

STATEMENTS OF COMMITMENTS AND CONTINGENCIES

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

STATEMENTS OF COMPREHENSIVE INCOME

#### STATEMENTS OF FINANCIAL POSITION

As at 31 March 2013 and 31 December 2012			(In N	lillions of Rupiah)	For the Periods Ended 31 March 2013 and 2012			(In M	lillions of Rupiah)	As at 31 March 2013 and 31 December 2012			(In Million	
No. DESCRIPTION	BA	NK	CONSOL			BANK CON		CONSOL	LIDATED	N DECODIDITION	-	ANK		LIDATED
DESCRIPTION	31 March 2013	31 December 2012 (Audited)	31 March 2013	31 December 2012 (Audited)	No. DESCRIPTION	31 March 2013	31 March 2012	31 March 2013	31 March 2012	No. DESCRIPTION	31 March 2013	31 Dec 2012 (Audited)	31 March 2013	31 Dec 2012 (Audited)
ASSETS Cash	10,817,455	14,131,136	11,680,982	15,286,190	OPERATING INCOME AND EXPENSES					I. COMMITMENT RECEIVABLES	1	1	i i	
Placements with Bank Indonesia	53,894,600	69,830,072	59,070,987	75,286,859	A. Interest Income and Sharia, Interest Expenses and Sharia, and Premium Income and Claim Expenses					1. Unused fund borrowings facilities a. Rupiah				
Placements with other banks     Spot and derivative receivables	40,163,753 140,654	19,262,173 93,280	43,045,520 140,970	20,960,551 93,291	1. Interest Income and Sharia Income	9,858,438	8,641,261	11,401,529	9,938,554	<ul> <li>b. Foreign currencies</li> </ul>	-			00.500
<ol> <li>Securities         <ol> <li>Designated at fair value through profit/loss</li> </ol> </li> </ol>	1,606,229	1,785,047	4,122,842	4,130,708	a. Rupiah b. Foreign currencies	9,203,594 654,844 <b>3,140,470</b>	8,068,807 572,454 <b>3,165,714</b>	10,704,014 697,515 <b>3,715,812</b>	9,332,705 605,849 <b>3,734,358</b>	Outstanding purchase position on spot and derivative     Others	265,466	93,280	279,089	99,522
b. Available for sale	62,512,052	59,104,726	62,749,303	59,428,193 26,073,041	2. Interest Expenses and Sharia Expenses a. Rupiah	3,140,470 3,001,625	3,165,714 3,070,001	3,715,812 3,575,603	3,734,358 3,633,817	II. COMMITMENT PAYABLES				
c. Held to maturity ***) d. Loans and receivables	24,051,602 10,740	24,182,676 10,817	25,933,669 10,740	26,073,041 10,817	b. Foreign currencies	138,845	95,713	140,209	100,541	I. Unused loan facilities granted to customer     a. BUMN				
<ol> <li>Securities sold with agreement to repurchase (Repo)</li> <li>Securities purchased with agreement to resell (Reverse Repo)</li> </ol>	7,551,193	14,322,362	7,887,517	14,515,235	Net Interest Income and Sharia Income (Expenses) 3. Premium Income	6,717,968	5,475,547	7,685,717 1,668,200	6,204,196 1,460,379	i. Committed	9,270,490	10,555,252	0.070.400	10 555 252
Acceptances receivables	7,621,743	7,957,512	7,621,743	7,957,512	4. Claim Expenses Net Premium Income (Claim Expenses)	-	-	1,057,738 610,462	932,805 527,574	- Rupiah - Foreign currencies	331,075	429,736	9,270,490 331,075	10,555,252 429,736
<ol> <li>Loans         <ol> <li>Designated at fair value through profit/loss</li> </ol> </li> </ol>	-		-	· · · ·	Net Interest Income (Expenses), Sharia, and Net Premium Income (Claim Expenses)	6,717,968	5,475,547	8,296,179	6,731,770	ii. Uncommitted - Rupiah	10,285,731	9,889,235	10,285,731	9,889,235
b. Available for sale c. Held to maturity	-	-	-		B. Other Operating Income and Expenses					- Foreign currencies     b. Others	455,218	455,415	455,218	455,415
d. Loans and receivables	340,654,443	339,973,690	386,807,512	384,581,706	Other Operating Income     a. Increase in fair value of financial assets (mark to market)	2,855,152	2,346,641	3,272,941	2,742,491	i. Committed ii. Uncommitted	19,794,404 48.803.988	18,317,538 41,783,658	19,806,418 49,720,124	18,326,668 43,538,037
0. Consumer finance receivables 1. Sharia financing	-		4,403,718	3,919,146	i. Securities ii. Loans	-	-	11,002	19,692	2. Unused loan facilities granted to other banks	40,003,900	41,703,030	49,720,124	43,536,037
