

CONSOLIDATED FINANCIAL STATEMENTS

PT Bank Mandiri (Persero) Tbk. and Subsidiaries

STATEMENTS OF FINANCIAL POSITION

As at 31 March 2013 and 31 December 2012

(In Millions of Rupiah)

No.	DESCRIPTION	BANK		CONSOLIDATED	
		31 March 2013	31 December 2012 (Audited)	31 March 2013	31 December 2012 (Audited)
ASSETS					
1. Cash		10,817,455	14,131,136	11,680,982	15,286,190
2. Placements with Bank Indonesia		53,894,600	69,830,072	59,070,387	75,286,859
3. Placements with other banks		40,163,753	19,262,173	43,045,520	20,960,551
4. Spot and derivative receivables		140,656	93,280	140,970	93,291
5. Securities		1,666,229	1,785,047	4,122,842	4,130,708
a. Designated at fair value through profit/loss		62,512,052	59,104,728	62,740,589	59,428,183
b. Available for sale		24,051,602	24,182,676	25,933,669	26,073,041
c. Held to maturity (*)		10,740	10,817	10,740	10,817
d. Loans and receivables		-	-	-	-
6. Securities sold with agreement to repurchase (Repo)		7,551,193	14,322,362	7,887,517	14,515,235
7. Securities purchased with agreement to resell (Reverse Repo)		7,621,743	7,957,512	7,621,743	7,957,512
8. Acceptances receivables		-	-	-	-
9. Loans		-	-	-	-
a. Designated at fair value through profit/loss		-	-	-	-
b. Available for sale		-	-	-	-
c. Held to maturity		-	-	-	-
d. Loans and receivables		340,654,443	339,973,690	386,807,512	384,581,706
10. Consumer financing receivables		-	-	4,403,718	3,919,146
11. Shares financing		3,220,171	3,218,075	9,338	7,350
12. Investments in shares		-	-	12,742,198	11,034,239
13. Policy holder's investment in Unit Link Contract		-	-	-	-
14. Allowance for impairment on financial assets -/-		-	-	-	-
a. Securities		(134,253)	(124,870)	(278,190)	(268,841)
b. Loans		(12,963,975)	(12,740,561)	(14,355,257)	(14,011,350)
c. Other		(1,377,488)	(1,284,357)	(1,465,968)	(1,361,841)
15. Intangible assets		1,831,568	1,829,609	2,088,883	2,074,933
16. Accumulated amortisation for intangible assets -/-		(1,188,154)	(1,173,588)	(1,242,789)	(1,213,891)
17. Premises and equipment		10,432,229	10,410,946	12,005,120	11,940,765
18. Accumulated depreciation for premises and equipment -/-		(4,358,790)	(4,226,501)	(5,125,132)	(4,938,075)
19. Non earning assets		-	-	-	-
a. Abandoned properties		180,046	180,046	180,280	180,280
b. Repossessed assets		19,815	19,815	33,637	33,637
c. Suspense account		755,461	778,222	755,461	778,222
d. Inter office assets		-	-	-	-
e. Operational activities conducted in Indonesia		(7,201,777)	-	(7,201,777)	-
f. Operational activities conducted outside Indonesia		7,434,628	-	7,434,628	-
18. Allowance for impairment on non financial assets -/-		(282,983)	(283,905)	(296,046)	(296,967)
19. Lease financing		-	-	-	-
20. Deferred tax assets		3,356,073	3,777,111	3,541,837	3,966,613
21. Other assets		13,354,142	12,000,532	17,866,743	15,120,078
TOTAL ASSETS		562,091,377	563,105,056	640,598,685	635,616,708
LIABILITIES AND EQUITY					
LIABILITIES					
1. Demand deposits -/-		89,801,160	107,829,706	94,524,499	113,911,014
2. Savings deposits -/-		175,687,729	182,784,459	195,605,269	202,216,209
3. Time deposits -/-		153,190,102	144,844,747	176,827,376	166,786,895
4. Investment fund - revenue sharing		565	755	565	755
5. Fund from Bank Indonesia		-	-	-	-
6. Fund from other banks -/-		28,708,900	14,118,879	28,942,495	14,320,656
7. Spot and derivative liabilities		59,617	121,232	59,619	121,232
8. Liabilities sold with repo agreements to repurchase (Repo)		-	-	-	-
9. Acceptances liabilities		7,621,743	7,957,512	7,621,743	7,957,512
10. Securities issued		564	564	1,250,703	1,250,364
11. Fund borrowings		-	-	-	-
a. Loans capital		5,124,958	5,142,950	5,119,986	5,137,950
b. Other loan borrowings		8,314,187	8,701,422	11,785,810	11,608,077
12. Margin deposits received		1,818,130	1,872,976	1,818,130	1,872,976
13. Inter office liabilities		-	-	-	-
a. Operational activities conducted in Indonesia		-	4,226,590	-	4,226,590
b. Operational activities conducted outside Indonesia		-	(4,059,287)	-	(4,059,287)
14. Deferred tax liabilities		-	-	-	-
15. Liability to Unit Link Holders		-	-	12,742,198	11,034,239
16. Other liabilities		17,295,072	18,911,364	23,206,643	22,700,661
17. Investment fund - profit sharing		-	-	-	-
TOTAL LIABILITIES		487,623,655	492,453,869	559,564,336	559,805,865
EQUITY					
1. Share capital		16,000,000	16,000,000	16,000,000	16,000,000
a. Authorised capital		-	-	-	-
b. Unpaid-in capital -/-		(4,333,333)	(4,333,333)	(4,333,333)	(4,333,333)
c. Treasury stock		-	-	-	-
19. Additional Paid-in Capital		17,195,760	17,195,760	17,195,760	17,195,760
a. Ago		-	-	-	-
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		132,200	72,684	107,275	47,677
b. Gain (Losses) from changes of financial assets on available for sale		(646,420)	(528,757)	(621,374)	(506,069)
c. Effective cash flow hedges		-	-	-	-
d. Premises and equipment revaluation increment		-	-	-	-
e. Other comprehensive income from entity associations		-	-	-	-
f. Gain (Losses) from actuarial benefit program		-	-	-	-
g. Income tax related to other comprehensive income		-	-	-	-
h. Others		124,691	101,158	119,681	96,620
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		-	-	-	-
a. Previous years (*)		39,263,334	24,961,431	43,198,044	27,695,065
b. Current year		3,851,157	14,301,901	4,303,354	15,504,067
TOTAL EQUITY ATTRIBUTABLE TO OWNER		74,467,722	70,651,187	78,449,740	74,580,120
26. Non controlling interest		-	-	2,184,039	1,852,745
TOTAL EQUITY		74,467,722	70,651,187	80,633,779	76,432,865
TOTAL LIABILITIES AND EQUITY		562,091,377	563,105,056	640,598,685	635,616,708

