

# LAPORAN KEUANGAN KONSOLIDASI

## PT Bank Mandiri (Persero) Tbk. dan Anak Perusahaan

### LAPORAN POSISI KEUANGAN

Per 31 Desember 2012 dan 2011

| No. | POS-POS                                                                            | BANK                         |                              | KONSOLIDASI                  |                              |
|-----|------------------------------------------------------------------------------------|------------------------------|------------------------------|------------------------------|------------------------------|
|     |                                                                                    | 31 Desember 2012<br>(Dauidt) | 31 Desember 2011<br>(Dauidt) | 31 Desember 2012<br>(Dauidt) | 31 Desember 2011<br>(Dauidt) |
| 1.  | <b>ASET</b>                                                                        |                              |                              |                              |                              |
| 1.  | Penempatan pada Bank Indonesia                                                     | 14.101.198                   | 10.269.053                   | 15.286.180                   | 11.957.523                   |
| 2.  | Penempatan pada bank lain                                                          | 69.830.071                   | 62.711.629                   | 75.286.895                   | 69.933.961                   |
| 3.  | Penempatan pada bank lain                                                          | 19.262.173                   | 20.243.728                   | 20.960.551                   | 27.828.232                   |
| 4.  | Tagihan spot dan derivatif                                                         | 93.280                       | 124.422                      | 93.291                       | 128.005                      |
| 5.  | Surat berharga                                                                     |                              |                              |                              |                              |
| a.  | Dukur pada nilai wajar melalui laporan laba rugi                                   | 1.765.047                    | 4.281.564                    | 14.370.708                   | 5.401.586                    |
| b.  | Tersedia untuk dijual                                                              | 59.104.728                   | 59.723.208                   | 59.420.193                   | 59.420.508                   |
| c.  | Dititiki hingga jatuh tempo**                                                      | 23.334.074                   | 23.334.074                   | 26.073.041                   | 25.495.708                   |
| d.  | Prinjam yang diberikan dan piutang                                                 | 10.817                       | 9.588                        | 10.817                       | 9.588                        |
| 6.  | Surat berharga yang dijual dengan janji dibeli kembali (Repo)                      |                              |                              |                              |                              |
| a.  | Tagihan atas surat berharga yang dibeli dengan janji dibeli kembali (Reverse Repo) | 14.322.362                   | 12.170.910                   | 14.515.235                   | 12.389.885                   |
| b.  | Tagihan akseptasi                                                                  | 7.957.512                    | 6.551.103                    | 7.957.512                    | 6.551.103                    |
| 7.  | Kredit                                                                             |                              |                              |                              |                              |
| a.  | Dukur pada nilai wajar melalui laporan laba rugi                                   | -                            | -                            | -                            | -                            |
| b.  | Tersedia untuk dijual                                                              | -                            | -                            | -                            | -                            |
| c.  | Dititiki hingga jatuh tempo                                                        | -                            | -                            | -                            | -                            |
| d.  | Prinjam yang diberikan dan piutang                                                 | 339.973.690                  | 273.962.101                  | 384.581.708                  | 311.093.306                  |
| 10. | Piutang pembiayaan konsumen                                                        |                              |                              |                              |                              |
| a.  | Pembelian syariah                                                                  |                              |                              |                              |                              |
| b.  | Perbankan                                                                          | 3.218.075                    | 2.887.626                    | 7.330                        | 7.327                        |
| 12. | Penyerahan                                                                         |                              |                              |                              |                              |
| a.  | Investasi pemegang polis pada kontrak unit link                                    |                              |                              |                              |                              |
| b.  | Cadangan penunjamin nilai aset keuangan -/-                                        |                              |                              |                              |                              |
| 14. | Surat berharga                                                                     |                              |                              |                              |                              |
| a.  | Surat berharga                                                                     | (124.870)                    | (163.210)                    | (208.841)                    | (236.254)                    |
| b.  | Kredit                                                                             | (12.462.961)                 | (11.011.571)                 | (14.011.350)                 | (12.105.045)                 |
| c.  | Lain-lain                                                                          | (1.284.357)                  | (1.284.241)                  | (1.361.841)                  | (1.356.387)                  |
| 15. | Aset tidak berwujud                                                                | 1.829.609                    | 1.833.712                    | 2.074.593                    | 1.824.216                    |
| 16. | Akumulasi amortisasi aset tidak berwujud -/-                                       | (1.173.588)                  | (1.173.588)                  | (1.173.588)                  | (1.173.588)                  |