Investments in shares     Policy holder's investment in Unit Link Contract	3,220,171	3,218,075	9,338 12,742,198	7,350 11,034,239	iii. Spot and derivative	174,324	175,013	178,814	175,013	a. Committed i. Rupiah	128,083	68,373	128,083	68,373
4. Allowance for impairment on financial assets -/-	(10.1.050)	(101.070)			<ul> <li>iv. Other financial assets</li> <li>b. Decrease in fair value of financial liabilities (mark to market)</li> </ul>		-	-	-	ii. Foreign currencies b. Uncommitted	-	-	-	· ·
a. Securities b. Loans	(134,253) (12,963,975)	(124,870) (12,740,561)	(278,190) (14,355,357)	(268,841) (14,011,350)	c. Gain from sale of financial assets	32,041	84,753	34,745	113,827	i. Rupiah ii. Foreign currencies	120,507	134,788	120,507	134,788
c. Others 5. Intangible assets	(12,963,975) (1,377,488) 1,831,568	(1,284,357) 1,829,609	(1,465,968) 2,088,883	(14,011,350) (1,361,841) 2,074,593	i. Securities ii. Loans	- 32,041	- 64,755	- 34,745		<ol><li>Outstanding irrevocable letters of credit</li></ol>				
Accumulated amortisation for intangible assets -/-	(1,198,154) 10,432,229	(1,173,596) 10,410,946	(1,242,789) 12,005,120	(1,213,891) 11,940,765	iii. Other financial assets d. Gain from spot and derivative transaction (realised)	42,803	31,088	47,238	- 35,188	a. Foreign L/C b. Local L/C	9,639,109	9,513,676 2,378,427	9,691,078 1,882,093	9,575,542 2,389,196
6. Premises and equipment Accumulated depreciation for premises and equipment -/-	10,432,229 (4,358,790)	10,410,946 (4,226,501)	(5,125,132)	11,940,765 (4,938,075)	e. Gain from investment in shares with equity method	-	-	-	-	<ol> <li>Outstanding sales position on spot and derivative</li> <li>Others</li> </ol>	81,709	121,232	95,335	127,464
7. Non earning assets a. Abandoned properties	180,046	180,046	180,280	180,280	f. Dividend     g. Comissions/provisions/fees and administrative     h. Recovery on allowance for impairment	4,661 1,595,686	10,435 1,408,300	1,869,510	1,653,855	III. CONTINGENT RECEIVABLES				
b. Repossessed assets	19,815	19,815	33,837	33,837	h. Recovery on allowance for impairment i. Other income	- 1,005,637	1,226 635,826	- 1,131,632	- 744,916	<ol> <li>Guarantees received</li> </ol>				0.5.4.007
c. Suspense account d. Inter office assets	755,461	779,222	755,461	779,222	2. Other Operating Expenses	4,763,208	4,065,780	5,961,484	5,157,555	a. Rupiah b. Foreign currencies	268,505 9,901,375	251,694 9,916,800	270,908 9,903,857	254,097 9,919,327
<ul> <li>Operational activities conducted in Indonesia</li> <li>Operational activities conducted outside Indonesia</li> </ul>	(7,201,777) 7,434,828		(7,201,777) 7,434,828		a. Decrease in fair value of financial assets (mark to market) i. Securities	5,760	614		-	2. Unrecognized interest income a. Interest loan	5,904,169	5,669,484	5,909,338	5,674,413
<ol> <li>Allowance for impairment on non financial assets -/-</li> </ol>	(282,983)	(283,905)	(296,046)	(296,967)	ii. Loans	-	-	-	-	b. Others interest	51,949	51,949	253,432	234,732 32,729
19. Lease financing 20. Deferred tax assets	3,356,073	3,777,111	429,916 3,541,837	329,447 3,966,613	iii. Spot and derivative iv. Other financial assets	-	-	-	-		32,729	32,729	32,729	32,729
20. Deferred tax assets 21. Other assets TOTAL ASSETS	13,354,142	12,070,531	17,866,743	15,120,078	<ul> <li>b. Increase in fair value of financial liabilities (mark to market)</li> <li>c. Losses from sale of financial assets</li> </ul>	-	-	-	-	IV. CONTINGENT PAYABLES 1. Guarantees issued				
LIABILITIES AND EQUITY	562,091,377	563,105,056	640,598,685	635,618,708	i. Securities	-	-	-	-	a. Rupiah b. Foreign currencies	19,105,276 25,554,581	22,329,910 25,951,138		22,541,654 26,057,908
LIABILITIES	00.004.400	107 000 700	04 504 400		ii. Loans iii. Other financial assets	-	-		-	2. Others	231,629	247,777	231,629	247,777
Demand deposits **)     Savings deposits **)	89,801,160 175,687,729	107,829,706 182,784,459	94,524,499 195,665,269	113,911,014 202,216,209	d. Losses from spot and derivative transaction (realised) e. Impairment for financial assets	-	-	-	-					
