231.450 (5.864.995
Taxes payable Other liabilities Net cash provided by/(used in) operating activities CASH FLOWS FROM INVESTING ACTIVITIES (Increase)/decrease in marketable securities - available for sale and held to maturity *) (Increase)/decrease in Government Bords - available for sale and held to maturity	(2.556.306) 5.280.638 (17.960.962) 1.463.518 (233.154)	3.148.359 28.231.450 (5.864.999 7.020.538
Taxes payable Other liabilities Net cash provided by/(used in) operating activities CASH FLOWS FROM INVESTING ACTIVITIES (Increase)/decrease in marketable securities - available for sale and held to maturity *) (Increase)/decrease in Government Bonds - available for sale and held to maturity (Increase)/decrease of investments in shares	(2.556.306) 5.280.638 (17.960.962) 1.463.518 (233.154) 1.049	3.148.359 28.231.450 (5.864.995 7.020.538 227.605
Taxes payable Other liabilities Net cash provided by/(used in) operating activities CASH FLOWS FROM INVESTING ACTIVITIES (Increase)/decrease in marketable securities - available for sale and held to maturity *) (Increase)/decrease of investment Bonds - available for sale and held to maturity (Increase)/decrease of investments in shares Proceeds from sale of fixed assets	(2.556.306) 5.280.638 (17.960.962) 1.463.518 (233.154) 1.049 927	3.148.355 28.231.450 (5.864.995 7.020.538 227.600 2.717
Taxes payable Other liabilities Net cash provided by/(used in) operating activities CASH FLOWS FROM INVESTING ACTIVITIES (Increase)/decrease in marketable securities - available for sale and held to maturity *) (Increase)/decrease in Government Bonds - available for sale and held to maturity (Increase)/decrease of investments in shares	(2.556.306) 5.280.638 (17.960.962) 1.463.518 (233.154) 1.049	3.148.355 28.231.450 (5.864.993 7.020.533 227.605 2.771 (412.023
Taxes payable Other liabilities Net cash provided by/(used in) operating activities CASH FLOWS FROM INVESTING ACTIVITIES (Increase)/decrease in marketable securities - available for sale and held to maturity *) (Increase)/decrease of investments in shares Proceeds from sale of fixed assets Acquisition of fixed assets	(2.556.306) 5.280.638 (17.960.962) 1.463.518 (233.154) 1.049 927 (655.497)	3.148.355 28.231.450 (5.864.997 7.020.538 227.605 2.717 (412.022) (3.446.756)
Taxes payable Other liabilities Net cash provided by/(used in) operating activities CASH FLOWS FROM INVESTING ACTIVITIES (Increase)/decrease in marketable securities - available for sale and held to maturity *) (Increase)/decrease of investments in shares Proceeds from sale of fixed assets Acquisition of fixed assets (Increase)/decrease in securities purchased under resale agreements Investment at PT AXA Mandiri Financial Services (subsidiaries) Increase in non-controlling interest	(2.556.306) 5.280.638 (17.960.962) 1.463.518 (233.154) 1.049 927 (655.497) 6.786.174 - 306.326	3.148.359
Taxes payable Other liabilities Net cash provided by/(used in) operating activities CASH FLOWS FROM INVESTING ACTIVITIES (Increase)/decrease in marketable securities - available for sale and held to maturity *) (Increase)/decrease of investment 8 onds - available for sale and held to maturity (Increase)/decrease of investments in shares Proceeds from sale of fixed assets Acquisition of fixed assets (Increase)/decrease in securities purchased under resale agreements Investment at PT AXA Mandin Financial Services (subsidiaries)	(2.556.306) 5.280.638 (17.960.962) 1.463.518 (233.154) 1.049 927 (655.497) 6.786.174	3.148.359 28.231.450 (5.864.999 7.020.538 227.605 2.717 (412.021 (3.446.755 (3.446.755) (48.427