| 17. | Aset tetap dan inventaris                                                          | 10.410.940                   | 9.258.878                    | 11.940.765                   | 10.395.351                   |
| 18. | Akumulasi depresiasi aset tetap dan inventaris -/-                                 | (4.238.510)                  | (3.787.184)                  | (4.398.075)                  | (4.346.115)                  |
| 19. | Aset non produktif                                                                 |                              |                              |                              |                              |
| a.  | Properti terbekas                                                                  | 180.040                      | 180.040                      | 180.280                      | 180.280                      |
| b.  | Aset yang dimiliki                                                                 | 18.815                       | 123.030                      | 33.837                       | 143.852                      |
| c.  | Rekening lindung                                                                   | 779.222                      | 1.434.378                    | 779.222                      | 1.434.378                    |
| d.  | Aset antar kantor                                                                  |                              |                              |                              |                              |
| 20. | Liabilitas keuangan operasional di Indonesia                                       |                              |                              |                              |                              |
| a.  | Melakukan kegiatan operasional di Indonesia                                        |                              |                              |                              |                              |
| b.  | Cadangan penunjamin nilai aset non keuangan -/-                                    | (283.905)                    | (298.163)                    | (296.907)                    | (320.225)                    |
| 21. | Sewa pembiayaan                                                                    |                              |                              |                              |                              |
| a.  | Sewa pembiayaan                                                                    | 3.777.111                    | 3.648.827                    | 3.966.613                    | 3.800.412                    |
| b.  | Aset pajak tangguhan                                                               | 12.070.531                   | 12.070.531                   | 11.938.541                   | 11.938.541                   |
| c.  | Aset lainnya                                                                       |                              |                              |                              |                              |
| 22. | <b>TOTAL ASET</b>                                                                  | <b>583.105.056</b>           | <b>489.105.664</b>           | <b>635.618.708</b>           | <b>551.891.704</b>           |
| 1.  | <b>LIABILITAS DAN EKUITAS</b>                                                      |                              |                              |                              |                              |
| 1.  | Giro**                                                                             | 107.829.708                  | 89.152.708                   | 113.911.014                  | 92.616.188                   |
| 2.  | Tabungan**                                                                         | 149.088.472                  | 149.088.472                  | 202.218.209                  | 163.779.820                  |
| 3.  | Simpanan berjangka**                                                               | 14.944.747                   | 14.944.747                   | 166.786.085                  | 165.554.396                  |
| 4.  | Dana investasi revenue sharing                                                     |                              |                              |                              |                              |
| 5.  | Prinjam dari Bank Indonesia                                                        | 755                          | 729                          | 755                          | 729                          |
| 6.  | Prinjam dari bank lain**                                                           | 14.118.879                   | 14.118.879                   | 14.118.879                   | 12.853.630                   |
| 7.  | Liabilitas spot dan derivatif                                                      | 121.232                      | 178.038                      | 121.232                      | 178.038                      |
| 8.  | Uang atas surat berharga yang dijual dengan janji dibeli kembali (Repo)            |                              |                              |                              |                              |
| a.  | Uang atas surat berharga                                                           | 7.957.512                    | 6.551.103                    | 7.957.512                    | 6.551.103                    |
| b.  | Uang atas surat berharga                                                           | 564                          | 564                          | 1.250.364                    | 1.795.075                    |
| 9.  | Prinjam yang diterima                                                              |                              |                              |                              |                              |
| a.  | Prinjam yang dapat dipertanggungjawabkan sebagai modal                             | 5.142.956                    | 5.856.798                    | 5.137.950                    | 5.851.798                    |
| b.  | Prinjam yang diterima lainnya                                                      | 8.701.422                    | 9.152.966                    | 11.608.077                   | 11.696.219                   |
| 12. | Sedana jaminan                                                                     |                              |                              |                              |                              |
| a.  | Liabilitas antar kantor                                                            | 1.885.061                    | 1.885.061                    | 1.885.061                    | 1.885.061                    |
| b.  | Melakukan kegiatan operasional di Indonesia                                        | 4.228.590                    | 3.520.845                    | 4.228.590                    | 3.520.845                    |
| c.  | Melakukan kegiatan operasional di luar Indonesia                                   | (4.089.297)                  | (4.089.297)                  | (4.089.297)                  | (4.089.297)                  |
| 14. | Liabilitas pajak tangguhan                                                         |                              |                              |                              |                              |
