STATEMENTS OF FINANCIAL POSITION /BALANCE SHEETS PT BANK MANDIRI (PERSERO) Tbk. As at 31 March 2012 and 31 December 2011

		BA	NK .	CONSOLU	(In Millions of Rupiah) CONSOLIDATED		
10	POS - POS	31 March 2012	31 December 2011 (Audited)	31 March 2012	31 December 2011 (Audited)		
	ASSETS						
1.	Cash	8,354,571	10,259,053	9,300,832	11,357,523		
2.	Placements with Bank Indonesia	41,363,100	62,711,629	47,991,096	69,593,901		
i. I.	Placements with other banks	32,434,541	26,243,728	33,553,143	27,926,232		
	Spot and derivative receivables	102,173	124,422	102,177	128,005		
	Securities						
	 Designated at fair value through profit/loss 	1,080,579	4,281,564	2,266,020	5,401,586		
	b. Available for sale	59,114,102	58,723,208	59,884,240	59,428,638		
	c. Held to maturity	23,278,503	23,334,074	25,389,634	25,495,706		
L	d. Loans and receivables	9,979	9,588	9,979	9,588		
	Securities sold with agreement to repurchase (Repo)		12.170.910	13.478.217	12.369.885		
	Securities purchased with agreement to resell (Reverse Repo) Acceptances receivables	13,478,217	6.551.103	6.373.657	6,551,103		
	Acceptances receivables	6,373,657	6,551,103	0,373,057	0,551,103		
	a. Designated at fair value through profit/loss						
	b. Available for sale			-			
	c. Held to maturity	-	-	-			
	d. Loans and receivables	286,259,416	273,962,101	323.982.068	311.093.306		
	Consumer finance receivables	280,235,410	273,502,101	3,137,475	3,248,560		
	Sharia financing			5,157,475	5,240,500		
	Investments in shares	2,887,682	2,887,626	6,469	7.327		
1	Policy holder's investment in Unit Link Contract	2,007,002	2,007,020	9.979.962	9,044,266		
	Allowance for impairment on financial assets -/-			5,575,502	5,044,200		
	a. Securities	(175.671)	(163.210)	(322.577)	(236.254		
	b. Loans	(12,383,772)	(11.111.571)	(13,463,371)	(12,105,048		
	c. Others	(1,348,110)	(1,285,241)	(1,423,544)	(1,356,397		
	Intangible assets	1,640,500	1,633,712	1,640,500	1,633,712		
	Accumulated amortisation for intangible assets -/-	(1,109,839)	(1,100,378)	(1,109,839)	(1,100,378		
	Premises and equipment	9,427,083	9,258,876	10,549,235	10,418,120		
	Accumulated depreciation for premises and equipment -/-	(3,870,140)	(3,787,184)	(4,476,002)	(4,361,860		
	Non earning assets						
	a. Abandoned properties	180,046	180,046	180,280	180,280		
	b. Repossessed assets	120,030	120,030	143,052	143,052		
L	c. Suspense account	1,564,328	1,434,376	1,564,328	1,434,376		
L	d. Inter office assets						
	 Operational activities conducted in Indonesia 	-	-				
L	ii. Operational activities conducted outside Indonesia		-		-		
4	Allowance for impairment on non financial assets -/-	(299,279)	(298,163)	(321,341)	(320,225		
).	Finance lease		-	50,780	38,982		
).	Deferred tax assets	3,306,587	3,648,627	3,453,101	3,800,412		
	Other assets	10,338,640	9,317,738	14,932,043	12,067,306		
+			100 100 001				
di la	TOTAL ASSETS	482,126,923	489,106,664	546,851,614	551,891,704		

STATEMENTS OF FINANCIAL POSITION /BALANCE SHEETS PT BANK MANDIRI (PERSERO) Tbk.

As at 31 March 2012 and 31 December 2011

		BA	NK	CONSOLIDATED		
D	POS - POS	31 March 2012	31 December 2011 (Audited)	31 March 2012	31 December 2011 (Audited)	
	LIABILITIES AND EQUITY					
	LIABILITIES					
	Demand deposits **)	76,196,408	89,152,870	80,494,616	92,616,18	
	Savings deposits **)	148,442,313	149,088,472	163,878,896	163,779,82	
	Time deposits **) Investment fund - revenue sharing	136,092,549	141,994,836	159,160,682	165,854,39	
	Fund from Bank Indonesia	5.845	7,279	5.845	7,2	
	Fund from other banks **)	23,773,351	12,439,224	23,833,657	12.653.6	
	Spot and derivative liabilities	122,769	178,036	123,272	178,7	
	Liabilities sold with repo agreements to repurchase (Repo)			,	,	
	Acceptances liabilities	6,373,657	6,551,103	6,373,657	6,551,1	
4	Securities issued	564	564	1,327,313	1,795,9	
	Fund borrowings					
	a. Loans capital	5,838,927	5,856,798	5,833,927	5,851,7	
	b. Others fund borrowings	7,333,874	9,152,966	9,906,714	11,696,2	
	Margin deposits received	1,537,738	1,685,061	1,537,738	1,685,0	
	Inter office liabilities					
	 Operational activities conducted in Indonesia 	3,328,025	3,520,845	3,328,025	3,520,8	
	 Dperational activities conducted outside Indonesia 	(3,238,993)	(3,486,349)	(3,238,993)	(3,486,3	
	Deferred tax liabilities	-	-	-	-	
•	Liability to Unit Link Holders	-		9,979,962	9,044,2	
	Other liabilities	14,030,765	13,785,816	18,050,683	17,488,3	
	Investment fund - profit sharing TOTAL LIABILITIES	419,837,792	429,927,521	480.595.994	489,237,2	
	EQUITY	415,857,752	425,527,521	480,353,554	489,237,2	
	Share capital					
	a. Authorised capital	16,000,000	16,000,000	16,000,000	16,000,0	
	b. Unpaid-in capital -/-	(4,333,333)	(4,333,333)	(4,333,333)	(4,333,3	
	c. Treasury stock -/-	-	-	-	-	
	Additional Paid - in Capital					
	a. Agio	17,195,760	17,195,760	17,195,760	17,195,7	
	b. Disagio -/-	-	-	-	-	
	c. Donated capital	-	-	-	-	
	d. Funds for paid - up capital	-	-	-	-	
	e. Others	-	-		-	
	Other comprehensive income (losses)					
	a. Adjustment arising from translation of financial statement	84,006	83,282	57,456	56,7	
	b. Gain (Losses) from changes of financial assets on available for sale	(545,025)	(547,381)	(565,056)	(631,5	
	c. Effective cash flow hedges	-	-		-	
	 d. Premises and equipment revaluation increment e. Other comprehensive income from entity associations 	-	-			
	f. Gain (Losses) from actuarial benefit program	-	-	-	-	
	g. Income tax related to other comprehensive income					
	h. Others					
	Difference arising from quasi reorganisation					
	Difference arising from restructuring value of transaction of entities under common control		-	-	-	
1	Other equity		-	-	-	
	Reserve					
	a. General reserve	2,333,333	2,333,333	2,333,333	2,333,3	
	b. Appropriated reserve	547,000	547,000	547,000	547,0	
	Retained Earning					
1	a. Previous years *)	27,900,482	16,523,449	30,625,194	18,379,1	
	b. Current year	3,106,908	11,377,033	3,402,749	12,246,0	
	TOTAL EQUITY ATTRIBUTABLE TO OWNER	62,289,131	59,179,143	65,263,103	61,793,2	
	Non controlling interest			992,517	861,1	
	TOTAL EQUITY	62,289,131	59,179,143	66,255,620	62,654,4	
	TOTAL LIABILITIES AND EQUITY	482,126,923	489,106,664	546,851,614	551,891,7	

STATEMENTS OF COMPREHENSIVE INCOME PT BANK MANDIRI (PERSERO) Tbk. For the Periods Ended 31 March 2012 and 2011

		RA	NK	CONSOLI	(In Millions of Rupiah)
	POS - POS	31 March 2012	31 March 2011	31 March 2012	31 March 2011
OPERATING INCOME AND	EXPENSES				
Interest Income and Inter	est Expenses and Premium Income and Claim Expenses				
Interest Income		8,641,261	7,746,210	9,938,554	8,774,036
a. Rupiah		8,068,807	7,220,907	9,332,705	8,223,898
b. Foreign currencies		572,454	525,303	605,849	550,138
Interest Expenses		3,165,714	3,195,325	3,734,358	3,638,764
a. Rupiah		3,070,001	3,143,937	3,633,817	3,582,727
b. Foreign currencies		95,713	51,388	100,541	56,037
Net Interest Income (Expe	nses)	5,475,547	4,550,885	6,204,196	5,135,272
Premium Income		-		1,460,379	1,198,188
Claim Expense Net Premium Income (Cla		-		932,805 527,574	322,635 875.553
	nses) and Net Premium Income (Claim Expenses)	- 5,475,547	4,550,885	6,731,770	6,010,825
Net interest income (Expe	nses) and Net Premium income (claim Expenses)	5,475,547	4,550,885	6,/31,//0	6,010,825
Other Operating Income a	nd Expenses				
Other Operating Income		2,346,641	3,366,833	2,742,491	3,682,011
	f financial assets (mark to market)				
i. Securities			49,858	19,692	
ii. Loans		-			
iii. Spot and derivativ		175,013	95,579	175,013	95,579
iv. Other financial as		-	-		
	of financial liabilities (mark to market)	-	-	-	
 Gain from sale of finan Securities 	Jai assets	84,753	41,048	113,827	32,814
ii. Loans		04,733	41,040	115,627	52,614
iii. Other financial as	cotc				
	ivative transaction (realised)	31,088	34,165	35,188	36,865
	n shares with equity method		-	-	
f. Dividend		10,435	2	-	2
g. Comissions/provisions/	fees and administrative	1.408.300	1,144,933	1,653,855	1,442,347
h. Recovery on allowance		1,226		-,,	-,,.
i. Other income		635,826	2,001,248	744,916	2,074,404
Other Operating Expenses		4,066,044	3,284,339	5,157,819	4,690,775
	f financial assets (mark to market)				100.100
i. Securities		614			493,438
ii. Loans iii. Spot and derivativ		-			
iv. Other financial as					
	f financial liabilities (mark to market)				
c. Losses from sale of fina					
i. Securities		-			
ii. Loans			-	-	-
iii. Other financial as	sets				
	erivative transaction (realised)	-			
e. Impairment for financia	al assets				
		-	35,744	72,636	35,290
i. Securities			474,158	772,490	562,255
i. Securities ii. Loans		750,546		-	-
i. Securities ii. Loans iii. Sharia financing		-	-		213.668
 Securities Loans Sharia financing Other financial as 		34,397	187,570	65,475	
 i. Securities ii. Loans iii. Sharia financing iv. Other financial as f. Losses related to operative 	itional risk	-	- 187,570 1,534	65,475 13,638	1,534
i. Securities ii. Loans iii. Sharia financing iv. Other financial as f. Losses related to opera g. Losses from investmen	tional risk t in shares under equity method	34,397 13,638	1,534	13,638	1,534
i. Securities ii. Loans iii. Sharia financing iv. Other financial as f. Losses related to opera g. Losses from investmen h. Comissions/provisions,	tional risk t in shares under equity method Ifees and administrative	34,397 13,638 116,504	1,534 117,932	13,638 - 116,504	1,534 117,932
i. Securities ii. Loans iii. Sharia financing iv. Other financial as f. Losses related to opera g. Losses from investmen h. Comissions/provisions, i. Impairment on non fin	tional risk t in shares under equity method ffees and administrative ancial assets	34,397 13,638 116,504 11,926	1,534 117,932 18,540	13,638 - 116,504 12,257	1,534 - 117,932 19,580
i. Securities ii. Loans iii. Sharia financing iv. Other financial as f. Losses related to opera g. Losses from investmen h. Comissions/provisions, i. Impairment on non fin j. Salaries and employee	tional risk t in shares under equity method ffees and administrative ancial assets	34,397 13,638 116,504 11,926 1,424,653	1,534 117,932 18,540 1,224,829	13,638 - 116,504 12,257 1,812,842	1,534 - 117,932 19,580 1,494,726
i. Securities ii. Loans iii. Sharia financing iv. Other financial as f. Losses related to opera g. Losses from investmen h. Comissions/provisions, i. Impairment on non fin j. Salaries and employee k. Promotion expenses	tional risk t in shares under equity method ffees and administrative ancial assets	34,397 13,638 116,504 1,926 1,424,653 172,884	1,534 117,932 18,540 1,224,829 112,484	13,638 - 116,504 12,257 1,812,842 208,031	1,534 - 117,932 19,580 1,494,726 132,355
i. Securities ii. Loans iii. Sharia financing iv. Other financial as f. Losses related to opera g. Losses from investmen h. Comissions/provisions, i. Impairment on non fin j. Salaries and employee k. Promotion expenses l. Other expenses	tional risk I in shares under equity method fees and administrative ancial assets benefits	34,397 13,638 116,504 1,424,653 1,72,884 1,540,882	1,534 117,932 18,540 1,224,829 112,484 1,111,548	13,638 116,504 12,257 1,812,842 208,031 2,083,946	1,534 - 117,932 19,580 1,494,726 132,355 1,619,997
i. Securities ii. Loans iii. Sharia financing iv. Other financial as f. Losses related to opera g. Losses from investmen h. Comissions/provisions, i. Impairment on non fin j. Salaries and employee k. Promotion expenses	tional risk ti n shares under equity method fees and administrative ancial assets benefits (Expenses)	34,397 13,638 116,504 1,926 1,424,653 172,884	1,534 117,932 18,540 1,224,829 112,484	13,638 - 116,504 12,257 1,812,842 208,031	1,534 - 117,932 19,580 1,494,726 132,355