Taxes payable Other liabilities Net cash provided by/(used in) operating activities CASH FLOWS FROM INVESTING ACTIVITIES (Increase)/decrease in marketable securities - available for sale and held to maturity *) (Increase)/decrease of investments in shares Proceeds from sale of fixed assets Acquisition of fixed assets (Increase)/decrease in securities purchased under resale agreements Investment at PT AXA Mandin Financial Services (subsidiaries) Increase in non-controlling interest Net cash provided by/(used in) investing activities	(2.556.306) 5.280.638 (17.960.962) 1.463.518 (233.154) 1.049 927 (655.497) 6.786.174 - 306.326	3.148.355 28.231.450 (5.864.993 7.020.533 227.605 2.717 (412.022 (3.446.755 (48.427) (48.427) (48.427) (48.427)
Taxes payable Other liabilities Net cash provided by/(used in) operating activities CASH FLOWS FROM INVESTING ACTIVITIES [Increase]/decrease in marketable securities - available for sale and held to maturity *) [Increase]/decrease of investments in shares Proceeds from sale of fixed assets Acquisition of fixed assets [Increase]/decrease in socurities purchased under resale agreements [Increase]/decrease in socurities purchased under resale agreements [Increase]/decrease in no-controlling interest Net cash provided by/(used in) investing activities CASH FLOWS FROM FINANCING ACTIVITIES	(2.556.306) 5.280.638 (17.960.962) 1.463.518 (233.154) 1.049 927 (655.497) 6.786.174 - 306.326 7.669.343	3.148.355 28.231.450 (5.864.993 7.020.533 227.605 2.717 (412.022 (3.446.755 (48.427 195.118 (2.326.217)
Taxes payable Other liabilities Net cash provided by/(used in) operating activities CASH FLOWS FROM INVESTING ACTIVITIES (Increase)/decrease in marketable securities - available for sale and held to maturity *) (Increase)/decrease of investments in shares Proceeds from sale of fixed assets Acquisition of fixed assets (Increase)/decrease in socurities purchased under resale agreements Increase in non-controlling interest Net cash provided by/(used in) investing activities CASH FLOWS FROM FINANCING ACTIVITIES Increase/(decrease) in marketable securities issued	(2.556.306) 5.280.638 (17.960.962) 1.463.518 (233.154) 1.049 927 (655.997) 6.786.174 	3.148.355 28.231.450 (5.864.99 7.020.533 2.27.60 2.71 (412.02) (3.446.756 (48.42) 1.95.11 (2.326.217 (163.282)
Taxes payable Other liabilities Net cash provided by/(used in) operating activities CASH FLOWS FROM INVESTING ACTIVITIES (Increase)/decrease in marketable securities - available for sale and held to maturity *) (Increase)/decrease in marketable securities - available for sale and held to maturity *) (Increase)/decrease in marketable securities - available for sale and held to maturity *) (Increase)/decrease of investments in shares Proceeds from sale of fixed assets Acquisition of fixed assets (Increase)/decrease in securities purchased under resale agreements Investment at PT AXA Mandin Financhal Services (subsidiaries) Increase in non-controlling interest Net cash provided by/(used in) investing activities CASH FLOWS FROM FINANCING ACTIVITIES Increase/(decrease) in marketable securities issued Increase/(decrease) in fund borrowings	(2.556.306) 5.280.638 (17.960.962) 1.463.518 (233.154) 1.049 927 (655.497) 6.766.174 - 306.326 7.669.343	3.148.359 28.231.450 (5.864.99) 7.020.533 2.27.60 2.711 (412.02] (3.446.751 (48.422) 195.118 (2.326.217) (163.283 1.309.297
Taxes payable Other liabilities Net cash provided by/(used in) operating activities CASH FLOWS FROM INVESTING ACTIVITIES (Increase)/decrease in marketable securities - available for sale and held to maturity *) (Increase)/decrease of investments in shares Proceeds from sale of fixed assets Acquisition of fixed assets (Increase)/decrease in non-controlling interest Investment at PT AXA Mandiri Financial Services (subsidiaries) Increase Increase Inon-controlling interest Net cash provided by/(used in) investing activities CASH FLOWS FROM FINANCING ACTIVITIES Increase)/(decrease) in marketable securities issued	(2.556.306) 5.280.638 (17.960.962) 1.463.518 (233.154) 1.049 927 (655.997) 6.786.174 	3 148 355 28.231.450 (5.864.997 7.020.533 227.600 2.717 (412.022 (3.446.755 (48.427) 195.118 (2.326.217 (163.282 (163.282) (163.282) (163.564)