| a.  | Kewajiban kepada pemegang polis unit link                                          |                              |                              |                              |                              |
| b.  | Liabilitas lainnya                                                                 | 18.911.364                   | 13.785.816                   | 11.024.239                   | 9.044.268                    |
| 15. | Dana investasi profit sharing                                                      |                              |                              |                              |                              |
| 16. | <b>TOTAL LIABILITAS</b>                                                            | <b>492.453.869</b>           | <b>429.927.521</b>           | <b>559.085.843</b>           | <b>489.237.296</b>           |
| 17. | <b>EKUITAS</b>                                                                     |                              |                              |                              |                              |
| a.  | Modal dasar                                                                        | 16.000.000                   | 16.000.000                   | 16.000.000                   | 16.000.000                   |
| b.  | Modal yang belum diterima -/-                                                      | (4.333.333)                  | (4.333.333)                  | (4.333.333)                  | (4.333.333)                  |
| c.  | Saham yang dimiliki kembali (treasury stock) -/-                                   |                              |                              |                              |                              |
| 19. | Tambahan modal dasar                                                               |                              |                              |                              |                              |
| a.  | Agio                                                                               | 17.195.760                   | 17.195.760                   | 17.195.760                   | 17.195.760                   |
| b.  | Diagap                                                                             | -                            | -                            | -                            | -                            |
| c.  | Modal sumbangan                                                                    | -                            | -                            | -                            | -                            |
| d.  | Dana sedana modal                                                                  | -                            | -                            | -                            | -                            |
| e.  | Lain-lain                                                                          | 72.694                       | 83.282                       | 47.677                       | 56.794                       |
| 20. | Penyediaan keuangan komprehensif lainnya                                           |                              |                              |                              |                              |
| a.  | Penyediaan akibat perjanjian laporan keuangan dalam mata uang asing                | (328.757)                    | (872.485)                    | (606.069)                    | (783.500)                    |
| b.  | Bagian efektif indung nilai atas kas                                               | -                            | -                            | -                            | -                            |
| c.  | Salah penilaian kembali aset tetap                                                 | -                            | -                            | -                            | -                            |
| d.  | Bagian pendapatan komprehensif lain dari entitas asosiasi                          | -                            | -                            | -                            | -                            |
| e.  | Keuntungan (kerugian) akumulasi program manfaat pensiun                            | -                            | -                            | -                            | -                            |
| f.  | Salah pengalihan terkait dengan laba komprehensif lain                             | -                            | -                            | -                            | -                            |
| 21. | Lain-lain                                                                          | 101.158                      | 131.084                      | 96.620                       | 152.121                      |
| 22. | Seluruh reorganisasi                                                               |                              |                              |                              |                              |
| 23. | Seluruh restrukturisasi entitas sependeng                                          |                              |                              |                              |                              |
| 24. | Cadangan                                                                           |                              |                              |                              |                              |
| a.  | Cadangan umum                                                                      | 2.333.333                    | 2.333.333                    | 2.333.333                    | 2.333.333                    |
| b.  | Cadangan khusus                                                                    | 547.000                      | 547.000                      | 547.000                      | 547.000                      |
| 25. | Lababa                                                                             |                              |                              |                              |                              |
| a.  | Tahun-tahun lalu**                                                                 | 24.961.431                   | 16.523.448                   | 27.095.055                   | 16.379.150                   |
| b.  | Tahun berjalan                                                                     | 14.301.901                   | 11.377.033                   | 15.504.082                   | 12.246.034                   |
| 26. | <b>TOTAL EKUITAS YANG DAPAT DIATRIBUSIKAN KEPADA PEMILIK</b>                       | <b>70.681.187</b>            | <b>68.179.143</b>            | <b>76.126.460</b>            | <b>62.544.708</b>            |
| 27. | <b>Kewajiban non produktif</b>                                                     |                              |                              |                              |                              |
| 28. | <b>TOTAL EKUITAS DAN LIABILITAS</b>                                                | <b>553.105.056</b>           | <b>489.105.664</b>           | <b>635.618.708</b>           | <b>551.891.704</b>           |

\* Saldo efektif saldo giro sebesar Rp12.874.914 pada tanggal 31 Desember 2012 dengan agio saham/transfer modal dasar melalui mekanisme reorganisasi pada tanggal 30 Desember 2012.