	NON OPERATING INCOME AND EXPENSES				
4			5 700	210	5.700
1. 2.	Gain (Losses) from sale of premises and equipment Gain (Losses) from foreign currencies translation		5,769	219	5,769
2. 3.	Other non operating income (expenses)	144,802	2,604	173,717	28,713
3.	Other non operating income (expenses)	144,802	2,004	1/3,/1/	28,/15
	PROFIT (LOSS) FROM NON OPERATING	144,802	8,373	173,936	34,482
	PROFIT (LOSS) CURRENT YEAR BEFORE TAX	3,900,946	4,641,752	4,490,378	5,036,543
	Income tax expenses				
	a. Estimated current tax	(451,999)	(473,092)	(608,815)	(614,247)
	b. Deffered tax income (expenses)	(342,039)	(551,736)	(345,020)	(551,745)
	b. Denered tax income (expenses)	(342,033)	(551,750)	(545,020)	(551,745)
1	PROFIT (LOSS) AFTER INCOME TAX - NET	3,106,908	3,616,924	3,536,543	3,870,551
	OTHER COMPREHENSIVE INCOME				
	 Adjustment arising from translation of financial statement 	724	144,955	662	129,426
	b. Gain (Losses) from changes of financial assets on available for sale	2,356	31,207	66,473	31,660
	c. Effective cash flow hedges	-	-	-	-
	d. Premises and equipment revaluation increment	-	-	-	-
	e. Other comprehensive income from entity associations	-	-	-	-
	f. Gain (Losses) from actuarial benefit program	-	-	-	-
	g. Income tax related to other comprehensive income	-	-	-	-
	h. Others	-	-	-	-
	Other comprehensive income current year after income tax - net	3,080	176,162	67,135	161,086
	TOTAL OTHER COMPREHENSIVE INCOME CURRENT YEAR	3.109.988	3.793.086	3.603.678	4.031.637
		0,000,000	0,100,000		.,,
	Income atributtable to :				
	Parent Company	3,106,908	3,616,924	3,402,749	3,780,063
	Non controlling interest	3,100,508	3,010,524	133,794	90,488
	TOTAL INCOME CUBRENT YEAR	3,106,908	3,616,924	3,536,543	3,870,551
		5,100,500	5,010,524	3,330,343	5,670,551
	Total comprehensive income atributtable to :				
	Parent Company	3,109,988	3,793,086	3,469,884	3,941,149
	Non controlling interest			133,794	90,488
	TOTAL COMPREHENSIVE INCOME CURRENT YEAR	3,109,988	3,793,086	3,603,678	4,031,637
	TRANSFER INCOME (LOSSES) TO HEAD OFFICE	-	-	-	-
	DIVIDEND	-	-		-
	EARNING PER SHARE (full amount) - Basic	-		145.83	162.00

STATEMENTS OF COMMITMENTS AND CONTIGENCIES

PT BANK MANDIRI (PERSERO) Tbk. As at 31 March 2012 and 31 December 2011

		BA	NK	CONSOLI	(In Millions of Rupiah) DATED
NO	POS - POS	31 March 2012	31 December 2011 (Audited)	31 March 2012	31 December 2011 (Audited)
١.	COMMITMENT RECEIVABLES				
	1. Unused fund borrowings facilities a. Rupiah	-	-	-	-
	b. Foreign currencies	-			-
	2. Outstanding purchase position on spot and derivative	201,119	238,525	283,232	623,058
	3. Others	-		-	-
п.	COMMITMENT PAYABLES				
	1. Unused loan facilities granted to customer				
	a. BUMN				
	i. Committed	5 500 440	0.504.077	5 500 440	0 504 077
	- Rupiah - Foreign currencies	5,592,143 411,480	9,504,077 300,478	5,592,143 411,480	9,504,077 300,478
	ii. Uncommitted	411,400	500,470	411,400	500,478
	- Rupiah	5,726,492	6,086,260	5,726,492	6,086,260
	- Foreign currencies	674,497	679,688	674,497	679,688
	b. Others				
	i. Committed	19,702,495	16,537,631	19,741,934	16,554,108
	ii. Uncommitted	39,863,770	35,024,658	41,936,854	36,389,080
	 Unused loan facilities granted to other banks Committed 				
	i. Rupiah	87,480	47,818	87,480	68,368
	ii. Foreign currencies		47,010	-	-
	b. Uncommitted				
	i. Rupiah	85,066	108,923	85,066	115,114
	ii. Foreign currencies	-			-
	3. Outstanding irrevocable letters of credit				
	a. Foreign L/C	7,747,441	9,736,868	7,806,947	9,810,830
	b. Local L/C 4. Outstanding sales position on spot and derivative	2,170,591 221,690	2,243,545 314,052	2,338,883 304,308	2,259,960 696,432
	 Outstanding sales position on spot and derivative Others 	221,690	314,052	504,308	696,432
	5. Otters	-	-	-	-
ш.	CONTINGENT RECEIVABLES				
ш.	1. Guarantees received				
	a. Rupiah	271,145	371,132	271,245	371,232
	b. Foreign currencies	5,779,660	5,324,499	5,782,287	5,336,210
	2. Unrecognized interest income	., .,	.,. ,	., . , .	.,,
	a. Interest loan	5,303,968	5,160,713	5,308,389	5,164,416
	b. Others interest	58,239	56,394	211,434	183,988
	3. Others	32,729	32,729	32,729	32,729
IV.	CONTINGENT PAYABLES				
	1. Guarantees issued				
	a. Rupiah	14,191,377	16,607,997	14,412,590	16,820,394
	b. Foreign currencies	17,696,463	15,777,728	17,862,513	15,894,417
	2. Others	79,957	70,264	79,957	70,264

MANAGEMENT OF TH	E BANK	SHAREHOLDER	
Komisaris			
 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		
Board of Directors - President Director	: Zulkifli Zaini	Jakarta, 26 April 2012	
Deputy President Director	: Riswinandi	S. E & O	
- Director	: Abdul Rachman	Board of Directors	
- Director	: Sentot A. Sentausa	PT Bank Mandiri (Persero) Tbk.	
- Director	: Budi Gunadi Sadikin		
- Director	: Ogi Prastomiyono		
- Director	: Pahala N. Mansury		
- Director	: Fransisca N. Mok		
- Director	: Sunarso	Zulkifli Zaini	
- Director - Director	: Kresno Sediarsi : Royke Tumilaar	President Director	Pahala N. Mansury Director

*) Effectively until 23 April 2012, based on Annual General Shareholder's Meeting on 23 April 2012.

Notes

- Presentation of the above Consolidated Financial Statements as at and for three months ended 31 March 2012 and 2011 are derived from the Consolidated Financial Statements of PT Bank Mandiri (Persero) Tbk. and Subsidiaries (unaudited), and Consolidated Financial Statements as at and 1) for the years ended 31 December 2011 are derived from the Consolidated Financial Statements which were audited by Public Accounting Firm KAP Tanudiredja, Wibisana & Rekan - a member firm of PricewaterhouseCoopers Global Network (partner in charge Drs. Haryanto Sahari, CPA) whose report dated 7 March 2012 expressed an Unqualified Opinion.
- The above consolidated financial statements are presented to comply with Bank Indonesia Regulation No. 3/22/PBI/2001 dated 13 December 2001 which was amended by PBI No. 7/50/PBI/2005, SE BI No. 3/30/DPNP dated 14 December 2001, which was amended by Circular Letter of Bank Indonesia No. 13/30/DPNP dated 16 December 2011 regarding the third Amendment of Circular Letter of Bank Indonesia No. 3/30/DPNP dated 14 December 2001, 2) Financial Statements of Commercial Banks and Letter of Bank Indonesia No. 13/394/JOPNP/JDPNP dated 27 July 2011 regarding Adjustment Presentation of Quarterly Published Financial Statement related to convergence IFRS Into PSAK and also in accordance with 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 calculation of consolidated Capital Adequacy Ratios have been complied 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 Statement of Cash Flows which are calculated in accordance PSAK No. 2 (Revised 2009) are presented to comply with (BAPEPAM-LK) rule 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.

- 3) Presentation of the Financial Statements of PT Bank Mandiri (Persero) Tbk. (Bank only) as at and for three months ended 31 March 2012 and 2011 are presented in accordance with PSAK No. 4 (Revised 2009)
- * Consolidated and Separate Financial Statements* effectively since 1 January 2011, which investment in subsidiary by the parent to be accounted for using cost method with restrocpective application. Consequently, Financial Statements PT Bank Mandiri (Persero) Tbk. (Bank only) as at and for three months ended 31 March 2011 was restated.
- 4) In 2011, there was a change in accounting policy related to the determined allowance for impairment losses on financial guarantee contracts with credit risk (off balance sheet accounts) and non-productive assets, which were originally calculated in accordance with Bank Indonesia Regulation No. 7/2/PBI/2005 dated 20 January 2005 and Letter of Bank Indonesia No. 12/516/DPNP/IDPnP dated 21 September 2010, changed and calculated to impairment calculation method in accordance to applicable PSAK based on Letter of Bank Indonesia No. 13/658/DPNP/IDPnP dated 23 December 2011.

Related Parties in Assets' Quality and Other Information are presented in accordance with Bank Indonesia Regulation No. 7/3/PBI/2005 dated 20 January 2005 regarding Legal Lending Limit for Commercial Bank which was amended 5)

by Bank Indonesia Regulation No. 8/13/PBI/2006 dated 5 October 2006 regarding the changes of Bank Indonesia Regulation No.7/3/2005 concerning Legal Lending Limit for Commercial Banks.

