

CONSOLIDATED FINANCIAL STATEMENTS

PT Bank Mandiri (Persero) Tbk. and Subsidiaries

STATEMENTS OF FINANCIAL POSITION

As at 30 June 2013 and 31 December 2012

No.	DESCRIPTION	BANK		CONSOLIDATED	
		30 June 2013	31 December 2012 (Audited)	30 June 2013	31 December 2012 (Audited)
ASSETS					
1.	Cash	11,331,798	14,131,136	12,248,288	15,286,190
2.	Placements with Bank Indonesia	73,670,206	69,830,072	78,964,143	75,286,859
3.	Placements with other banks	17,807,728	19,262,173	20,247,081	20,960,551
4.	Spot and derivative receivables	39,665	93,280	40,050	93,291
5.	Securities	1,516,871	1,785,047	3,766,956	4,130,708
a.	Designated at fair value through profit/loss	59,579,220	59,104,726	59,871,432	59,428,193
b.	Available for sale	24,285,121	24,182,676	26,033,725	26,073,041
c.	Held to maturity (***)	10,791	10,817	10,791	10,817
d.	Loans and receivables	5,457,884	-	5,457,884	-
6.	Securities sold with agreement to repurchase (Repo)	1,528,551	14,322,362	1,955,498	14,515,235
7.	Securities purchased with agreement to resell (Reverse Repo)	7,827,510	7,957,512	7,827,510	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	375,203,929	339,973,690	423,241,476	384,581,706
10.	Consumer finance receivables	-	-	4,896,656	3,919,146
11.	Share financing	-	-	-	-
12.	Investments in shares	3,252,313	3,218,075	9,103	7,350
13.	Policy holder's investment in Unit Link Contract	-	-	12,641,838	11,034,239
14.	Allowance for impairment on financial assets -/-	-	-	-	-
a.	Securities	(139,210)	(124,870)	(261,760)	(268,841)
b.	Loans	(13,591,982)	(12,740,561)	(15,008,979)	(14,011,350)
c.	Others	(1,454,621)	(1,284,357)	(1,519,876)	(1,361,841)
15.	Intangible assets	1,862,582	1,829,609	2,146,421	2,074,933
16.	Accumulated amortisation for intangible assets -/-	(1,224,226)	(1,173,596)	(1,274,493)	(1,213,891)
17.	Premises and equipment	10,519,236	10,410,946	12,162,459	11,940,765
18.	Accumulated depreciation for premises and equipment -/-	(4,501,099)	(4,226,501)	(5,320,916)	(4,938,075)
19.	Net earning assets	-	-	-	-
a.	Abandoned properties	180,046	180,046	180,280	180,280
b.	Repossessed assets	19,815	19,815	33,837	33,837
c.	Suspense account	778,922	779,222	776,922	779,222
d.	Inter office assets	-	-	-	-
e.	Operational activities conducted in Indonesia	-	-	-	-
f.	Operational activities conducted outside Indonesia	-	-	-	-
18.	Allowance for impairment on non financial assets -/-	(286,749)	(283,905)	(299,812)	(296,967)
19.	Lease financing	-	-	548,107	329,447
20.	Deferred tax assets	3,123,338	3,777,111	3,316,048	3,966,613
21.	Other assets	14,646,646	12,070,531	19,502,469	15,120,078
	TOTAL ASSETS	591,444,085	563,105,056	672,173,138	635,618,708
LIABILITIES AND EQUITY					
LIABILITIES					
1.	Demand deposits (**)	107,219,012	107,829,706	113,015,736	113,911,014
2.	Savings deposits (**)	185,996,087	182,784,459	208,572,817	202,216,209
3.	Time deposits (**)	158,059,985	144,844,747	182,781,469	166,786,895
4.	Investment fund - revenue sharing	-	-	-	-
5.	Fund from Bank Indonesia	375	755	375	755
6.	Fund from other banks (**)	23,677,837	14,118,879	23,713,818	14,320,658
7.	Spot and derivative liabilities	140,383	121,232	140,383	121,232
8.	Liabilities sold with repo agreements to repurchase (Repo)	4,689,805	4,689,805	4,689,805	4,689,805
9.	Acceptances liabilities	7,827,510	7,957,512	7,827,510	7,957,512
10.	Securities issued	564	564	1,688,297	1,250,364
11.	Fund borrowings	-	-	-	-
a.	Loans capital	5,129,472	5,142,950	5,124,472	5,137,950
b.	Others fund borrowings	8,153,759	8,701,422	11,586,460	11,608,077
12.	Margin deposits received	1,626,569	1,827,976	1,626,569	1,827,976
13.	Inter office liabilities	-	-	-	-
a.	Operational activities conducted in Indonesia	7,793,304	4,226,590	7,793,304	4,226,590
b.	Operational activities conducted outside Indonesia	(7,739,093)	(4,059,287)	(7,739,093)	(4,059,287)
14.	Deferred tax liabilities	-	-	12,641,638	11,034,239
15.	Liability to Unit Link Holders	-	-	21,267,714	22,700,661
16.	Other liabilities	15,443,850	18,911,364	21,267,714	22,700,661
17.	Investment fund - profit sharing	-	-	-	-
	TOTAL LIABILITIES	518,019,619	492,453,869	592,711,574	559,885,843
EQUITY					
18.	Share capital	-	-	-	-
a.	Authorised capital	16,000,000	16,000,000	16,000,000	16,000,000
b.	Unpaid-in capital -/-	(4,333,333)	(4,333,333)	(4,333,333)	(4,333,333)
c.	Treasury stock -/-	-	-	-	-
19.	Additional Paid-in Capital	-	-	-	-
a.	Agio	17,195,760	17,195,760	17,195,760	17,195,760
b.	Disagio -/-	-	-	-	-
c.	Donated capital	-	-	-	-
d.	Funds for paid-up capital	-	-	-	-
e.	Others	-	-	-	-
20.	Other comprehensive income (losses)	-	-	-	-
a.	Adjustment arising from translation of financial statement	135,062	72,694	109,588	47,677
b.	Gain (Losses) from changes of financial assets on available for sale	(1,250,854)	(528,757)	(1,236,250)	(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	245,578	101,158	242,657	96,620
21.	Others	-	-	-	-
22.	Difference arising from quasi reorganisation	-	-	-	-
23.	Difference arising from restructuring value of transaction of entities under common control	-	-	-	-
24.	Other equity	-	-	-	-
25.	Reserve	-	-	-	-
a.	General reserve	2,333,333	2,333,333	2,333,333	2,333,333
b.	Appropriated reserve	2,050,894	547,000	2,050,894	547,000
26.	Retained Earnings	-	-	-	-
a.	Previous years (*)	33,108,218	24,961,431	37,041,727	27,695,065
b.	Current year	7,939,778	14,301,901	8,294,010	15,504,067
	TOTAL EQUITY ATTRIBUTABLE TO OWNER	73,424,466	70,651,187	77,698,396	74,580,126
27.	Non controlling interest	1,763,178	1,763,178	1,763,178	1,763,178
	TOTAL EQUITY	73,424,466	70,651,187	77,698,396	74,580,126
	TOTAL LIABILITIES AND EQUITY	591,444,085	563,105,056	672,173,138	635,618,708

