

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

	BAN	K	CONSOL	DATED		BANK	(CONSOL	IDATED		BAM	NK	CONSO	OLIDATE
DESCRIPTION	30 September 2012	31 December 2011 (Audited)	30 September 2012	31 December 2011 (Audited)	No. DESCRIPTION	30 September 2012 3	0 September 2011	30 September 2012	30 September 2011	No. DESCRIPTION	30 Sep 2012	31 Dec 2011 (Audited)	30 Sep 2012	31 Dec (Audi
TS		(*******		(*******	OPERATING INCOME AND EXPENSES					I. COMMITMENT RECEIVABLES		(Addited)		(Aug
ments with Bank Indonesia	10,230,397 59,890,698	10,259,053 62,711,629	11,476,441 64,530,218	11,357,523 69,593,901	A. Interest Income and Interest Expenses and Premium Income and Claim Expenses					 Unused fund borrowings facilities 				
ments with other banks and derivative receivables	22,352,588 61,957	26,243,728 124,422	23,893,999 62,203	27,926,232 128,005	1. Interest Income	27,038,080	24,155,136	31,151,567	27,512,123	a. Rupiah b. Foreign currencies	-			
ities					a. Rupiah b. Foreign currencies	25,211,064 1,827,016	22,585,689 1,569,447	29,207,376 1,944,191	25,863,874 1,648,249	 Outstanding purchase position on spot and derivative Others 	124,753	238,525	133,297	6
signated at fair value through profit/loss ailable for sale	2,529,974 57,600,659	4,281,564 58,723,208	3,761,704 58,102,962	5,401,586 59,428,638	2. Interest Expenses	8,846,247	9,721,756	10,545,661	11,248,158					
d to maturity	24,210,280	23,334,074	26,108,277	25,495,706	a. Rupiah b. Foreign currencies	8,513,513 332,734	9.564.110	10,201,029 344,632	11,075,110 173.048	II. COMMITMENT PAYABLES 1. Unused loan facilities granted to customer				
ans and receivables ities sold with agreement to repurchase (Repo)	10,725 650,340	9,588	10,725 650,340	9,588	Net Interest Income (Expenses)	18,191,833	157,646 14,433,380	20,605,906	16,263,965	a. BUMN i. Committed				
ities purchased with agreement to resell (Reverse Repo)	6,791,327	12,170,910	6.793.437	12,369,885	3. Premium Income 4. Claim Expenses	-	-	4,458,055 2,809,346	3,684,889 2,382,653	- Rupiah	6,494,618	9,504,077		
tances receivables	7,237,649	6,551,103	7,237,649	6,551,103	Net Premium Income (Claim Expenses)			1,648,709 22,254,615	1,302,236	- Foreign currencies ii. Uncommitted	430,650	300,478	430,650	
signated at fair value through profit/loss	-	-	-	-	Net Interest Income (Expenses) and Net Prémium Income (Claim Expenses)	18,191,833	14,433,380	22,254,615	17,566,201	- Rupiah - Foreign currencies	7,743,697 478,685	6,086,260 679,688	7,743,697 478,685	6,
ailable for sale Id to maturity	-	-	-	-	B. Other Operating Income and Expenses 1. Other Operating Income	8,039,536	7.863.848	8,708,826	8,700,500	b. Others		,		
ans and receivables	319,154,003	273,962,101	361,347,857 3,610,138	311,093,306 3,248,560	 Increase in fair value of financial assets (mark to market) 		,,		0,100,000	i. Committed ii. Uncommitted	19,951,324 43,519,050	16,537,631 35,024,658	19,987,803 45,403,333	
a financing	-	-	-	-	i. Securities ii. Loans	302	5,957	7,452	-	2. Unused loan facilities granted to other banks	10,010,000	00,02 1,000	10,100,000	00
ments in shares holder's investment in Unit Link Contract	2,887,917	2,887,626	6,705 10,609,440	7,327 9,044,266	iii. Spot and derivative	733,861	380,554	733,861	380,554	a. Committed i. Rupiah	113,220	47,818	113,220	
ance for impairment on financial assets -/-					iv. Other financial assets b. Decrease in fair value of financial liabilities (mark to market)	-	-	-	-	ii. Foreign currencies b. Uncommitted	-			
curities ans	(115,112) (12,996,655)	(163,210) (11,111,571)	(260,446) (14,122,809)	(236,254) (12,105,048)	c. Gain from sale of financial assets					i. Rupiah	102,598	108,923	102,598	
ners	(1,247,958) 1,661,107	(1,285,241) 1,633,712	(1,332,259)	(12,105,048) (1,356,397) 1,633,712	i. Securities ii. Loans	82,089	95,914	74,694	97,422	ii. Foreign currencies 3. Outstanding irrevocable letters of credit	-	-	· ·	
pible assets nulated amortisation for intangible assets -/-	1,661,107 (1,151,164)	1,633,712 (1,100,378)	1,661,107 (1,151,164)	1,633,712 (1,100,378)	iii. Other financial assets	-		-	-	a. Foreign L/C	9,726,281	9,736,868	9,781,895	9
ses and equipment	9,765,074	9,258,876	11,195,808	10,418,120	d. Gain from spot and derivative transaction (realised) e. Gain from investment in shares with equity method	113,515	97,294	127,663	99,292	 b. Local L/C 4. Outstanding sales position on spot and derivative 	2,356,623 207,389	2,243,545 314,052	2,525,187 215,954	
nulated depreciation for premises and equipment -/-	(4,105,005)	(3,787,184)	(4,783,169)	(4,361,860)	f. Dividend	279,222	21,271	1	15	5. Others	-	-		
andoned properties	180,046	180,046	180,280	180,280	g. Comissions/provisions/fees and administrative h. Recovery on allowance for impairment	4,547,625 276,259	3,895,001 198,137	5,278,039 125,910	4,587,384 115,387	III. CONTINGENT RECEIVABLES				
possessed assets spense account	120,030 2,000,763	120,030 1,434,376	143,052 2,000,763	143,052 1,434,376	i. Other income	2,006,663	3,169,720	2,361,206	3,420,446	1. Guarantees received a. Rupiah	205.148	371,132	205,148	
er office assets	2,000,763	1,434,376	2,000,763	1,434,376	2. Other Operating Expenses	13,449,071	11,195,029	16,593,926	13,965,336	 b. Foreign currencies 	9,863,701	5,324,499	9,865,538	
Operational activities conducted in Indonesia Operational activities conducted outside Indonesia	-	-	-	-	a. Decrease in fair value of financial assets (mark to market) i. Securities				111,389	2. Unrecognized interest income a. Interest Ioan	5,490,654	5,160,713	5,495,291	5
ance for impairment on non financial assets -/-	(305,139)	(298,163)	(327,201)	(320,225)	ii. Loans	-	-	-	-	b. Others interest	59,991	56,394	224,996	
red tax assets	- 2,482,392	- 3,648,627	204,741 2,632,951	38,982 3,800,412	iii. Spot and derivative iv. Other financial assets	-	-	-	-	3. Others	32,729	32,729	32,729	
assets	9,675,137	9,317,738	14,162,148	12,067,306	b. Increase in fair value of financial liabilities (mark to market)	-	-	-	-	IV. CONTINGENT PAYABLES				
L ASSETS	519,572,030	489,106,664	588,405,897	551,891,704	c. Losses from sale of financial assets i. Securities					a. Rupiah	18,249,778		18,518,766	
LITIES AND EQUITY					ii. Loans	-	-	-	-	b. Foreign currencies 2. Others	24,324,892	15,777,728 70,264	24,487,896 100,191	15
Ind deposits **)	86,396,143	89,152,870	91,441,379	92,616,188	iii. Other financial assets d. Losses from spot and derivative transaction (realised)	-	-	-	-			70,204	100,191	-
gs deposits **)	162,196,970 137,741,495	149,088,472 141,994,836	180,206,135 159,268,823	163,779,820 165,854,396	e. Impairment for financial assets	-	-		-	STATEMENTS OF CASH FLOW			(I.s. 842112.s.)	
deposits **) ment fund - revenue sharing	-	141,994,836	159,268,823	105,854,396	i. Securities	-	4 000 700	7,946 2,973,643		For the Periods Ended 30 September 2012 and	na 2011		(In Million	INS OF
from Bank Indonesia	2,995	7,279	2,995	7,279	ii. Loans iii. Sharia financing	2,847,585	1,890,709	2,973,043	2,072,849	DECODIDEICU			CONSO	olid/
from other banks **) and derivative liabilities	27,613,854 142,205	12,439,224 178,036	27,938,068 142,210	12,653,630 178,704	iv. Other financial assets	-	-		-	DESCRIPTION			30 Sep 2012	2 3