- 6) Consolidated Financial Statements include the Financial Statements of Subsidiary, PT Mandiri AXA General Insurance (MAGI) which has been acquired since 11 October 2011.
- PT Bank Mandiri (Persero) Tbk owns 60% of MAGI.
- 7) Exchange rate of 1 US Dollar as at 31 March 2012, 31 March 2011 and 31 December 2011 were Rp9,144.00; Rp8,707.50 and Rp9,067.50 respectively.

STATEMENTS OF ASSETS' QUALITY AND OTHER INFORMATION

As at 31 March 2012 and 2011

No.	DESCRIPTION			31 Marc	ch 2012					31 March 20	011 (Audited)		
NU.		Current	Special Mention	Sub Standard	Doubtful	Loss	Total	Current	Special Mention	Sub Standard	Doubtful	Loss	Total
	RELATED PARTIES										•		
1.	Placements with other banks a. Rupiah	-	-	-	-	-	-	-	-	-	-	-	
	b. Foreign currencies	693,464	-	-	-	-	693,464	238,246	-	-	-	-	238
2.	Spot and derivative receivables a. Rupiah	-	-	-	-		-	-	-	-	-	-	
	b. Foreign currencies	-	-	-	-	-	-	-	-	-	-	-	
3.	Securities a. Rupiah												
	a. Rupiah b. Foreign currencies	-	-	-	-	1	1	-	-	-	-	-	
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	-		-		1	-	-	-	-	-	-	
8,	Loans												
.,	a. Micro, small and medium loans (UMKM) i. Ruplah	4,528 4,528	-	-	-		4,528 4,528	2,121 2,121	-	-	-	-	1
	ii. Foreign currencies	-	-	-	-	-	-	-	-	-		-	
	b. Non UMKM i. Rupiah	3,428,360 3,428,360	-	-	-		3,428,360 3,428,360	984,587 580,633	741 741	-	1 1	-	985 581
	ii. Foreign currencies c. Restructured loans	-	-	-	-		-	403,954	-	-	-	-	403
	i. Rupiah ii. Foreign currencies	-	-	-	-	1	-	-	-	-	-	-	
	d. Property loans	3,469	-	-	-	-	3,469	3,505	28	-	1		3
9,	Investments in shares	2,880,269	-	-	-	2,278	2,882,547	2,520,270	-	-	-	2,278	2,52
10,	Temporary investment	-	-	-	-	-	-	-	-	-	-	-	
11,	Commitments and contingencies												
	a. Rupiah b. Foreign currencies	156,782 20,533		-			156,782 20,533	74,713 9,420	-	-	-	-	74
12,	Repossessed assets	-		-	-	-	-	-	-	-	-	-	
II. 1.	THIRD PARTIES Placements with other banks	 											
	Placements with other banks a. Rupiah	9,644,259 31.165.148	-	:	-	- 75.822	9,644,259 31,240,970	19,001,367 16.262.080		-		- 76.914	19,001
1.	Placements with other banks a. Rupiah b. Foreign currencies	9,644,259 31,165,148	-		-	- 75,822	9,644,259 31,240,970		- -	:	:	- 76,914	19,00 16,33
1.	Placements with other banks a. Rupiah b. Foreign currencies Soct and derivative receivables a. Rupiah	31,165,148 102,066	-	-	-	-	31,240,970 102,066	16,262,080 226,142	-	-	-	-	16,338
1.	Placements with other banks a. Rupiah b. Foreign currencies Soot and derivative receivables a. Rupiah b. Foreign currencies	31,165,148	- - -	- - - -			31,240,970	16,262,080	-				19,001 16,338 226 1
1.	Placements with other banks a. Rupiah b. Foreign currencies Soct and derivative receivables a. Rupiah	31,165,148 102,066 107 82,582,896	- - - -			- - 86,203	31,240,970 102,066 107 82,669,099	16,262,080 226,142 1,495 99,509,749	- - - - -		- - - -	-	16,338 226 1 99,595
1.	Placements with other banks a. Rupiah b. Foreign currencies Soot and derivative receivables a. Rupiah b. Foreign currencies Securities	31,165,148 102,066 107	- - - - -	- - - - -		-	31,240,970 102,066 107	16,262,080 226,142 1,495	- - - - -		- - - - - -	-	16,33 226 1 99,595
1.	Placements with other banks a. Ruph b. Foreign currencies Soot and derivative receivables a. Ruph b. Foreign currencies Securities securities b. Foreign currencies Securities securities Securities Securities	31,165,148 102,066 107 82,582,896	-	- - - - - -		- - 86,203 9,979	31,240,970 102,066 107 82,669,099 814,064	16,262,080 226,142 1,495 99,509,749 1,272,566			- - - - - -	-	16,333 226 99,599 1,277
1. 2. 3.	Placements with other banks a. Rupiah b. Foreign currencies Soct and derivative receivables a. Rupiah b. Foreign currencies Securities a. Rupiah b. Foreign currencies	31,165,148 102,066 107 82,582,896	-	-		- - 86,203	31,240,970 102,066 107 82,669,099	16,262,080 226,142 1,495 99,509,749	- - - - - - - - -	- - - - - - - - - - -	- - - - - - - - - -	85,774	16,333 226 99,599 1,277
1. 2. 3.	Placements with other banks a. Rupiah b. Foreign currencies Soot and derivative receivables a. Rupiah b. Foreign currencies Securities sold with agreement to repurchase (Repo) a. Rupiah b. Foreign currencies Securities sold with agreement to resell	31,165,148 102,066 107 82,582,896	-	- - - - - - -		- - 86,203 9,979 -	31,240,970 102,066 107 82,669,099 814,064	16,262,080 226,142 1,495 99,509,749 1,272,566		- - - - - - - - - - - -		- 85,774 -	16,333 226 99,599 1,277
1. 2. 3. 4.	Placements with other banks a. Rupiah b. Foreign currencies Soot and derivative receivables a. Rupiah b. Foreign currencies Securities sold with agreement to repurchase (Repo) a. Rupiah b. Foreign currencies Securities processed with agreement to resell (Reverse Repo) a. Rupiah	31,165,148 102,066 107 82,582,896	- - - - - - - - -	- - - - - - - - -	-	- 86,203 9,979 - -	31,240,970 102,066 107 82,669,099 814,064	16,262,080 226,142 1,495 99,509,749 1,272,566	- - - - - - - - - - - - - - - - - - -	- - - - - - - - - - - - - - - - - - -		- 85,774 -	16,333 226 1 99,595 1,277 1,256
1. 2. 3. 5.	Placements with other banks a. Ruph b. Foreign currencies Soot and derivative receivables a. Ruph b. Foreign currencies Securities source diverses a. Ruph b. Foreign currencies Securities source diverses Securi	31,165,148 102,066 804,085 - - 13,478,217	-		-	86,203 9,979 - - -	31,240,970 102,066 107 82,669,099 814,064	16,262,080 226,142 1,495 99,509,749 1,272,566 1,256,889	- - - - - - - - - - - - - - - - - - -		- - - - - - - - - - - - - - - - - - -	85,774 - - - -	16,338 226 1 99,595 1,277 1,256 7,556
1. 2. 3. 5.	Placements with other banks a. Ruph b. Foreign currencies Soot and derivative receivables a. Ruph b. Foreign currencies Securities a. Ruph currencies Securities suid with agreement to repurchase (Repo) a. Ruph b. Foreign currencies Securities purchased with agreement to resell (Reverse Repo) a. Ruph b. Foreign currencies Acceptances receivables	31,165,148 102,066 107 82,582,896 804,085 - -			-	- 86,203 9,979 - -	31,240,970 102,066 107 82,669,099 814,064 - -	16,262,080 226,142 1,495 99,509,749 1,272,566 1,256,889			- - - - - - - - - - - - - - - - - - -	85,774	16,333 226 1 99,595 1,277 1,256
1. 2. 3. 5.	Placements with other banks A Ruph b. Foreign currencies Soot and derivative receivables A Ruph b. Foreign currencies Securities Securities sould with agreement to repurchase (Repo) A. Ruph b. Foreign currencies Securities purchased with agreement to resell (Reverse Repo) A Ruph b. Foreign currencies Securities purchased with agreement to resell (Reverse Repo) A Ruph b. Foreign currencies Securities currencies Securities currencies Currencies Securities currencies Cur	31,165,148 102,066 804,085 - - 13,478,217	7,723		-	86,203 9,979 1,541	31,240,970 102,066 107 82,669,099 814,064	16,262,080 226,142 1,495 99,509,749 1,272,566 1,256,889 - - 7,556,997 4,009,305			- - - - - - - - - - - - - - - - - - -	85,774 - - - - - -	16,333 224 99,595 1,275 1,256
1. 2. 3. 5.	Placements with other banks a. Ruph b. Foreign currencies Soot and derivative receivables a. Ruph b. Foreign currencies Securities a. Ruph currencies Securities suid with agreement to repurchase (Repo) a. Ruph b. Foreign currencies Securities purchased with agreement to resell (Reverse Repo) a. Ruph b. Foreign currencies Acceptances receivables	31,165,148 102,066 107 82,582,896 804,085 - - 13,478,217 - 6,364,393	-		-	86,203 9,979 - - -	31,240,370 102,066 107 82,669,099 814,064 - - - - - - - - - - - - - - - - - - -	16,262,080 226,142 1,495 99,509,749 1,272,566 1,256,889	- - - - - - - - - - - - - - - - - - -	- - - - - - - - - - - - - - - - - - -	- - - - - - - - - - - - - - - - - - -	85,774 - - - -	16,33 222 99,59 1,27 1,25 7,55 4,22
1. 2. 3. 5.	Placements with other banks a. Ruph b. Foreign currencies Soot and derivative receivables a. Ruph b. Foreign currencies Securities sold with agreement to repurchase (Repo) a. Ruph b. Foreign currencies Securities yourchased with agreement to resell (Reverse Repo) a. Ruph b. Foreign currencies Securities yourchased with agreement to resell (Reverse Repo) a. Ruph b. Foreign currencies Acceptances receivables Other Repoivable b. Foreign currencies Securities yourchased with agreement to resell Cherences receivables Cher Repoivable b. Foreign currencies Securities yourchased with agreement to resell Cherences Repoi b. Foreign currencies Securities yourchase Securities Cher Repoivable comparison Securities Yourchase Se	31,165,148 102,066 107 82,582,896 804,085 - 13,478,217 - 6,364,393 1,770,369 3,999,510	- 7,723 26,208 407,463			86,203 9,979 1,541 145,944 635,250	31,240,370 102,066 107 82,669,099 814,064 - - - - - - - - - - - - - - - - - - -	16,262,080 226,142 1,495 99,509,749 1,272,566 1,256,89 - 7,556,997 4,009,305 1,781,387 774,423	131,232 427,232	- 524	-	85,774 - - - - - 145,944 604,925	16,33 22 99,59 1,27 1,25 7,55 4,22 2,08 1,80
1. 2. 3. 4. 5. 6. 7.	Placements with other banks a. Rupiah b. Foreign currencies Soot and derivative receivables a. Rupiah b. Foreign currencies Securities sould with agreement to repurchase (Repo) a. Rupiah b. Foreign currencies Securities sourchased with agreement to resell (Reverse Repo) a. Rupiah b. Foreign currencies Securities sourchase dwith agreement to resell (Reverse Repo) b. Foreign currencies Acceptances receivables Other Receivables Cher Receivables Cher Receivables Lo Foreign currencies Lans a. Mupiah b. foreign currencies Lans b. foreign currencies Lans b. foreign currencies Lans b. Rupiah b. foreign currencies Lans b. Rupiah	31,165,148 102,066 107 82,582,896 804,085 - 13,478,217 - 6,364,393 1,710,369 3,995,510 38,952,1300 38,5721,300	- 7,723 26,208 407,463 2,447,690 2,443,920	183,962 181,496		86,203 9,979 1,541 145,944 635,250 837,094 831,836	31,240,370 102,066 107 82,669,099 814,064 - - - - 6,373,657 1,882,521 5,042,223 42,473,400 42,279,211	16,262,080 226,142 1,495 99,509,749 1,272,566 1,256,89 - 7,556,997 4,009,305 1,781,387 774,423 30,707,99	131,232 427,232 2,282,826 2,277,309	- 524 296,398 287,834	- 2 85,726 281,039	85,774 - - - 145,944 604,925 688,439	16.33 22 99.59 1.27 1.25 4.22 2.08 1.86 33.82 33.82
1. 2. 3. 4. 5. 6. 7.	Placements with other banks a. Rupiah b. Foreign currencies Soot and derivative 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 Securities purchased with agreement to resell (Reverse Repo) a. Rupiah b. Foreign currencies Chter Receivables Chter Receivab	31,165,148 102,066 107 &2,582,896 &00,085 - - - - - - - - - - - - -	7,723 26,208 407,463 2,447,690 2,443,920 3,770 9,688,853	183,962 181,496 2,466 658,700	283,346 283,346 475,524	86,203 9,979 - - 1,541 145,944 635,250 837,094 831,836 5,258 3,366,453	31,240,370 102,066 107 82,669,099 814,064 - - - - - - - - - - - - - - - - - - -	16,262,080 226,142 1,495 99,509,749 1,272,566 1,256,889 4,009,305 1,781,387 774,423 30,707,591 30,291,205 416,386 170,822,402	131,232 427,232 2,282,826 2,277,309 5,517 11,233,129	- 524 296,398 287,834 8,564 1,068,188	285,726 281,039 4,687 526,750	- - - - - - - - - - - - - - - - - - -	16.33 22 99,59 1,27 1,25 7,55 4,22 2,08 1,80 34,82 34,93 34,93 34,93 34,93 34,93 34,93 34,93 34,343444,34344444444
1. 2. 3. 4. 5. 6. 7.	Placements with other banks a. Rupiah b. Foreign currencies Soot and derivative receivables a. Rupiah b. Foreign currencies Securities sold with agreement to repurchase (Repo) a. Rupiah b. Foreign currencies Securities sold with agreement to resell (Reverse Repo) a. Rupiah b. Foreign currencies Securities purchased with agreement to resell (Reverse Repo) a. Rupiah b. Foreign currencies Chter Receivable - Trade Transaction a. Rupiah b. Foreign currencies Chter Receivable - Trade Transaction a. Rupiah b. Foreign currencies Loans a. Micro, small and medium loans (UMKM) I. Rupiah II. Foreign currencies b. Non UMKM I. Rupiah II. Foreign currencies	31,165,148 102,066 107 82,582,896 804,085 - - 6,364,393 1,710,369 3,399,510 38,721,308 38,721,308 38,538 ,613 38,538 ,613 38,538 ,613 31,165,148	- 7,723 26,208 407,463 2,447,690 2,443,920 3,770	183,962 181,496 2,466	283,346 283,346	86,203 9,979	31,240,970 102,066 107 82,669,099 814,064 - - - - 6,373,657 1,882,521 5,042,223 42,473,400 42,279,211 194,182	16,262,080 226,142 1,495 99,509,749 1,272,566 1,256,897 4,009,305 1,781,387 774,423 30,707,591 30,291,205 416,386	131,232 427,232 2,282,826 2,277,309 5,517	- 524 296,398 287,834 8,564	- 285,726 281,039 4,687		16.33 22 99,59 1,27 1,25 4,22 2,08 1,80 34,26 3,382 3,482 4,482 3,492 3,