Time deposits **)     Investment fund - revenue sharing	153,190,102	144,844,747	176,827,376	166,786,895	i. Securities	7,376 852,626	-	7,339 951,060	72,636	STATEMENTS OF CASH FLOV For the Periods Ended 31 March 2013 and 2	NS		(In Million	ns of Rupiah)
5. Fund from Bank Indonesia	565	755	565	755	ii. Loans iii. Sharia financing	852,626	750,546	-	772,490	For the Periods Ended 51 March 2015 and 2	012		<b>X</b>	
6. Fund from other banks **)     7. Spot and derivative liabilities	28,708,900 59,617	14,118,879 121,232	28,942,495 59,619	14,320,656 121,232	iv. Other financial assets	88,813	34,397	121,768	65,475	DESCRIPTION			CONSO	LIDATED
Katalia and the solution of the solution	7,621,743	7,957,512	7,621,743	7,957,512	<ul> <li>f. Losses related to operational risk</li> <li>g. Losses from investment in shares under equity method</li> </ul>	4,583	13,374	4,583	13,374	DESCRIPTION			31 March 2013	3 31 March 2012
10. Securities issued	564	564	1,250,703	1,250,364	h. Comissions/provisions/fees and administrative i. Impairment on non financial assets	127,046 4,331	116,504 11,926	127,046 4,310	116,504 12,257					
11. Fund borrowings a. Loans capital	5,124,986	5,142,950	5,119,986	5,137,950	j. Salaries and employee benefits	1,557,612 157,893	1,424,653 172,884	1,971,012 181,152	1,812,842 208,031	CASH FLOWS FROM OPERATING ACTIVITIES Receipts from interest income and sharia income			11.130.674	10,029,915
b. Others fund borrowings 12. Margin deposits received	8,314,187 1,818,130	8,701,422 1,872,976	11,785,810 1,818,130	11,608,077 1,872,976	k. Promotion expenses I. Other expenses	1,957,168	1,540,882	2,593,214	2,083,946	Receipts from fees, commissions and premium - net			2,471,678	2,231,957
13. Inter office liabilities	1,010,100		1,010,100		Other Operating Income (Expenses)	(1,908,056)	(1,719,139)	(2,688,543)	(2,415,064)	Payments of interest expense and sharia expenses Receipts from the sale of Government Bonds - Fair value	e through profit	or loss	(3,945,359) 9,824,758	
a. Operational activities conducted in Indonesia b. Operational activities conducted outside Indonesia	-	4,226,590 (4,059,287)	-	4,226,590 (4,059,287)	PROFIT (LOSS) FROM OPERATIONS NON OPERATING INCOME AND EXPENSES	4,809,912	3,756,408	5,607,636	4,316,706	Acquisition of Government Bonds - Fair value through p		011035	(9,581,875)	) (22,156,159)
14. Deferred tax liabilities 15. Liability to Unit Link Holders	-		12.742.198	- 11,034,239	1. Gain (Losses) from sale of premises and equipment	3,000	-	3,056	219	Foreign exchange gains - net			310,048	
16. Other liabilities	17,295,972	18,911,364	12,742,198 23,206,543	22,700,661	2. Gain (Losses) from foreign currencies translation     3. Other non operating income (expenses)	- 14,655	- 144,538	- 39,314	- 173,453	Operating income - others Operating expenses - others			108,204 (546,052)	
17. Investment fund - profit sharing TOTAL LIABILITIES	487,623,655	492,453,869	559,564,936	559,085,843	PROFIT (LOSS) FROM NON OPERATING	17,655	144,538	42,370	173,672	Salaries and employee benefits			(2,810,700)	) (1,865,457)
EQUITY 18. Share capital					PROFIT (LOSS) CURRENT YEAR BEFORE TAX	4,827,567	3,900,946	5,650,006	4,490,378	General and administrative expenses Non operating income - others			(1,816,096) 42.371	) (1,490,364) 175,964
a. Authorised capital	16,000,000	16,000,000	16,000,000	16,000,000	a. Estimated current tax	(532,050)	(451,999)	(734,468)	(608,815)	Cash Flow From Operating Activities Before Changes in	Operating Ass	ets and Liabilities		
b. Unpaid-in capital-/- c. Treasury stock -/-	(4,333,333)	(4,333,333)	(4,333,333)	(4,333,333)	b. Deffered tax income (expenses)	(444,360)	(342,039)	(734,468) (449,676)	(345,020)	Decrease/(increase) in operating assets:			(11.00)	(1005.045)
19. Additional Paid-in Capital	17,195,760	17,195,760	17,195,760	17,195,760	PROFIT (LOSS) AFTER INCOME TAX - NET	3,851,157	3,106,908	4,465,862	3,536,543	Placements with Bank Indonesia and other banks Marketable securities - Fair value through profit or loss			(14,162) 559,712	