\*\* Saldo komposisi modal dasar pada tanggal 31 Desember 2012: 16.000.000 (Rp16.000.000.000), 4.333.333 (Rp4.333.333.000), 547.000 (Rp547.000.000), 24.961.431 (Rp24.961.431.000), 14.301.901 (Rp14.301.901.000), 72.694 (Rp72.694.000).

\*\*\* Saldo komposisi modal dasar pada tanggal 31 Desember 2011: 16.000.000 (Rp16.000.000.000), 4.333.333 (Rp4.333.333.000), 547.000 (Rp547.000.000), 24.961.431 (Rp24.961.431.000), 14.301.901 (Rp14.301.901.000), 72.694 (Rp72.694.000).

### LAPORAN KUALITAS ASET PRODUKTIF DAN INFORMASI LAINNYA

Per 31 Desember 2012 dan 2011

| No.  | POS-POS                                                                            | 31 Desember 2012 (Diaudit)* |            |         |         |           | 31 Desember 2011 (Diaudit) |             |           |           |         |           |             |
|------|------------------------------------------------------------------------------------|-----------------------------|------------|---------|---------|-----------|----------------------------|-------------|-----------|-----------|---------|-----------|-------------|
|      |                                                                                    | L                           | DPK        | KL      | D       | M         | JUMLAH                     | L           | DPK       | KL        | D       | M         | JUMLAH      |
| I.   | PIHAK TERKAIT                                                                      |                             |            |         |         |           |                            |             |           |           |         |           |             |
| 1.   | Penempatan pada bank lain                                                          |                             |            |         |         |           |                            |             |           |           |         |           |             |
| a.   | Rupiah                                                                             | 2                           | -          | -       | -       | -         | 2                          | -           | -         | -         | -       | -         | -           |
| b.   | Valuta asing                                                                       | 658.987                     | -          | -       | -       | -         | 658.987                    | 382.083     | -         | -         | -       | -         | 382.083     |
| 2.   | Tagihan spot dan derivatif                                                         |                             |            |         |         |           |                            |             |           |           |         |           |             |
| a.   | Rupiah                                                                             | -                           | -          | -       | -       | -         | -                          | -           | -         | -         | -       | -         | -           |
| b.   | Valuta asing                                                                       | -                           | -          | -       | -       | -         | -                          | -           | -         | -         | -       | -         | -           |
| 3.   | Surat berharga                                                                     |                             |            |         |         |           |                            |             |           |           |         |           |             |
| a.   | Rupiah                                                                             | 125.025                     | -          | -       | -       | -         | 125.025                    | -           | -         | -         | -       | -         | -           |
| b.   | Valuta asing                                                                       | -                           | -          | -       | -       | -         | -                          | -           | -         | -         | -       | -         | -           |
| 4.   | Surat berharga yang dijual dengan janji dibeli kembali (Repo)                      |                             |            |         |         |           |                            |             |           |           |         |           |             |
| a.   | Rupiah                                                                             | -                           | -          | -       | -       | -         | -                          | -           | -         | -         | -       | -         | -           |
| b.   | Valuta asing                                                                       | -                           | -          | -       | -       | -         | -                          | -           | -         | -         | -       | -         | -           |
| 5.   | Tagihan atas surat berharga yang dibeli dengan janji dijual kembali (Reverse Repo) |                             |            |         |         |           |                            |             |           |           |         |           |             |
| a.   | Rupiah                                                                             | -                           | -          | -       | -       | -         | -                          | -           | -         | -         | -       | -         | -           |
| b.   | Valuta asing                                                                       | -                           | -          | -       | -       | -         | -                          | -           | -         | -         | -       | -         | -           |
| 6.   | Tagihan akseptasi                                                                  |                             |            |         |         |           |                            |             |           |           |         |           |             |
| a.   | Rupiah                                                                             | -                           | -          | -       | -       | -         | -                          | -           | -         | -         | -       | -         | -           |
