

CONSOLIDATED FINANCIAL STATEMENTS

PT Bank Mandiri (Persero) Tbk. and Subsidiaries

STATEMENTS OF FINANCIAL POSITION

As at 31 December 2012 and 2011

No.	DESCRIPTION	BANK		CONSOLIDATED	
		31 December 2012 (Audited)	31 December 2011 (Audited)	31 December 2012 (Audited)	31 December 2011 (Audited)
ASSETS					
1.	Cash	14,131,136	10,259,053	15,286,190	11,357,523
2.	Placements with Bank Indonesia	69,830,072	62,711,629	75,286,859	69,593,901
3.	Placements with other banks	19,262,173	26,243,728	20,960,551	27,926,232
4.	Spot and derivative receivables	93,280	124,422	93,291	128,005
5.	Securities	1,785,047	4,281,564	4,130,708	5,401,586
a.	Designated at fair value through profit/loss	59,104,726	58,723,208	59,428,193	59,428,638
b.	Available for sale	24,182,676	23,334,074	26,073,041	25,495,715
c.	Held to maturity ***)	10,817	9,588	10,817	9,588
d.	Loans and receivables	-	-	-	-
6.	Securities sold with agreement to repurchase (Repo)	-	-	-	-
7.	Securities purchased with agreement to resell (Reverse Repo)	14,322,362	12,170,910	14,515,235	12,369,885
8.	Acceptances receivables	7,957,512	6,551,103	7,957,512	6,551,141
9.	Loans	-	-	-	-
a.	Designated at fair value through profit/loss	-	-	-	-
b.	Available for sale	-	-	-	-
c.	Held to maturity	-	-	-	-
d.	Loans and receivables	339,973,690	273,962,101	384,581,706	311,093,306
10.	Consumer finance receivables	-	-	3,919,146	3,248,560
11.	Sharia financing	-	-	-	-
12.	Investments in shares	3,218,075	2,887,626	7,350	7,327
13.	Policy holder's investment in Unit Link Contract	-	-	11,034,239	9,044,266
14.	Allowance for impairment on financial assets -/-	-	-	-	-
a.	Securities	(124,870)	(163,210)	(268,841)	(236,254)
b.	Loans	(12,740,561)	(11,111,571)	(14,011,350)	(12,105,048)
c.	Others	(1,284,357)	(1,285,241)	(1,381,841)	(1,356,397)
15.	Intangible assets	1,829,609	1,633,712	2,074,593	1,824,215
16.	Accumulated amortisation for intangible assets -/-	(1,173,596)	(1,100,378)	(1,213,891)	(1,125,502)
17.	Premises and equipment	10,410,946	9,258,876	11,940,765	10,395,361
18.	Accumulated depreciation for premises and equipment -/-	(4,226,501)	(3,787,184)	(4,938,075)	(4,346,115)
19.	Non earning assets	-	-	-	-
a.	Abandoned properties	180,046	180,046	180,280	180,280
b.	Repossessioned assets	19,815	120,030	33,837	143,052
c.	Suspense account	779,222	1,434,376	779,222	1,434,376
d.	Inter office assets	-	-	-	-
e.	Operational activities conducted in Indonesia	-	-	-	-
f.	Operational activities conducted outside Indonesia	-	-	-	-
18.	Allowance for impairment on non financial assets -/-	(283,905)	(298,163)	(296,967)	(320,225)
19.	Lease financing	-	-	329,447	38,982
20.	Deferred tax assets	3,777,111	3,648,627	3,966,613	3,800,412
21.	Other assets	12,070,531	9,317,738	15,120,078	11,908,941
TOTAL ASSETS		563,105,056	489,106,664	635,618,708	551,891,704
LIABILITIES AND EQUITY					
LIABILITIES					
1.	Demand deposits **)	107,829,706	89,152,870	113,911,014	92,616,188
2.	Savings deposits **)	182,784,459	149,088,472	202,216,209	163,779,820
