# **CONSOLIDATED FINANCIAL STATEMENTS** PT Bank Mandiri (Persero) Tbk. and Subsidiaries

STATEMENTS OF FINANCIAL POSITION / BALANCE SHEETS	
As at 30 June 2012 and 31 December 2011	

# STATEMENTS OF COMPREHENSIVE INCOME For the Periods Ended 30 June 2012 and 2011 (In Millions of Rupiah)

(In Millions of Rupiah) As at 30 June 2012 and 31 December 2011 (In Millions of Ru

RANK

CONSOLIDATED

	BAN	к	CONSOLI	DATED		BA	NK	CONSOL	IDATED	
DESCRIPTION	30 June 2012	31 December 2011 (Audited)	30 June 2012	31 December 2011 (Audited)	No. DESCRIPTION	30 June 2012	30 June 2011	30 June 2012	30 June 2011	No. DESCRIPTION 3
ASSETS					OPERATING INCOME AND EXPENSES		ter in hereitetti	The second s		
Cash Placements with Bank Indonesia	10,265,806 55,516,315	10,259,053 62,711,629	11,377,060 60,361,152	11,357,523 69,593,901	A. Interest Income and Interest Expenses and Premium Income					I. COMMITMENT RECEIVABLES 1. Unused fund borrowings facilities
Placements with other banks Spot and derivative receivables	19,678,149 114,181	26,243,728 124,422	21,041,816 114,188	27,926,232 128,005	and Claim Expenses 1. Interest Income	17,547,087	15,978,539	20,222,180	18,121,231	a. Rupiah b. Foreign currencies
Securities a. Designated at fair value through profit/loss	1,635,210	4,281,564	2,853,211	5,401,586	a. Rupiah	16,346,248	14,932,221	18,946,883	17,023,307	<ol> <li>Outstanding purchase position on spot and derivative</li> <li>Others</li> </ol>
b. Available for sale	59,264,500	58,723,208	59,672,984	59,428,638	b. Foreign currencies 2. Interest Expenses	1,200,839 5,989,246	1,046,318 6,438,501	1,275,297 7,131,583	1,097,924 7,394,527	
c. Held to maturity d. Loans and receivables	23,546,187 10,157	23,334,074 9,588	25,494,615 10,157	25,495,706 9,588	a. Rupiah	5,790,537	6,350,695	6,924,885 206,698	7,296,608	II. COMMITMENT PAYABLES 1. Unused loan facilities granted to customer
Securities sold with agreement to repurchase (Repo)	2,578,731	12,170,910	2,578,731	12,369,885	b. Foreign currencies Net Interest Income (Expenses)	198,709 11,557,841	87,806 9,540,038	13,090,597	97,919 10,726,704	a. BUMN
Securities purchased with agreement to resell (Reverse Repo) Acceptances receivables	10,581,813 8,413,831	6,551,103	2,578,731 10,584,459 8,413,831	6,551,103	3. Premium Income 4. Claim Expense	-	•	3,025,208 1,926,622	2,422,668 1,587,353	i. Committed - Rupiah
a. Designated at fair value through profit/loss			-		Net Premium Income (Claim Expenses)	-		1,098,586	835,315	- Foreign currencies     ii. Uncommitted
b. Available for sale c. Held to maturity	-		-		Net Interest Income (Expenses) and Net Premium Income (Claim Expenses)	11,557,841	9,540,038	14,189,183	11,562,019	- Rupiah 1
d. Loans and receivables	306,832,762	273,962,101	347,114,497	311,093,306	B. Other Operating Income and Expenses	5 400 500	E 404 000	5 705 005	0.470.005	- Foreign currencies     b. Others
Consumer finance receivables     Sharia financing			3,210,552	3,248,560	Other Operating Income     a. Increase in fair value of financial assets (mark to market)	5,122,502	5,461,683	5,785,065	6,176,635	i. Committed 1 ii. Uncommitted 3
Investments in shares     Policy holder's investment in Unit Link Contract	2,887,869	2,887,626	6,657 9,860,434	7,327 9,044,266	i. Securities	-		•	-	<ol><li>Unused loan facilities granted to other banks</li></ol>
Allowance for impairment on financial assets -/-	(100.100)	(100.010)			iii. Spot and derivative	536,267	246,428	536,267	246,428	a. Committed i. Rupiah
a. Securities b. Loans	(199,403) (12,369,730)	(163,210) (11,111,571) (1,285,241)	(345,356) (13,474,160)	(236,254) (12,105,048) (1,356,397)	<ul> <li>iv. Other financial assets</li> <li>b. Decrease in fair value of financial liabilities (mark to market)</li> </ul>	-				ii. Foreign currencies
c. Others Intangible assets	(1,299,515) 1,646,031	(1,285,241) 1,633,712	(1,378,272) 1,646,031	(1,356,397) 1,633,712	<ul> <li>Gain from sale of financial assets</li> </ul>	-				b. Uncommitted i. Rupiah
Accumulated amortisation for intangible assets -/-	(1,127,648)	(1,100,378)	(1,127,648) 10,754,384	(1,100,378) 10,418,120	i. Securities ii. Loans	15,140	64,884	•	62,933	ii. Foreign currencies 3. Outstanding irrevocable letters of credit
Accumulated depreciation for premises and equipment -/-	9,560,317 (3,978,119)	9,258,876 (3,787,184)	(4,609,374)	(4,361,860)	iii. Other financial assets					a. Foreign L/C
a. Abandoned properties	180,046	180,046	180.280	180,280	<ul> <li>Gain from spot and derivative transaction (realised)</li> <li>Gain from investment in shares with equity method</li> </ul>	69,912	63,449	78,668	64,532	<ul> <li>b. Local L/C</li> <li>4. Outstanding sales position on spot and derivative</li> </ul>
b. Repossessed assets	120,030	120,030 1,434,376	180,280 143,052 823,466	143,052 1,434,376	f. Dividend	11,096	21,257		2	5. Others
c. Suspense account d. Inter office assets	867,091	1,434,376	823,466	1,434,376	<ul> <li>g. Comissions/provisions/fees and administrative</li> <li>h. Recovery on allowance for impairment</li> </ul>	3,002,621 79,391	2,505,828	3,498,776 34,932	3,084,204	III. CONTINGENT RECEIVABLES
i. Operational activities conducted in Indonesia ii. Operational activities conducted outside Indonesia	-	-	-	-	i. Other income	1,408,075	2,559,837	1,636,422	2,718,536	1. Guarantees received a. Rupiah
Allowance for impairment on non financial assets -/-	(302,650)	(298,163)	(324,712) 91,629	(320,225) 38,982	2. Other Operating Expenses	8,655,815	7,453,504	10,762,808	9,316,800	<ul> <li>b. Foreign currencies</li> </ul>
Deferred tax assets	2,865,292	3,648,627	3,013,728	3,800,412	a. Decrease in fair value of financial assets (mark to market)     i. Securities	2,594	5,134	10,684	81,812	2. Unrecognized interest income a. Interest loan
TOTAL ASSETS	9,265,517 506,552,770	9,317,738 489,106,664	13,670,238 571,757,630	12,067,306 551,891,704	ii. Loans	-				b. Others interest 3. Others
LIABILITIES AND EQUITY		,	,		iii. Spot and derivative iv. Other financial assets	-				
LIABILITIES . Demand deposits **)	82,837,515	89,152,870	87,000,644	92.616.188	<ul> <li>Increase in fair value of financial liabilities (mark to market)</li> </ul>	-				IV. CONTINGENT PAYABLES 1. Guarantees issued
<ol> <li>Savings deposits **)</li> </ol>	156,675,853	149,088,472	173,432,707	163,779,820	c. Losses from sale of financial assets i. Securities	-		4,407		a. Rupiah 1
Time deposits **     Investment fund - revenue sharing	135,530,085	141,994,836	157,786,863	165,854,396	ii. Loans	-		•	-	b. Foreign currencies 2 2. Others
. Fund from Bank Indonesia	4,413	7,279	4,413	7,279	iii. Other financial assets     d. Losses from spot and derivative transaction (realised)					STATEMENTS OF CASH FLOWS
Fund from other banks **     Soot and derivative liabilities	29,188,160	12,439,224	29,355,479	12,653,630	e. Impairment for financial assets i. Securities	20,814	35,045	93,722	35,198	For the Periods Ended 30 June 2012 and 2011