1. 2. 3. 4. 5. 6. 7.	Placements with other banks a. Ruph b. Foreign currencies Soot and derivative receivables a. Ruph b. Foreign currencies Securities a. Ruph b. Foreign currencies Securities sould with agreement to repurchase (Repo) a. Ruph b. Foreign currencies Securities purchased with agreement to resell (Reverse Repo) a. Ruph b. Foreign currencies Securities purchased with agreement to resell (Reverse Repo) a. Ruph b. Foreign currencies Acceptances receivables Other Receivable - Trade transaction a. Ruph b. Foreign currencies Loans a. Ruph b. Non UMKM b. Ropein currencies b. Non UMKM b. Ruph b. Ruph b. Ruph comparison (MKM) b. Ruph b. Ruph comparison (MKM) b. Ruph comparison (MKM) c. Restructured bans b. Ruph b. Ruph b. Ruph comparison (MKM) c. Replot	31,165,148 102,066 107 82,582,896 804,085 - - - - - - - - - - - - -	7,723 26,208 407,463 2,443,200 3,770 9,688,853 7,948,149 1,740,704 4,0452,287 2,433,945	183,962 181,496 2,466 658,700 244,001 414,699 361,081 39,395	283,346 283,346 45,524	86,703 9,979	31,240,970 102,066 107 82,669,099 814,064 13,478,217 6,373,657 1,882,521 5,042,223 42,473,400 42,279,211 124,189 240,353,128 196,669,09	16,262,080 226,142 1,495 99,509,749 1,272,566 1,256,889 7,556,997 4,009,305 1,781,387 774,423 30,707,591 30,201205 4,15,386 170,822,402 137,331,478 33,490,924 6,399,048 3,848,672	131,232 427,232 2,282,826 2,277,309 5,517 11,233,129 8,223,944 3,009,185 5,907,705 3,249,684	524 296,398 287,834 8,564 1,068,188 624,356 443,832 151,202 74,151	285,726 281,039 4,687 526,750 480,033 46,717 57,771 37,772	65,774 - - - - - - - - - - - - - - - - - -	99,59 1,27 1,25 7,55 4,22 2,08 1,80 3,32 3,32 3,32 1,86,07 3,81,15 1,30,7 7,75
1. 2. 3. 4. 5. 6. 7.	Placements with other banks a. Ruphah b. Foreign currencies Soot and derivative receivables a. Ruphah b. Foreign currencies Securities south of the securities Securities south of the securities Securities south of the securities Securities south of the securities Securities of with agreement to resell (Reverse Repoi) a. Ruphah b. Foreign currencies Securities south of the securities Securities of the securities Loans a. Muphah b. Foreign currencies Loans a. Micro, small and medium loans (UMKM) I. Ruphah I. Ruph	31,165,148 102,066 107 82,582,896 804,085 - - - - - - - - - - - - -	7,723 26,208 407,463 2,447,690 2,443,920 3,770 9,658,527 7,948,149 1,740,704 4,045,287 2,430,945	183,962 181,496 2,466 658,700 244,001 414,699 361,081 39,395 321,686	283,346 283,346 475,524 461,529 14,395 88,891 88,891	86,203 9,979 - - - - - - - - - - - - - - - - - -	31,240,970 102,066 107 82,669,099 814,064 13,478,217 6,373,657 1,882,521 5,042,223 5,042,223 148,273,400 42,279,211 148,31,286 198,666,07 14,684,01914,684,019 14,684,019 14,684,01914,684,01914,684,019 14,684,01914,684,01914,684,01914,68	16,262,080 226,142 1,495 99,509,749 1,272,566 1,256,897 4,009,305 1,781,387 774,423 30,707,591 30,212,055 30,707,591 30,212,055 31,498 33,409,224 4,5399,048 3,348,672 2,555,0376	131,232 427,232 2,282,826 2,277,309 5,517 11,233,129 8,223,944 3,009,185 5,907,705 3,249,684 2,658,021	524 296,398 287,834 8,564 4,068,188 624,356 443,832 151,202 74,151 77,051	285,726 281,039 4,687 526,750 480,033 46,717 65,771 37,772 27,999	85,774 - - - - - - - - - - - - - - - - - -	99,59 1,27 1,25 4,22 2,08 3,34,26 3,34,26 3,34,26 3,34,26 3,34,26 1,38,00 1,38,00 1,38,15 3,30,7,75 5,522
1. 2. 3. 4. 5. 7. 8.	Placements with other banks a. Ruphh b. Foreign currencies Soot and derivative receivables a. Ruphh b. Foreign currencies Securities sold with agreement to repurchase (Repo) a. Ruphh b. Foreign currencies Securities sold with agreement to resell (Reverse Repo) a. Ruphh b. Foreign currencies Securities of the sold with agreement to resell (Reverse Repo) a. Ruphh b. Foreign currencies Securities of the sold with agreement to resell (Reverse Repo) a. Ruphh b. Foreign currencies Securities of the sold with agreement to resell (Reverse Repo) b. Foreign currencies Securities of the sold with the sold with agreement to resell (Reverse Repo) b. Foreign currencies Leans a. Micro, small and medium loans (UMKM) i. Ropelin currencies b. Non UMKM i. Ropelin currencies c. Non UMKM i. Foreign currencies c. Progen currencies d. Progent currencies d. Progent currencies	31,165,148 102,066 107 82,582,896 804,085 - - - - - - - - - - - - -	7,723 26,208 407,463 2,443,200 3,770 9,668,853 7,948,149 1,740,704 4,045,287 2,430,945 1,516,1342 2,163,353	183,962 181,496 658,700 244,001 414,699 361,081 33,395 321,686 55,517	283,346 283,346 475,524 44,395 88,891 88,891 88,891 71,440	86,203 9,979 - - - 1,541 145,944 635,250 837,094 831,836 5,258 3,864,459 2,563,525 3,864,459 2,563,525 3,864,459 1,140,0427 1,100,427 3,100,429 3,24,518 3,05,388	31,240,970 102,066 107 82,669,099 814,064 - - - - - - - - - - - - -	16,262,080 226,142 1,495 99,509,749 1,272,566 1,256,897 4,009,305 1,781,387 77,4,423 30,707,591 30,201,205 416,386 170,822,402 137,331,4774 3,348,677 2,255,0376 14,772,792	131,232 427,232 2,282,826 2,277,309 5,517 11,233,129 8,223,944 3,009,185 5,907,005 3,249,684 2,658,021 1,921,999	524 296,398 287,854 1,066,188 624,356 433,352 151,202 74,151 77,051 80,721	285,726 281,039 4,687 526,750 480,033 46,717 65,771 37,772 27,999 58,901	85,774 - - - - - - - - - - - - - - - - - -	16,33 22 99,59 1,27 1,25 4,22 2,08 1,80 33,82 43 148,07 33,07 34,0
1. 2. 3. 4. 5. 7. 8, 9,	Placements with other banks a. Rupiah b. Foreign currencies Soot and derivative receivables a. Rupiah b. Foreign currencies Securities sout with agreement to repurchase (Repo) a. Rupiah b. Foreign currencies Securities sout with agreement to resell (Reverse Repo) a. Rupiah b. Foreign currencies Securities purchased with agreement to resell (Reverse Repo) a. Rupiah b. Foreign currencies Securities southese with agreement to resell (Reverse Repo) a. Rupiah b. Foreign currencies Chere Reschelse - Trade Transaction a. Rupiah b. Foreign currencies Leans a. Micro, small and medium loans (UMKM) i. Roreign currencies b. Non UMKM ii. Foreign currencies b. Non UMKM ii. Foreign currencies c. Restructure Joans d. Property Ioans	31,165,148 102,066 107 82,582,896 804,085 - - - - - - - - - - - - -	7,723 26,208 407,463 2,443,920 3,770 9,668,853 7,948,149 1,740,704 4,045,287 2,430,945 1,516,1342 2,163,353	183,962 181,496 2,466 658,700 244,001 414,699 361,081 33,395 321,686 55,517	283,346 283,346 475,224 441,523 9,14,523 8,8931 8,8931 8,8931	86,203 9,979 1,541 145,944 635,250 837,094 831,836 5,253 3,864,489 2,563,530 1,300,919 1,140,427 8,15,909 3,24,513 3,05,388	31,240,970 102,066 107 82,669,099 814,064 - - - - - - - - - - - - -	16,262,080 226,142 1,495 99,509,749 1,272,566 1,256,897 4,009,305 1,781,387 774,423 30,707,591 30,202,402 137,31,478 33,490,928 133,490,928 133,490,928 133,490,928 133,490,928	131,232 427,232 2,277,309 5,517 11,233,129 8,223,944 3,009,185 5,907,705 3,249,684 4,2658,021 1,921,999	524 296,398 287,834 8,564 43,832 151,202 74,151 77,051 80,721	285,726 281,039 4,687 526,750 480,033 46,717 65,771 37,772 27,999 58,901	85,774 145,944 604,925 688,439 3,074 1,422,75 1,169,247 555,337 1,169,247 555,337 511,339 13,598 282,880	16.33 22 99,59 1,27 1,25 4,22 2,08 3,322 4,26 3,322 4,3 1,80 7,33 1,80 7,33 1,80 7,33 1,307 7,73 3,313 1,307 7,731
1. 2. 3. 4. 5. 8, 9, 10,	Placements with other banks a. Rupiah b. Foreign currencies Soot and derivative receivables a. Rupiah b. Foreign currencies Securities south of the securities Securities south of the securities Leans a. Macro, small and medium loans (UMKM) L. Rupiah B. Foreign currencies b. Non UMKM L. Rupiah B. Foreign currencies C. Restructure doars L. Rupiah B. Foreign currencies C. Restructure doars C. Restructure doars L. Rupiah B. Foreign currencies C. Restructure doars C. Restructure doars C. Restructure doars D. Rupiah B. Foreign currencies C. Restructure doars C. Restructure doars C. Restructure doars D. Rupiah D. Foreign currencies C. Restructure doars C. Rest	31,165,148 102,066 107 82,582,896 804,085 - - - - - - - - - - - - -	7,723 26,208 407,463 2,443,200 3,770 9,668,853 7,948,149 1,740,704 4,045,287 2,430,945 1,516,1342 2,163,353	183,962 181,496 658,700 244,001 414,699 361,081 33,395 321,686 55,517	283,346 283,346 475,524 44,395 88,891 88,891 88,891 71,440	86,203 9,979 - - - 1,541 145,944 635,250 837,094 831,836 5,258 3,864,459 2,563,525 3,864,459 2,563,525 3,864,459 1,140,0427 1,100,427 3,100,429 3,24,518 3,05,388	31,240,970 102,066 107 82,669,099 814,064 - - - - - - - - - - - - -	16,262,080 226,142 1,495 99,509,749 1,272,566 1,256,897 4,009,305 1,781,387 77,4,423 30,707,591 30,201,205 416,386 170,822,402 137,331,4774 3,348,677 2,255,0376 14,772,792	131,232 427,232 2,282,826 2,277,309 5,517 11,233,129 8,223,944 3,009,185 5,907,005 3,249,684 2,658,021 1,921,999	524 296,398 287,854 1,066,188 624,356 433,352 151,202 74,151 77,051 80,721	285,726 281,039 4,687 526,750 480,033 46,717 65,771 37,772 27,999 58,901	85,774 145,944 604,925 688,439 3,074 1,422,75 1,169,247 555,337 1,169,247 555,337 511,339 13,598 282,880	16.33 22 99,59 1,27 1,25 4,22 2,08 3,322 4,26 3,322 4,3 1,80 7,33 1,80 7,33 1,80 7,33 1,307 7,73 3,313 1,307 7,731
1. 2. 3. 4. 5. 7. 8, 9,	Placements with other banks a. Ruph b. Foreign currencies Soot and derivative receivables a. Ruph b. Foreign currencies Securities sould with agreement to result (Reverse Repo) a. Ruph b. Foreign currencies Securities sould with agreement to result (Reverse Repo) a. Ruph b. Foreign currencies Securities purchased with agreement to result (Reverse Repo) a. Ruph b. Foreign currencies Securities purchased with agreement to result (Reverse Repo) b. Foreign currencies Securities purchased with agreement to result (Reverse Repo) b. Foreign currencies Securities purchased with agreement to result (Reverse Repo) b. Foreign currencies Securities purchased with agreement to result (Reverse Repo) b. Foreign currencies Lams a. Micro, small and medium loans (UMKM) L Ruph B. Foreign currencies Securement to result Compared to the securities Securities purchase Securement to result Reverse Repo) Securement to result Reverse Repo) Securement to result Reverse Repo) Securement to result Securement to result Securement to result Reverse Repo) Securement to result Reverse Repo) Securement to result Secu	31,165,148 102,066 107 &2,582,896 800,085 - - - - - - - - - - - - -	7,723 26,208 407,463 2,447,500 2,443,920 3,770 9,668,54 1,740,76 1,745,149 1,740,76 1,614,342 2,163,353	183,962 181,406 5,8,66 558,700 244,001 414,699 361,085 321,686 55,517 - - -	283,346 283,346 475,224 441,523 9,14,523 8,8931 8,8931 8,8931	86,203 9,979	31,240,970 102,066 107 82,669,099 814,064	16,262,080 226,142 1,495 99,500,749 1,272,566 1,256,889 7,556,997 4,009,305 1,781,387 774,423 30,291,205 416,336 170,822,402 133,291,205 416,336 170,822,402 137,331,478 3,3490,924 6,399,048 3,848,672 2,550,376 14,772,792 4,955	131,232 427,232 2,282,826 2,277,309 5,517 12,233,124 4,030,315 5,907,705,705,705 5,907,705,705,705,705,705,705,705,705,705,7	296,398 287,834 1,068,188 624,356 443,827 151,202 151,202 80,721	285,726 281,039 4,637 526,750 480,717 87,777 27,999 58,901 1,222 1,982	85,774 - - - - - - - - - - - - - - - - - -	16.33 22 99,59 1,27 1,27 7,55 4,22 2,06 1,80 33,82 33,82 4,33 186,37 33,815 13,07 7,75 5,52 13,07 7,75 5,52 13,07 7,75 5,52 13,07 13,07 13,07 13,07 14
1. 2. 3. 4. 5. 8, 9, 10,	Placements with other banks a. Ruph b. Foreign currencies Soot and derivative receivables a. Ruph b. Foreign currencies Securities Securities Content of the securities Securiti	31,165,148 102,066 107 22,582,896 804,085 13,478,217 6,364,393 3,999,510 38,536,613 38,536,613 38,536,613 38,536,612 38,745,580 4,790,393 3,395,454 28,745,580 4,790,393 3,395,454 21,829,303 3,495,54	7,723 26,208 407,463 2,443,920 3,770 9,668,853 7,948,149 1,740,704 4,045,224 2,450,987 1,164,342 2,163,353	183,962 151,496 2,466 658,700 244,001 414,699 361,081 39,395 321,696 55,517	283,346 283,346 461,529 14,395 88,891 71,440 	86,203 9,979 1,979 1,541 145,944 635,250 837,094 831,836 5,558 3,864,449 2,565,525 3,864,449 2,565,525 1,140,427 815,909 1,245,18 3,05,388	31,240,970 102,066 107 82,669,099 814,064 13,478,217 6,373,657 1,882,521 1,982,521 1,942,223 42,279,211 194,189 20,353,128 194,189 20,353,128 194,184,129 14,381,216 8,166,011 4,955 180	16,262,080 226,142 1,495 99,509,749 1,272,566 1,256,897 4,009,305 7,754,23 30,091,205 17,74,423 30,091,205 14,5386 170,822,402 137,331,478 33,490,924 4,5399,048 3,349,024 4,595 14,772,792 4,955	131,232 427,232 2,282,826 2,277,309 5,517 11,233,129 8,223,944 3,000,185 5,907,005 3,249,684 2,658,021 1,921,999	524 295,398 287,834 1,0668,188 624,355 434,335 151,202	285,726 281,039 4,637 526,750 480,033 46,717 37,771 37,772 27,999 58,901	85,774 - - - - - - - - - - - - - - - - - -	16.33 22 99,59 1,27 1,25 4,22 2,08 33,82 43 34,26 33,82 43 186,07 33,07 18,07 33,07 18,07 33,07 18,07 33,07 18,07 33,07 19,07,