*) 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 surplus 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 2012.

STATEMENTS OF ASSETS' QUALITY AND OTHER INFORMATION

As at 30 June 2013 and 2012

No.	DESCRIPTION	BANK					30 June 2012									
		30 June 2013 ¹⁾					30 June 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	211	-	-	-	-	211	-	-	-	-	-	-	-	-	-
b.	Foreign currencies	75,191	-	-	-	-	75,191	708,834	-	-	-	-	-	-	-	708,834
2.	Spot and derivative receivables															
a.	Rupiah	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
b.	Foreign currencies	2	-	-	-	-	2	-	-	-	-	-	-	-	-	-
3.	Securities															
a.	Rupiah	150,630	-	-	-	-	150,630	-	-	-	-	-	-	-	-	-
b.	Foreign currencies	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
4.	Securities sold with agreement to repurchase (Repo)															
a.	Rupiah	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
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)															
i.	Rupiah															
ii.	Foreign currencies															
b.	Non UMKM	3,776,935	665	-	-	3	3,777,603	3,842,991	-	-	-	-	-	-	-	3,842,991
i.	Rupiah	3,657,935	665	-	-	3	3,658,603	3,736,553	-	-	-	-	-	-	-	3,736,553
ii.	Foreign currencies	119,000	-	-	-	-	119,000	106,438	-	-	-	-	-	-	-	106,438
c.	Restructured loans															
i.	Rupiah															
ii.	Foreign currencies															
d.	Property loans	88,821	665	-	-	3	89,489	4,593	-	-	-	-	-	-	-	4,593
e.	Investments in shares	2,745,740	-	-	-	474,227	27,469	3,247,436	2,883,269	-	-	-	-	2,278	-	2,885,547
10.	Temporary investment															
a.	Rupiah	297,673	-	-	-	-	297,673	120,081	-	-	-	-	-	-	-	120,081
b.	Foreign currencies	157,226	-	-	-	-	157,226	67,358	-	-	-	-	-	-	-	67,358
12.	Reposessed assets															
II. THIRD PARTIES																
1.	Placements with other banks															
a.	Rupiah	21,532,983	-	-	-	-	21,532,983	16,983,052	-	-	-	-	-	-	-	16,983,052
b.	Foreign currencies	31,333,622	-	-	-	55,832	31,389,454	26,022,333	-	-	-	-	-	74,423	-	26,102,756
2.	Spot and derivative receivables															
a.	Rupiah	38,759	-	-	-	-	38,759	113,443	-	-	-	-	-	-	-	113,443
b.	Foreign currencies	904	-	-	-	-	904	738	-	-	-	-	-	-	-	738
3.	Securities															
a.	Rupiah	77,333,099	-	-	-	86,672	77,419,771	81,409,171	-	-	-	-	-	86,310	-	81,495,481
b.	Foreign currencies	2,950,172	-	-	-	10,850	2,961,022	2,950,416	-	-	-	-	-	10,157	-	2,960,573
4.	Securities sold with agreement to repurchase (Repo)															
a.	Rupiah	5,457,884	-	-	-	-	5,457,884	2,578,731	-	-	-	-	-	-	-	2,578,731
b.	Foreign currencies	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
5.	Securities purchased with agreement to resell (Reverse Repo)															
a.	Rupiah	1,528,551	-	-	-	-	1,528,551	10,581,813	-	-	-	-	-	-	-	10,581,813
b.	Foreign currencies	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
6.	Acceptances receivables															
a.	Other receivable - trade transaction															
b.	Rupiah	2,671,959	49,504	-	-	194	2,821,463	1,753,791	-	-	-	-	-	145,944	-	1,940,526
c.	Foreign currencies	4,600,362	361,957	-	-	689,507	5,651,826	2,772,925	-	-	-	-	-	652,514	-	3,792,400