ties sold with repo agreements to repurchase (Repo)	652,975	-	652,975	-	f. Losses related to operational risk g. Losses from investment in shares under equity method	(57,741)	20,543	(57,741)	20,543				00 000 2012	<u> </u>
tances liabilities ities issued	7,237,649 564	6,551,103 564	7,237,649 1,249,962	6,551,103 1,795,975	h. Comissions/provisions/fees and administrative	343,370	353,788 814,321	343,370	353,788	CASH FLOWS FROM OPERATING ACTIVITIES			1	
borrowings	5,828,209	5,856,798	5,823,209	5,851,798	i. Impairment on non financial assets j. Salaries and employee benefits	1,375 4,366,347	3,722,130	5.444.734	815,162 4.629,858	Receipts from interest and sharia income Receipts from fees and commissions			30,911,287 6,962,630	
ans capital ters fund borrowings	9,148,831	9,152,966	12,137,993	11,696,219	k. Promotion expenses	584,821	468,664	689,359	4,629,858 582,772	Payments of interest and sharia expenses			(11,279,559	59) (*
n deposits received	1,745,497	1,685,061	1,745,497	1,685,061	I. Other expenses Other Operating Income (Expenses)	5,363,314 (5,409,535)	3,924,874 (3,331,181)	7,192,615 (7,885,100)	5,378,975 (5,264,836)	Receipts from the sale of Government Bonds - Fair value		or loss	48,926,217	
office liabilities erational activities conducted in Indonesia	3,754,295	3,520,845	3,754,295	3,520,845	PROFIT (LOSS) FROM OPERATIONS	12,782,298	11,102,199	14,369,515	12,301,365	Acquisition of Government Bonds - Fair value through pr Foreign exchange gains - net	rotit of IOSS		(48,691,841 981,273	
erational activities conducted outside Indonesia red tax liabilities	(3,463,668)	(3,486,349)	(3,463,668)	(3,486,349)	NON OPERATING INCOME AND EXPENSES					Operating income - others			311,532	
ty to Unit Link Holders		-	10,609,440	9,044,266	1. Gain (Losses) from sale of premises and equipment	849	7,343	4,236	7,343	Operating expenses - others			(1,550,246	
liabilities ment fund - profit sharing	13,771,811	13,785,816	18,363,708	9,044,266 17,488,362	2. Gain (Losses) from foreign currencies translation 3. Other non operating income (expenses)	- 169.411	- 23.689	- 230.725	- 105,829	Salaries and employee benefits General and administrative expenses			(5,673,891 (5,195,668	
L LIABILITIES	452,769,825	429,927,521	517,110,670	489,237,297	PROFIT (LOSS) FROM NON OPERATING	170,260	31,032	230,725 234,961	113,172	Non operating income - others			283,597	
ТҮ					PROFIT (LOSS) CURRENT YEAR BEFORE TAX	12,952,558	11,133,231	14,604,476	12,414,537	Cash Flow From Operating Activities Before Changes in	Operating Assets	s and Liabilities		
capital horised capital	16,000,000	16,000,000	16,000,000	16,000,000	Income tax expenses					Decrease/(Increase) in operating assets:				00)
paid-in capital -/- asury stock -/-	(4,333,333)	(4,333,333)	(4,333,333)	(4,333,333)	a. Estimated current tax b. Deffered tax income (expenses)	(1,474,700) (1,113,882)	(1,428,671) (1,096,771)	(1,969,156) (1,115,981)	(1,817,484) (1,109,075)	Placements with Bank Indonesia and other banks *) Marketable securities - Fair value through profit or loss *	1		(43,783	
onal Paid-in Capital	-	-	-	-	PROFIT (LOSS) AFTER INCOME TAX - NET	10,363,976	8,607,789	11,519,339	9,487,978	Other receivables - Trade Transactions	,		430,491	91
o agio -/-	17,195,760	17,195,760	17,195,760	17,195,760		10,303,976	0,007,789	11,519,559	9,407,978	Loans			(51,198,398	
nated capital	-	-	-	-	OTHER COMPREHENSIVE INCOME a. Adjustment arising from translation of financial statement	(11,350)	130,738	(9,948)	116,247	Securities purchased under resale agreements Consumer financing receivable			5,576,449 (453,637	
nds for paid-up capital	-	-	-	-	b. Gain (Losses) from changes of financial assets on available for sale	261,840	(258,699)	362,909	(162,706)	Net investment in financial lease			(165,758	
comprehensive income (losses)	-	-	-	-	c. Effective cash flow hedges d. Premises and equipment revaluation increment	-	-	-	-	Other assets			(4,464,756	
ustment arising from translation of financial statement	71,932 (416,626)	83,282 (678,466)	46,846	56,794	e. Other comprehensive income from entity associations	-	-	-	-	Proceeds from collection of financial assets already writte			1,688,555	55
in (Losses) from changes of financial assets on available for sale	(410,020)	(078,406)	(399,705)	(762,614)	f. Gain (Losses) from actuarial benefit program g. Income tax related to other comprehensive income	(52,353)	- 19,624	(52,353)	- 19,624	Increase/(Decrease) in operating liabilities and tempo Conventional Banking and Sharia - Non Syirkah Tem		nas:		
mises and equipment revaluation increment	-	-	-	-	h. Others	-	-	-		Demand deposits	porter i unu		(1,754,740	40)
ner comprehensive income from entity associations in (Losses) from actuarial benefit program	-	-	-	-	Other comprehensive income current year after income tax - net	198,137	(108,337)	300,608	(26,835)	Saving deposits			13,367,987	87
ome tax related to other comprehensive income	78,732	131,085	78,732	131,085	TOTAL OTHER COMPREHENSIVE INCOME CURRENT YEAR	10,562,113	8,499,452	11,819,947	9,461,143	Time deposits Inter-bank call money			6,019,074 5,418,486	
ence arising from quasi reorganisation	-	-	-	-	Income atributtable to :				· · · ·	Obligation due immediately			310,217	
nce arising from restructuring value of transaction of entities under common control	-	-	-	-	Parent Company Non controlling interest	10,363,976	8,607,789	11,119,408 399,931	9,172,620 315,358	Taxes payable			(2,501,896	96)
equity ve	-	-	-	-	TOTAL INCOME CURRENT YEAR	10,363,976	8,607,789	11,519,339	9,487,978	Other liabilities Sharia Banking - Temporary Syirkah Funds			3,205,036	36
neral reserve	2,333,333	2,333,333 547,000	2,333,333	2,333,333 547,000	Total comprehensive income atributtable to :					Sharia Banking - Temporary Syirkah Funds Restricted investment demand deposit and mudharab	nah musutarakah e	demand demant	(82,318	18)
propriated reserve	547,000		547,000		Parent Company	10,562,113	8,499,452	11,420,016	9,145,785	Restricted investment saving deposit and unrestricted inv	vestment mudharaba	comand deposit	it 3,070,669	
vious years *) rrent year	24,961,431 10,363,976	16,523,449 11,377,033	27,695,066	18,379,149 12,246,044	Non controlling interest TOTAL COMPREHENSIVE INCOME CURRENT YEAR	10,562,113	- 8,499,452	399,931 11,819,947	315,358 9,461,143	Unrestricted investment mudharabah time deposit			(2,088,788	88)
L EQUITY ATTRIBUTABLE TO OWNER	10,363,976 66,802,205	59,179,143	70,283,107	61,793,218	TRANSFER INCOME (LOSSES) TO HEAD OFFICE	10,302,113	0,455,452	11,019,947	3,401,143	Net cash provided by operating activities			(6,268,821	:1) (1
controlling interest	-	-	1,012,120	861,189	. ,	-	-	-	-	CASH FLOWS FROM INVESTING ACTIVITIES Decrease/(Increase) in marketable securities - Available	for colo and Hald	to maturity *	(756,364	64)
L EQUITY	66,802,205	59,179,143	71,295,227	62,654,407	DIVIDEND	-	-	-	- 393.11	Decrease/(Increase) in marketable securities - Available Decrease in Government Bonds - Available for sale and			(756,364	
L LIABILITIES AND EQUITY	519,572,030	489.106.664	588,405,897	551.891.704	EARNING PER SHARE			476.55						