a. Agio b. Disagio -/-	-	-	-	-	OTHER COMPREHENSIVE INCOME	50 500	704	50 500	000	Other receivables - trade transactions			(327,385)	) (963,426)
c. Donated capital d. Funds for paid-up capital	-		-		<ul> <li>a. Adjustment arising from translation of financial statement</li> <li>b. Gain (Losses) from changes of financial assets on available for sale</li> </ul>	59,506 (117,662)	724 2,923	59,598 (115,305)	104,109	Loans Securities purchased under resale agreements			(2,803,987) 6,627,718	
e. Others 20. Other comprehensive income (losses)	-		-	· · ·	c. Effective cash flow hedges d. Premises and equipment revaluation increment	-		-	-	Consumer financing receivable			(506,746)	) 78,189
<ul> <li>Adjustment arising from translation of financial statement</li> </ul>	132,200	72,694	107,275	47,677	e. Other comprehensive income from entity associations		-	-	-	Net investment in lease financing			(100,469)	
<ul> <li>b. Gain (Losses) from changes of financial assets on available for sale</li> <li>c. Effective cash flow hedges</li> </ul>	(646,420)	(528,757)	(621,374)	(506,069)	f. Gain (Losses) from actuarial benefit program g. Income tax related to other comprehensive income	23,532	- (567)	- 23,061	(37,636)	Prepaid taxes Prepaid expense			(1,165,098) (242,426)	
<ul> <li>d. Premises and equipment revaluation increment</li> <li>e. Other comprehensive income from entity associations</li> </ul>	-		-		h. Others	-	-	-	-	Other assets			1 1 1 1	) (2,604,967)
<li>f. Gain (Losses) from actuarial benefit program</li>	-		-		Other comprehensive income current year after income tax - net	(34,624)	3,080	(32,646)	67,135	Proceeds from collection of financial assets already writt			903,958	
g. Income tax related to other comprehensive income h. Others	124,691	101,158	119,681	96,620	TOTAL OTHER COMPREHENSIVE INCOME CURRENT YEAR	3,816,533	3,109,988	4,433,216	3,603,678	Increase/(decrease) in operating liabilities and tempo Conventional Banking and Sharia - Non Svirkah Tem		inds:		
21. Difference arising from quasi reorganisation	-		-	· · · ·	Income atributtable to :	3,851,157	3,106,908	4,303,354	3,402,749	Demand deposits	iporer Fund		(19,257,038)	) (10,481,170)
23. Other equity	-		-		Parent Company Non controlling interest	-	-	162,508	133,794	Saving deposits			(7,155,366)	) (762,724)
24. Reserve a. General reserve	2,333,333	2,333,333	2,333,333	2,333,333	TOTAL INCOME CURRENT YEAR	3,851,157	3,106,908	4,465,862	3,536,543	Time deposits Inter-bank call money			19,217,501 3,659,250	
b. Appropriated reserve	547,000	547,000	547,000	547,000	Total comprehensive income atributtable to : Parent Company	3,816,533	3,109,988	4,270,708 162,508	3,469,884	Obligation due immediately			(238,357)	) 109,099
a. Previous years *)	39,263,334	24,961,431	43,198,044	27,695,065	Non controlling interest TOTAL COMPREHENSIVE INCOME CURRENT YEAR	-	- 1		133,794	Taxes payable Payment of corporate income tax			(220,328) (575,455)	
b. Current year TOTAL EQUITY ATTRIBUTABLE TO OWNER	3,851,157 <b>74,467,722</b>	14,301,901 70,651,187	4,303,354 78,849,740	15,504,067 74,580,120	TRANSFER INCOME (LOSSES) TO HEAD OFFICE	3,816,533	3,109,988	4,433,216	3,603,678	Other liabilities			(575,455) 3,061,419	
26. Non controlling interest	-	-	2,184,009	1,952,745	DIVIDEND	-	-	-	-	Sharia Banking - Temporary Syirkah Funds				
TOTAL EQUITY TOTAL LIABILITIES AND EQUITY	74,467,722 562,091,377	70,651,187 563,105,056	81,033,749 640,598,685	76,532,865 635,618,708	EARNING PER SHARE	-	-	184.43	145.83	Restricted investment demand deposit and mudharal Restricted investment saving deposit and unrestricted inv				
) Accumulated losses of Rp162,874,901 million has been eliminated against addition										Unrestricted investment mudharabah time deposit	sourion: muuridi	acan auning ucpus	1,771,653	(836,645)
**) Consolidated balance includes temporary syirkah funds from a Subsidiary.										Not such associated by associate activities			6 219 257	