Spot and derivative itabilities     Liabilities sold with repo agreements to repurchase (Repo)	248,265 2,585,536	178,036	248,460 2,585,536	178,704	ii. Loans	1,601,277	1,022,397	1,673,327	1,165,265	
Acceptances liabilities	8,413,831	6,551,103	8,413,831	6,551,103	iii. Sharia financing iv. Other financial assets	-	256,503	18,851	305,672	DESCRIPTION
Securities issued     Fund borrowings	564	564	1,249,575	1,795,975	<ol> <li>Losses related to operational risk</li> </ol>	49,877	6,191	49,877	6,191	
a. Loans capital	5,844,236	5,856,798	5,839,236	5,851,798	<ul> <li>g. Losses from investment in shares under equity method</li> <li>h. Comissions/provisions/fees and administrative</li> </ul>	225,232	233,524	225,232	233,524	CASH FLOWS FROM OPERATING ACTIVITIES
b. Others fund borrowings . Margin deposits received	7,081,206	9,152,966 1,685,061	9,915,226 1,650,599	11,696,219 1,685,061	i. Impairment on non financial assets	1.291	618,447		618,833	Receipts from interest and sharia income
Inter office liabilities					j. Salaries and employee benefits k. Promotion expenses	2,910,382 373,551	2,448,333 296,895	3,645,154 435,588	3,022,525 354,518	Receipts from fees and commissions
a. Operational activities conducted in Indonesia b. Operational activities conducted outside Indonesia	3,309,824	3,520,845 (3,486,349)	3,309,824	3,520,845 (3,486,349)	I. Other expenses	3,470,797	2,531,035	4,605,966	3,493,262	Payments of interest and sharia expense Receipts from the sale of Government Bonds - fair value the
Deferred tax liabilities	(3,276,525)	(3,400,349)	(3,276,525)	(3,460,349)	Other Operating Income (Expenses)	(3,533,313)	(1,991,821)	(4,977,743)	(3,140,165)	Acquisition of Government Bonds - fair value through profit
. Liability to Unit Link Holders	13,586,622	- 13,785,816	9,860,434	9,044,266	PROFIT (LOSS) FROM OPERATIONS NON OPERATING INCOME AND EXPENSES	8,024,528	7,548,217	9,211,440	8,421,854	Foreign exchange gains - net
Other liabilities     Investment fund - profit sharing	13,500,022	13,765,616	17,281,337	17,488,362	1. Gain (Losses) from sale of premises and equipment	(152)	6,328	2,541	11,137	Operating income - others Operating expenses - others
TOTAL LIABILITIES	443,680,184	429,927,521	504,657,639	489,237,297	2. Gain (Losses) from foreign currencies translation	-	-	-		Salaries and employee benefits
EQUITY Share capital					3. Other non operating income (expenses) PROFIT (LOSS) FROM NON OPERATING	158,122 157,970	19,451 25,779	197,611 200,152	68,914 80,051	General and administrative expenses
a. Authorised capital	16,000,000	16,000,000	16,000,000	16,000,000	PROFIT (LOSS) FROM NON OPERATING PROFIT (LOSS) CURRENT YEAR BEFORE TAX	8,182,498	7,573,996	9,411,592	8,501,905	Non operating income - others Cash Flow From Operating Activities Before Changes in Op
b. Unpaid-in capital -/- c. Treasury stock -/-	(4,333,333)	(4,333,333)	(4,333,333)	(4,333,333)	Income tax expenses					Decrease/(Increase) in operating assets:
Additional Paid - in Capital					a. Estimated current tax b. Deffered tax income (expenses)	(917,961) (752,181)	(948,222) (767,137)	(1,254,894) (751,863)	(1,214,532) (773,135)	Placements with Bank Indonesia and other banks *)
a. Agio b. Disagio -/-	17,195,760	17,195,760	17,195,760	17,195,760						Marketable securities - fair value through profit or loss *) Other receivables - Trade Transactions
c. Donated capital			-		PROFIT (LOSS) AFTER INCOME TAX - NET	6,512,356	5,858,637	7,404,835	6,514,238	Loans
d. Funds for paid - up capital			-	-	OTHER COMPREHENSIVE INCOME a. Adjustment arising from translation of financial statement	(4,788)	112,746	(3,727)	90,677	Securities purchased under resale agreements
e. Others Other comprehensive income (losses)	•		-		<ul> <li>Gain (Losses) from changes of financial assets on available for sale</li> </ul>	156,080	(358,427)	255,067	(357,909)	Consumer financing receivable Net investment in financial lease
a. Adjustment arising from translation of financial statement	78,494	83,282	53,067	56,794	<ul> <li>c. Effective cash flow hedges</li> <li>d. Premises and equipment revaluation increment</li> </ul>			•		Other assets
b. Gain (Losses) from changes of financial assets on available for sale	(522,386)	(678,466)	(507,547)	(762,614)	<ul> <li>Other comprehensive income from entity associations</li> </ul>	-				Proced from collection of financial assets already written - o
c. Effective cash flow hedges d. Premises and equipment revaluation increment					<ul> <li>Gain (Losses) from actuarial benefit program</li> <li>Income tax related to other comprehensive income</li> </ul>	(31,154)	- 56,186	(31,154)	- 56,186	(Increase)/Decrease in operating liabilities and temporar Conventional Banking and Sharia - Non Syirkah Tempo
e. Other comprehensive income from entity associations			-		h. Others	- (01,104)		(01,104)		Demand deposits
f. Gain (Losses) from actuarial benefit program g. Income tax related to other comprehensive income	- 99,931	- 131,085	- 99,931	- 131,085	Other comprehensive income current year after income tax - net	120,138	(189,495)	220,186	(211,046)	Saving deposits
h. Others	-	-	-	-	TOTAL OTHER COMPREHENSIVE INCOME CURRENT YEAR	6,632,494	5,669,142	7,625,021	6,303,192	Time deposits
Difference arising from quasi reorganisation     Difference arising from restructuring value of transaction of entities under common control	•		•	•	Income atributtable to :					Inter-bank call money Obligation due immediately
. Other equity	-			-	Parent Company	6,512,356	5,858,637	7,146,872	6,322,918	Taxes payable
Reserve	0.000.005	0.000.005	0.000.000	0.000.000	Non controlling interest TOTAL INCOME CURRENT YEAR	6,512,356	5,858,637	257,963 7,404,835	191,320 6,514,238	Other liabilities
a. General reserve b. Appropriated reserve	2,333,333 547,000	2,333,333 547,000	2,333,333 547,000	2,333,333 547,000	Total comprehensive income atributtable to :					Sharia Banking - Temporary Syirkah Funds Restricted investment demand deposit and mudharabah
. Retained Earning					Parent Company	6,632,494	5,669,142	7,367,058 257,963	6,111,872 191,320	Restricted investment demand deposit and mudharaban Restricted investment saving deposit and unrestricted investr
a. Previous years *) b. Current year	24,961,431 6,512,356	16,523,449 11,377,033	27,694,781 7,146,872	18,379,149 12,246,044	Non controlling interest TOTAL COMPREHENSIVE INCOME CURRENT YEAR	6,632,494	5,669,142	257,963 7,625,021	191,320 6,303,192	Unrestricted investment mudharabah time deposit
TOTAL EQUITY ATTRIBUTABLE TO OWNER	62,872,586	59,179,143	66,229,864	61,793,218	TRANSFER INCOME (LOSSES) TO HEAD OFFICE	5,002,434				Net cash provided by operating activities
6. Non controlling interest	•		870,127	861,189	DIVIDEND					CASH FLOWS FROM INVESTING ACTIVITIES Decrease/(Increase) in marketable securities - available for
TOTAL EQUITY TOTAL LIABILITIES AND EQUITY	62,872,586 506,552,770	59,179,143 489,106,664	67,099,991 571,757,630	62,654,407 551,891,704	EARNING PER SHARE			306.30	270.98	Decrease in Government Bonds - available for sale and hele
	000,002,110							500.00	210.00	Decrease of investments in shares