STATEMENTS OF ASSETS' QUALITY AND OTHER INFORMATION

							BA	NK					
).	DESCRIPTION			30 Septe	ember 2012					30 Sej	otember 2011		
1		Current	Special Mention	Sub Standard	Doubtful	Loss	Total	Current	Special Mention	Sub Standard	Doubtful	Loss	Total
l	RELATED PARTIES												
	Placements with other banks a. Rupiah						-						
	b. Foreign currencies	547,431		-			547,431	238,977		-			238,9
	Spot and derivative receivables a. Rupiah												
	 b. Foreign currencies 						-	-		-			
	Securities a. Rupiah												
	b. Foreign currencies						-	-					
	Securities sold with agreement to repurchase (Repo) a. Rupiah												
	 b. Foreign currencies 			-		-	-	-	-	-		-	
	Securities purchased with agreement to resell (Reverse Repo)												
	a. Rupiah b. Foreign currencies	-		-	-		-		-			-	
	Acceptances receivables Other Receivable - Trade Transaction	•	•	-	-		-		-	-		-	
	a. Rupiah	-	-		-		-	-	-	-		-	
	b. Foreign currencies Loans	•		-			-		-	-		-	
	a. Micro, small and medium loans (UMKM)	539	-	-	-	-	539 539	572	-	-	-	-	5
	i. Rupiah ii. Foreign currencies	539	•	-	-		539	572	•	-	-		5
	b. Non UMKM	3,738,069	-	-	-	-	3,738,069	1,261,069	-	-	6	-	1,261,0
	i. Rupiah ii. Foreign currencies	3,625,529 112,540					3,625,529 112,540	1,260,670 399	-		6		1,260,6
	c. Restructured loans	-	-	-	-	-	-	-		-	-	-	
	i. Rupiah ii. Foreign currencies	:		•						-			
	d. Property loans Investments in shares	6,327	-	-	-		6,327	2,941	-	-	6		2,9
	Temporary investment	2,883,269				2,278	2,885,547	2,523,269			•	2,278	2,525,5
	Commitments and contingencies												
	a. Rupiah b. Foreign currencies	97,872 71,177		-			97,872 71,177	127,411 11,290	-	-			127,4
	Repossessed assets	-		-			-						11,4
	THIRD PARTIES												
	Placements with other banks a. Rupiah	21,143,330					21,143,330	21,097,947					21,097,9
	b. Foreign currencies	27,988,875		-	-	53,416	28,042,291	16,697,866	-			73,971	16,771,8
	Spot and derivative receivables a. Rupiah	61,600					61,600	196.047					196.0
	b. Foreign currencies	357		-	-		357	972		-			9
	a. Rupiah	81,222,965				86,507	81,309,472	86,080,334				85,989	86,166,3
	b. Foreign currencies	3,031,441		-		10,725	3,042,166	1,110,626		-		9,333	1,119,9
	Securities sold with agreement to repurchase (Repo) a. Rupiah	650,340					650,340						
	b. Foreign currencies		-	-	-	-	-		-	-		-	
	Securities purchased with agreement to resell (Reverse Repo) a. Rupiah	6,791,327					6,791,327	2,193,959					2,193,9
	b. Foreign currencies	•		-		-					•	-	
	Acceptances receivables Other Receivable - Trade Transaction	7,233,053	3,677	-	919		7,237,649	7,437,752	180,689	23,781	•		7,642,2
	a. Rupiah	2,024,166	42,380			145,944	2,212,490	1,661,437	25,480			168,847	1,855,7
	b. Foreign currencies	2,211,583	354,877		664	664,845	3,231,969	2,068,610	360,626	5,796		610,657	3,045,6
	a. Micro, small and medium loans (UMKM)	45,677,354 45,357,058	3,271,510	262,016 262,016	362,911	1,003,559	50,577,350 50,231,812	34,742,464	2,493,177 2,467,920	251,579	275,929	903,663 891,976	38,666,8 38,223,5
	i. Rupiah ii. Foreign currencies	320,296	3,246,268 25,242	-	362,911	1,003,559	345,538	34,336,159 406,305	25,257	251,579	275,929	11,687	443,2
	b. Non UMKM i. Rupiah	249,817,498 208,115,865	10,497,976 8,191,648	1,229,554 949,882	225,500	3,067,517	264,838,045 219,569,433	204,885,090 164,635,674	9,350,780 7,417,155	960,214 685,556	324,917 310,782	3,586,763 2,060,704	219,107,7 175,109,8
	ii. Foreign currencies	41,701,633	2,306,328	279,672	217,485 8,015	2,094,553 972,964	45,268,612	40,249,416	1,933,625	274,658	14,135	1,526,059	43,997,8
	c. Restructured loans i. Rupiah	8,324,328 4,610,378	4,654,832 2,475,900	744,185 464,563	35,761 35,761	305,045 305.045	14,064,151 7,891,647	8,326,127 5,198,139	4,434,995 2,591,058	202,879 61,681	11,873 11.873	720,329 648,768	13,696,2 8,511,5
	ii. Foreign currencies	3.713.950	2,178,932	279.622			6.172.504	3,127,988 16,851,552	1.843.937	141,198	•	71,561 320,019	5,184,6
	d. Property loans Investments in shares	20,263,839 1,955	2,584,109	78,487	63,516	292,011	23,281,962 1,955	16,851,552 1,955	2,019,769	71,293	69,798	320,019	5,184,6 19,332,4 1,9
	Temporary investment	-		-	415	-	415	-	-		193	-	1
	Administrative account transaction a. Rupiah	44,180,817	128,922	1,842	1,821	19,386	44,332,788	31,021,763	161,339	164	561	18,672	31,202,4
	b. Foreign currencies	37.080.602	50.276	.,	.,	14.671	37.145.549	20.989.725	95,420		9.022	7,161	21.101.3
	Repossessed assets	-	-		-	120,030	120,030	-		-	-	128,797	128,7
	OTHER INFORMATIONS Value of bank's assets pledge as collateral :												
	a. To Bank Indonesia												
	b. To others Total allowance for impairment on financial assets to earning assets						- 14,359,725						12,044,3
	Total required allowance for possible losses on assets						12,931,613						11,629,2
	Percentage of UMKM loans to total loans						15.85%						14.93
	Percentage of UMK loans to total loans Percentage of UMKM debtors to total debtors Percentage of UMK debtors to total debtors						43.03%						36.4
							40.08%						33.79
	Others a. Chanelling of loans						13,000,917						13,804,2
	a. Chanelling of loans b. Mudharabah Muqayyadah financing												
	d. Recovery of write-off on earning assets						1,970,676 2,856,656						1,321,6 2,823,4
	e. Write-off on earning assets with elimination of right to collect						-						