Consolitated balance includes temporary sylicitat funds from a Subsidiary.
 Consolitated balance includes temporary sylicitat funds from a Subsidiary.
 Including Securities owned by Subsidiary which classsified "At Cost", accordance with SFAS 110 "Accounting for Su
STATEMENTS OF ASSETS' QUALITY AND OTHER INFORMATION

							BAI	NK					
o. DESCRIPTION		31 March 2013				31 Marc			arch 2012				
ſ		Current	Special Mention	Sub Standard	Doubtful	Loss	Total	Current	Special Mention	Sub Standard	Doubtful	Loss	Total
	RELATED PARTIES							-					
	Placements with other banks												
	a. Rupiah	84 106.012	-	-	-	-	84 106.012	- 693.464	-	-	-	-	693,464
2.	b. Foreign currencies Spot and derivative receivables	106,012		-	•	-	106,012	693,464		-		-	693,464
۷.	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	-	-	-	-	-	-
5	<ul> <li>b. Foreign currencies</li> <li>Securities purchased with agreement to resell (Reverse Repo)</li> </ul>		•	-	•	-	-			•	-	-	-
	a. Rupiah					-	-						-
	b. Foreign currencies	-		-	-	-	-	-	-	-	-		-
6.	Acceptances receivables	-		-		-	-	-	-	-	-	-	-
<i>'</i> .	Other receivable - trade transaction a. Rupiah		-									-	-
	b. Foreign currencies			-		-	-		-			-	-
3.	Loans												
	a. Micro, small and medium loans (UMKM) i. Rupiah	-	-	-	-	-	-	4,528 4,528	-	-	-	-	4,528 4,528
	ii. Foreian currencies			-			-		-	-			-
	b. Non UMKM	3,750,958	691	-	-	3	3,751,652	3,428,360	-	-	-		3,428,360
	i. Rupiah	3,577,036 173,922	691	-	-	3	3,577,730 173,922	3,428,360	-	-	-	-	3,428,360
	ii. Foreign currencies c. Restructured loans	173,922	•	-	•	-	173,922			-	-	-	-
	i. Rupiah												
	ii Foreign currencies	-		-	-	-	-	-	-	-	-	-	-
	d. Property loans Investments in shares	133,317	691	-	-	3	134,011	3,469	-	-	-		3,469
э. О.	Investments in shares Temporary investment	2,713,364		-	474,227	27,469	3,215,060	2,883,269			•	2,278	2,885,547
1.	Commitments and contingencies												-
	a. Rupiah	215,060		-		-	215,060	156,782	-	-	-	-	156,782
	b. Foreign currencies	56,897		-	-	-	56,897	20,533	-	-	-	-	20,533
2.	Repossessed assets	-		-		-	-	-	-	•	-		-
	THIRD PARTIES												
١.	Placements with other banks a. Rupiah	0.221.962					9,231,863	9,644,259					9,644,259
	b. Foreign currencies	9,231,863 48,924,822				53,464	48,978,286	31,165,148				75,822	31,240,970
2.	Spot and derivative receivables												
	a. Rupiah	139,945		-		-	139,945	102,066	-	-		-	102,066
3.	b. Foreign currencies Securities	709	•	-	•	-	709	107		-	-		107
0.	a. Rupiah	83,184,788		-	-	86,624	83,271,412	82,582,896	-	-	-	86,203	82,669,099
	b. Foreign currencies	4,748,352	-	-	-	10,822	4,759,174	804,085	-	-	-	9,979	814,064
4.	Securities sold with agreement to repurchase (Repo) a. Rupiah												
	b. Foreign currencies												
5.	Securities purchased with agreement to resell (Reverse Repo)												
	a. Rupiah	7,551,193		-	-	-	7,551,193	13,478,217	-	-	-	-	13,478,217
	b. Foreign currencies	7,579,522	41,731	- 490	-		7,621,743	6,364,393	7,723	-		1,541	6.373.657
у. 7.	Acceptances receivables Other receivable - trade transaction	1,010,022	41,751	430			7,021,745		1,125			1,041	
	a. Rupiah	2,630,910	63,194	8,952		145,944	2,849,000	1,710,369	26,208	-	-	145,944	1,882,521
	b. Foreign currencies	3,367,705	307,758	52,581	•	675,092	4,403,136	3,999,510	407,463	-	-	635,250	5,042,223
8.	Loans a. Micro, small and medium loans (UMKM)	50,037,355	3,527,691	402,787	525,191	1,115,471	55,608,495	38,721,308	2,447,690	183,962	283,346	837,094	42,473,400
	i. Rupiah	49,693,806 343,549	3.507.960	402,787	525,191	1,115,471	55,245,215	38,538,613 182,695	2,443,920 3,770	181,496	283,346	831,836 5,258	42,279,211
	ii. Foreign currencies	343,549	19,731	-		-	363,280	182,695	3,770	2,466	- 1	5,258	194,189
	b. Non UMKM	267,155,667	9,666,668	384,573 384,522	505,903	3,581,485	281,294,296 233,660,552	225,665,202	9,688,853	658,700	475,924	3,864,449 2,563,530	240,353,128 198,669,109
	i. Rupiah ii. Foreign currencies	222,985,059 44,170,608	7,379,205 2,287,463	51	491,895 14,008 <b>27,540</b>	2,419,871 1,161,614	47.633.744	187,451,900 38,213,302	7,948,149 1,740,704	658,700 244,001 414,699	461,529 14,395	1.300.919	41,684,019 14,381,266
	c. Restructured loans	6.772.319	3,779,457	360,865	27,540	951.872	47,633,744 11,892,053	8.745.580	4.045.287	361.081	88,891	1.140.427	14,381,266
	i. Rupiah	3,488,802	1,671,391	360,865	27,540	668,513	6,217,111	4,790,938	2,430,945	39,395	88,891	815,909	8,166,078
	ii. Foreign currencies d. Property loans	3,283,517 29,555,704	2,108,066 2,803,900	77,849	76,543	283,359 286,548	5,674,942	3,954,642 18,290,303	1,614,342 2,163,353	321,686 55,517	71,440	324,518 305,388	6,215,188 20,886,001
9	Investments in shares	1,955	2,003,900	- 11,049	70,545	200,340	32,800,544 1,955	1,955	2,103,333	- 35,517			1,955
0.	Temporary investment	.,		-	3,156	-	3,156	-	-	-	180	-	180
1.	Administrative account transaction												
	a. Rupiah	99,601,648	405,860	48,951	1,696	27,415	100,085,570	38,348,746	208,498	804	21,489	17,479	38,597,016
	b. Foreign currencies	44,796,925	192,821	9,139		7,659	45,006,544	28,589,976	224,255	321	•	10,587	28,825,139
	Repossessed assets OTHER INFORMATIONS	•	•	•	-	19,815	19,815	•	-	-		120,030	120,030
•	Value of bank's assets pladee as collateral												
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						14,475,716 13,888,069						13,907,553 12,835,982
3.	I otal required allowance for possible losses on assets						13,888,069						12,835,982
+. 5.	Total adjuvance for impaintent of infancial assets to defining assets Total required allowance for possible losses on assets Percentage of UMK loans to total loans Percentage of UMK debtors to total debtors						6.73%						4.89%
э. 6.	Percentage of UMKM debtors to total debtors						45.62%						39.70%
7. B.	Percentage of UMK debtors to total debtors						42.52%						37.53%
5.	Others a. Chanelling of loans						11,087,159						12,485,327
	a. Chanelling of loans b. Mudharabah Muqayyadah financing						11,067,159						
	<li>c. write off on earning assets</li>						569,058						575,235 1,647,663
	<ul> <li>Recovery of write off on earning assets</li> </ul>						918,131						1,647,663
	e. write off on earning assets with elimination of right to collect												