*) Accumulated losses of Rp162,874,901 million has been eliminated against additional paid-in capital/ago through quasi-reorganisation on 30 April 2003.
 **) Consolidated balance includes temporary syrikah funds from a Subsidiary.
 ***) Including Securities owned by Subsidiary which classified "At Cost", accordance with SFAS 110 "Accounting for Sukuk", which was effective since 1 January 2011.

STATEMENTS OF ASSETS' QUALITY AND OTHER INFORMATION

As at 31 March 2013 and 2012

No.	DESCRIPTION	BANK											
		31 March 2013					31 March 2012						
		Current	Special Mention	Sub Standard	Doubtful	Loss	Total	Current	Special Mention	Sub Standard	Doubtful	Loss	Total
I. RELATED PARTIES													
1.	Placements with other banks	-	-	-	-	-	-	-	-	-	-	-	-
a.	Rupiah	84	-	-	-	-	84	-	-	-	-	-	-
b.	Foreign currencies	106,012	-	-	-	-	106,012	693,464	-	-	-	-	693,464
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	150,037	-	-	-	-	150,037	-	-	-	-	-	-
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)	-	-	-	-	-	-	-	-	-	-	-	-
b.	Rupiah	-	-	-	-	-	-	-	-	-	-	-	-
c.	Foreign currencies	-	-	-	-	-	-	-	-	-	-	-	-
9.	Non UMKM	3,750,958	691	-	-	3	3,751,652	3,428,360	-	-	-	-	3,428,360
a.	Rupiah	3,577,036	691	-	-	3	3,577,730	3,428,360	-	-	-	-	3,428,360
b.	Foreign currencies	173,922	-	-	-	-	173,922	-	-	-	-	-	-
10.	Restructured loans	-	-	-	-	-	-	-	-	-	-	-	-
a.	Rupiah	-	-	-	-	-	-	-	-	-	-	-	-
b.	Foreign currencies	-	-	-	-	-	-	-	-	-	-	-	-
11.	Property loans	133,317	691	-	-	3	134,011	3,469	-	-	-	-	3,469
a.	Rupiah	133,317	-	-	-	-	133,317	2,883,295	-	-	-	-	2,883,295
b.	Foreign currencies	-	-	-	-	-	-	-	-	-	-	-	-
12.	Investments in shares	-	-	-	-	-	-	-	-	-	-	-	-
13.	Temporary investment	474,227	-	-	-	27,469	500,696	224,255	-	-	-	-	224,255
14.	Comments and contingencies	-	-	-	-	-	-	-	-	-	-	-	-
15.	Reposessed assets	215,060	-	-	-	-	215,060	156,782	-	-	-	-	156,782
16.	Other assets	56,897	-	-	-	-	56,897	20,533	-	-	-	-	20,533
II. THIRD PARTIES													
1.	Placements with other banks	9,231,863	-	-	-	-	9,231,863	9,644,259	-	-	-	-	9,644,259
a.	Rupiah	48,924,822	-	-	-	53,464	48,978,286	31,165,148	-	-	75,822	-	31,240,970
b.	Foreign currencies	-	-	-	-	-	-	-	-	-	-	-	-
2.	Spot and derivative receivables	-	-	-	-	-	-	-	-	-	-	-	-
a.	Rupiah	139,945	-	-	-	-	139,945	102,066	-	-	-	-	102,066
b.	Foreign currencies	709	-	-	-	-	709	107	-	-	-	-	107
3.	Securities	-	-	-	-	-	-	-	-	-	-	-	-
a.	Rupiah	83,184,788	-	-	-	86,624	83,271,412	82,582,896	-	-	86,203	-	82,669,099
b.	Foreign currencies	4,746,362	-	-	-	10,822	4,756,174	8,041,964	-	-	9,979	-	8,141,964