COMMERCIAL BANK As at 30 September 2012 and 2011 er 2012 ber 2011 ONENTS OF CAPITAL 47,996,787 11,666,667 36,621,798 36,621,798 17,216,833 11,666,667 45,975,286 46,398,904 17,195,760 11,666,667 34,522,603 34,522,603 17,216,833 11,666,667 42,910,290 43,311,846 17,195,760 2,333,333 547,000 17,424,892 5,738,929 2,333,333 547,000 20,158,271 6,117,695 2,333,333 547,000 9,342,244 4,852,280 2,333,333 547,000 11,197,945 5,140,847 71,932 46,845 230,913 185,84 (423,618)

ance in allowance for possible losses and ince for impairment on earning assets

No.

PERFORMANCE RATIOS 1. Capital Adequacy Ratio (CAR)

TRANSACTION

A. Exchange Rate Related

A. Exchange Rat 1. Spot 2. Forward 3. Option a. Written b. Purchased 4. Future 5. Swap 6. Others 8. Interest Rate I 1. Forward 2. Option a. Written b. Purchased 3. Future 4. Swap 5. Others 5.

C. Others TOTAL

Operating expenses - others		314,822
	(1,550,246)	(1,680,295)
Salaries and employee benefits	(5,673,891)	(4,863,303)
General and administrative expenses	(5,195,668)	(4,134,374)
Non operating income - others	283,597	84,819
Cash Flow From Operating Activities Before Changes in Operating Assets and Liabilities	15,985,331	11,922,482
Decrease/(Increase) in operating assets:	10,000,001	,011,101
Placements with Bank Indonesia and other banks *)	(40 700)	(40.004.040)
	(43,783)	(10,261,946)
Marketable securities - Fair value through profit or loss *)	1,412,958	12,530,357
Other receivables - Trade Transactions	430,491	(822,317)
Loans	(51,198,398)	(51,304,426)
Securities purchased under resale agreements	5,576,449	6,786,174
Consumer financing receivable	(453,637)	(1,410,328)
Net investment in financial lease	(165,758)	(37,078)
Other assets	(4,464,756)	(5,385,825)
Proceeds from collection of financial assets already written - off	1,688,555	2,816,305
Increase/(Decrease) in operating liabilities and temporary syirkah funds:		
Conventional Banking and Sharia - Non Syirkah Temporer Fund		
Demand deposits	(1,754,740)	4,386,230
Saving deposits	13,367,987	13,607,334
Time deposits	6,019,074	(1,478,678)
Inter-bank call money	5,418,486	1,402,653
Obligation due immediately	310,217	540,205
Taxes payable	(2,501,896)	(2,556,306)
Other liabilities	3,205,036	5,280,638
Sharia Banking - Temporary Syirkah Funds		
Restricted investment demand deposit and mudharabah musytarakah demand deposit	(82,318)	(2,459)
Restricted investment saving deposit and unrestricted investment mudharabah saving deposit	3,070,669	490,016
Unrestricted investment mudharabah time deposit	(2,088,788)	2,322,181
Net cash provided by operating activities	(6,268,821)	
CASH FLOWS FROM INVESTING ACTIVITIES	(-,,,	(,,
Decrease/(Increase) in marketable securities - Available for sale and Held to maturity *)	(750.004)	4 400 540
	(756,364)	1,463,518
Decrease in Government Bonds - Available for sale and Held to maturity	1,208,213	(233,154)
Decrease of investments in shares	622	1,049
Proceeds from sale of fixed assets	4,252	927
Acquisition of fixed assets	(893.031)	(655,497)
Increase in Non controling interest	150,931	306,326
Increase in Non controling interest Net cash provided by investing activities		
Increase in Non controling interest Net cash provided by investing activities CASH FLOWS FROM FINANCING ACTIVITIES	150,931 (285,377)	306,326 883,169
Increase in Non controling interest Net cash provided by investing activities	150,931	306,326
Increase in Non controling interest Net cash provided by investing activities CASH FLOWS FROM FINANCING ACTIVITIES	150,931 (285,377)	306,326 883,169
Increase in Non controling interest Net cash provided by investing activities CASH FLOWS FROM FINANCING ACTIVITIES Increase(Decrease) in markratale securities issued	150,931 (285,377) (606,414)	306,326 883,169 446,968 4,140,852
Increase in Non controling interest Net cash provided by investing activities CASH FLOWS FROM FINANCING ACTIVITIES Increase (Decrease) in marketable securities issued Increase in fund borrowings Payment of Subordinated Loans	150,931 (285,377) (606,414) 405,566 (28,589)	306,326 883,169 446,968 4,140,852
Increase in Non controling interest Net cash provided by investing activities CASH ELOWS FROM FUNACIDE A CTIVITIES Increase(Decrease) in marketable securities issued Increase in fund borrowings Payment of Subordinated Loans Decrease in securities sold under repurchase agreements	150,931 (285,377) (606,414) 405,566 (28,589) 652,975	306,326 883,169 446,968 4,140,852
Increase in Non controlling interest Net cash provided by investing activities CASH FLOWS FROM FINANCING ACTIVITES Increase in Indo brorwings Payment of Subordinated Loans Decrease in securities sold under repurchase agreements Capital contribution	150,931 (285,377) (606,414) 405,566 (28,589)	306,326 883,169 446,968 4,140,852 (41,874)
Increase in Non controling interest Net cash provided by investing activities CASH ELOWS FROM FINANCING ACTIVITIES Increase in fund borrowings Payment of Subordinated Lans Decrease in securities sold under repurchase agreements Capital contribution Difference in change of Subsidiary equity	150,931 (285,377) (606,414) 405,566 (28,589) 652,975	306,326 883,169 446,968 4,140,852
Increase in Non controlling interest Net cash provided by investing activities CASH FLOWS FROM FINANCING ACTIVITIES Increase in Inderklable securities issued Increase in Indo brorwings Payment of Subordinated Loans Decrease in securities sold under repurchase agreements Capital contribution Difference in change of Subsidiary equity The addition of Capital through Philo: Oftering (LPO) with Preemptive Rights	150,931 (285,377) (606,414) 405,566 (28,589) 652,975	306,326 883,169 446,968 4,140,852 (41,874) - - 90,072
Increase in Non controlling interest Net cash provided by investing activities CASH FLOWS FROM FINANCING ACTIVITIES Increase (Decrease) in marketable securities issued Increase in fund borrowings Payment of Jobiodrianed Lans Decrease in securities sold under repurchase agreements Capital contribution Difference in change of Subsidiary equity The addition of Capital intrough Public Offering (LPO) with Preemptive Rights after deducting the cost associated LPO	150,931 (285,377) (606,414) 405,566 (28,589) 652,975	306,326 883,169 446,968 4,140,852 (41,874)