STATEMENTS	OF ASSETS'	QUALITY AND	OTHER	INFORMATION

**}	Consolidated	balance	includes	temporar	y syirkah	funds f	rom a S	ed agains subsidiary	я /.
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ALLOWANCES FOR IMPAIRMENT As at 30 June 2012 and 2011

DESCRIPTION

rities sold with agreement to repurchase (Repo) rities purchased with agreement to resell (Reverse Repo)

ts with other banks derivative receivables

Acceptances receivables Other Receivable - Trade Transaction

ents in shares

Temporary invesment Administrative transaction accou

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<b>TEMENTS</b>	<b>OF ASSETS'</b>	QUALITY	AND	OTHER	INFORM
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			_									_		As at 30 June 2012 and 2011				s of R
							BA	NK						No. COMPONENTS OF CAPITAL	30 June		30 Jun	ne 201
o.	DESCRIPTION	Current	Special	30 Ju Sub	ine 2012 Doubtful	Loss	Total	Current	Special	30 Sub	June 2011 Doubtful	Loss	Total	I. COMPONENTS	BANK	CONSOLIDATED	BANK	CONSO
		ourrent	Mention	Standard	Doubtrui	2000	, ota	ourrent	Mention	Standard	Doubtrui	2000	rotur	A. Core Capital 1. Paid - in Capital	51,042,746 11,666,667	55,238,986 11,666,667	43,566,601 11,666,667	46, 11,
	RELATED PARTIES Placements with other banks													2. Disclosed Reserves 2.1. Additional	40,819,802 41,211,748	43,822,791 44,236,799	33,163,657 33,163,657	35
	a. Rupiah	708,834					- 708,834	236.200	-				236,200	a. Agio	17,195,760	17,195,760	17,220,416	17
2.	b. Foreign currencies Spot and derivative receivables	708,834					708,834	236,200					236,200	b. Donated capital c. General reserves	2,333,333	2.333.333	2,333,333	2
	a. Rupiah								-				-	<ul> <li>Appropriated reserves</li> </ul>	547,000	547,000	547,000	
	b. Foreign currencies Securities												-	<ul> <li>Previous years profit (100%)</li> <li>f. Current year profit (50%)</li> </ul>	17,424,892 3,632,269	20,158,271 3,949,368	9,537,100 3,312,887	1
	a. Rupiah b. Foreign currencies			-								•	-	<ul> <li>Differences arising from translation of financial</li> </ul>				
	Securities sold with agreement to repurchase (Repo)			-								-	-	statement h. Funds for Paid-Up Capital	78,494	53,067	212,921	
	a. Rupiah b. Foreign currencies			-			-		-				-	<ol> <li>Warrant issued (50%)</li> </ol>				
5.	Securities purchased with agreement to resell (Reverse Repo)			-									-	<ul> <li>j. Stock option issued for stock-based compensation program (50%)</li> </ul>				
	a. Rupiah b. Foreign currencies	-		-				•	-				-	2.2. Deduction	(391,946)	(414,008)		
6.	Acceptances receivables			-										a. Disagio b. Previous years loss (100%)				
	Other Receivable - Trade Transaction													<li>c. Current year loss (100%)</li>				
	b. Foreign currencies												-	<ul> <li>Differences arising from translation of financial statement</li> </ul>				
8.	Loans a. Micro, small and medium loans (UMKM)	743					743	82,161					82.161	e. Other comprehensive income: Losses from				
	i, Rupiah	743		-			743	82,161					82,161	decrease in fair value of investment in shares				
+	ii. Foreign currencies b. Non UMKM	3,842,991		-			3,842,991	1,031,307	- 20				1,031,327	<ul> <li>classified Available for sale</li> <li>f. Difference in allowance for possible losses and</li> </ul>				
	i. Rupiah	3,736,553		-			3,736,553	944,840	<b>20</b> 20				944,860	allowance for impairment on earning assets	•			
+	ii. Foreign currencies c. Restructured loans	106,438		-			106,438	86,467					86,467	<ul> <li>g. Allowance for impairment on non earning assets which shall be calculated</li> </ul>	(391,946)	(414,008)		
	i. Rupiah			-					-				-	<ul> <li>Difference in adjustment amounts from fair value</li> </ul>	(001;010)	(111,000)		
+	ii. Foreign currencies d. Property loans	4.593	-	-			4.593	2.917	-				2.917	of financial assets in trading book 3. Innovative Capital				
9.	Investments in shares	2,883,269		-		2,278	2,885,547	2,523,269				2,278	2,525,547	<ol><li>Subordinated bonds (non cummulative perpetual)</li></ol>	•			
U. 1.	Temporary investment Commitments and contingencies					-							-	<ol> <li>Subordinated loans (non cummulative perpetual)</li> <li>Other innovative capital Instrument</li> </ol>				
	a. Rupiah	120,081					120,081	102,157					102,157	4. Core Capital Deduction	(1,443,723)	(541,914)	(1,263,723)	
2.	b. Foreign currencies Repossessed assets	67,358					67,358	12,326					12,326	4.1. Goodwill 4.2. Other intangible assets		(105,666)		
	THIRD PARTIES													4.3. Investments in shares (50%)	(1,443,723)	(436,248)	(1,263,723)	
1.	Placements with other banks	16,983,052					16,983,052	21,224,849					21,224,849	<ol> <li>4.4. Shortage of capital on insurance subsidiaries (50%)</li> <li>5. Non Controlling Interest</li> </ol>		291,442		
-	a. Rupiah b. Foreign currencies	26,029,333		-		73,423	26,102,756	9,877,105				77,184	9,954,289					
2.	Spot and derivative receivables a. Rupiah	113,443					113,443	195,677					195,677	B. Supplemental Capital 1. Upper Tier 2	7,970,528 5,316,875	9,397,555 5,736,426	8,491,741 4,739,828	
	b. Foreign currencies	738		-			738	195,677					195,677	<ol> <li>Preference stock (cummulative perpetual)</li> </ol>		-	4,100,020	
	Securities a Rupiab	81 409 171				86.310	81,495,481	89.748.431				85,881	89.834.312	<ol> <li>Subordinated bonds (cummulative perpetual)</li> <li>Subordinated loans (cummulative perpetual)</li> </ol>				