| b.   | Valuta asing                                                                       | -                           | -          | -       | -       | -         | -                          | -           | -         | -         | -       | -         | -           |
| 7.   | Tagihan lainnya - Transaksi Perdagangan                                            |                             |            |         |         |           |                            |             |           |           |         |           |             |
| a.   | Rupiah                                                                             | -                           | -          | -       | -       | -         | -                          | -           | -         | -         | -       | -         | -           |
| b.   | Valuta asing                                                                       | -                           | -          | -       | -       | -         | -                          | -           | -         | -         | -       | -         | -           |
| 8.   | Kredit                                                                             |                             |            |         |         |           |                            |             |           |           |         |           |             |
| a.   | Debitur Usaha Mikro, Kecil dan Menengah (UMKM)                                     | 200                         | -          | -       | -       | -         | 200                        | 502         | -         | -         | -       | -         | 502         |
| i.   | Rupiah                                                                             | 200                         | -          | -       | -       | -         | 200                        | 502         | -         | -         | -       | -         | 502         |
| ii.  | Valuta asing                                                                       | -                           | -          | -       | -       | -         | -                          | -           | -         | -         | -       | -         | -           |
| b.   | Bukan debitur UMKM                                                                 | 4.432.498                   | 419        | -       | -       | -         | 4.432.917                  | 1.445.229   | 6         | -         | -       | -         | 1.445.235   |
| i.   | Rupiah                                                                             | 4.333.939                   | 419        | -       | -       | -         | 4.334.358                  | 1.399.260   | 6         | -         | -       | -         | 1.399.266   |
| ii.  | Valuta asing                                                                       | 98.559                      | -          | -       | -       | -         | 98.559                     | 85.969      | -         | -         | -       | -         | 85.969      |
| c.   | Kredit yang direstrukturisasi                                                      | -                           | -          | -       | -       | -         | -                          | -           | -         | -         | -       | -         | -           |
| i.   | Rupiah                                                                             | -                           | -          | -       | -       | -         | -                          | -           | -         | -         | -       | -         | -           |
| ii.  | Valuta asing                                                                       | -                           | -          | -       | -       | -         | -                          | -           | -         | -         | -       | -         | -           |
| d.   | Kredit properti                                                                    | 8.183                       | 339        | -       | -       | -         | 8.522                      | 3.705       | 6         | -         | -       | -         | 3.711       |
| e.   | Penyerahan modal sementara                                                         | 2.773.364                   | -          | -       | -       | -         | 2.773.364                  | 2.885.299   | -         | -         | -       | -         | 2.885.299   |
| f.   | Komitmen dan kontinjensi                                                           |                             |            |         |         |           |                            |             |           |           |         |           |             |
| a.   | Rupiah                                                                             | 373.447                     | 726        | -       | -       | -         | 374.173                    | 224.412     | -         | -         | -       | -         | 224.412     |
| b.   | Valuta asing                                                                       | 46.770                      | -          | -       | -       | -         | 46.770                     | 14.942      | -         | -         | -       | -         | 14.942      |
| 12.  | Asst yang diambil alih                                                             | -                           | -          | -       | -       | -         | -                          | -           | -         | -         | -       | -         | -           |
| II.  | PIHAK TIDAK TERKAIT                                                                |                             |            |         |         |           |                            |             |           |           |         |           |             |
| 1.   | Penempatan pada bank lain                                                          |                             |            |         |         |           |                            |             |           |           |         |           |             |
| a.   | Rupiah                                                                             | 27.680.086                  | -          | -       | -       | -         | 27.680.086                 | 29.220.020  | -         | -         | -       | -         | 29.220.020  |
| b.   | Valuta asing                                                                       | 24.742.928                  | -          | -       | -       | 54.894    | 24.797.822                 | 25.296.041  | -         | -         | 72.812  | -         | 25.326.853  |