Increase in Non controlling interest Net cash provided by investing activities CASH FLOWS FROM FINANCING ACTIVITIES Increase in Individual securities issued Increase in Individual Consecuties solutions and the securities solution Payment of Subordinated Loans Decrease in securities solut under repurchase agreements Capital contribution Difference in change of Subsidiary equity The addition of Capital through Public Offering (LPO) with Preemptive Rights after deducting the costs associated LPO Payments of dividends, cooperative development fund program and community	(50,931 (285,377) (606,414) (606,414) (28,589) (52,975 10,755 -	306,326 883,169 446,968 4,140,852 (41,874) - - 90,072 11,424,573
Increase in Non controlling interest Net cash provided by investing activities CASH FLOWS FROM FINANCING ACTIVITES Increase in Indo torrowings Payment of Subordinated Loans Decrease in securities sold under repurchase agreements Capital contribution Difference in change of Subsidiary equity The addition of Capital through Public Oftering (IPO) with Preemptive Rights after deducting the costs associated LPO Payments of dividends, cooperative development fund program and community development und program	(50,931 (285,377) (606,414) 405,566 (28,589) 652,975 10,755 - - (2,940,883)	306,326 883,169 446,968 4,140,852 (41,874) - 90,072 11,424,573 (3,182,705)
Increase in Non controlling interest Net cash provided by investing activities CASH FLOWS FROM FINANCING ACTIVITIES Increase()Cecrease) in marketable securities issued Increase in fund borrowings Payment of Subordinated Loars Decrease in securities sold under repurchase agreements Capital contribution Difference in change of Subordinary equity The addition of Capital through Public Offering (LPO) with Preemptive Rights after deducting the costs associated LPO Payments of dividends, cooperative development fund program and community development fund program Net cash provided by/(used in) financing activities	(50,931 (285,377) (606,414) (606,414) (28,589) (52,975 10,755 -	306,326 883,169 446,968 4,140,852 (41,874) - - 90,072 11,424,573
Increase in Non controlling interest Net cash provided by investing activities CASH FLOWS FROM FINANCING ACTIVITIES Increase()Cecrease) in marketable securities issued Increase in fund borrowings Payment of Subordinated Loars Decrease in securities sold under repurchase agreements Capital contribution Difference in change of Subordinary equity The addition of Capital through Public Offering (LPO) with Preemptive Rights after deducting the costs associated LPO Payments of dividends, cooperative development fund program and community development fund program Net cash provided by/(used in) financing activities	(2,940,883) (2,940,883) (2,940,883) (2,940,883) (2,940,883) (2,940,883)	306,326 883,169 446,968 4,140,852 (41,874) - 90,072 11,424,573 (3,182,705)
Increase in Non controlling interest Net cash provided by investing activities CASH FLOWS FROM FINANCING ACTIVITIES Increase in Individual Securities issued Increase in Individual Securities issued Increase in Charlos Horowings Payment of Subordinated Loans Derrease in securities sold under repurchase agreements Capital contribution Difference in charge of Subsidiary equity The addition of Capital through Public Offering (LPO) with Preemptive Rights after deducting the costs associated LPO Payments of dividends, cooperative development fund program and community development fund program Met cash provided by(lused in) financing activities NET INCREASE IN CASH AND CASH EQUIVALENTS	(50,931 (285,377) (606,414) 405,566 (28,589) 652,975 10,755 - (2,940,883) (2,506,590) (9,060,788)	306,326 883,169 446,968 4,140,852 (41,874) 90,072 11,424,573 (3,182,705) 12,877,886 2,586,267
Increase in Non controlling interest Net cash provided by investing activities CASH FLOWS FROM FINANCING ACTIVITES Increase in Indo browings Payment of Subordinated Loans Decrease in securities sold under repurchase agreements Capital contribution Difference in change of Subaidary equity The addition of Capital through Publico (Tehring (PD) with Preemptive Rights after deducting the costs associated UPO Payments of dividends, cooperative development fund program and community development fund program Net cash provided by/(used in) financing activities NET INCREASE IN CASH ADIO CASH EQUIVALENTS CASH AND CASH EQUIVALENTS AT EGEINNING OF PERIOD	(50,931 (285,377) (606,414) 405,566 (28,589) 652,975 10,755 (2,940,883) (2,506,590) (9,060,788) 108,653,748	306,326 883,169 446,968 4,140,852 (41,874) 90,072 11,424,573 (3,182,705) 12,877,886 2,586,267 73,294,496
Increase in Non controlling interest Met cash provided by investing activities CASH FLOWS FROM FINANCING ACTIVITIES Increase in Individual securities issued Increase in Individual borowings Payment of Subordinated Loans Decrease in securities sold under repurchase agreements Capital contribution Difference in change of Subsidiary equity The addition of Capital through Public Offering (LPO) with Preemptive Rights after deducting the costs associated LPO Payments of dividends, cooperative development fund program and community development fund program Net cash provided by/(used in Jfinancing activities NET INCREASE IN CASH AND CASH EQUIVALENTS CASH AND CASH EQUIVALENTS AT END OF PERIOD CASH AND CASH EQUIVALENTS AT END OF PERIOD	(50,931 (285,377) (606,414) 405,566 (28,589) 652,975 10,755 - (2,940,883) (2,506,590) (9,060,788)	306,326 883,169 446,968 4,140,852 (41,874) 90,072 11,424,573 (3,182,705) 12,877,886 2,586,267
Increase in Non controlling interest Act ash provided by investing activities CASH FLOWS FROM FINANCING ACTIVITES Increase in Individual Securities issued Increase in Individual Securities issued Increase in Characteria Securities	150,931 (285,377) (606,414) 405,566 (28,589) 652,975 10,755 10,755 (2,940,883) (2,506,590) (9,060,788) 108,653,748 99,592,960	306,326 883,169 446,968 4,140,852 (41,874) 90,072 11,424,573 (3,182,705) 12,877,886 2,586,267 73,294,496 75,880,763