8.	Loans															
a.	Micro, small and medium loans (UMKM)	54,330,454	3,671,672	257,772	509,174	1,386,258	60,155,330	43,260,847	2,915,903	233,671	306,143	846,111	47,562,675	-	-	47,562,675
i.	Rupiah	53,979,670	3,655,080	257,772	509,174	1,386,258	59,788,154	42,923,837	2,890,300	233,671	306,143	846,111	47,200,062	-	-	47,200,062
ii.	Foreign currencies	350,584	16,592	-	-	-	367,176	1,337,010	25,593	-	-	-	362,513	-	-	362,513
b.	Non UMKM	295,334,902	10,809,260	295,690	385,118	3,845,826	311,779,996	241,611,233	9,137,250	872,621	537,991	3,267,258	255,426,353	-	-	255,426,353
i.	Rupiah	246,412,646	8,752,434	288,008	374,386	2,659,117	258,667,149	200,021,984	7,225,908	597,584	523,575	2,048,441	210,421,302	-	-	210,421,302
ii.	Foreign currencies	49,522,056	2,076,826	10,832	10,832	1,186,709	51,858,239	1,907,342	1,907,342	275,037	14,616	2,181,817	45,005,051	-	-	45,005,051
c.	Restructured loans	2,353,927	3,433,438	143,893	237,340	952,550	12,141,148	9,009,555	4,139,658	717,810	20,390	438,768	14,326,181	-	-	14,326,181
i.	Rupiah	3,915,530	1,532,444	143,893	237,340	655,140	6,496,247	5,030,652	2,437,768	442,522	20,390	311,123	11,123,230	-	-	11,123,230
ii.	Foreign currencies	3,434,397	1,902,994	-	-	289,410	5,644,801	3,978,893	1,701,890	274,988	-	6,083,416	12,645,636	-	-	12,645,636
d.	Property loans	31,795,685	3,037,040	80,515	60,704	3,012	35,776,147	19,482,491	2,444,939	70,828	71,097	265,232	22,334,497	-	-	22,334,497
e.	Investments in shares	1,955	-	-	-	-	1,955	1,555	-	-	-	-	1,555	-	-	1,555
10.	Temporary investment															
a.	Administrative account transaction															
b.	Rupiah	89,087,543	553,850	46,066	2,021	36,766	89,726,446	37,218,809	207,354	425	77	41,779	37,468,444	-	-	37,468,444
c.	Foreign currencies	48,790,908	163,927	1,588	-	9,270	49,966,699	31,569,584	137,649	-	-	31,716,203	31,716,203	-	-	31,716,203
12.	Reposessed assets															
a.	Foreign currencies	-	-	-	-	19,815	19,815	-	-	-	-	-	120,030	-	-	120,030
III. OTHER INFORMATION																
1.	Value of bank's assets pledge as collateral :															
a.	To Bank Indonesia															
b.	To others															
2.	Total allowance for impairment on financial assets to earning assets						15,185,813	-	-	-	-	-	-	-	-	13,868,648
3.	Total required allowance for possible losses on assets						14,660,072	-	-	-	-	-	-	-	-	12,408,142
4.	Percentage of UMKM loans to total loans						16.93%	-	-	-	-	-	-	-	-	15.50%
5.	Percentage of UMKM loans to total debtors						6.57%	-	-	-	-	-	-	-	-	6.16%
6.	Percentage of UMKM debtors to total debtors						46.64%	-	-	-	-	-	-	-	-	42.31%
7.	Percentage of UMKM debtors to total debtors						42.90%	-	-	-	-	-	-	-	-	39.39%
8.	Others															
a.	Challenging of loans						10,631,447	-	-	-	-	-	-	-	-	12,701,635
b.	Mudharabah Musyarakah financing						-	-	-	-	-	-	-	-	-	-
c.	Write off on earning assets						96,847	-	-	-	-	-	-	-	-	1,430,212
d.	Recovery of write off on earning assets						1,600,659	-	-	-	-	-	-	-	-	2,568,769
e.	Write off on earning assets with elimination of right to collect						-	-	-	-	-	-	-	-	-	-