Taxes payable Other liabilities Net cash provided by/(used in) operating activities CASH FLOWS FROM INVESTING ACTIVITIES [Increase]/decrease in marketable securities - available for sale and held to maturity *) [Increase]/decrease of investments in shares Proceeds from sale of fixed assets Acquisition of fixed assets [Increase]/decrease in socurities purchased under resale agreements Investment at PT XAK Mandiri Financial Services (subsidiaries) Increase in non-controlling interest Net cash provided by/(used in) investing activities CASH FLOWS FROM FINANCING ACTIVITIES Increase/(decrease) in marketable securities issued Increase/(decrease) in marketable securities issued Increase/(decrease) in fund borrowings Payment of Subordinated Bonds	(2.556.306) 5.280.638 (17.960.962) 1.463.518 (233.154) 1.049 927 (655.497) 6.766.174 - 306.326 7.669.343	3 148 355 28.231.450 (5.864.997 7.020.533 227.600 2.717 (412.022 (3.446.755 (48.427) 195.118 (2.326.217 (163.282 (163.282) (163.282) (163.564)
Taxes payable Other liabilities Net cash provided by/(used in) operating activities CASH FLOWS FROM INVESTING ACTIVITIES (Increase)/decrease in marketable securities - available for sale and held to maturity *) (Increase)/decrease in Government Bonds - available for sale and held to maturity to (Increase)/decrease in Government Bonds - available for sale and held to maturity (Increase)/decrease in Securities - available for sale and held to maturity (Increase)/decrease in Government Bonds - available for sale and held to maturity (Increase)/decrease) in sourchased under resale agreements Investment at PT AXA Mandiri Financial Services (subsidiaries) Inversate in non-controlling interest Net cash provided by/(used in) investing activities CASH FLOWS FROM FINANCING ACTIVITIES Increase/(decrease) in marketable securities issued Increase/(decrease) in fund borrowings Payment of Subordinated Bonds Increase/(decrease) in securities old under repurchase agreements	(2.556.306) 5.280.638 (17.960.962) 1.463.518 (233.154) 1.049 927 (655.497) 6.786.174 306.326 7.669.343	3 148 355 28.231.450 (5.864.997 7.020.533 227.600 2.717 (412.022 (3.446.755 (48.427) 195.118 (2.326.217 (163.282 (163.282) (163.282) (163.564)
Taxes payable Other liabilities Net cash provided by/(used in) operating activities CASH FLOWS FROM INVESTING ACTIVITIES (Increase)/decrease in marketable securities - available for sale and held to maturity *) (Increase)/decrease in Government Bonds - available for sale and held to maturity *) (Increase)/decrease of investments in shares Proceeds from sale of fixed assets Acquisition of fixed assets (Increase)/decrease in scurities purchased under resale agreements Investment at PT AXA Mandiri Financial Services (subsidiaries) Increase in non-controlling interest Net cash provided by/(used in) investing activities CASH FLOWS FROM FINANCING ACTIVITIES Increase/(decrease) in marketable securities issued Increase/(decrease) in fund borrowings Payment of Subordinated Bonds Increase/(decrease) in fund borrowings Payment of Subordinated Bonds Increase /(decrease) in Securities in Subsidiaries Addition of issued and fully paid up capital derived from Limited Public Offering with Preemptive Right Issue Execution of shares option	(2.556.306) 5.280.638 (17.960.962) 1.463.518 (233.154) 1.049 927 (655.497) 6.786.174 - 306.326 7.669.343 4446.968 4.140.852 (41.874) (41.874) 90.072	3 148 355 28.231.450 (5.864.997 7.020.533 227.600 2.711 (412.022 (3.446.755 (48.427) 195.114 (2.326.217 (163.282 (163.282) (163.566 (316.356