Increase in Non controlling interest Net cash provided by investing activities CASH FLOWS FROM FINANCING ACTIVITIES Increase (Decrease) in marketable securities issued Increase in the obrowings Payment of Subordinated Loans Decrease in securities sold under repurchase agreements Capital contribution Difference in change of Subsidiary equity The addition of Capital through Publico Citering (LPO) with Preemptive Rights after deducting the costs associated LPO Payments of dividends, cooperative development fund program and community development fund program Net cash provided by/(Used in financing activities NET INCREASE IN CASH ADD CASH EQUIVALENTS CASH AND CASH EQUIVALENTS AT EBOINNING OF PERIOD CASH AND CASH EQUIVALENTS AT END OF PERIOD Cash and cash equivalent at end of period consist of : Cash	150,931 (285,377) (606,414) 405,566 (28,589) 652,975 10,755 (2,940,883) (2,506,590) (2,506,590) (9,060,788) 108,653,748 99,592,960	306,326 883,169 446,968 4,140,852 (41,874) 90,072 11,424,573 (3,182,705 12,877,886 2,586,267 73,294,496 75,880,763
Increase in Non controlling interest Aet cash provided by investing activities CASH FLOWS FROM FINANCING ACTIVITIES Increase in Ind obrowings Payment of Subordinated Loans Decrease in socialities solution and the securities issued Increase in Controlling of Subsidiary equity Difference in charge of Subsidiary equity The addition of Capital through Public Offering (LPO) with Preemptive Rights after deducting the costs associated LPO Payments of divideds, cooperative development fund program and community development fund program Net cash provided by/(used in) financing activities NET INCREASE IN CASH AND CASH EQUIVALENTS CASH AND CASH EQUIVALENTS AT EBGINING OF PERIOD CASH AND CASH EQUIVALENTS AT EBO OF PERIOD CAsh and cash equivalent at end of period consist of : Cash Current accounts with Bank Indonesia	150,931 (285,377) (606,414) 405,566 (28,589) 652,975 10,755 (2,940,883) (2,506,590) (9,060,788) 108,653,748 99,592,960	306,326 883,169 446,968 4,140,852 (41,874) 90,072 11,424,573 (3,182,705) 2,586,267 73,224,466 75,880,763 10,373,407 32,155,129
Increase in Non controlling interest Net cash provided by investing activities CASH FLOWS FROM FINANCING ACTIVITES Increase in Indo browings Payment of Subordinated Loans Decrease in securities sold under repurchase agreements Capital contribution Difference in change of Subsidiary equity The addition of Capital through Public Oftering (PD) with Preemptive Rights after deducting the costs associated LPO Payments of dividends, cooperative development fund program and community development fund program Net cash provided by/(used in) financing activities ENT INCREASE IN CASH AND CASH EQUIVALENTS CASH AND CASH EQUIVALENTS AT BEGINNING OF PERIOD CASH AND CASH EQUIVALENTS AT END OF PERIOD Cash and cash equivalent at end of period consist of : Cash Current accounts with Bark Indonesia Current accounts with Bark Indonesia	150,931 (285,377) (606,414) 405,668 (28,589) 652,975 10,755 (2,940,883) (2,506,590) (9,060,788) 199,592,960 11,476,457,54 10,313,335	306,326 883,169 446,968 4,140,852 (41,874) 90,072 11,424,573 (3,182,705) 12,877,886 73,294,496 75,880,763 10,373,407 32,158,129 8,169,166
Increase in Non controlling interest Met cash provided by investing activities CASH FLOWS FROM FINANCING ACTIVITIES Increase in Individued by investing solutions Payment of Subordinated Loans Decrease in securities solut under repurchase agreements Capital contribution Difference in change of Subsidiary equity The addition of Capital through Public Offering (LPO) with Preemptive Rights after deducting the costs associated LPO Payments of dividends, cooperative development Indi program and community development fund program Met cash provided by/(used in) financing activities NET INCREASE IN CASH AND CASH EQUIVALENTS CASH AND CASH EQUIVALENTS AT DE OF PERIOD CASH AND CASH EQUIVALENTS AT ED OF PERIOD Cash and cash equivalent at end of period consist of : Cash Current accounts with Bank Indonesia Current with Bank Indonesia and other banks ")	150,931 (285,377) (606,414) 405,566 (28,589) 652,975 10,755 (2,940,883) (2,506,590) (9,060,788) 108,653,748 99,592,960	306,326 883,169 446,968 4,140,852 (41,874) 90,072 11,424,573 (3,182,705) 2,586,267 73,224,466 75,880,763 10,373,407 32,155,129
Increase in Non controlling interest Met cash provided by investing activities CASH FLOWS FROM FINANCING ACTIVITIES Increase in Individued by investing solutions Payment of Subordinated Loans Decrease in securities solut under repurchase agreements Capital contribution Difference in change of Subsidiary equity The addition of Capital through Public Offering (LPO) with Preemptive Rights after deducting the costs associated LPO Payments of dividends, cooperative development Indi program and community development fund program Met cash provided by/(used in) financing activities NET INCREASE IN CASH AND CASH EQUIVALENTS CASH AND CASH EQUIVALENTS AT DE OF PERIOD CASH AND CASH EQUIVALENTS AT ED OF PERIOD Cash and cash equivalent at end of period consist of : Cash Current accounts with Bank Indonesia Current with Bank Indonesia and other banks ")	150,931 (285,377) (606,414) 405,566 (28,589) 652,975 10,755 (2,940,883) (2,506,590) (9,060,788) 108,653,748 99,592,960 11,476,441 43,752,754 10,313,335 43,065,437	306,326 883,169 446,968 4,140,852 (41,874 90,072 11,424,573 (3,182,705 12,877,886 75,880,763 10,373,407 32,158,129 8,169,186 23,648,842
Increase in Non controlling interest Net cash provided by investing activities CASH FLOWS FROM FINANCING ACTIVITES Increase in Individual Securities issued Increase in Individual Securities issued Increase in Charlos Individual Securities Intervidual Securities Payment of Subordinated Loans Derrease in securities sold under repurchase agreements Capital contribution Difference in charge of Subsidiary equily The addition of Capital through Public Offering (LPO) with Preemptive Rights after deducting the costs associated LPO Payments of dividends, cooperative development Indu program and community development fund program Met cash provided by/(used in) financing activities NET INCREASE In CASH AND CASH EQUIVALENTS CASH AND CASH EQUIVALENTS AT BEGININING OF PERIOD CASH AND CASH EQUIVALENTS AT BEGININING OF PERIOD CASh and CASH EQUIVALENTS AT BED OF PERIOD Cash and cash equivalent at end of period consist of : Cash Current accounts with Bank Indonesia Current accounts with Bank Indonesia Placements with Bank Indonesia an other banks ") Centrificate of Bank Indonesia and other banks ") Centrificate of Bank Indonesia and Securities and Sec	150,931 (285,377) (606,414) 405,566 (28,589) 652,975 10,755 (2,940,883) (2,506,590) (9,060,788) 108,653,748 99,552,560 11,476,441 34,752,754 10,313,335 43,065,437 4,993	306,326 883,169 446,968 4,140,852 (41,874 4,40,852 (41,874 (41,874 (41,874 (41,874 (41,874 (41,874 (41,874 (41,874 (41,874 (41,874 (41,874 (41,874 (41,874 (41,874 (41,874 (41,874))))))))))))))))))))))))))))))))))))