III.	OTHER INFORMATIONS		
1.	Value of bank's assets pledge as collateral : a. To Bank Indonesia b. To others	:	:
2.	Total allowance for impairment on financial assets to earning assets	13,907,553	12,101,659
3.	Total required allowance for possible losses on assets	12,835,983	11,027,757
4.	Percentage of UMKM loans to total loans	14.84%	15.48%
5.	Percentage of UMK loans to total loans	4.89%	5.34%
6.	Percentage of UMKM debtors to total debtors	39.70%	63.38%
	Percentage of UMK debtors to total debtors	37.53%	61.69%
8.	Others a. Chanelling of loans a. Chanelling of loans b. Mudharabab Muzayadah financing c. Write off on earning assets d. Recovery-of write off on earning assets e. Write-off on earning assets with elimination of right to collect	12,485,327 575,233 1,647,663	482,643

ALLOWANCES FOR IMPAIRMENT As at 31 March 2012 and 2011

	(in Millior					s of Rupiah)				
			31 March 2012					31 March 2011 (Audited)		
No.	DESCRIPTION	Allowance fo	r Impairment		ance for Possible arning Assets	Allowance fo	r Impairment	Required Allowa Losses on Ea	ance for Possible arning Assets	
		Individual	Collective	General	Spesific	Individual	Collective	General	Spesific	
1.	Placements with other banks	75,822	98,483	323,587	75,822	76,914	66,320	166,020	76,914	
2.	Spot and derivative receivables	-	-	986	-		-	2,246	-	
3.	Securities	110,384	65,287	65,291	96,182	127,637	69,242	69,653	85,774	
4.	Securities sold with agreement to repurchase (Repo)	-	-	-						
5.	Securities purchased with agreement to resell (Reverse Repo)	-		15,049	-	-		44,102	-	
6.	Acceptances receivables	14,987	24,603	63,644	1,927	141,581	10,139	40,093	10,784	
7,	Other Receivable - Trade Transaction	1,114,708	16,909	57,099	802,878	1,157,128	186,833	25,558	792,020	
8,	Loans	8,495,834	3,887,938	3,655,792	7,675,307	7,094,493	3,167,931	5,843,052	3,868,600	
9,	Investments in shares	2,508	-	51	2,278	2,829	-	51	2,278	
10,	Temporary invesment	90	-	-	90	612	-	-	612	
11,	Administrative transaction account	171,132	49,083	486,446	60,770		367,976	306,884	43,492	

STATEMENTS OF CALCULATION OF CAPITAL ADEQUACY RATIO COMMERCIAL BANK

As at 31 March 2012 and 2011 (In Millions of Rupiah)