+	b. Foreign currencies	2,950,416		-	•	10,157	2,960,573	1,476,708					1,476,708	1.4. Mandatory convertible bond				
4.	Securities sold with agreement to repurchase (Repo)	2,578,731					2,578,731							<ol> <li>Innovative capital not included as core capital</li> <li>Other supplemental capital (upper tier 2)</li> </ol>	•			
	b. Foreign currencies	-		-	•		-							<ol> <li>Fixed assets revaluation</li> </ol>	1,371,121	1,371,121	1,371,121	
5.	Securities purchased with agreement to resell (Reverse Repo)	10,581,813					10,581,813	5,027,811					5,027,811	<ol> <li>General provision on earning assets (max, 1.25% RWA)</li> <li>Other comprehensive income: Gain from increase in fair</li> </ol>	3,945,754	4,365,305	3,368,707	
	b. Foreign currencies			-										value of investment in shares classified as				
5. 7.	Acceptances receivables Other Receivable - Trade Transaction	8,404,001	9,830	-			8,413,831	4,078,926	203,654				4,282,580	Available for sale (45%) 2. Lower Tier 2 maximum 50% of Core Capital	4.097.376	4,097,376	5,015,636	
	a. Rupiah	1,753,791 2,772,925	40,791	-		145,944 652,514	1,940,526 3,792,400	1,348,656 1,527,949	642,711 408,878			145,944	2,137,311 2,532,582	2.1. Redeemable preference shares				
3.	b. Foreign currencies Loans		366,961			652,514						595,755		2.2. Subordinated loans and bonds	4,097,376	4,097,376	5,015,636	
	a. Micro, small and medium loans (UMKM)	43,260,847	2,915,903	233,671	306,143 306,143	846,111	47,562,675	31,813,093	2,544,314	216,593 216,593	321,106	755,175	35,650,281 35,213,791	2.3. Other supplemental capital instrument (lower tier 2) 3. Supplemental Capital Deduction	(1,443,723)	(436,247)	(1,263,723)	
	i. Rupiah ii. Foreign currencies	42,923,837 337,010	2,890,300 25,603	233,671		846,111	47,200,062 362,613	31,415,198 397,895	2,517,376 26,938		321,106	743,518 11,657	436,490	3.1. Investments in shares (50%)	(1,443,723)	(436,247)	(1,263,723)	
	b. Non UMKM i. Rupiah	241,611,233 200.021,994	9,137,250 7,229,908	872,621 597,584	537,991 523,375	3,267,258 2,048,441	255,426,353 210,421,302	191,097,924 153.877.301	10,377,717 7,887,678	344,622 208,181	384,710 338,223	3,440,060 1,986,772	205,645,033 164,298,155	3.2. Shortage of capital on insurance subsidiaries (50%)	· ·			
	ii. Foreign currencies	41,589,239	1,907,342	275,037 717,810	14,616	1.218.817	45,005,051	37.220.623	2,490,039	136,441	46.487	1,453,288	41,346,878	C. Core Capital and Supplemental Capital Deduction Securitisation exposure				
_	i. Rupiah	9,009,555	4,139,658	717,810	20,390 20,390	438,768	14,326,181	7,718,816	5,129,221	82,170	42,912	659,419	13,632,538	D. Additional Supplemental Capital Fulfilling Requirement (Tier 3)	•			
	ii. Foreign currencies	5,030,662 3,978,893	2,437,768 1,701,890	442,822 274,988		311,123 127,645	8,242,765 6,083,416	5,009,921 2,708,895	2,829,863 2,299,358	50,924 31,246	19,954 22,958	589,572 69,847	8,500,234 5,132,304	E. Additional Supplemental Capital Allocated To				
	d. Property loans	19,482,401 1,955	2,444,939	70,828	71,097	265,232	22,334,497 1,955	15,843,998 1,955	2,100,501	84,023	59,444	284,061	18,372,027 1,955	Anticipate Market Risk	•	•		
0.	Temporary investment	-		-	367		367	-		-	371		371	II. TOTAL CORE CAPITAL AND SUPPLEMENTAL CAPITAL (A+B-C) III. TOTAL CORE CAPITAL, SUPPLEMENTAL CAPITAL, AND	59,013,274	64,636,541	52,058,342	
	Administrative account transaction	37.218.809	207.354	425	77	41,779	37.468.444	29,161,010	228.744	106,170	2,586	14,464	29.512.974	ADDITIONAL SUPPLEMENTAL CAPITAL ALLOCATED TO				
-	b. Foreign currencies	31,569,584	137,649			8.970	31,716,203	19,517,647	173,677	6,292	-	530	19,698,146	ANTICIPATE MARKET RISK (A+B-C+E)	59,013,274 315,660,337	64,636,541	52,058,342 269,496,584	30
	Repossessed assets				-	120,030	120,030	· ·	•		•	130,036	130,036	V. OPERATIONAL RISK-WEIGHTED ASSETS	48,384,624 1,434,351	349,224,377 55,735,767 1,646,909	209,496,584 40,781,287 938,522	
	OTHER INFORMATIONS Value of bank's assets pledge as collateral :													VI. MARKET RISK-WEIGHTED ASSETS VII. REQUIRED MINIMUM CAPITAL ADEQUACY RATIO FOR	1,434,351	1,646,909	938,522	4
	a. To Bank Indonesia													CREDIT RISK AND OPERATIONAL RISK (II:(IV+V))	16.21%	15.96%	16.78%	
2.	b. To others Total allowance for impairment on financial assets to earning assets						- 13,868,648						- 12,190,091	VIII. REQUIRED MINIMUM CAPITAL ADEQUACY RATIO FOR				
3.	Total required allowance for possible losses on assets Percentage of UMKM loans to total loans						12,408,143						11,376,704	CREDIT RISK, OPERATIONAL RISK AND MARKET RISK (III:(IV+V+VI))	16.15%	15.90%	16.73%	
5.	Percentage of UMK loans to total loans						6.16%						11,376,704 14.74% 5.61%					
5.	Percentage of UMKM debtors to total debtors						42.31%						33.52%	SHAREHO	DER			
(. 1	Percentage of UMK debtors to total debtors Others						39.39%						30.95%	Ultimate Shareholder				
	- Ohees Was of Jacob						12,701,635						13,421,449	Republic of Indonesia : 60.00%				
	a. Chanelling of loans						12,701,000						13,421,443		al Market />	5%)	. KUUP	
	a. Chanelling of loans b. Mudharabah Muqayyadah financing c. Write-off on earning assets d. Recovery of write-off on earning assets						1,430,212						808,836	Non Ultimate Shareholder through Capit Non Ultimate Shareholder through non C	al Market (≥ apital Marke	: 5%) et (≥ 5%)	: Nill : Nill	