Taxes payable Other liabilities Net cash provided by/(used in) operating activities CASH FLOWS FROM INVESTING ACTIVITIES (Increase)/decrease in marketable securities - available for sale and held to maturity *) (Increase)/decrease of investment Bonds - available for sale and held to maturity *) (Increase)/decrease of investments in shares Proceeds from sale of fixed assets Acquisition of fixed assets (Increase)/decrease in securities purchased under resale agreements (Increase)/decrease in securities purchased under resale agreements Increase in non-controlling interest Net cash provided by/(used in) investing activities CASH FLOWS FROM FINANCING ACTIVITIES Increase/(decrease) in marketable securities issued Increase/(decrease) in marketable securities issued Increase/(decrease) in securities sold under repurchase agreements Difference in Transaction of Equity changes in Subsidiaries Addition of issued and fully paid up capital derived from Limited Public Offering with Preemptive Right Issue	(2.556.306) 5.280.638 (17.960.962) 1.463.518 (233.154) 1.049 927 (655.497) 6.786.174 - 306.326 7.669.343 - 446.968 4.140.852 (41.874) - 90.072 11.424.573 (3.182.705)	3 148 359 28.231.450 (5.864.99) 7.702.533 227.60 2.711 (412.02) (3.446.756 (48.42) 195.114 (2.326.217 (163.282) (163.282) (316.356 (316.354) 23.870
Taxes payable Other liabilities Net cash provided by/(used in) operating activities CASH FLOWS FROM INVESTING ACTIVITIES (Increase)/decrease in marketable securities - available for sale and held to maturity *) (Increase)/decrease in Government Bonds - available for sale and held to maturity *) (Increase)/decrease of investments in shares Proceeds from sale of fixed assets Acquisition of fixed assets (Increase)/decrease in scurities purchased under resale agreements Investment at PT AXA Mandiri Financial Services (subsidiaries) Increase in non-controlling interest Net cash provided by/(used in) investing activities CASH FLOWS FROM FINANCING ACTIVITIES Increase/(decrease) in marketable securities issued Increase/(decrease) in fund borrowings Payment of Subordinated Bonds Increase/(decrease) in fund borrowings Payment of Subordinated Bonds Increase /(decrease) in Securities in Subsidiaries Addition of issued and fully paid up capital derived from Limited Public Offering with Preemptive Right Issue Execution of shares option	(2.556.306) 5.280.638 (17.960.962) 1.463.518 (233.154) 1.049 927 (655.497) 6.786.174 306.326 7.669.343 446.968 4.140.852 (41.874) - 90.072 11.424.573	3.148.355 28.231.450 (5.864.991 7.020.533 227.600 2.717 (412.021 (3.446.752 (48.422 195.118 (2.326.217 (163.283 1.309.293) (63.568 (316.356 (316.356) (2.386.556)
Taxes payable Other liabilities Net cash provided by/(used in) operating activities CASH FLOWS FROM INVESTING ACTIVITIES (Increase)/decrease in marketable securities - available for sale and held to maturity *) (Increase)/decrease in marketable securities - available for sale and held to maturity *) (Increase)/decrease in marketable securities - available for sale and held to maturity *) (Increase)/decrease in marketable securities - available for sale and held to maturity *) (Increase)/decrease in marketable securities - available for sale and held to maturity *) (Increase)/decrease in marketable securities unchased under resale agreements (Increase)/decrease in securities purchased under resale agreements Increase in non-controlling interest Net cash