Increase in Non controlling interest Net cash provided by investing activities CASH FLOWS FROM FINANCING ACTIVITIES Increase()Cecrease) in marketable securities issued Increase in fund borrowings Payment of Subordinated Loans Decrease in socurities sold under repurchase agreements Capital contribution Difference in change of Subsidiary equily The addition of Capital through Public Offering (LPO) with Preemptive Rights after deducting the costs associated LPO Payments of dividends, cooperative development fund program and community development fund program Net cash provided by/(used in) financing activities EFT INCREASE IN CASH AND CASH EQUIVALENTS CASH AND CASH EQUIVALENTS AT EBGINNING OF PERIOD CAsh and CASH EQUIVALENTS AT EBGINNING OF PERIOD CAsh and cash equivalent at end of period consist of : Cash Current accounts with Bank Indonesia Current accounts with other banks Placements with Bank Indonesia and other banks ") Certificate Bank Indonesia and other banks ") Total cash and cash equivalents	150,931 (285,377) (606,414) 405,566 (28,589) 652,975 10,755 (2,940,883) (2,506,590) (9,060,788) 108,653,748 99,592,960 11,476,441 43,752,754 10,313,335 43,065,437	306,326 883,169 446,968 4,140,852 (41,874) 90,072 11,424,573 (3,182,705) 12,877,886 73,294,496 75,880,763 10,373,407 32,158,129 8,169,166
Increase in Non controlling interest Net cash provided by investing activities CASH FLOVIS FROM FINANCING ACTIVITIES Increase in Individued by investing activities Payment of Subordinated Loans Decrease in securities sold under repurchase agreements Capital contribution Difference in change of Subolidary equity The addition of Capital through Public Offering (LPO) with Preemptive Rights after diducting the costs associated LPO Payments of dividends, cooperative development fund program and community development fund program. Net cash provided by/(used in) financing activities NET INCREASE IN CASH AND CASH EQUIVALENTS CASH AND CASH EQUIVALENTS AT EBGINNING OF PERIOD CASH AND CASH EQUIVALENTS AT END OF PERIOD CASH AND CASH EQUIVALENTS AT END OF PERIOD CASH AND CASH EQUIVALENTS AT END OF PERIOD Cash and cash equivalent at end of period consist of : Cash Current acounts with Bank Indonesia Current acounts with Bank Indonesia Placements with Bank Indonesia and other banks ") Certificate of Bank Indonesia and other banks ") Certificate of Bank Indonesia and other banks to Placements with Bank Indonesia and other banks to Cash And Cash Equivalents Supplemental Cash Flows Information	150,931 (285,377) (606,414) 405,566 (28,589) 652,975 10,755 (2,940,883) (2,506,590) (9,060,788) 108,653,748 99,552,560 11,476,441 34,752,754 10,313,335 43,065,437 4,993	306,326 883,169 446,968 4,140,852 90,072 11,424,573 (3,182,705) 12,877,886 2,586,267 73,294,496 73,294,496 73,294,496 10,373,407 32,155,129 8,169,186 23,648,842 1,531,199
Increase in Non controlling interest Net cash provided by investing activities CASH FLOWS FROM FINANCING ACTIVITIES Increase in Indiversities activities issued Increase in Indiversities activities issued Increase in Indiversities activities agreements Capital contribution Difference in change of Subsidiary equity The addition of Capital through Public Offering (LPO) with Preemptive Rights after deducting the costs associated LPO Payments of divededs, cooperative development Indiversity development fund program Net cash provided by (used in financing activities NET INCREASE IN CASH AND CASH EQUIVALENTS CASH AND CASH EQUIVALENTS CASH AND CASH EQUIVALENTS AT DEDINING OF PERIOD CASh AND CASH EQUIVALENTS AT DEDINING OF PERIOD Cash and cash equivalent at end of period consist of : Cash Current accounts with Bank Indonesia Current accounts with Bank Indones	150,931 (285,377) (606,414) 405,566 (28,589) 652,975 10,755 (2,940,883) (2,506,590) (9,060,788) 108,653,748 99,552,560 11,476,441 34,752,754 10,313,335 43,065,437 4,993	306,326 883,169 446,968 4,140,852 90,072 11,424,573 (3,182,705) 12,877,886 2,586,267 73,294,496 73,294,496 73,294,496 10,373,407 32,155,129 8,169,186 23,648,842 1,531,199
Increase in Non controlling interest Net cash provided by investing activities CASH FLOWS FROM FINANCING ACTIVITES Increase in Ind andretable securities issued Increase in Ind borrowings Payment of Subordinated Loans Decrease in securities of automatic term of the securities of the	150,031 (285,377) (606,414) 405,566 (28,589) 652,975 10,755 (2,506,590) (2,506,590) (2,506,590) (9,060,789) 108,653,748 99,542,7640 11,476,437 4,903,335 43,065,437 4,993 99,592,960	306.326 883,169 446,968 4,140,852 90,072 11,424,573 (3,182,705) 12,877,886 75,880,763 10,373,407 32,158,129 8,169,168 23,648,842 1,531,199 75,880,763
Increase in Non controlling interest Net cash provided by investing activities CASH FLOWS FROM FINANCING ACTIVITIES Increase in Indiversities activities issued Increase in Indiversities activities issued Increase in Indiversities activities agreements Capital contribution Difference in change of Subsidiary equity The addition of Capital through Public Offering (LPO) with Preemptive Rights after deducting the costs associated LPO Payments of divededs, cooperative development Indiversity development fund program Net cash provided by (used in financing activities NET INCREASE IN CASH AND CASH EQUIVALENTS CASH AND CASH EQUIVALENTS CASH AND CASH EQUIVALENTS AT DEDINING OF PERIOD CASh AND CASH EQUIVALENTS AT DEDINING OF PERIOD Cash and cash equivalent at end of period consist of : Cash Current accounts with Bank Indonesia Current accounts with Bank Indones	150,931 (285,377) (606,414) 405,566 (28,589) 652,975 10,755 (2,940,883) (2,506,590) (9,060,788) 108,653,748 99,552,560 11,476,441 34,752,754 10,313,335 43,065,437 4,993	306,326 883,169 446,968 4,140,852 (41,874) 90,072 11,424,573 (3,182,705) 12,877,886 2,566,267 73,294,496 73,294,496 10,373,407 32,158,129 8,169,186 23,648,842 1,531,199