As a	at 30 June 2012 and 2011			(In Million	s of Rupiah)	CAS	H FLOWS FROM FINANCING ACTIVITIES	(=)===;===;	(000,000)
		30 Jur	ne 2012	30 Ju	ne 2011		crease/(Decrease) in marketable securities issued	(589,644)	357,472
No.	COMPONENTS OF CAPITAL						crease in fund borrowings	(1,758,972)	(477,896)
		BANK	CONSOLIDATED	BANK	CONSOLIDATED		ayment of Subordinated Bonds	(12,562)	(26,718)
l.	COMPONENTS					D	ecrease in securities sold under repurchase agreements	2,585,536	-
	A. Core Capital	51,042,746	55,238,986	43,566,601	46,623,744	C	apital contribution	10,470	-
	1. Paid - in Capital 2. Disclosed Reserves	11,666,667 40,819,802	11,666,667 43,822,791	11,666,667 33,163,657	11,666,667 35,201,846	D	ifference in change of Subsidiary equity		(1,054)
	2.1. Additional	40,019,002	44,236,799	33,163,657	35,201,846		he addition of Capital through Public Offering (LPO) with Preemptive Rights		(.,,
	a. Agio	17,195,760	17,195,760	17,220,416	17,220,416		after deducting the costs associated LPO		11,428,155
	<ul> <li>b. Donated capital</li> </ul>					P	ayments of dividends, cooperative development fund program and community		
	c. General reserves d. Appropriated reserves	2,333,333 547,000	2,333,333 547,000	2,333,333 547,000	2,333,333 547,000		development fund program	(2,940,883)	(3,182,705)
	e. Previous years profit (100%)	17,424,892	20,158,271	9,537,100	11.392.801	N	et cash provided by/(used in) financing activities	(2,706,055)	8,097,254
	<ol> <li>Current year profit (50%)</li> </ol>	3,632,269	3,949,368	3,312,887	3,548,026				
	<ul> <li>Differences arising from translation of financial statement</li> </ul>	78,494	53.067	212.921	160,270		INCREASE IN CASH AND CASH EQUIVALENTS	(20,932,921)	(1,835,708)
-	h. Funds for Paid-Up Capital	70,454		212,521	100,270		H AND CASH EQUIVALENTS AT BEGINNING OF PERIOD	108,653,748	73,294,496
	<ol> <li>Warrant issued (50%)</li> </ol>					CAS	H AND CASH EQUIVALENTS AT END OF PERIOD	87,720,827	71,458,788
_	<ol> <li>Stock option issued for stock-based</li> </ol>					C	ash and cash equivalent at end of period consist of :		
-	compensation program (50%) 2.2. Deduction	(391,946)	(414,008)				Cash	11.377.060	8,775,688
	a. Disagio	(001,040)	(414,000)				Current accounts with Bank Indonesia	33,580,659	31,130,141
	<li>b. Previous years loss (100%)</li>						Current accounts with other banks	7,542,272	4,625,014
	<ul> <li>c. Current year loss (100%)</li> <li>d. Differences arising from translation of financial</li> </ul>				· ·		Placements with Bank Indonesia and other banks *)	35,195,952	26,629,162
	statement						Certificate of Bank Indonesia *)	24,884	298,783
	<ul> <li>Other comprehensive income: Losses from</li> </ul>					Т	otal cash and cash equivalents	87,720,827	71,458,788
	decrease in fair value of investment in shares							07,720,027	1,400,700
	<ul> <li>classified Available for sale</li> <li>f. Difference in allowance for possible losses and</li> </ul>					Sup	plemental Cash Flows Information		
	allowance for impairment on earning assets					A	ctivities not affecting cash flows :		
	g. Allowance for impairment on non earning	(001.010)	(111.000)				Unrealised losses from decrease in fair value of available for sale marketable securities		
	assets which shall be calculated h. Difference in adjustment amounts from fair value	(391,946)	(414,008)				and Government Bonds - net of deffered tax	(407,616)	(729,622)
	of financial assets in trading book								
	3. Innovative Capital						Acquisition of fixed assets - payable	(146,425)	(16,970)
	<ol><li>Subordinated bonds (non cummulative perpetual)</li></ol>					*) Ef	fective from since 1 January 2010, Placements with Bank Indonesia and othe	er banks includ	ing Certificate
	<ol> <li>Subordinated loans (non cummulative perpetual)</li> <li>Other innovative capital Instrument</li> </ol>					of	Bank Indonesia with maturity of three months or less are classified as cas	h and cash eq	uivalents.
	4. Core Capital Deduction	(1,443,723)	(541,914)	(1,263,723)	(492,143)				
	4.1. Goodwill		(105,666)		(105,666)	ст	ATEMENTS OF CALCULATION OF FINAL		ATIOS
	<ol> <li>Other intangible assets</li> <li>Investments in shares (50%)</li> </ol>	(1,443,723)	(436,248)	(1,263,723)	(386,477)				
	<ol> <li>4.3. Investments in shares (50%)</li> <li>4.4. Shortage of capital on insurance subsidiaries (50%)</li> </ol>	(1,443,723)	(430,240)	(1,203,723)	(300,477)	As a	at 30 June 2012 and 2011		(In %)
	5. Non Controlling Interest		291,442		247,374			D/	NK
	D. Cumplemental Capital	7,970,528	0.007.555	8,491,741	0.774.500	NI -	DITION	DF	unv.
	B. Supplemental Capital 1. Upper Tier 2	5.316.875	9,397,555 5,736,426	4,739,828	9,774,568 5,145,409	No.	RATIOS		
	<ol> <li>Preference stock (cummulative perpetual)</li> </ol>			.,				30 June 2012	30 June 2011
	<ol> <li>Subordinated bonds (cummulative perpetual)</li> <li>Subordinated loans (cummulative perpetual)</li> </ol>								
	1.3. Subordinated loans (cummulative perpetual) 1.4. Mandatory convertible bond					PER	FORMANCE RATIOS		
	<ol><li>Innovative capital not included as core capital</li></ol>					1.	Capital Adequacy Ratio (CAR)	16.15%	16.73%
	<ol><li>Other supplemental capital (upper tier 2)</li></ol>					2.	Non performing earning assets and non performing non earning assets		
	<ol> <li>Fixed assets revaluation</li> <li>General provision on earning assets (max, 1.25% RWA)</li> </ol>	1,371,121 3,945,754	1,371,121 4,365,305	1,371,121 3,368,707	1,371,121 3,774,288	3.	to total earning assets and non earning assets	1.38%	1.60%
-	1.9. Other comprehensive income: Gain from increase in fair	3,945,754	4,303,303	3,300,707	3,114,200	3.	Non performing earning assets to total earning assets	1.51% 2.98%	1.67% 3.19%
	value of investment in shares classified as						Allowance for impairment on financial assets to earning assets Gross NPL		3.19%
	Available for sale (45%)					5.	Net NPL	1.95% 0.44%	0.51%
-	<ol> <li>Lower Tier 2 maximum 50% of Core Capital 2.1. Redeemable preference shares</li> </ol>	4,097,376	4,097,376	5,015,636	5,015,636	6. 7.	Return on Asset (ROA)	3.35%	3.66%
	2.1. Redeemable preference shares 2.2. Subordinated loans and bonds	4,097,376	4,097,376	5,015,636	5,015,636	8.	Return on Equity (ROE)	25.19%	27.20%
	2.3. Other supplemental capital instrument (lower tier 2)					9.	Net Interest Margin (NIM)	5.38%	5.26%
	<ol> <li>Supplemental Capital Deduction 3.1. Investments in shares (50%)</li> </ol>	(1,443,723) (1,443,723)	(436,247) (436,247)	(1,263,723) (1,263,723)	(386,477) (386,477)	9. 10.	Net Interest Margin (NIM) Operating Expenses to Operating Income	64.60%	64.79%