provided by/(used in) investing activities CASH FLOWS FROM FINANCING ACTIVITIES Increase/(decrease) in fund borrowings Payment of Subordinated Bonds Increase/(decrease) in fund borrowings Payment of Subordinated Bonds Increase/(decrease) in fund borrowings Payment of Subordinated Bonds Increase/(decrease) on paital derived from Limited Public Offering with Preemptive Right Issue Execution of issued and fully paid up capital derived from Limited Public Offering with Preemptive Right Issue Execution of shares option Payments of dividends, cooperative development fund program and community development fund program Net Cash by/(used in) Financing Activities	(2.556.306) 5.280.638 (17.960.962) 1.463.518 (233.154) 1.049 927 (655.497) 6.786.174 306.326 7.669.343 446.968 4.140.852 (41.872) (41.872) 90.072 11.424.573 (3.182.705) 12.877.886	3 148 35 28.231.450 (5.864.99) 7.020.53 227.60 2.71 (412.02 (3.446.75) (48.82) 195.111 (2.326.21) (63.56) (316.356) (316.356) (316.356) (1.596.699)
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Taxes payable Other liabilities Net cash provided by/(used in) operating activities CASH ELOWS FROM INVESTING ACTIVITIES [Increase]/decrease in marketable securities - available for sale and held to maturity *) (Increase]/decrease of investments in shares Proceeds from sale of fixed assets Acquisition of fixed assets (Increase]/decrease in securities purchased under resale agreements Increase.]/decrease in securities purchased under resale agreements (Increase]/decrease in securities purchased under resale agreements Increase.]/decrease in securities purchased under resale agreements Increase.]/decrease in non-controlling interest Net cash provided by/(used in) investing activities CASH FLOWS FROM FINANCING ACTIVITIES Increase.]/decrease] in marketable securities issued Increase.]/decrease] in und borrowings Payment of Subordinated Bonds Increase.]/(decrease) in und borrowings Payment of Subordinated Bonds Increase.]/(decrease) in one foulty changes in Subsidiaries Addition of issued and fully paid up capital derived from Limited Public Offering with Preemptive Right Issue Execution of shares option Payments of dividends, cooperative development fund program and community development fund program Net Cash by/(used in) Financing Activities NET INCREASE/(DECREASE) IN CASH AND CASH EQUIVALENTS CASH AND CASH EQUIVALENTS AT BEGINNING OF YEAR Cash and cash equivalent at the end of year consist of : Cash Current accounts with Bank Indonesia Current accounts with Bank Indonesia at other banks *)	(2.556.306) 5.280.638 (17.960.962) 1.463.518 (233.154) 1.049 9227 (655.497) 6.786.174 	3.148.35 28.231.451 (5.864.99 7.020.53 227.60 2.771 (412.02 (3.446.75 (48.42 195.11 (2.326.21 (163.28 1.309.29 (63.56 (316.35 (316.35) (2.386.55 (1.596.69) 24.308.53 32.413.36 56.721.89 8.604.59 15.045.24 6.294.42 21.514.05
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Taxes payable Other liabilities Net cash provided by/(used in) operating activities CASH FLOWS FROM INVESTING ACTIVITIES (Increase)/decrease in marketable securities - available for sale and held to maturity *) (Increase)/decrease in Government Bonds - available for sale and held to maturity (Increase)/decrease of investments in shares Proceeds from sale of fixed assets Acquisition of fixed assets (Increase)/decrease or investments in shares Proceeds from sale of fixed assets (Increase)/decrease in socurities purchased under resale agreements Investment at PT AXA Mandiri Financial Services (subsidiaries) Increase (Increase) in non-controlling interest Net cash provided by/(used in) investing activities CASH FLOWS FROM FINANCING ACTIVITIES Increase/(decrease) in