	(In Millions of Rupiah)				
No.	COMPONENTS OF CAPITAL	31 Marc	h 2012	31 Mar	ch 2011
140.	COMPONENTS OF CAPITAL	Bank	Consolidated	Bank	Consolidated
		Dulik	consonauccu	Dunk	consondated
<u>I.</u>	COMPONENTS				
	A. Core Capital	52,071,749	56,001,612	45,751,294	48,725,623
	1. Paid - in Capital 2. Disclosed Reserves	11,666,667	11,666,667	11,666,667	11,666,667
		41,848,805	44,673,152	35,348,351	37,239,511
	2.1. Additional	42,248,516	45,096,117	35,348,351	37,239,511
	a. Agio	17,195,760	17,195,760	17,223,897	17,223,897
	b. Donated capital	-	-	-	-
	c. General reserves	2,333,333	2,333,333	2,112,986	2,112,986
	d. Appropriated reserves	547,000 20,363,943	547,000 23,088,684	547,000 13,135,008	547,000 14,990,709
	e. Previous years profit (100%)	20,363,943	23,088,684 1,873,884	2,084,330	2,165,900
	f. Current year profit (50%)				
	 g. Differences arising from translation of financial statement Funde for Paid the Conital 	84,006	57,456	245,130	199,019
	h. Funds for Paid-Up Capital	-	-	-	-
	 Warrant issued (50%) Stock option issued for stock-based compensation program (50%) 	-			-
	j. Stock option issued for stock-based compensation program (50%)	-	-	-	-
	2.2. Deduction	(399,711)	(422,965)		
	a. Disagio	(335,711)	(422,505)		-
	 b. Previous years loss (100%) 		-		
		-			-
	c. Current year loss (100%)d. Differences arising from translation of financial statement		-	-	-
		-	-	-	-
	 Other comprehensive income: Losses from decrease in fair value of investment in shares classified Available for sale 		-	-	-
		-	-	-	-
	 Difference in allowance for possible losses and allowance for impairment on earning assets 		-	-	-
		(200 711)	-	-	-
	 g. Allowance for impairment on non earning assets which shall be calculated h. Difference in adjustment amounts from fair value of financial assets in trading book 	(399,711)	(422,965)	-	-
	h. Difference in adjustment amounts from fair value of financial assets in trading book	-	-	-	-
	2 Incompting Control				
	3. Innovative Capital	-	-	-	-
	3.1. Subordinated bonds (non cummulative perpetual)	-	-	-	-
	3.2. Subordinated loans (non cummulative perpetual)3.3. Other innovative capital Instrument	-	-	-	-
		(4, 442, 722)	-	-	-
	4. Core Capital Deduction	(1,443,723)	(614,393)	(1,263,724)	(427,076)
	4.1. Goodwill 4.2. Other intangible assets	-	(105,666)	-	(106,108)
	4.2. Other intangible assets 4.3. Investments in shares (50%)	(1,443,723)	- (509 727)	- (1,263,724)	(320,968)
	4.4. Shortage of capital on insurance subsidiaries (50%)	(1,443,723)	(508,727)	(1,203,724)	(320,908)
		-	-	-	-
	5. Non Controlling Interest	-	276,186	-	246,521
	B. Supplemental Capital	7,954,161	9,391,326	8,367,834	9,669,365
	1. Upper Tier 2	5,021,638	5,523,807	4,483,388	4,842,163
	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	1,371,121
	1.8. General provision on earning assets (max. 1.25% RWA)				
	1.9. Other comprehensive income: Gain from increase in fair value of	3,650,517		3,112,267	
l		3,650,517	4,152,686 -	3,112,267 -	3,471,042
		3,650,517 - -		3,112,267 - -	
	 State Competensive income: call information increase in rain value of investment in shares classified as Available for sale (45%) Lower Tier 2 maximum 50% of Core Capital 	3,650,517 - - 4,376,246		3,112,267 - - 5,148,170	
	investment in shares classified as Available for sale (45%)	-	4,152,686 - -	-	3,471,042 - -
	investment in shares classified as Available for sale (45%) 2. Lower Tier 2 maximum 50% of Core Capital	-	4,152,686 - -	-	3,471,042 - -
	investment in shares classified as Available for sale (45%) 2. Lower Tier 2 maximum 50% of Core Capital 2.1. Redeemable preference shares	- - 4,376,246 -	4,152,686 - - 4,376,246 -	- - 5,148,170 -	3,471,042 - - 5,148,170 -
	investment in shares classified as Available for sale (45%) 2. Lower Tier 2 maximum 50% of Core Capital 2.1. Redeemable preference shares 2.2. Subordinated loans and bonds	- - 4,376,246 -	4,152,686 - - 4,376,246 -	- - 5,148,170 -	3,471,042 - 5,148,170 5,148,170 - -
	investment in shares classified as Available for sale (45%) 2. 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)	- 4,376,246 - 4,376,246 -	4,152,686 - - 4,376,246 - 4,376,246 -	- 5,148,170 - 5,148,170 -	3,471,042 - 5,148,170 5,148,170 - (320,968)
	investment in shares classified as Available for sale (45%) 2. 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. Supplemental Capital Deduction	- 4,376,246 - 4,376,246 - (1,443,723)	4,152,686 - - 4,376,246 - 4,376,246 - (508,727)	- 5,148,170 5,148,170 - (1,263,724)	3,471,042 - 5,148,170 - 5,148,170 - (320,968)
	investment in shares classified as Available for sale (45%) 2. 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. Supplemental Capital Deduction 3.1. Investments in shares (50%)	- 4,376,246 - 4,376,246 - (1,443,723)	4,152,686 - - 4,376,246 - 4,376,246 - (508,727)	- 5,148,170 5,148,170 - (1,263,724)	3,471,042 - 5,148,170 5,148,170 - (320,968)
	investment in shares classified as Available for sale (45%) 2. 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. Supplemental Capital Deduction 3.1. Investments in shares (50%) 3.2. Shortage of capital On insurance subsidiaries (50%) C. Core Capital and Supplemental Capital Deduction	- 4,376,246 - 4,376,246 - (1,443,723)	4,152,686 - - 4,376,246 - 4,376,246 - (508,727)	- 5,148,170 5,148,170 - (1,263,724)	3,471,042 - 5,148,170 - 5,148,170 -
	investment in shares classified as Available for sale (45%) 2. 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. Supplemental Capital Deduction 3.1. Investments in shares (50%) 3.2. Shortage of capital on insurance subsidiaries (50%)	4,376,246 4,376,246 (1,443,723) (1,443,723)	4,152,686 - 4,376,246 - 4,376,246 - (508,727) (508,727)	5,148,170 5,148,170 (1,263,724) (1,263,724)	3,471,042 - 5,148,170 - 5,148,170 - (320,968) (320,968)
	investment in shares classified as Available for sale (45%) 2. 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. Supplemental Capital Deduction 3.1. Investments in shares (50%) 3.2. Shortage of capital on insurance subsidiaries (50%) C. Core Capital and Supplemental Capital Deduction Securitisation exposure	4,376,246 4,376,246 (1,443,723) (1,443,723)	4,152,686 - 4,376,246 - 4,376,246 - (508,727) (508,727) - - -	5,148,170 5,148,170 (1,263,724) (1,263,724)	3,471,042 - - 5,148,170 - 5,148,170 - (320,968) (320,968) - - - - -
	investment in shares classified as Available for sale (45%) 2. 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. Supplemental Capital Deduction 3.1. Investments in shares (50%) 3.2. Shortage of capital On insurance subsidiaries (50%) C. Core Capital and Supplemental Capital Deduction	4,376,246 4,376,246 (1,443,723) (1,443,723)	4,152,686 - 4,376,246 - 4,376,246 - (508,727) (508,727)	5,148,170 5,148,170 (1,263,724) (1,263,724)	3,471,042 - 5,148,170 5,148,170 - (320,968 (320,968)
	investment in shares classified as Available for sale (45%) 2. 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. Supplemental Capital Deduction 3.1. Investments in shares (50%) 3.2. Shortage of capital on insurance subsidiaries (50%) 2. Core Capital and Supplemental Capital Deduction Securitisation exposure D. Additional Supplemental Capital Fulfilling Requirement (Tier 3)	4,376,246 4,376,246 (1,443,723) (1,443,723)	4,152,686 - 4,376,246 - 4,376,246 - (508,727) (508,727) - - -	5,148,170 5,148,170 (1,263,724) (1,263,724)	3,471,042 - - 5,148,170 - 5,148,170 - (320,968) (320,968) - - - -
	investment in shares classified as Available for sale (45%) 2. 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. Supplemental Capital Deduction 3.1. Investments in shares (50%) 3.2. Shortage of capital on insurance subsidiaries (50%) C. Core Capital and Supplemental Capital Deduction Securitisation exposure	4,376,246 4,376,246 (1,443,723) (1,443,723)	4,152,686 - 4,376,246 - 4,376,246 - (508,727) (508,727) - - -	5,148,170 5,148,170 (1,263,724) (1,263,724)	3,471,042 - 5,148,170 - 5,148,170 - (320,968 (320,968) - - - -
	investment in shares classified as Available for sale (45%) 2. 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. Supplemental Capital Deduction 3.1. Investments in shares (50%) 3.2. Shortage of capital on insurance subsidiaries (50%) C. Core Capital and Supplemental Capital Deduction Securitisation exposure D. Additional Supplemental Capital Allocated To Anticipate E. Additional Supplemental Capital Allocated To Anticipate	4,376,246 4,376,246 (1,443,723) (1,443,723)	4,152,686 - 4,376,246 - 4,376,246 - (508,727) (508,727) - - -	5,148,170 5,148,170 (1,263,724) (1,263,724)	3,471,042 - - 5,148,170 - 5,148,170 - (320,968) (320,968) - - - -
	investment in shares classified as Available for sale (45%) 2. 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. Supplemental Capital Deduction 3.1. Investments in shares (50%) 3.2. Shortage of capital on insurance subsidiaries (50%) C. Core Capital and Supplemental Capital Deduction Securitisation exposure D. Additional Supplemental Capital Allocated To Anticipate E. Additional Supplemental Capital Allocated To Anticipate	4,376,246 4,376,246 (1,443,723) (1,443,723)	4,152,686 - 4,376,246 - 4,376,246 - (508,727) (508,727) - - -	5,148,170 5,148,170 (1,263,724) (1,263,724)	3,471,042 - - 5,148,170 - 5,148,170 - (320,968) (320,968) - - - -
	investment in shares classified as Available for sale (45%) 2. 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. Supplemental Capital Deduction 3.1. Investments in shares (50%) 3.2. Shortage of capital on insurance subsidiaries (50%) C. Core Capital and Supplemental Capital Deduction Securitisation exposure D. Additional Supplemental Capital Allocated To Anticipate Market Risk TOTAL CORE CAPITAL AND SUPPLEMENTAL CAPITAL (A+B-C)	4,376,246 	4,152,686 4,376,246 4,376,246 - - (508,727) (508,727) - - - - -	5,148,170 5,148,170 (1,263,724) (1,263,724) -	3,471,042
II. III.	investment in shares classified as Available for sale (45%) 2. 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. Supplemental Capital Deduction 3.1. Investments in shares (50%) 3.2. Shortage of capital on insurance subsidiaries (50%) C. Core Capital and Supplemental Capital Deduction Securitisation exposure D. Additional Supplemental Capital Allocated To Anticipate Market Risk TOTAL CORE CAPITAL AND SUPPLEMENTAL CAPITAL (A+B-C) TOTAL CORE CAPITAL, SUPPLEMENTAL CAPITAL, AND ADDITIONAL SUPPLEMENTAL	4,376,246 4,376,246 (1,443,723) (1,443,723) 	4,152,686 - 4,376,246 - 4,376,246 - (508,727) (508,727) - - - - - - - - - - - - - - - - - - -	5,148,170 5,148,170 (1,263,724) (1,263,724) - - - - - 54,119,128	3,471,042
II. III.	investment in shares classified as Available for sale (45%) 2. 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. Supplemental Capital Deduction 3.1. Investments in shares (50%) 3.2. Shortage of capital on insurance subsidiaries (50%) C. Core Capital and Supplemental Capital Deduction Securitisation exposure D. Additional Supplemental Capital Allocated To Anticipate Market Risk TOTAL CORE CAPITAL AND SUPPLEMENTAL CAPITAL (A+B-C) TOTAL CORE CAPITAL, SUPPLEMENTAL CAPITAL, AND ADDITIONAL SUPPLEMENTAL CAPITAL ALLOCATED TO ANTICIPATE MARKET RISK (A+B-C+E)	4,376,246 	4,152,686 4,376,246 - - (508,727) (508,727) - - - - - - - - - - - - - - - - - - -	5,148,170 5,148,170 (1,263,724) (1,263,724) - - - - 54,119,128 54,119,128	3,471,042
II. III. IV.	investment in shares classified as Available for sale (45%) 2. 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. Supplemental Capital Deduction 3.1. Investments in shares (50%) 3.2. Shortage of capital on insurance subsidiaries (50%) C. Core Capital and Supplemental Capital Deduction Securitisation exposure D. Additional Supplemental Capital Allocated To Anticipate Market Risk TOTAL CORE CAPITAL AND SUPPLEMENTAL CAPITAL (A+B-C) TOTAL CORE CAPITAL,SUPPLEMENTAL CAPITAL, AND ADDITIONAL SUPPLEMENTAL CAPITAL ALLOCATED TO ANTICIPATE MARKET RISK (A+B-C+E) CREDIT RISK-WEIGHTED ASSETS	4,376,246 4,376,246 (1,443,723) (1,443,723) 	4,152,686 4,376,246 - 4,376,246 - (508,727) (508,727) - - - - - - - - - - - - -	5,148,170 5,148,170 (1,263,724) (1,263,724) - - - - - 54,119,128 54,119,128 248,981,386	3,471,042 - 5,148,170 - 5,148,170 - (320,968 (320,968 (320,968 - - - - - - - - - - - - - - - - - - -
II. III. IV. V.	investment in shares classified as Available for sale (45%) 2. 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. Supplemental Capital Deduction 3.1. Investments in shares (50%) 3.2. Shortage of capital on insurance subsidiaries (50%) C. Core Capital and Supplemental Capital Deduction Securitisation exposure D. Additional Supplemental Capital Allocated To Anticipate Market Risk TOTAL CORE CAPITAL AND SUPPLEMENTAL CAPITAL (A+B-C) TOTAL CORE CAPITAL, SUPPLEMENTAL CAPITAL, AND ADDITIONAL SUPPLEMENTAL CAPITAL ALLOCATED TO ANTICIPATE MARKET RISK (A+B-C+E) CREDIT RISK-WEIGHTED ASSETS	4,376,246 4,376,246 (1,443,723) (1,443,723) 	4,152,686 4,376,246 - - (508,727) (508,727) - - - - - - - - - - - - - - - - - - -	5,148,170 5,148,170 (1,263,724) (1,263,724) - - - - - - - - - - - - - - - - - - -	3,471,042
II. III. IV. V. VI.	investment in shares classified as Available for sale (45%) 2. 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. Supplemental Capital Deduction 3.1. Investments in shares (50%) 3.2. Shortage of capital on insurance subsidiaries (50%) C. Core Capital and Supplemental Capital Deduction Securitisation exposure D. Additional Supplemental Capital Allocated To Anticipate Market Risk TOTAL CORE CAPITAL AND SUPPLEMENTAL CAPITAL (A+B-C) TOTAL CORE CAPITAL, SUPPLEMENTAL CAPITAL, AND ADDITIONAL SUPPLEMENTAL CAPITAL ALLOCATED TO ANTICIPATE MARKET RISK (A+B-C+E) CREDIT RISK-WEIGHTED ASSETS OPERATIONAL RISK-WEIGHTED ASSETS	4,376,246 4,376,246 (1,443,723) (1,443,723) 	4,152,686 4,376,246 - 4,376,246 - (508,727) (508,727) - - - - - - - - - - - - -	5,148,170 5,148,170 (1,263,724) (1,263,724) - - - - - 54,119,128 54,119,128 248,981,386	3,471,042
II. III. IV. V. VI. VI.	investment in shares classified as Available for sale (45%) 2. 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. Supplemental Capital Deduction 3.1. Investments in shares (50%) 3.2. Shortage of capital on insurance subsidiaries (50%) C. Core Capital and Supplemental Capital Deduction Securitisation exposure D. Additional Supplemental Capital Allocated To Anticipate Market Risk TOTAL CORE CAPITAL AND SUPPLEMENTAL CAPITAL (A+B-C) TOTAL CORE CAPITAL AND SUPPLEMENTAL CAPITAL (A+B-C) CREDIT RISK-WEIGHTED ASSETS MARKET RISK -WEIGHTED ASSETS MARKET RISK -WEIGHTED ASSETS REQUIRED MINIMUM CAPITAL ADEQUACY RATIO FOR CREDIT RISK AND	4,376,246 4,376,246 (1,443,723) (1,443,723) 	4,152,686 4,376,246 - 4,376,246 - (508,727) (508,727) - - - - - - - - - - - - -	5,148,170 5,148,170 (1,263,724) (1,263,724) - - - - - - - - - - - - - - - - - - -	3,471,042 - - 5,148,170 - - (320,968) (320,968) (320,968) - - - - - - - - - - - - - - - - - - -
II. III. IV. V. VI. VI.	investment in shares classified as Available for sale (45%) 2. 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. Supplemental Capital Deduction 3.1. Investments in shares (50%) 3.2. Shortage of capital on insurance subsidiaries (50%) C. Core Capital and Supplemental Capital Deduction Securitisation exposure D. Additional Supplemental Capital Fulfilling Requirement (Tier 3) E. Additional Supplemental Capital Allocated To Anticipate Market Risk TOTAL CORE CAPITAL AND SUPPLEMENTAL CAPITAL (A+B-C) TOTAL CORE CAPITAL, SUPPLEMENTAL CAPITAL, AND ADDITIONAL SUPPLEMENTAL CAPITAL ALLOCATED TO ANTICIPATE MARKET RISK (A+B-C+E) CREDIT RISK-WEIGHTED ASSETS MARKET RISK-WEIGHTED ASSETS MARKET RISK-WEIGHTED ASSETS REQUIRED MINIMUM CAPITAL ADEQUACY RATIO FOR CREDIT RISK AND OPERATIONAL RISK (II:(V+V))	4,376,246 4,376,246 (1,443,723) (1,443,723) 	4,152,686 4,376,246 - - (508,727) (508,727) - - - - - - - - - - - - - - - - - - -	5,148,170 5,148,170 (1,263,724) (1,263,724) - - - - - - - - - - - - - - - - - - -	3,471,042 - 5,148,170 - (320,968) (320,968) (320,968) - - - - - - - - - - - - - - - - - - -
II. III. IV. V. VI. VI. VII.	investment in shares classified as Available for sale (45%) 2. 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. Supplemental Capital Deduction 3.1. Investments in shares (50%) 3.2. Shortage of capital on insurance subsidiaries (50%) C. Core Capital and Supplemental Capital Deduction Securitisation exposure D. Additional Supplemental Capital Allocated To Anticipate Market Risk TOTAL CORE CAPITAL AND SUPPLEMENTAL CAPITAL (A+B-C) TOTAL CORE CAPITAL AND SUPPLEMENTAL CAPITAL (A+B-C) CREDIT RISK-WEIGHTED ASSETS MARKET RISK -WEIGHTED ASSETS MARKET RISK -WEIGHTED ASSETS REQUIRED MINIMUM CAPITAL ADEQUACY RATIO FOR CREDIT RISK AND	4,376,246 4,376,246 (1,443,723) (1,443,723) 	4,152,686 4,376,246 - 4,376,246 - (508,727) (508,727) - - - - - - - - - - - - -	5,148,170 5,148,170 (1,263,724) (1,263,724) - - - - - - - - - - - - - - - - - - -	3,471,042