*) Effective form 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.

STATEMENTS OF CALCULATION OF FINANCIAL RATIOS As at 30 September 2012 and 2011 (In %)

RATIOS

Capital Adequacy Ratio (CAR)
Non performing earning assets and non performing non earning assets
to total earning assets and non earning assets
Non performing earning assets to total earning assets
Allowance for impairment on financial assets to earning assets
Gross NPL
Net NPL
Return on Asset (ROA)
Return on Equity (ROE)
Net Interest Margin (NIM)
Operating Expenses to Operating Income
Loan to Deposit Ratio (LDR)
MPLIANCE

COMPLIANCE
 1. a. Percentage violation of Legal Lending Limit
 i. Related parties
 ii. Third parties
 ii. Third parties
 iii. Third parties

BANK

30 Sep 2012 30 Sep 2011

16.08% 16.13%

1.68% 1.81% 3.00% 2.41% 0.57% 3.52% 26.31% 5.23% 65.33% 76.25%

0.00% 0.00%

0.00% 0.00%

8.00% 8.01% 2.33%

5,649 5,278

34

96,125

34,806

1.33% 1.49% 3.01% 1.91% 0.38% 3.47% 26.61% 5.55% 63.56% 82.23%

0.00% 0.00%

0.00% 0.00%

8.00% 8.01%

Derivative Receivables & Payable

4,956 28,810

352

27,839

ALLOWANCES FOR IMPAIRMENT

			30 Septen	nber 2012		30 September 2011						
No.	DESCRIPTION	Allowance for Impairment		Required Allo Possible Losses on		Allowance for	mpairment	Required Allowance for Possible Losses on Earning Assets				
		Individual	Collective	General	Spesific	Individual	Collective	General	Spesific			
1.	Placements with other banks	53,416	48,790	222,992	53,416	73,971	68,916	193,701	73,971			
2.	Spot and derivative receivables	-		569	-			1.338				
3.	Securities	108,870	6,242	75,791	97,232	94,706	68,680	65,845	95,322			
4.	Securities sold with agreement to repurchase (Repo)	-		6.503	-							
5.	Securities purchased with agreement to resell (Reverse Repo)	-			-			5,084				
6.	Acceptances receivables	2.269	24,596	72.331	644	38,738	28.413	74.378	12,602			
7.	Other Receivable - Trade Transaction	1.099.868	16,299	42.357	830.984	1.059.174	13.008	37.300	799,679			
8.	Loans	8,681,503	4,315,152	4,327,456	7,198,802	6,916,354	3,681,552	3,684,340	6,585,514			
9.	Investments in shares	2,513		51	2,278	764		51				
10.	Temporary invesment	207			207	96		-	96			
11.	Administrative transaction account	119.737	8,695	545.481	44.203	30.649	536.279	521.522	43.324			

 11.
 Administrative transaction account
 119,737
 8,695
 545,481
 44,203
 30,649
 536,279
 521,822
 43,849

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atau (021) 5299-7777	

Leading, Trusted. Enabling growth.

	h. Difference in adjustment amounts from fair value				
	of financial assets in trading book	•		•	
	3. Innovative Capital	•	-	-	-
	3.1. Subordinated bonds (non cummulative perpetual)			•	
	3.2. Subordinated loans (non cummulative perpetual)				
	3.3. Other innovative capital Instrument				
	4. Core Capital Deduction	(1,443,723)	(613,803)	(1,263,723)	(543,697
	4.1. Goodwill		(105,666)		(105.666
	4.2. Other intangible assets				
	4.3. Investments in shares (50%)	(1.443.723)	(508,137)	(1.263.723)	(438.031
	4.4. Shortage of capital on insurance subsidiaries (50%)	(.,,,	(000,000)	(.,,,	(
	5. Non Controlling Interest		307.778		252.019
			,		,
В.	Supplemental Capital	7.849.828	9.246.465	8.623.980	9.868.840
	1. Upper Tier 2	5,489,287	5.950.338	4,996,006	5.415.174
	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)	4.118.166	4.579.217	3.624.885	4.044.053
	 General provision on earning assets (max, 1.25% RWA) Other comprehensive income: Gain from increase in fair 	4,110,100	4,0/9,21/	3,024,000	4,044,055
-					
_	value of investment in shares classified as				
_	Available for sale (45%)	-			
_	2. Lower Tier 2 maximum 50% of Core Capital	3,804,264	3,804,264	4,891,697	4,891,697
_	2.1. Redeemable preference shares				
_	2.2. Subordinated loans and bonds	3,804,264	3,804,264	4,891,697	4,891,697
	2.3. Other supplemental capital instrument (lower tier 2)				
_	3. Supplemental Capital Deduction	(1,443,723)	(508,137)	(1,263,723)	(438,031
	3.1. Investments in shares (50%)	(1,443,723)	(508,137)	(1,263,723)	(438,031
	 Shortage of capital on insurance subsidiaries (50%) 	-			
C	Core Capital and Supplemental Capital Deduction				
-	Securitisation exposure				
•	Additional Supplemental Capital Fulfilling Requirement (Tier 3)				
		· ·		•	
Ε.	Additional Supplemental Capital Allocated To				
	Anticipate Market Risk	-	-	•	-
TOT	TAL CORE CAPITAL AND SUPPLEMENTAL CAPITAL (A+B-C)	60.983.062	66.582.393	53.549.527	57.865.627
TO	TAL CORE CAPITAL AND SOFFLEMENTAL CAPITAL (ATD-C)	00,303,002	00,302,393	33,343,321	51,005,021
	DITIONAL SUPPLEMENTAL CAPITAL ALLOCATED TO	60.983.062	66.582.393	53.549.527	57.865.627
	TICIPATE MARKET RISK (A+B-C+E)				
	EDIT RISK-WEIGHTED ASSETS	329,453,269	366,337,401	289,990,826	323,524,224
	ERATIONAL RISK-WEIGHTED ASSETS	48,384,624	55,735,767	40,781,287	46,163,378
	RKET RISK-WEIGHTED ASSETS	1,345,933	1,599,965	1,312,676	2,066,176
. REC	QUIRED MINIMUM CAPITAL ADEQUACY RATIO FOR				
	EDIT RISK AND OPERATIONAL RISK (II:(IV+V))	16.14%	15.78%	16.19%	15.65%
	QUIRED MINIMUM CAPITAL ADEQUACY RATIO FOR				
	EDIT RISK, OPERATIONAL RISK AND MARKET K {III:(IV+V+VI)}				
UNI		16.08%	15.72%	16.13%	15.57%

Ultimate Shareholder : Republic of Indonesia : 60.00% Non Ultimate Shareholder through Capital Market (≥ 5%) Non Ultimate Shareholder through non Capital Market (≥ 5%) : Nill : Nill

MANAGEMENT OF THE BANK									
E -	Board of Commissioners President Commissioner (concurrently Independent Commissioner)	:	Edwin Gerungan						
-	Deputy President Commissioner Commissioner Independent Commissioner Independent Commissioner		Muchayat Cahyana Ahmadjayadi Wahyu Hidayat *) Pradjoto Gunami Soeworo Krisna Wijaya						
- - - - - - - - - - - - - - - - - - -	Director Director Director Director Director Director Director Director		Zulkifli Zaini Riswinandi Abdul Rachman Sentot A. Sentausa Budi Gunadi Sadikin Ogi Prastomiyono Pahala N. Mansury Fransisca N. Mok Sunarso Kresno Sediarsi Royke Tumilaar						

Based on approval from Bank Indonesia upon fit & proper test regarding letter of Bank Indones No. 14/115/GBI/DPIP/Rahasia dated 25 September 2012.



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Size : 6 kol x 520 mm

(In Millions of Runiah)

Jakarta, 30 October 2012 S. E & O Board of Directors PT Bank Mandiri (Persero) Tbk.

STATEMENTS OF SPOT AND DERIVATIVE TRANSACTIONS As at 30 September 2012 (In Millions of Rupiah)

Notional Amount

76,289

4,420,000

13,579,099 13,521,800

BANK

Trading Hedging Receivables Payables

57,299

4,420,000

25,230,678 17,605,474 7,625,204 61,957 142,205

Туре

3,604,650 3,375,388 229,262 3,550,640 631,997 2,918,643

76,289