3.	Time deposits **)	144,844,747	141,994,836	166,786,895	165,854,396
4.	Investment fund revenue sharing	-	-	-	-
5.	Fund from Bank Indonesia	755	7,279	755	7,279
6.	Fund from other banks **)	14,118,879	12,439,224	14,320,656	12,653,630
7.	Spot and derivative liabilities	121,232	178,036	121,232	178,036
8.	Liabilities sold with repo agreements to repurchase (Repo)	-	-	-	-
9.	Acceptances liabilities	7,957,512	6,551,103	7,957,512	6,551,103
10.	Securities issued	564	564	1,250,364	1,795,975
11.	Fund borrowings	5,142,350	5,856,798	5,137,950	5,851,798
a.	Loans capital	5,142,350	5,856,798	5,137,950	5,851,798
b.	Others fund borrowings	8,701,422	9,152,966	11,608,077	11,696,219
12.	Margin deposits received	1,872,976	1,685,061	1,872,976	1,685,061
13.	Inter office liabilities	4,226,590	3,520,845	4,226,590	3,520,845
a.	Operational activities conducted in Indonesia	(4,059,287)	(3,486,349)	(4,059,287)	(3,486,349)
b.	Operational activities conducted outside Indonesia	-	-	-	-
14.	Deferred tax liabilities	-	-	-	-
15.	Liability to Unit Link Holders	-	-	11,034,239	9,044,266
16.	Other liabilities	18,911,364	13,785,816	22,700,661	17,488,361
17.	Investment fund profit sharing	-	-	-	-
TOTAL LIABILITIES		492,453,869	429,927,521	559,085,843	489,237,296
EQUITY					
18.	Share capital	16,000,000	16,000,000	16,000,000	16,000,000
a.	Authorized capital	(4,333,333)	(4,333,333)	(4,333,333)	(4,333,333)
b.	Unpaid-in capital -/-	-	-	-	-
c.	Treasury stock -/-	-	-	-	-
19.	Additional Paid-in Capital	-	-	-	-
a.	Agio	17,195,760	17,195,760	17,195,760	17,195,760
b.	Disagio -/-	-	-	-	-
c.	Donated capital	-	-	-	-
d.	Funds for paid-up capital	-	-	-	-
e.	Others	-	-	-	-
20.	Other comprehensive income (losses)	-	-	-	-
a.	Adjustment arising from translation of financial statement	72,694	83,282	47,677	56,794
b.	Gain (Losses) from changes of financial assets on available for sale	(528,757)	(678,465)	(506,069)	(783,650)
c.	Effective cash flow hedges	-	-	-	-
d.	Premises and equipment revaluation increment	-	-	-	-
e.	Other comprehensive income from entity associations	-	-	-	-
f.	Gain (Losses) from actuarial benefit program	-	-	-	-
g.	Income tax related to other comprehensive income	101,158	131,084	96,620	152,121
h.	Others	-	-	-	-
21.	Difference arising from quasi reorganisation	-	-	-	-
22.	Difference arising from restructuring value of transaction of entities under common control	-	-	-	-
23.	Other equity	-	-	-	-
24.	Reserve	-	-	-	-
a.	General reserve	2,333,333	2,333,333	2,333,333	2,333,333
b.	Appropriated reserve	547,000	547,000	547,000	547,000
25.	Retained Earnings	24,961,431	16,523,449	27,695,065	18,379,150
a.	Previous years *)	14,301,901	11,377,033	15,504,067	12,246,044
b.	Current year	70,651,187	59,179,143	74,580,120	61,793,219
TOTAL EQUITY ATTRIBUTABLE TO OWNER		70,651,187	59,179,143	76,532,865	62,654,408
TOTAL EQUITY		70,651,187	59,179,143	76,532,865	62,654,408
TOTAL LIABILITIES AND EQUITY		563,105,056	489,106,664	635,618,708	551,891,704