STATEMENTS OF SPOT AND DERIVATIVE TRANSACTIONS

As at 31 March 2012 (In Millions of Rupiah)

				BANK		
No.	TRANSACTION	Notional Amount		Туре	Derivative Re	ceivables & Payables
			Trading	Hedging	Receivables	Payables
Α.	Exchange Rate Related					
1	Spot	4,348,758	4,104,551	244,207	3,610	4,486
2	Forward	2,857,290	276,100	2,581,190	9,036	8,480
3	Option a. Written b. Purchased	-	-	-	-	-
4	Future	-	-	-	-	-
5	Swap	22,266,144	22,266,144	-	89,527	64,066
6	Others	-	-	-	-	-
В.	Interest Rate Related	1				
1	Forward	-	-	-	-	-
2	Option a. Written b. Purchased	-	-	-	-	-
3	Future	-	-	-	-	-
4	Swap	2,175,000	-	2,175,000	-	45,737
5	Others	-	-	-	-	-
C.	Others	-	-	-	-	-
	TOTAL	31,647,192	26,646,795	5,000,397	102,173	122,769

CALCULATION OF FINANCIAL RATIOS

As at 31 March 2012 and 2011

			(In %)	
		BANI	<	
No.	RATIOS	31 March 2012	31 March 2011	
PERFC	DRMANCE RATIOS			
1.	Capital Adequacy Ratio (CAR)	17.54%	18.54%	
2.	Non performing earning assets and non-performing non earning assets			
	to total earning assets and non earning assets	1.50%	1.61%	
3.	Non performing earning assets to total earning assets	1.65%	1.69%	
4.	Allowance for impairment on financial assets to			
	earning assets	3.15%	3.20%	
5.	Gross NPL	2.18%	2.43%	
6.	Net NPL	0.46%	0.61%	
7.	Return on Asset (ROA)	3.25%	4.55%	
8.	Return on Equity (ROE)	23.46%	35.32%	
9.	Net Interest Margin (NIM)	5.22%	5.08%	
10.	Operating Expenses to Operating Income	65.82%	58.31%	
11.	Loan to Deposit Ratio (LDR)	78.97%	67.93%	
СОМР	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%	8.00%	
	b. Reserve requirement Foreign currencies	8.01%	5.01%	
3.	Net Open Position - Overall	1.61%	0.57%	

STATEMENTS OF CASH FLOW For the Periods Ended 31 March 2012 and 2011 (In millions of Rupiah)

DESCRIPTION

ATED 31 March 2011

CONSC 31 March 2012 CASH FLOWS FROM OPERATING ACTIVITIES Receipts from interest and sharia income Receipts from fees and commissions Payments of interest and sharia expense Receipts from the sale of Government Bonds - fair value through profit or loss Acquisition of Government Bonds - fair value through profit or loss Foreign exchange gains - net Donasting income on thore