| 2.   | Tagihan spot dan derivatif                                                         |                             |            |         |         |           |                            |             |           |           |         |           |             |
| a.   | Rupiah                                                                             | 92.727                      | -          | -       | -       | -         | 92.727                     | 124.368     | -         | -         | -       | -         | 124.368     |
| b.   | Valuta asing                                                                       | 553                         | -          | -       | -       | -         | 553                        | 54          | -         | -         | -       | -         | 54          |
| 3.   | Surat berharga                                                                     |                             |            |         |         |           |                            |             |           |           |         |           |             |
| a.   | Rupiah                                                                             | 80.011.013                  | -          | -       | -       | 86.527    | 80.097.540                 | 85.294.561  | -         | -         | 86.098  | -         | 85.380.657  |
| b.   | Valuta asing                                                                       | 4.849.705                   | -          | -       | -       | 10.999    | 4.860.701                  | 958.189     | -         | -         | 9.588   | -         | 967.777     |
| 4.   | Surat berharga yang dijual dengan janji dibeli kembali (Repo)                      |                             |            |         |         |           |                            |             |           |           |         |           |             |
| a.   | Rupiah                                                                             | -                           | -          | -       | -       | -         | -                          | -           | -         | -         | -       | -         | -           |
| b.   | Valuta asing                                                                       | -                           | -          | -       | -       | -         | -                          | -           | -         | -         | -       | -         | -           |
| 5.   | Tagihan atas surat berharga yang dibeli dengan janji dijual kembali (Reverse Repo) |                             |            |         |         |           |                            |             |           |           |         |           |             |
| a.   | Rupiah                                                                             | 14.322.362                  | -          | -       | -       | -         | 14.322.362                 | 12.170.910  | -         | -         | -       | -         | 12.170.910  |
| b.   | Valuta asing                                                                       | -                           | -          | -       | -       | -         | -                          | -           | -         | -         | -       | -         | -           |
| 6.   | Tagihan akseptasi                                                                  | 7.950.387                   | 6.690      | 435     | -       | -         | 7.957.512                  | 6.513.397   | 38.178    | -         | -       | 1.628     | 6.551.190   |
| a.   | Rupiah                                                                             | 2.786.570                   | 72.682     | -       | -       | -         | 2.859.252                  | 1.974.581   | 20.362    | -         | -       | 1.200     | 1.643.817   |
| b.   | Valuta asing                                                                       | 2.865.977                   | 332.332    | -       | -       | 145.844   | 3.244.103                  | 2.851.897   | 327.454   | -         | -       | 444.952   | 3.259.093   |
| 7.   | Kredit                                                                             |                             |            |         |         |           |                            |             |           |           |         |           |             |
| a.   | Debitur Usaha Mikro, Kecil dan Menengah (UMKM)                                     | 50.301.826                  | 2.720.360  | 377.448 | 309.117 | 1.911.098 | 54.633.849                 | 39.423.689  | 2.278.468 | 152.300   | 240.448 | 92.011    | 61.412.895  |
| i.   | Rupiah                                                                             | 49.996.564                  | 2.701.847  | 337.748 | 309.117 | 1.013.088 | 54.328.074                 | 38.983.252  | 2.252.561 | 152.300   | 240.448 | 92.011    | 60.860.751  |
| ii.  | Valuta asing                                                                       | 332.262                     | 20.513     | -       | -       | -         | 359.775                    | 446.437     | 23.205    | -         | -       | -         | 470.984     |
| b.   | Bukan debitur UMKM                                                                 | 268.491.577                 | 15.141.564 | 322.701 | 293.454 | 1.708.488 | 280.365.724                | 216.822.677 | 1.133.329 | 440.478   | 514.616 | 229.474   | 278.416.516 |
| i.   | Rupiah                                                                             | 220.790.086                 | 7.871.690  | 319.331 | 287.432 | 2.442.143 | 231.699.862                | 170.443.740 | 724.871   | 162.103   | 482.919 | 2.355.599 | 189.888.631 |
| ii.  | Valuta asing                                                                       | 45.614.431                  | 2.269.874  | -       | -       | -         | 45.614.431                 | 39.170.839  | 1.888.460 | 278.370   | 29.919  | 1.409.018 | 47.197.628  |
| c.   | Kredit yang direstrukturisasi                                                      | 69.713.186                  | 3.881.660  | 328.596 | 19.732  | 616.852   | 75.000.000                 | 1.874.002   | 7.860.919 | 4.248.172 | 11.312  | 1.256.013 | 13.640.414  |