	3.1. Investments in snares (50%) 3.2. Shortage of capital on insurance subsidiaries (50%)	(1,443,723)	(430,247)	(1,203,723)	(300,477)		Loan to Deposit Ratio (LDR)	81.42%	73.43%
	C. Core Capital and Supplemental Capital Deduction								
	C. Core Capital and Supplemental Capital Deduction Securitisation exposure					CO	MPLIANCE		
	D. Additional Supplemental Capital Fulfilling Requirement (Tier 3)					1	a. Percentage violation of Legal Lending Limit i. Related parties	0.00%	0.000/
	E. Additional Supplemental Capital Allocated To						i. Third parties	0.00%	0.00%
							b. Percentage of lending in excess of the Legal Lending Limit	0.0070	0.0078
	Anticipate Market Risk				56,398,312		i. Related parties		
	Anticipate Market Risk	59 013 274	64 636 544	52 058 342				0.00%	0.00%
II. III.	Anticipate Market Risk TOTAL CORE CAPITAL AND SUPPLEMENTAL CAPITAL (A+B-C) TOTAL CORE CAPITAL SUPPLEMENTAL CAPITAL. AND	59,013,274	64,636,541	52,058,342	50,390,312			0.00%	0.00%
II. III.	Anticipate Market Risk TOTAL CORE CAPITAL AND SUPPLEMENTAL CAPITAL (A+B-C) TOTAL CORE CAPITAL, SUPPLEMENTAL CAPITAL, AND ADDITIONAL SUPPLEMENTAL CAPITAL ALLOCATED TO					2.	ii. Third parties Reserve requirement		
II. III.	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)	59,013,274	64,636,541	52,058,342	56,398,312	2.	ii. Third parties Reserve requirement a. Primary reserve requirement Rupiah	0.00%	0.00%
IV.	Anticipate Marker Risk TOTAL CORE CAPITAL AND SUPPLEMENTAL CAPITAL (A+8-C) TOTAL CORE CAPITAL.SUPPLEMENTAL CAPITAL, AND ADDITIONAL SUPPLEMENTAL CAPITAL LALCCATED TO ANTICIPATE MARKET RISK (A=C-6-E) CREDIT RISK-WEIGHTED ASSETS DEPRATIONAL RISK-WEIGHTED ASSETS	59,013,274 315,660,337	64,636,541 349,224,377	52,058,342 269,496,584 40,781,287	56,398,312 301,943,012		ii. Third parties Reserve requirement a. Primary reserve requirement Rupiah b. Reserve requirement Foreign currencies	0.00% 8.00% 8.20%	0.00% 8.00% 8.01%
IV. V. VI.	Anticipate Market Risk TOTAL CORE CAPITAL AND SUPPLEMENTAL CAPITAL (AHB-C) TOTAL CORE CAPITAL SUPPLEMENTAL CAPITAL (AHB-C) TOTAL CORE CAPITAL SUPPLEMENTAL CAPITAL (AHD-CA ADDITIONAL SUPPLEMENTAL CAPITAL CAPITAL (AHD-CA ADDITIONAL RISK-WEIGHTED ASSITS OPERATIONAL RISK-WEIGHTED ASSITS	59,013,274	64,636,541	52,058,342	56,398,312	2. 3.	ii. Third parties Reserve requirement a. Primary reserve requirement Rupiah	0.00%	0.00%
IV.	Anticipate Market Risk TOTAL CORE CAPITAL AND SUPPLEMENTAL CAPITAL (A+B-C) TOTAL CORE CAPITAL, SUPPLEMENTAL CAPITAL, AND ADDITONAL, SUPPLEMENTAL CAPITAL, ALLOCATED TO ANTICIPATE MARKET RISK (A8-C-C) CREDIT RISK-WEIGHTED ASSETS MARKET RISK-WEIGHTED ASSETS MARKET RISK-WEIGHTED ASSETS MARKET RISK-WEIGHTED ASSETS	59,013,274 315,660,337 48,384,624 1,434,351	64,636,541 349,224,377 55,735,767 1,646,909	52,058,342 269,496,584 40,781,287 938,522	56,398,312 301,943,012 46,163,378 1,693,665		ii. Third parties Reserve requirement a. Primary reserve requirement Rupiah b. Reserve requirement Foreign currencies	0.00% 8.00% 8.20%	0.00% 8.00% 8.01%
IV. V. VI. VII.	Anticipate Market Risk TOTAL CORE CAPITAL AND SUPPLEMENTAL CAPITAL (A+B-C) TOTAL CORE CAPITAL SUPPLEMENTAL CAPITAL (A+B-C) TOTAL CORE CAPITAL SUPPLEMENTAL CAPITAL (AND ADDITIONAL SUPPLEMENTAL CAPITAL CAPITAL (AND REDITI RISK-WEIGHTED ASSETS OPERATIONAL RISK-WEIGHTED ASSETS MARKET RISK-WEIGHTED ASSETS REQUIRED MINIMUM CAPITAL ADEQUACY RATIO FOR CREDIT RISK-WEIGHTED ASSETS (REDITI RISK-WEIGHTED ASSETS)	59,013,274 315,660,337	64,636,541 349,224,377	52,058,342 269,496,584 40,781,287	56,398,312 301,943,012 46,163,378	3.	ii. Third parties Reserve requirement a. Primary reserve requirement Rupiah b. Reserve requirement Foreign currencies Net Open Position - Overall	0.00% 8.00% 8.20% 1.30%	0.00% 8.00% 8.01% 2.00%
IV. V. VI.	Anticipate Market Risk TOTAL CORE CAPITAL AND SUPPLEMENTAL CAPITAL (AA-B-C) TOTAL CORE CAPITAL SUPPLEMENTAL CAPITAL, AND ADDITORAL SUPPLEMENTAL CAPITAL AND REDITATES. WEIGHTED ASSETS REDITATES. WEIGHTED ASSETS REQUIRED MINIMUM CAPITAL ADEQUACY RATO FOR CREDIT RISK WEIGHTED ASSETS REQUIRED MINIMUM CAPITAL ADEQUACY RATO FOR CREDIT RISK WEIGHTED ASSETS REQUIRED MINIMUM CAPITAL ADEQUACY RATO FOR CREDIT RISK WEIGHTED ASSETS ASSETS	59,013,274 315,660,337 48,384,624 1,434,351 16.21%	64,636,541 349,224,377 55,735,767 1,646,909 15.96%	52,058,342 269,496,584 40,781,287 938,522 16.78%	56,398,312 301,943,012 46,163,378 1,693,665 16.20%	3. ST.	ii. Third parties Reserve requirement a. Primary reserve requirement Rupiah b. Reserve requirement Foreign currencies Net Open Position - Overall ATEMENTS OF SPOT AND DERIVATIVE T	0.00% 8.00% 8.20% 1.30%	0.00% 8.00% 8.01% 2.00%
IV. V. VI. VII.	Anticipate Market Risk TOTAL COBE CAPITAL AND SUPPLEMENTAL CAPITAL (ANB-C) TOTAL COBE CAPITAL SUPPLEMENTAL CAPITAL CAPITAL ADDITIONAL SUPPLEMENTAL CAPITAL ALUCCATED TO ANTICIPATE MARKET RISK (AsB-C+E) CAPITAT RISK AND CAPITAL DATE OF A STATISTIC CAPITATISTIC AND CAPITAL DATES TO CAPITAL CAPITAL MARKET RISK AND OPERATIONAL RISK (III/NV)) CREDURED MINIMUM CAPITAL ADDECUCY RATID FOR REQURED MINIMUM CAPITAL ADDECUCY RATID FOR	59,013,274 315,660,337 48,384,624 1,434,351	64,636,541 349,224,377 55,735,767 1,646,909	52,058,342 269,496,584 40,781,287 938,522	56,398,312 301,943,012 46,163,378 1,693,665	3. ST.	ii. Third parties Reserve requirement a. Primary reserve requirement Rupiah b. Reserve requirement Foreign currencies Net Open Position - Overall ATEMENTS OF SPOT AND DERIVATIVE T	0.00% 8.00% 8.20% 1.30%	0.00% 8.00% 8.01% 2.00%
IV. V. VI. VII.	Anticipate Market Risk TOTAL CORE CAPITAL AND SUPPLEMENTAL CAPITAL (AA-B-C) TOTAL CORE CAPITAL SUPPLEMENTAL CAPITAL, AND ADDITORAL SUPPLEMENTAL CAPITAL AND REDITATES. WEIGHTED ASSETS REDITATES. WEIGHTED ASSETS REQUIRED MINIMUM CAPITAL ADEQUACY RATO FOR CREDIT RISK WEIGHTED ASSETS REQUIRED MINIMUM CAPITAL ADEQUACY RATO FOR CREDIT RISK WEIGHTED ASSETS REQUIRED MINIMUM CAPITAL ADEQUACY RATO FOR CREDIT RISK WEIGHTED ASSETS ASSETS	59,013,274 315,660,337 48,384,624 1,434,351 16.21% 16.15%	64,636,541 349,224,377 55,735,767 1,646,909 15.96%	52,058,342 269,496,584 40,781,287 938,522 16.78%	56,398,312 301,943,012 46,163,378 1,693,665 16.20%	3. ST.	ii. Third parties Reserve requirement a. Primary reserve requirement Rupiah b. Reserve requirement Foreign currencies Net Open Position - Overall ATEMENTS OF SPOT AND DERIVATIVE T	0.00% 8.00% 8.20% 1.30%	0.00% 8.00% 8.01% 2.00%