Required Allowan ible Losses on Ear

1,371 85,408

45,665 75,795 59,986 4,814,186 50

559,091

nce for

53.46

97,446

2,160 848,814 7,136,460 264,583 1,578 113,696

Allowa

ividual

75.822

110,384

14,987 1,114,708 8,495,834 2,508 90 171,132

STATEMENTS OF CALCULATION OF CAPITAL ADEQUACY RATIO COMMERCIAL BANK

t 31 March 2013 and 2012			(In Million	s of Rupiah)	
COMPONENTS OF CAPITAL	31 Ma	rch 2013	31 March 2012		
COMPONENTS OF CAPITAL	BANK	CONSOLIDATED	BANK	CONSOLIDATED	
COMPONENTS					
A. Core Capital	63,723,971	68.980.776	52.071.749	56.001.612	
1. Paid-in Capital	11,666,667	11.666.667	11.666.667	11.666.667	
2. Disclosed Reserves	53,654,763	57,759,768	41,848,805	44,673,152	
2.1. Additional	53,924,433	58,042,500	42,248,516	45,096,117	
a. Agio	17,195,760	17,195,760	17,195,760	17,195,760	
<li>b. Donated capital</li>			•	•	
c. General reserves	2,333,333	2,333,333	2,333,333	2,333,333	
<ul> <li>Appropriated reserves</li> </ul>	547,000	547,000	547,000	547,000	
<ul> <li>Previous years profit (100%)</li> </ul>	31,568,382	35,481,670	20,363,943	23,088,684	
<ol> <li>Current year profit (50%)</li> </ol>	2,147,759	2,376,967	1,724,474	1,873,884	
<ul> <li>Differences arising from translation of financial statemer</li> </ul>	it 132,199	107,770	84,006	57,456	
<li>h. Funds for Paid-up Capital</li>		•	•	•	
<ol> <li>Warrant issued (50%)</li> </ol>		•	•	•	
<ol> <li>Stock option issued for stock-based</li> </ol>					
compensation program (50%)		•	•	•	
2.2. Deduction	(269,670)	(282,732)	(399,711)	(422,965)	
a. Disagio			•		
<li>b. Previous years loss (100%)</li>		•	•		
<ul> <li>Current year loss (100%)</li> </ul>		•	•		
<ul> <li>Differences arising from translation of financial</li> </ul>					
statement		•	•	•	
<ul> <li>Other comprehensive income: Losses from</li> </ul>					
decrease in fair value of investment in shares					

DESCRIPTION		
	31 March 2013	31 March 2012
CASH FLOWS FROM OPERATING ACTIVITIES		
Receipts from interest income and sharia income	11,130,674	10,029,915
Receipts from fees, commissions and premium - net	2,471,678	2,231,957
Payments of interest expense and sharia expenses	(3,945,359)	(4,026,949)
Receipts from the sale of Government Bonds - Fair value through profit or loss	9,824,758	22,922,929
Acquisition of Government Bonds - Fair value through profit or loss	(9,581,875)	(22,156,159)
Foreign exchange gains - net	310,048	116,737
Operating income - others	108,204	152,176
Operating expenses - others	(546,052)	(544,645)
Salaries and employee benefits	(2,810,700)	(1,865,457)
General and administrative expenses	(1,816,096)	(1,490,364)
Non operating income - others	42,371	175,964
Cash Flow From Operating Activities Before Changes in Operating Assets and Liabilities	5,187,651	5,546,104
Decrease/(increase) in operating assets:	6,101,001	0,010,101
Placements with Bank Indonesia and other banks	(14,162)	(4,885,245)
Marketable securities - Fair value through profit or loss	559,712	2,388,488
Other receivables - trade transactions		
Loans	(327,385)	(963,426)
	(2,803,987)	(13,463,997)
Securities purchased under resale agreements	6,627,718	(1,108,331)
Consumer financing receivable	(506,746)	78,189
Net investment in lease financing	(100,469)	(11,797)
Prepaid taxes	(1,165,098)	(50,699)
Prepaid expense	(242,426)	(388,107)
Other assets	(2,652,652)	(2,604,967)
Proceeds from collection of financial assets already written - off	903,958	1,639,398
Increase/(decrease) in operating liabilities and temporary syirkah funds:	,	.,,
Conventional Banking and Sharia - Non Syirkah Temporer Fund		
Demand deposits	(19,257,038)	(10,481,170)
Saving deposits	(7,155,366)	(762,724)
Time deposits	19.217.501	657,444
Inter-bank call money	3,659,250	3,213,059
Obligation due immediately	(238,357)	109,099
	(220,328)	
Taxes payable		(238,067)
Payment of corporate income tax	(575,455)	(495,637)
Other liabilities	3,061,419	1,546,955
Sharia Banking - Temporary Syirkah Funds		
Restricted investment demand deposit and mudharabah musytarakah demand deposit	(104)	4,769
Restricted investment saving deposit and unrestricted investment mudharabah saving deposit	488,968	669,083
Unrestricted investment mudharabah time deposit	1,771,653	(836,645)
Net cash provided by operating activities	6,218,257	(20,438,224)
CASH FLOWS FROM INVESTING ACTIVITIES		
Decrease/(increase) in marketable securities - Available for sale and Held to maturity	(3,112,138)	(199,739)
Decrease in Government Bonds - Available for sale and Held to maturity	(992,054)	(72,520)
Increase of investments in Subsidiaries	(1,988)	857
Proceeds from sale of fixed assets	1,304	120,541
Acquisition of fixed assets	(98,811)	(238,766)
Acquisition of intangible assets	(14,318)	(20,091)
Increase in Non Controlling Interests	231,264	131,328
Net cash (used in)/provided by investing activities	(3,986,741)	(278,390)
CASH FLOWS FROM FINANCING ACTIVITIES	(1) 1	( .,,
(Decrease)/increase in marketable securities issued	(41,586)	(503,429)
(Decrease)/increase in fund borrowings	107.602	(1,664,913)
Payment of Subordinated Loans	(17,964)	(17,872)
·		,
Net cash (used in)/provided by financing activities	48,052	(2,186,214)
NET INCREASE IN CASH AND CASH EQUIVALENTS	2,279,568	(22,902,828)
CASH AND CASH EQUIVALENTS AT BEGINNING OF YEAR	111 207 054	100 652 749
CASH AND CASH EQUIVALENTS AT BEGINNING OF TEAM	111,307,954	108,653,748
CASH AND CASH EQUIVALENTS AT END OF YEAR	113,587,522	85,750,920
Cash and cash equivalent at end of year consist of :		
Cash	11,680,982	9,300,832
Current accounts with Bank Indonesia	38,078,495	34,557,444
Current accounts with other banks	25,078,817	10,791,438
Placements with Bank Indonesia and other banks	38,719,386	31,041,206
Certificate of Bank Indonesia	29.842	60.000
Tatal each and each anulusiante	442 597 522	95 750 000