| i.   | Rupiah                                                                             | 3.391.960                   | 1.748.708  | 328.596 | 19.732  | 616.852   | 6.163.246                  | 5.199.242   | 2.336.397 | 59.029    | 11.013  | 811.093   | 6.438.070   |
| ii.  | Valuta asing                                                                       | 3.318.170                   | 2.132.954  | -       | -       | -         | 5.716.158                  | 1.708.775   | 225.869   | 444.952   | 52.881  | 1.244.920 | 7.208.543   |
| d.   | Kredit properti                                                                    | 22.384.996                  | 2.588.211  | 56.976  | 52.002  | 293.384   | 25.345.169                 | 18.035.900  | 1.848.429 | 43.105    | 53.620  | 303.045   | 26.042.095  |
| e.   | Penyerahan modal sementara                                                         | -                           | 1.655      | -       | -       | -         | -                          | 1.655       | -         | -         | -       | -         | 1.655       |
| f.   | Komitmen dan kontinjensi                                                           | -                           | -          | -       | -       | 1.060     | 1.060                      | -           | -         | -         | 124     | -         | 124         |
| 11.  | Transaksi rekening administratif                                                   |                             |            |         |         |           |                            |             |           |           |         |           |             |
| a.   | Rupiah                                                                             | 95.184.250                  | 732.091    | 3.126   | 278     | 24.990    | 95.944.735                 | 42.256.648  | 479.399   | 1         | 2.782   | 16.882    | 42.755.624  |
| b.   | Valuta asing                                                                       | 45.301.096                  | 135.044    | -       | -       | 5.938     | 45.441.468                 | 25.598.912  | 2.153.720 | -         | 6.484   | 27.998    | 27.038.110  |
| 12.  | Asst yang diambil alih                                                             | -                           | -          | -       | -       | 19.815    | 19.815                     | -           | -         | -         | -       | 120.030   | 120.030     |
| III. | INFORMASI LAIN                                                                     |                             |            |         |         |           |                            |             |           |           |         |           |             |
| 1.   | Total aset bank yang dijaminkan:                                                   |                             |            |         |         |           |                            |             |           |           |         |           |             |
| a.   | Pada Bank Indonesia                                                                | -                           | -          | -       | -       | -         | -                          | -           | -         | -         | -       | -         | -           |
| b.   | Pada pihak lain                                                                    | -                           | -          | -       | -       | -         | -                          | -           | -         | -         | -       | -         | -           |
| 2.   | Total OPRN aset keuangan atas aset produktif                                       | -                           | -          | -       | -       | -         | 14.149.768                 | -           | -         | -         | -       | -         | 12.560.022  |
| 3.   | Total PPA yang wajib dibentuk atas aset                                            | -                           | -          | -       | -       | -         | 12.569.955                 | -           | -         | -         | -       | -         | 11.897.660  |
| 4.   | Persentase kredit kepada UMKM terhadap total kredit                                | -                           | -          | -       | -       | -         | 16,68%                     | -           | -         | -         | -       | -         | 15,71%      |
| 5.   | Persentase kredit kepada Usaha Mikro Kecil (UMK) terhadap total kredit             | -                           | -          | -       | -       | -         | 6,50%                      | -           | -         | -         | -       | -         | 6,94%       |
| 6.   | Persentase jumlah debitur (UMKM) terhadap total debitur                            | -                           | -          | -       | -       | -         | 46,45%                     | -           | -         | -         | -       | -         | 36,24%      |
| 7.   | Persentase jumlah debitur Usaha Mikro Kecil (UMK) terhadap total debitur           | -                           | -          | -       | -       | -         | 42,38%                     | -           | -         | -         | -       | -         | 35,47%      |
| 8.   | Lain-lain                                                                          |                             |            |         |         |           |                            |             |           |           |         |           |             |
| a.   | Penerapan kredit                                                                   | -                           | -          | -       | -       | -         | 12.020.937                 | -           | -         | -         | -       | -         | 12.021.612  |
| b.   | Penyediaan dana Muktamah Masyarakat                                                | -                           | -          | -       | -       | -         | -                          | -           | -         | -         | -       | -         | -           |
| c.   | Aset produktif yang dihapus buku                                                   | -                           | -          | -       | -       | -         | 2.482.911                  | -           | -         | -         | -       | -         | 1.983.548   |
| d.   | Aset produktif yang dihapus buku yang dipulihkan/bertensi dihapus                  | -                           | -          | -       | -       | -         | 3.739.749                  | -           | -         | -         | -       | -         | 3.653.383   |