CASH FLOWS FROM OPERATING ACTIVITIES				
Receipts from interest and sharia income	10,029,915	8,806,989		
Receipts from fees and commissions	2,231,957	2,372,674		
Payments of interest and sharia expense	(4,026,949)	(3,846,057)		
Receipts from the sale of Government Bonds - fair value through profit or loss	22,922,929	5,033,325		
Acquisition of Government Bonds - fair value through profit or loss	(22,156,159)	(5,044,557)		
Foreign exchange gains - net	116,737	(34,520)		
Operating income - others	152,176	87,188		
Operating expenses - others	(544,645)	(129,639)		
Salaries and employee benefits	(1,865,457)	(1,547,055)		
General and administrative expenses	(1,490,364)	(1,411,767)		
Non-operating income - others	175,964	26,061		
Cash Flow From Operating Activities Before Changes in Operating Assets and Liabilities	5,546,104	4,312,642		
Decrease/(increase) in operating assets:				
Placements with Bank Indonesia and other banks *)	(4,885,245)	(722,812)		
Marketable securities - fair value through profit or loss *)	2,954,931	(1,753,004)		
Sales of securities	(566,443)	-		
Other receivables - Trade Transactions	(963,426)	141,378		
Loans	(13,463,997)	(5,649,349)		
Securities purchased under resale agreements	(1,108,331)	1,420,575		
Consumer financing receivable	78,189	(438,774)		
Net investment in financial lease	(11,797)	-		
Other assets	(3,043,773)	(6,078,280)		
		,		
Proced from collection of financial assets already written - off	1,639,398	1,874,771		
(Increase)/decrease in operating liabilities and temporary syirkah funds:				
Conventional Banking and Sharia - Non Syirkah Temporer Fund				
Demand deposits	(10,481,170)	1,893,677		
Saving deposits	(10,461,170) (762,724)	(2,050,041)		
Time deposits	657,444	(6,717,141)		
Inter-bank call money	3,213,059	1,330,000		
Obligation due immediately	(30,667)	174,611		
Taxes payable	(593,938)	(819,541)		
Other liabilities	1,546,955	4,685,773		
	2,5 10,555	1,003,773		
Sharia Banking - Temporary Syirkah Funds				
Restricted investment demand deposit and mudharabah musytarakah demand deposit	4,769	(2,459)		
Restricted investment saving deposit and unrestricted investment mudharabah saving deposit	669,083	490,016		
Unrestricted investment mudharabah time deposit	(836,645)	2,322,181		
	,			
Net cash provided by operating activities	(20,438,224)	(5,585,777)		
CASH FLOWS FROM INVESTING ACTIVITIES		(519.275)		
CASH FLOWS FROM INVESTING ACTIVITIES Decrease/(increase) in marketable securities - available for sale and held to maturity *)	(199,739)	(518,375)		
CASH FLOWS FROM INVESTING ACTIVITIES Decrease/(increase) in marketable securities - available for sale and held to maturity *) Decrease in Government Bonds - available for sale and held to maturity	(199,739) (72,520)	31,207		
CASH FLOWS FROM INVESTING ACTIVITIES Decrease/(increase) in marketable securities - available for sale and held to maturity *) Decrease in Government Bonds - available for sale and held to maturity Decrease of investments in shares	(199,739) (72,520) 857	31,207 200,020		
CASH FLOWS FROM INVESTING ACTIVITIES Decrease/(increase) in marketable securities - available for sale and held to maturity *) Decrease of investments modes - available for sale and held to maturity Decrease of investments in shares Proceeds from sale of fixed assets	(199,739) (72,520) 857 120,658	31,207 200,020 51		
CASH FLOWS FROM INVESTING ACTIVITIES Decrease/(increase) in marketable securities - available for sale and held to maturity *) Decrease in Government Bonds - available for sale and held to maturity Decrease of investments in shares Proceeds from sale of fixed assets Acquisition of fixed assets	(199,739) (72,520) 857	31,207 200,020 51 (134,272)		
CASH FLOWS FROM INVESTING ACTIVITIES Decrease/(increase) in marketable securities - available for sale and held to maturity *) Decrease in Government Bonds - available for sale and held to maturity Decrease of investments in shares Proceeds from sale of fixed assets Acquisition of fixed assets Capital injection to PT Bank Syariah Mandiri (Subsidiary)	(199,739) (72,520) 857 120,658 (258,974)	31,207 200,020 51 (134,272) (200,000)		
CASH FLOWS FROM INVESTING ACTIVITIES Decrease/(increase) in marketable securities - available for sale and held to maturity *) Decrease in Government Bonds - available for sale and held to maturity Decrease of investments in shares Proceeds from sale of fixed assets Acquisition of fixed assets	(199,739) (72,520) 857 120,658	31,207 200,020 51 (134,272)		
CASH FLOWS FROM INVESTING ACTIVITIES Decrease/(increase) in marketable securities - available for sale and held to maturity *) Decrease in Government Bonds - available for sale and held to maturity Decrease of investments in shares Proceeds from sale of fixed assets Acquisition of fixed assets Capital injection to PT Bank Syariah Mandiri (Subsidiary) Increase in Minority Interest	(199,739) (72,520) 857 120,558 (258,974) - 131,328	31,207 200,020 51 (134,272) (200,000) 91,906		
CASH FLOWS FROM INVESTING ACTIVITIES Decrease/increase) in marketable securities - available for sale and held to maturity *) Decrease in Government Bonds - available for sale and held to maturity Decrease of investments in shares Proceeds from sale of fixed assets Acquisition of fixed assets Capital injection to PT Bank Syariah Mandiri (Subsidiary) Increase in Minority Interest Net cash provided by investing activities	(199,739) (72,520) 857 120,658 (258,974)	31,207 200,020 51 (134,272) (200,000)		
CASH FLOWS FROM INVESTING ACTIVITIES Decrease/(increase) in marketable securities - available for sale and held to maturity *) Decrease in Government Bonds - available for sale and held to maturity Decrease of investments in shares Proceeds from sale of fixed assets Acquisition of fixed assets Capital injection to PT Bank Syariah Mandiri (Subsidiary) Increase in Minority Interest Net cash provided by investing activities CASH FLOWS FROM FINANCING ACTIVITIES	(199,739) (72,520) 857 120,658 (258,974) - 131,328 (278,390)	31,207 200,020 51 (134,272) (200,000) 91,906 (529,463)		
CASH FLOWS FROM INVESTING ACTIVITIES Decrease/(increase) in marketable securities - available for sale and held to maturity *) Decrease in Government Bonds - available for sale and held to maturity Decrease of investments in shares Proceeds from sale of fixed assets Acquisition of fixed assets Capital injection to PT Bank Syariah Mandiri (Subsidiary) Increase in Minority Interest Net cash provided by investing activities CASH FLOWS FROM FINANCING ACTIVITIES Increase/(decrease) in marketable securities issued	(199,739) (72,520) 857 120,658 (258,974) - 131,328 (278,390) (503,429)	31,207 200,020 51 (134,272) (200,000) 91,906 (529,463) (85,781)		
CASH FLOWS FROM INVESTING ACTIVITIES Decrease/(increase) in marketable securities - available for sale and held to maturity *) Decrease of investment Bonds - available for sale and held to maturity Decrease of investments in shares Proceeds from sale of fixed assets Acquisition of fixed assets Capital injection to PT Bank Syariah Mandiri (Subsidiary) Increase in Minority Interest Net cash provided by investing activities CASH FLOWS FROM FINANCING ACTIVITIES Increase in fund borrowings	(199,739) (72,520) 857 120,658 (258,974) 131,328 (278,390) (503,429) (1,664,913)	31,207 200,020 51 (134,272) (200,000) 91,906 (529,463) (529,463) (85,781) (2,397,532)		
CASH FLOWS FROM INVESTING ACTIVITIES Decrease/(increase) in marketable securities - available for sale and held to maturity *) Decrease in Government Bonds - available for sale and held to maturity Decrease in Government Bonds - available for sale and held to maturity Decrease in Government Bonds - available for sale and held to maturity Decrease of investments in shares Proceeds from sale of fixed assets Acquisition of fixed assets Capital injection to PT Bank Syariah Mandiri (Subsidiary) Increase in Minority Interest Net cash provided by investing activities CASH FLOWS FROM FINANCING ACTIVITIES Increase) in marketable securities issued Increase in fund borrowings Payment of Subordinated Bonds	(199,739) (72,520) 857 120,658 (258,974) - 131,328 (278,390) (503,429)	31,207 200,020 51 (134,272) (200,000) 91,906 (529,463) (85,781) (2,397,532) (24,989)		
CASH FLOWS FROM INVESTING ACTIVITIES Decrease/(increase) in marketable securities - available for sale and held to maturity *) Decrease in Government Bonds - available for sale and held to maturity Decrease of investments in shares Proceeds from sale of fixed assets Acquisition of fixed assets Capital injection to PT Bank Syariah Mandiri (Subsidiary) Increase in Minority Interest Net cash provided by investing activities CASH FLOWS FROM FINANCING ACTIVITIES Increase in fund borrowings Payment of Subordinated Bonds Decrease in securities sold under repurchase agreements	(199,739) (72,520) 857 120,658 (258,974) 131,328 (278,390) (503,429) (1,664,913)	31,207 200,020 51 (134,272) (200,000) 91,906 (529,463) (85,781) (2,397,532) (2,4989) 1,150,987		
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CASH FLOWS FROM INVESTING ACTIVITIES Decrease in Government Bonds - available for sale and held to maturity Decrease in Government Bonds - available for sale and held to maturity Decrease of investments in shares Proceeds from sale of fixed assets Acquisition of fixed assets Acquisition of fixed assets Capital injection of PT Bank Syariah Mandiri (Subsidiary) Increase in Minority Interest Net cash provided by investing activities CASH FLOWS FROM FINANCING ACTIVITIES Increase/(decrease) in marketable securities issued Increase/(decrease) in marketable securities issued Increase/(decrease) in marketable agreements Difference in change of Subsidiary equity The addition of Capital through Public Offering (LPO) with Preemptive Rights after deducting the costs associated LPO Net cash provided by/(used in) financing activities NET INCREASE IN CASH AND CASH EQUIVALENTS CASH AND CASH EQUIVALENTS AT PERIOD OF YEAR Cash Current accounts with Bank Indonesia Ourrent accounts with Bank Indonesia Placem	(199,739) (72,520) 857 120,658 (258,974) - (278,390) (1,664,913) (1,7,872) - (2,186,214) (22,902,828) 108,653,748 85,750,920 9,300,832 34,557,444 10,971,438 31,041,206	31,207 200,020 51 (134,272) (200,000) 91,906 (529,463) (2,397,532) (24,989) 1,150,987 453 11,431,636 10,074,774 3,959,534 73,294,496 77,254,030 7,420,998 29,732,233 5,239,191 32,826,752 2,034,856		
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CASH FLOWS FROM INVESTING ACTIVITIES Decrease in Government Bonds - available for sale and held to maturity Decrease in Government Bonds - available for sale and held to maturity Decrease of investments in shares Proceeds from sale of fixed assets Acquisition of fixed assets Capital injection to PT Bank Syariah Mandiri (Subsidiary) Increase in Minority Interest Net cash provided by investing activities CMSH FLOWS FROM FINANCING ACTIVITIES Increase in fund borrowings Payment of Subordinated Bonds Decrease in securities sold under repurchase agreements Difference in change of Subsidiary equity The addition of Capital through Public Offering (LPO) with Preemptive Rights after deducting the costs associated LPO Net cash provided by/(used in) financing activities NET INCREASE IN CASH AND CASH EQUIVALENTS CASH AND CASH EQUIVALENTS AT PERIOD OF YEAR Cash and cash equivalent at end of period consist of : Cash Current accounts with Bank Indonesia Current accounts with Bank Indonesia and other banks *) Certificate of Bank Indonesia *) Total cash and cash equivalents Supplemental Cash Hows Information Activities not affecting cash flows : </td <td>(199,739) (72,520) 857 120,658 (258,974) - (278,390) (1,664,913) (1,7,872) - (2,186,214) (22,902,828) 108,653,748 85,750,920 9,300,832 34,557,444 10,971,438 31,041,206</td> <td>31,207 200,020 51 (134,272) (200,000) 91,906 (529,463) (85,781] (2,397,532) (24,989) 1,150,987 453 11,431,636 10,074,774 3,959,534 73,294,496 77,254,030 7,420,998 29,732,233 5,239,191 32,826,752 2,034,856</td>	(199,739) (72,520) 857 120,658 (258,974) - (278,390) (1,664,913) (1,7,872) - (2,186,214) (22,902,828) 108,653,748 85,750,920 9,300,832 34,557,444 10,971,438 31,041,206	31,207 200,020 51 (134,272) (200,000) 91,906 (529,463) (85,781] (2,397,532) (24,989) 1,150,987 453 11,431,636 10,074,774 3,959,534 73,294,496 77,254,030 7,420,998 29,732,233 5,239,191 32,826,752 2,034,856		

*) Effective from since 1 January 2010, Placements with Bank Indonesia and other banks including Certificate of Bank Indonesia with maturity of three months or less are classified as cash and cash equivalents.