Total cash and cash equivalents

elemental Cash Flows Information

Acquisition of fixed assets - payable

Activities not affecting cash flows : Unrealised losses from decrease in fair value of available for sale marketable securities and Government Bonds - net of deflered tax

		ueurease in fair value of investment in shares				
		classified Available for sale	•			
		<ol> <li>Difference in allowance for possible losses and</li> </ol>				
		allowance for impairment on earning assets	•			
		<ul> <li>Allowance for impairment on non earning</li> </ul>				
		assets which shall be calculated	(269.670)	(282,732)	(399.711)	(422.965
		<ul> <li>Difference in adjustment amounts from fair value</li> </ul>	(200,010)	(202,102)	(000,711)	(122,000
		of financial assets in trading book				
			· ·	•	•	
		3. Innovative Capital	•	•	•	
		<ol><li>Subordinated bonds (non cummulative perpetual)</li></ol>	•		•	
		<ol><li>Subordinated loans (non cummulative perpetual)</li></ol>	•			
		3.3. Other innovative capital Instrument				
		4. Core Capital Deduction	(1,597,459)	(755,817)	(1,443,723)	(614,393
		4.1. Goodwill	( ,,	(105.666)		(105.666
		4.2. Other intangible assets		(100,000)		(105,000
			(4 507 450)	(050.454)	(4.440.700)	(500 707
		4.3. Investments in shares (50%)	(1,597,459)	(650,151)	(1,443,723)	(508,727
		<ol> <li>Shortage of capital on insurance subsidiaries (50%)</li> </ol>	•	•	•	
		5. Non Controlling Interest	•	310,158	•	276,186
		Sumalamental Canital	7 220 201	0 704 470	7.054.401	0.004.004
		Supplemental Capital	7,336,264	8,781,479	7,954,161	9,391,326
		1. Upper Tier 2	5,840,535	6,338,442	5,021,638	5,523,807
		<ol> <li>Preference stock (cummulative perpetual)</li> </ol>				
		<ol><li>Subordinated bonds (cummulative perpetual)</li></ol>				
		<ol> <li>Subordinated loans (cummulative perpetual)</li> </ol>				
		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
		<ol> <li>General provision on earning assets (max. 1.25% RWA)</li> </ol>	4,469,414	4,967,321	3,650,517	4,152,688
		1.9. Other comprehensive income: Gain from increase in fair				
		value of investment in shares classified as				
		Available for sale (45%)				
		<ol><li>Lower Tier 2 maximum 50% of Core Capital</li></ol>	3.093.188	3.093.188	4.376.246	4.376.246
		2.1. Redeemable preference shares				
		2.2. Subordinated loans and bonds	3.093.188	3.093.188	4.376.246	4.376.246
		2.3. Other supplemental capital instrument (lower tier 2)	0,000,100	0,000,100	1,010,210	1,010,210
			(4 507 450)	(050.454)	(4 442 702)	(508.727
		3. Supplemental Capital Deduction	(1,597,459)	(650,151)	(1,443,723)	
		3.1. Investments in shares (50%)	(1,597,459)	(650,151)	(1,443,723)	(508,727
		<ol> <li>Shortage of capital on insurance subsidiaries (50%)</li> </ol>	· · ·			
	C	Core Capital and Supplemental Capital Deduction				
		Securitisation exposure				
		Additional Supplemental Capital Fulfilling Requirement (Tier 3)	· ·			
	E	Additional Supplemental Capital Allocated To				
		Anticipate Market Risk		-	-	
П.	TOT	AL CORE CAPITAL AND SUPPLEMENTAL CAPITAL (A+B-C)	71,060,235	77,762,255	60,025,910	65,392,938
Ш.	TOT	AL CORE CAPITAL SUPPLEMENTAL CAPITAL, AND				
	ADD	ITIONAL SUPPLEMENTAL CAPITAL ALLOCATED TO				
		ICIPATE MARKET RISK (A+B-C+E)	71,060,235	77,762,255	60.025.910	65,392,938
IV.	CDE	DIT RISK-WEIGHTED ASSETS	357.553.111	397.385.672	292.041.340	332.214.895
V.	OPE	RATIONAL RISK-WEIGHTED ASSETS	57,676,323	67,581,862	48.736.405	56,133,626
V. VL						
		RET RISK-WEIGHTED ASSETS	1,681,727	2,580,551	1,539,722	2,307,789
VII.		UIRED MINIMUM CAPITAL ADEQUACY RATIO FOR				
	CRE	DIT RISK AND OPERATIONAL RISK (II:(IV+V))	17.11%	16.72%	17.61%	16.84%
VIII.		UIRED MINIMUM CAPITAL ADEQUACY RATIO FOR				
	CRE	DIT RISK, OPERATIONAL RISK AND MARKET				
	RISK	< {III:(IV+V+VI)}	17.04%	16.63%	17.54%	16.74%

SHAREHOLDER

through Capital Market (≥ 5%) through non Capital Market (≥ 5%)