4.	Securities sold with agreement to repurchase (Repo)	-	-	-	-	-	-	-	-	-	-	-	-
a.	Rupiah	-	-	-	-	-	-	-	-	-	-	-	-
b.	Foreign currencies	-	-	-	-	-	-	-	-	-	-	-	-
5.	Securities purchased with agreement to resell (Reverse Repo)	7,551,193	-	-	-	-	7,551,193	13,478,217	-	-	-	-	13,478,217
a.	Rupiah	-	-	-	-	-	-	-	-	-	-	-	-
b.	Foreign currencies	-	-	-	-	-	-	-	-	-	-	-	-
6.	Acceptances receivables	7,551,193	-	-	-	-	7,551,193	13,478,217	-	-	-	-	13,478,217
7.	Other receivable - trade transaction	26,930,910	63,194	8,952	-	145,944	2,849,000	1,710,369	26,208	-	-	-	1,746,577
a.	Rupiah	3,367,705	307,758	52,581	-	675,092	4,403,136	3,999,510	407,463	-	-	-	4,802,221
b.	Foreign currencies	-	-	-	-	-	-	-	-	-	-	-	-
8.	Loans	-	-	-	-	-	-	-	-	-	-	-	-
a.	Micro, small and medium loans (UMKM)	50,637,355	3,527,691	402,787	525,191	11,515,471	55,608,495	38,721,308	2,447,690	183,962	283,346	837,094	42,773,401
b.	Rupiah	48,924,822	3,507,960	402,787	525,191	11,515,471	55,242,735	38,336,613	2,443,920	181,408	283,346	831,836	42,429,201
c.	Foreign currencies	19,513	19,731	-	-	-	366,760	1,072,685	37,769	1,072,685	1,072,685	194,189	2,555,533
9.	Non UMKM	267,155,667	9,666,668	384,573	505,903	3,581,485	281,254,226	225,665,202	9,668,683	658,700	475,924	3,864,449	240,335,128
a.	Rupiah	222,085,059	9,647,287	384,522	491,893	2,419,451,900	232,530,382	187,451,900	7,948,142	244,091	461,529	198,019,693	198,019,693
b.	Foreign currencies	44,170,608	2,066,668	51	11,008	1,161,033	47,633,744	38,213,302	1,740,704	14,699	14,395	1,300,919	41,684,019
10.	Restructured loans	6,172,319	3,779,457	360,865	27,540	951,872	11,330,993	6,745,880	4,045,297	361,081	88,891	1,140,422	14,381,580
a.	Rupiah	38,488,602	1,671,488	60,862	688,513	6,617,111	47,903,588	2,430,945	38,366	88,891	815,009	8,166,078	49,594,533
b.	Foreign currencies	3,283,517	2,108,066	-	23,553	283,559	5,676,942	3,954,642	1,614,342	321,688	32,518	6,215,188	10,590,101
11.	Property loans	29,555,704	2,803,900	77,849	76,543	296,548	32,800,544	16,290,393	2,163,393	55,517	71,440	366,385	20,580,101
a.	Rupiah	1,955	-	-	-	-	1,955	1,955	-	-	-	-	1,955
b.	Foreign currencies	-	-	-	-	3,156	3,156	-	-	-	-	-	3,156
12.	Investments in shares	-	-	-	-	-	-	-	-	-	-	-	-
13.	Temporary investment	49,961,648	405,860	48,951	1,696	32,410	100,605,573	38,346,746	208,498	804	21,489	17,479	38,987,016
a.	Rupiah	44,746,925	192,861	5,139	-	7,659	45,006,544	25,589,076	224,255	321	-	-	29,625,139
b.	Foreign currencies	-	-	-	-	-	-	-	-	-	-	-	-
14.	Reposessed assets	-	-	-	-	19,815	19,815	-	-	-	-	-	120,030