marketable securities issued Increase/(decrease) in fund borrowings Payment of Subordinated Bonds Increase/(decrease) in fund borrowings Payment of Subordinated Bonds Increase/(decrease) in sourtiles sold under repurchase agreements Difference in Transaction of Equity changes in Subsidiaries Addition of Issued and fully paid up capital derived from Limited Public Offering with Preemptive Right Issue Execution of shares option Payments of dividends, cooperative development fund program and community development fund program Net Cash by/(used in) Financing Activities NET INCREASE/(DECREASE) IN CASH AND CASH EQUIVALENTS CASH AND CASH EQUIVALENTS AT END OF YEAR Cash and cash equivalent at the end of year consist of : Cash Current accounts with Bank Indonesia Current accounts with Bank Indonesia Placements with Bank Indonesia *) Cacrificate of Bank Indonesia and other banks *) Cacrificate of Bank Indonesia *) Total Cash and CaSH Equivalent SUPPLEMENTAL CASH FLOWS INFORMATION	(2.556.306) 5.280.638 (17.960.962) 1.463.518 (233.154) 1.049 927 (655.497) 6.786.174 - 306.326 7.669.343 - - - - - - - - - - - - - - - - - -	3 148 353 28.231.450 (5.864.99) 7.020.533 227.603 2.7.11 (412.02) (3.446.756 (48.427 1.95.118 (2.326.217 (163.287 (163.287 (163.287 (163.565 (316.356 (316.356 (316.356 (316.356 (316.356 (316.356 (316.356 (316.356 (316.356 (316.356) 24.308.538 32.413.367 56.721.899 8.604.599 15.045.244 6.294.422 21.154.055
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Taxes payable Other liabilities Net cash provided by/(used in) operating activities CASH FLOWS FROM INVESTING ACTIVITIES (Increase)/decrease in marketable securities - available for sale and held to maturity *) (Increase)/decrease in Government Bonds - available for sale and held to maturity (Increase)/decrease of investments in shares Proceeds from sale of fixed assets Acquisition of fixed assets (Increase)/decrease or investments in shares Proceeds from sale of fixed assets (Increase)/decrease in socurities purchased under resale agreements Investment at PT AXA Mandiri Financial Services (subsidiaries) Increase (Increase) in non-controlling interest Net cash provided by/(used in) investing activities CASH FLOWS FROM FINANCING ACTIVITIES Increase/(decrease) in marketable securities issued Increase/(decrease) in fund borrowings Payment of Subordinated Bonds Increase/(decrease) in fund borrowings Payment of Subordinated Bonds Increase/(decrease) in sourtiles sold under repurchase agreements Difference in Transaction of Equity changes in Subsidiaries Addition of Issued and fully paid up capital derived from Limited Public Offering with Preemptive Right Issue Execution of shares option Payments of dividends, cooperative development fund program and community development fund program Net Cash by/(used in) Financing Activities NET INCREASE/(DECREASE) IN CASH AND CASH EQUIVALENTS CASH AND CASH EQUIVALENTS AT END OF YEAR Cash and cash equivalent at the end of year consist of : Cash Current accounts with Bank Indonesia Current accounts with Bank Indonesia Placements with Bank Indonesia *) Cacrificate of Bank Indonesia and other banks *) Cacrificate of Bank Indonesia *) Total Cash and CaSH Equivalent SUPPLEMENTAL CASH FLOWS INFORMATION	(2.556.306) 5.280.638 (17.960.962) 1.463.518 (233.154) 1.049 927 (655.497) 6.786.174 - 306.326 7.669.343 - - - - - - - - - - - - - - - - - -	3.148.355 28.231.450 (5.864.99 7.020.533 2.27.60 2.71 (412.02) (3.446.756 (48.42) 1.95.11 (2.326.217 (163.282)

*) Effectively since 1 January 2010, Placements with Bank Indonesia and Other Banks also Certificate of Bank Indonesia with original maturities of three months or less classified as Cash and Cash Equivalents.