AGEMENT OF THE BANK

at 31 March 2013 and 2012	(In %)			
P I Z I O	BANK			
RATIOS	31 March 2013	31 March 2012		
REORMANCE RATIOS	1			
Capital Adequacy Ratio (CAR)	17.04%	17.54%		
Non performing earning assets and non performing non earning assets				
to total earning assets and non earning assets	1.27%	1.50%		
Non performing earning assets to total earning assets	1.57%	1.65%		
Allowance for impairment on financial assets to earning assets	2.82%	3.15%		
Gross NPL	1.90%	2.18%		
Net NPL	0.43%	0.46%		
Return on Asset (ROA)	3.48%	3.25%		
Return on Equity (ROE)	24.26%	23.46%		
Net Interest Margin (NIM)	5.50%	5.22%		
Operating Expenses to Operating Income	62.17%	65.81%		
Loan to Deposit Ratio (LDR)	80.95%	78.97%		
MPLIANCE				
a. Percentage violation of Legal Lending Limit				
i. Related parties	0.00%	0.00%		
ii. Third parties	0.00%	0.00%		
b. Percentage of excess of the Legal Lending Limit				
i. Related parties	0.00%	0.00%		
ii. Third parties	0.00%	0.00%		
Reserve requirement				
a. Primary reserve requirement Rupiah	8.00%	8.00%		
b. Reserve requirement Foreign currencies	8.44%	8.01%		
Net Open Position - Overall	0.84%	1.61%		

STATEMENTS OF CALCULATION OF FINANCIAL RATIOS

113,587,522 85,750,920

(565,056

(282,442)

(501,693)

(441,997)

### STATEMENTS OF SPOT AND DERIVATIVE TRANSACTIONS

				BANK			
No.	TRANSACTION	Notional Amount	Ту	ре	Derivative Receivables & Payables		
		Notional Amount	Trading	Hedging	Receivables	Payables	
A.	Exchange Rate Related						
1.	Spot	3,887,003	3,784,183	102,819	3,025	3,704	
2.	Forward	2,158,322	458,850	1,699,473	9,163	12,952	
3.	Option						
	a. Written	-	-	-	-	-	
	b. Purchased	-	-	-	-	-	
4.	Future	-	-	-	-	-	
5.	Swap	35,037,144	34,909,950	127,194	128,466	12,309	
6.	Others	-	-	-	-	-	
В.	Interest Rate Related						
1.	Forward	-	-	-	-	-	
2.	Option						
	a. Written	-	-	-	-	-	
	b. Purchased	-	-	-	-	-	
3.	Future	-	-	-	-	-	
4.	Swap	5,500,000	-	5,500,000	-	30,652	
5.	Others	-	-	-	-	-	
C.	Others	-	-	-	-	-	
	TOTAL	46.582.469	39,152,983	7,429,486	140.654	59,617	

Α.	Exchange Rate Related					
1.	Spot	3,887,003	3,784,183	102,819	3,025	3,
2.	Forward	2,158,322	458,850	1,699,473	9,163	12,
3.	Option					
	a. Written	-	-	-	-	
	b. Purchased	-	-	-	-	
4.	Future	-	-	-	-	
5.	Swap	35,037,144	34,909,950	127,194	128,466	12,
6.	Others	-	-	-	-	
В.	Interest Rate Related					
1.	Forward	-	-	-	-	
2.	Option					
	a. Written	-	-	-	-	
	b. Purchased	-	-	-	-	
3.	Future	-	-	-	-	
4.	Swap	5,500,000	-	5,500,000	-	30,
5.	Others	-	-	-	-	
C.	Others	-	-	-	-	
	TOTAL	46.582.469	39.152.983	7.429.486	140.654	59,



# orably discharged Muchayat an and Abdul Azis as Commissioner the fit and proper test. norably discharged Zulkifli Zair iadikin's position from Directo

9-2010-2011-2012	2007-2008-2009-2010-2011-
and Infobank	Indonesia Institute fo Corporate Governan (IICG) and Majalah SWA



5) E

Allowance for In Individual

53.464

128,977

7,699 1,194,261 8,255,732 22,333 1,578 180,399

51.528

5,276

27,334 19,291 4,708,243

10,591

mandiri call 14000 atau (021) 5299-7777

ALLOWANCES FOR IMPAIRMENT

DESCRIPTION

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

Placements with other banks Spot and derivative receivables

oans

Acceptances receivables Other Receivable - trade transaction

Loans Investments in shares Temporary invesment Administrative account transaction

## Leading, Trusted. Enabling growth.

Cahyana Ahma Wahyu Hidayat Pradjoto Gunarni Soewo Krisna Wijaya Zulkifli Zaini Riswinandi Riswinandi Abdul Rachman Sentot A. Sentausa Budi Gunadi Sadiki Ogi Prastomiyono Pahala N. Mansun Fransisca N. Mok Sunarso Kresno Sediarsi Royke Tumilaar

Nill Nill

become the President Director of the company and also a which will be effective after obtaining approval from Ban

opeenie		- Director
75.822		- Director
-	11	- Director
96,182		- Director - Director
-		- Director
1,927		*) The Annual General Meeting of Shareholders' on 2 April 2013 has honor Cahvana Ahmadiavadi, and appointed Agus Suprilanto, Rudi Rubiandini ar
802,878 7,675,307		which will be effective after obtaining approval from Bank Indonesia on t **) The Annual General Meeting of Shareholders' on 2 April 2013 has how
2,278		as President Director of the company and appointed Budi Gunadi Sa

nate Shareholder

endent Comr

Asiamoney Finance Asia Alpha Southeast Asia The Bankers

oard of Dire

(In Millions of Rupiah)

2012

98.483

65,287

24,603 16,909 3,887,938

49,083

Required Allow ible Losses on

323.58

986 65,291

15,049 63,644 57,099 3,655,792 50

486,446

90 60,770

which will be enective after obtaining approval for bank indonesia of the fit and proper test.								
THE BEST BANK	THE BEST BANK	INDONESIA MOST						
IN INDONESIA	IN SERVICE	TRUSTED COMPANY						
2012	EXCELLENCE	(IMTC)						
	2008-2009-2010-2011-2012	2007-2008-2009-2010-2011-2012						
Euromoney	MRI and Infobank	Indonesia Institute for						