*) Accumulated losses of Rp2,874,901 million has been eliminated against additional paid-in capital/agio through quasi-reorganisation on 30 April 2003.
 **) Including Securities owned by Subsidiary which classified "At Cost", accordance with SFAS 110 "Accounting for Sukuk", which was effective since 1 January 2012.

STATEMENTS OF ASSETS' QUALITY AND OTHER INFORMATION

As at 31 December 2012 and 2011

No.	DESCRIPTION	BANK										
		31 December 2012 (Audited)*					31 December 2011 (Audited)					
		Current	Special Mention	Sub Standard	Doubtful	Loss	Total	Current	Special Mention	Sub Standard	Doubtful	Loss
I. RELATED PARTIES												
1.	Placements with other banks						2					
a.	Rupiah											
b.	Foreign currencies	658,987	-	-	-	-	658,987	362,083	-	-	-	362,083
2.	Spot and derivative receivables											
a.	Rupiah											
b.	Foreign currencies											
3.	Securities											
a.	Rupiah											
b.	Foreign currencies											
4.	Securities sold with agreement to repurchase (Repo)											
a.	Rupiah	125,025	-	-	-	-	125,025	-	-	-	-	-
b.	Foreign currencies											
5.	Securities purchased with agreement to resell (Reverse Repo)											
a.	Rupiah											
b.	Foreign currencies											
6.	Acceptances receivables											
7.	Other receivable - trade transaction											
a.	Rupiah											
b.	Foreign currencies											
8.	Loans											
a.	Micro, small and medium loans (UMKM)	200	-	-	-	-	200	502	-	-	-	502
b.	Non UMKM	4,432,498	419	-	-	-	4,432,917	1,445,229	-	-	-	1,445,229
c.	Restructured loans	98,559	-	-	-	-	98,559	85,969	-	-	-	85,969
d.	Property loans	8,183	339	-	-	-	8,522	3,705	-	-	-	3,710
e.	Investments in shares	2,773,364	-	-	-	-	2,773,364	2,885,547	-	-	-	2,885,547
f.	Commitments and contingencies				414,227	27,469	3,215,060	2,883,269	-	-	2,278	2,885,547
a.	Rupiah	373,447	726	-	-	-	374,173	226,412	-	-	-	226,412
b.	Foreign currencies	46,770	-	-	-	-	46,770	14,942	-	-	-	14,942
12.	Repossessioned assets											
II. THIRD PARTIES												
1.	Placements with other banks						27,680,066	29,229,020	-	-	-	29,229,020
a.	Rupiah	27,680,066	-	-	-	-	27,680,066	29,229,020	-	-	-	29,229,020
b.	Foreign currencies	24,742,938	-	-	-	54,894	27,680,066	25,296,041	-	-	72,812	25,326,853
2.	Spot and derivative receivables											
a.	Rupiah	92,727	-	-	-	-	92,727	124,368	-	-	-	124,368
b.	Foreign currencies	553	-	-	-	-	553	54	-	-	-	54
3.	Securities											
a.	Rupiah	80,011,013	-	-	-	86,527	80,097,540	85,294,561	-	-	86,096	85,380,657
b.	Foreign currencies	4,849,705	-	-	-	10,996	4,860,701	958,189	-	-	9,588	967,777
4.	Securities sold with agreement to repurchase (Repo)											
a.	Rupiah											
b.	Foreign currencies											
5.	Securities purchased with agreement to resell (Reverse Repo)											
a.	Rupiah	14,322,362	-	-	-	-	14,322,362	12,170,910	-	-	-	12,170,910
b.	Foreign currencies											
6.	Acceptances receivables	7,950,387	6,690	435	-	-	7,957,512	6,513,397	36,178	-	1,528	6,551,103
7.	Other receivable - trade transaction											
a.	Rupiah	2,766,570	72,652	-	-	145,944	2,885,166	1,974,581	20,362	-	1,265	164,317
b.	Foreign currencies	2,855,997	302,302	-	-	690,534	3,851,833	2,851,897	327,454	-	4,453	632,069
8.	Loans											
a.	Micro, small and medium loans (UMKM)	300,826	2,722,360	337,448	309,117	1,013,098	3,683,849	39,428,669	2,276,496	152,380	240,448	942,664
b.	Non UMKM	49,966,564	2,701,847	337,448	309,117	1,013,098	54,683,849	38,983,252	2,252,561	152,380	240,448	82,110
c.	Restructured loans	20,513	-	-	-	-	20,513	446,417	23,925	-	-	480,896
d.	Property loans	266,401,570	10,141,964	322,701	282,454	3,708,488	275,622,568	193,320,919	10,554	-	-	275,622,568
e.	Investments in shares	7,871,690	319,331	282,454	282,454	3,708,488	8,464,919	7,243,871	162,103	482,919	198,688,633	189,688,633
f.	Commitments and contingencies	45,611,431	-	-	-	-	45,611,431	45,611,431	-	-	-	45,611,431
g.	Repossessioned assets	6,707,136	3,861,660	328,596	19,732	956,878	11,874,002	7,866,019	4,248,172	264,988	132,1	12,506,013
h.	Investments in shares	3,390,960	1,748,706	328,596	19,732	956,878	6,163,864	5,015,242	2,539,397	11,312	811,190	8,436,076
i.	Administrative account transaction	3,316,178	2,112,954	-	-	-	5,429,132	5,429,132	-	-	-	5,429,132
j.	Investments in shares	22,384,596	2,556,211	96,976	52,002	239,384	25,345,169	18,035,900	1,989,425	43,105	53,620	20,425,095
k.	Administrative account transaction	1,560	-	-	-	-	1,560	1,560	-	-	-	1,560
10.	Temporary investment				1,060	-	1,060	-	-	-	124	-
11.	Administrative account transaction											
a.	Rupiah	95,184,250	732,091	3,126	278	24,990	95,944,735	42,256,648	479,399	1	2,762	16,862
b.	Foreign currencies	45,301,096	135,044	-	-	5,328	45,441,468	25,598,912	2,153,720	-	-	6,484
12.	Repossessioned assets					19,815	19,815	-	-	-	-	120,030
III. OTHER INFORMATION												
1.	Value of bank's assets pledge as collateral :											
a.	To Bank Indonesia											
b.	To others											
2.	Total allowance for impairment on financial assets to earning assets						14,149,788	-	-	-	-	12,560,022
3.	Total required allowance for possible losses on assets						12,569,955	-	-	-	-	11,897,660
4.	Percentage of UMKM loans to total loans						15.71%	-	-	-	-	15.71%
5.	Percentage of UMKM loans to total loans						6.59%	-	-	-	-	6.04%
6.	Percentage of UMKM debtors to total debtors						45.52%	-	-	-	-	39.24%
7.	Percentage of UMKM debtors to total debtors						42.39%	-	-	-	-	35.47%
8.	Others											
a.	Channeling of loans						12,020,977	-	-	-	-	13,214,612
b.	Mudharabah Muzayyadah financing						2,462,911	-	-	-	-	1,983,540
c.	Write off on earning assets						3,735,749	-	-	-	-	3,603,383
d.	Recovery of write off on earning assets											
e.	Write off on earning assets											
f.	Write off on earning assets											
g.	Write off on earning assets											
h.	Write off on earning assets											
i.	Write off on earning assets											
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