0.	DESCRIPTION	30 June 2012	31 December 2011 (Audited)		31 December 2011 (Audited)
	COMMITMENT RECEIVABLES				(
	Inused fund borrowings facilities     a. Rupiah     b. Foreign currencies     Outstanding purchase position on spot and derivative	352,360	238,525		623,058
	3. Others	352,360	230,525	- 302,927	020,008
	COMMITMENT PAYABLES 1. Unused loan facilities granted to customer a. BUMN i. Committed				
	i. Committed - Rupiah - Foreign currencies	2,444,859 314,179	9,504,077 300,478	2,444,859 314,179	9,504,077 300,478
Î	ii. Uncommitted - Rupiah - Foreign currencies	12,890,761 468,571	6,086,260 679,688	12,890,761 468,571	6,086,260 679,688
+	b. Others i. Committed	468,571 19,766,734 39,501,853	16,537,631	468,571 19,802,201 41,361,232	16,554,108
	ii. Uncommitted 2. Unused loan facilities granted to other banks a. Committed		35,024,658		36,389,080
	i. Rupiah ii. Foreign currencies b. Uncommitted	80,155	47,818	80,155	68,368
	i. Rupiah     ii. Foreign currencies     . Outstanding irrevocable letters of credit	90,818	108,923	90,818	115,114
Ţ	a. Foreign L/C b. Local L/C 4. Outstanding sales position on spot and derivative	8,964,926 2,549,879 486,407	9,736,868 2,243,545 314,052	9,066,031 2,958,022 517,079	9,810,830 2,259,960 696,432
	5. Others CONTINGENT RECEIVABLES		-	-	
	CONTINGENT RECEIVABLES     Control      Control	258,869 6,255,838	371,132 5,324,499	258,869 6.257,589	371,232 5.336,210
	2. Unrecognized interest income a. Interest loan	5.225.556	5.160.713	6,257,589 5,229,853	5,336,210 5,164,416
	b. Others interest 3. Others	56,983 32,729	56,394 32,729	177,103 32,729	183,988 32,729
	CONTINGENT PAYABLES 1. Guarantees issued a. Rupiah	15,202,772	16,607,997	15,405,940	16,820.394
_	b. Foreign currencies 2. Others	15,202,772 20,048,582 101,531	16,607,997 15,777,728 70,264	20,221,873 101,531	16,820,394 15,894,417 70,264
	ATEMENTS OF CASH FLOV he Periods Ended 30 June 2012 and 201		_	(In Million	s of Rupiah)
	DESCRIPTION			CONSO	LIDATED
				30 June 2012	30 June 2011
Re	H FLOWS FROM OPERATING ACTIVITIES ecceipts from interest and sharia income ecceipts from fees and commissions			20,218,985	18,169,120
Pa	eceipts from fees and commissions ayments of interest and sharia expense eceipts from the sale of Government Bonds - fair value	through profit	or loss	4,639,849 (7,668,490 34,547,032	
Ac Fo	cquisition of Government Bonds - fair value through pro preign exchange gains - net			(33,767,496) 791,136	) (16,400,889) (92,303)
0	perating income - others perating expenses - others			148,241 (1,141,116)	295,150 ) (1,309,846)
Sa	alaries and employee benefits eneral and administrative expenses			(3,804,759 (3,331,256	) (2,634,565)
Ca	on operating income - others ash Flow From Operating Activities Before Changes in ecrease/(Increase) in operating assets:	Operating Ass	ets and Liabilities	233,639 10,865,765	36,917 7,424,931
PI Mi	acements with Bank Indonesia and other banks *) arketable securities - fair value through profit or loss *)			(4,815,176) 1,245,623	7,470,618
Of Lo	ther receivables - Trade Transactions bans			90,810 (37,486,102)	(598,683) ) (29,924,972)
Co	ecurities purchased under resale agreements onsumer financing receivable et investment in financial lease			1,785,426 (26,796)	3,952,946 ) (1,434,703)
0	et investment in financial lease ther assets roced from collection of financial assets already written	- off		(52,645) (2,117,947) 2,300,477	) (5,197,174)
(Ir	ncrease)/Decrease in operating liabilities and tempo onventional Banking and Sharia - Non Syirkah Tem	rary syirkah fu	unds:		
	Demand deposits Saving deposits			(6,330,530) 7,741,411	5,016,560
	Time deposits ter-bank call money bligation due immediately			3,514,875 7,349,453 58,227	(4,947,418) 1,133,855 775,814
Ta Of	axes payable ther liabilities			58,227 (1,878,857) 1,367,564	) (2,117,256)
	haria Banking - Temporary Syirkah Funds Restricted investment demand deposit and mudharab			(26,197	) (2,459)
	Restricted investment saving deposit and unrestricted inve Unrestricted investment mudharabah time deposit			1,837,766 (1,410,776	490,016 ) 2,322,181
AS	et cash provided by operating activities H FLOWS FROM INVESTING ACTIVITIES errease//Increase) in marketable securities - available f	Of eals and	d to maturity th	(15,987,629)	
De	ecrease/(Increase) in marketable securities - available f ecrease in Government Bonds - available for sale and I ecrease of investments in shares	held to maturity	maturity ")	(29,109 (1,955,004) 670	) (300,669) 873
Pr Ac	roceeds from sale of fixed assets cquisition of fixed assets			3,227 (267,959)	416 (404,408)
ln Ne	crease in Non controling interest et cash provided by investing activities			8,938 (2,239,237	182,411
In	H FLOWS FROM FINANCING ACTIVITIES crease/(Decrease) in marketable securities issued crease in fund borrowings			(589,644	
Pa	crease in rund borrowings ayment of Subordinated Bonds ecrease in securities sold under repurchase agreement:	s		(1,758,972) (12,562) 2,585,536	) (26,718)
Ca Di	apital contribution ifference in change of Subsidiary equity			10,470	
Tł	he addition of Capital through Public Offering (LPO) with after deducting the costs associated LPO		-		11,428,155
	ayments of dividends, cooperative development fund pro development fund program et cash provided by/(used in) financing activities	oyram and con	nnunity	(2,940,883 (2,706,055	
IET	INCREASE IN CASH AND CASH EQUIVALENTS	PIOP		(20,932,921)	) (1,835,708)
AS	H AND CASH EQUIVALENTS AT BEGINNING OF PE H AND CASH EQUIVALENTS AT END OF PERIOD			108,653,748 87,720,827	
Ca	ash and cash equivalent at end of period consist of : Cash Current accounts with Bank Indonesia			11,377,060 33,580,659	
	Current accounts with other banks Placements with Bank Indonesia and other banks *)			7,542,272 35,195,952	4,625,014 26,629,162
Т	Certificate of Bank Indonesia *) otal cash and cash equivalents			24,884 87,720,827	
upp	plemental Cash Flows Information				
A	ctivities not affecting cash flows : Unrealised losses from decrease in fair value of availa and Government Bonds - net of deffered tax	ible for sale ma	rketable securities	(407,616	) (729,622)
<i>r</i>	Acquisition of fixed assets - payable	with P	lonce <sup>1-</sup>	(146,425	) (16,970)
	fective from since 1 January 2010, Placements Bank Indonesia with maturity of three months				

PEI	RFORMANCE RATIOS		
1.	Capital Adequacy Ratio (CAR)	16.15%	16.73%
2.			
	to total earning assets and non earning assets	1.38%	1.60%
3.		1.51%	1.67%
4.		2.98%	3.19%
5.		1.95%	2.22%
6.	Net NPL	0.44%	0.51%
7.		3.35%	3.66%
8.		25.19%	27.20%
9.	Net Interest Margin (NIM)	5.38%	5.26%
0.		64.60%	64.79%
1.	Loan to Deposit Ratio (LDR)	81.42%	73.43%
co	MPLIANCE		
1.	<ul> <li>Percentage violation of Legal Lending Limit</li> </ul>		
	i. Related parties	0.00%	0.00%
	ii. Third parties	0.00%	0.00%
	<ul> <li>Percentage of lending in excess of the Legal Lending Limit</li> </ul>		
	i. Related parties	0.00%	0.00%
	ii. Third parties	0.00%	0.00%
2.			
	a. Primary reserve requirement Rupiah	8.00%	8.00%
	<ul> <li>Reserve requirement Foreign currencies</li> </ul>	8.20%	8.01%
3.	Net Open Position - Overall	1.30%	2.00%

### FATEMENTS OF SPOT AND DERIVATIVE TRANSACTIONS

				BANK			
No.	TRANSACTION	Notional Amount	Ту	pe	Derivative Receivables & Payable		
		Notional Amount	Trading	Hedging	Receivables	Payables	
A.	Exchange Rate Related	1					
1.	Spot	6.467.265	5.988.371	478.894	17.830	24.586	
2.	Forward	2,480,205	327,321	2,152,884	21,150	11,076	
3.	Option						
	a. Written	458	458	-	-	458	
	b. Purchased	9,400	9,400	-	480	-	
4.	Future	-	-	-	-	-	
5.	Swap	17,799,661	17,717,777	81,884	74,721	170,964	
6.	Others	-	-	-	-	-	
В.	Interest Rate Related						
1.	Forward	-	-	-	-		
2.	Option						
	a. Written	-	-	-	-		
	b. Purchased		-	-	-		
3.	Future	-	-	-	-		
4.	Swap	4,670,000	-	4,670,000	-	41,181	
5.	Others	-	-	-	-		
C.	Others						
υ.	TOTAL	31,426,989	24,043,327	7.383.662	114.181	248,265	



 Independent Com
 Board of Directors
 President Director
 Deputy President
 Director
 Director 10,183 794,278 7,038,523 ala N. Mansu Isisca N. Mok Sunarso Kresno Sediarsi Royke Tumilaar 185 39,966

ndependent Co ndependent Co ndependent Co

) Based on Annual Shareholders' Meeting on 23 April 2012, waiting for approval from Bank Indonesia upon fit & proper test.

•) Based on Annual Shareholder's Meeting on 23 April 2012, and 2011 are derived from the Consolidated Financial Statements of PT Bank. Mandri (Persero) Tok, and Subsidiaries (unaudided), and Consolidated Financial Statements as at and for six months ended 30 June 2012 and 2011 are derived from the Consolidated Financial Statements of PT Bank. Mandri (Persero) Tok, and Subsidiaries (unaudided), and Consolidated Financial Statements as at and for the years ended 31 December 2011 are derived from the Consolidated Financial Statements of PT Bank. Mandri (Persero) Tok, and Subsidiaries (unaudided), and Consolidated Financial Statements as at and for the years ended 30 December 2011 (https://www.ammerded by PBIN on X500/PEP 4012005 and SE BIN on X300/PEP 4011 are derived for inscial Statement for lessues or Public Companies. The Statement of Constitution Supervisory Agency (Bappan-LK NK KA2, Pacial Adequary PEPK HAN KA2, Pacial Adequary PERK HAN KA2, Pacial Adequa

Pos

55,471

76,995

31,091 15,003 3,993,336

45,457

196,047 964 70,580 25,787

84,040 45,267 3,891,331 51

548,503

Allowance for Impairment

Individual

77,184

125,793

130,562 1,424,942 6,963,528 762 185 28,878

(In Millions of Rupiah

77,184

85,881

red All

107,796 1,549 69,774

9,040 40,789 28,766 3,112,705 51

308,599

Pos

38,761

69,132

11,316 10,692 3,337,234

376,66

Assets

73,423

96,467

492 818,846 7,102,387 2,278 183 43,272

## mandiri call 14000 or (021) 5299-7777

Allowance for Impairment

Col

vidual

73,423

122,408

6,885 1,114,948 8,376,394 2,511 183 140,383

# Leading, Trusted. Enabling growth.

Edwin Gerungan

Muchayat Cahyana Ahmadja Wahyu Hidayat \*) Pradjoto Gunarni Soeworo Krisna Wijaya

Zulkifli Zaini Riswinandi



