

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 30 June 2013 and 31 December 2012  |  |  | lillions of Rupiah)                      | For the Periods Ended 30 June 2013 and 2012 |  |                        | (In N                   | lillions of Rupiah)                 | ah) As at 30 June 2013 and 31 December 2012 |  |                          | (In Millions of Rupiah)       |                            |                               |
|--|--|--|--|---|--|------------------------|-------------------------|-------------------------------------|---|--|--------------------------|-------------------------------|----------------------------|-------------------------------|
|  | BA                                     | NK                                     | CONSO                                    | LIDATED                                     |  | BA                     | NK                      | CONSO                               | LIDATED                                     |  | B                        | ANK                           | CONSO                      | OLIDATED                      |
| No. DESCRIPTION  | 30 June 2013                           | 31 December 2012<br>(Audited)          | 30 June 2013                             | 31 December 2012<br>(Audited)               | No. DESCRIPTION  | 30 June 2013           | 30 June 2012            | 30 June 2013                        | 30 June 2012                                | No. DESCRIPTION  | 30 June 2013             | 31 December 2012<br>(Audited) | 30 June 2013               | 31 December 2012<br>(Audited) |
| ASSETS<br>1. Cash  | 11,331,798                             |  | 12,248,288                               |   | OPERATING INCOME AND EXPENSES  |                        |                         |                                     |   | I. COMMITMENT RECEIVABLES  |                          |                               |                            |                               |
| 2. Placements with Bank Indonesia  | 73,670,206                             | 14,131,136<br>69,830,072               | 78,964,143                               | 15,286,190<br>75,286,859                    | A. Interest Income and Sharia, Interest Expenses and Sharia, and<br>Premium Income and Claim Expenses  |                        |                         |                                     |   | 1. Unused fund borrowings facilities<br>a. Rupiah  |                          |                               |                            |                               |
| Solution     Solution | 17,807,728<br>39,665                   | 19,262,173<br>93,280                   | 20,247,081<br>40,050                     | 20,960,551<br>93,291                        | 1. Interest Income and Sharia Income   | 19,876,850             | 17,547,087              | 23,114,382                          | 20,222,180                                  | <ul> <li>b. Foreign currencies</li> </ul>  |                          |                               |                            |                               |
| 5. Securities  |  |  |  |   | a. Rupiah<br>b. Foreign currencies   | 18,558,494             | 16,346,248<br>1,200,839 | 21,711,928                          | 18,946,883<br>1,275,297                     | 2. Outstanding purchase position on spot and derivative     3. Others  | 1,388,561                | 93,280                        | 1,391,286                  | 99,522                        |
| a. Designated at fair value through profit/loss<br>b. Available for sale   | 1,516,871<br>59,579,220                | 1,785,047<br>59,104,726                | 3,766,956<br>59,871,432                  | 4,130,708<br>59,428,193<br>26,073,041       | 2. Interest Expenses and Sharia Expenses   | 1,318,356<br>6,323,622 | 5,989,246<br>5,790,537  | 1,402,454<br>7,513,684<br>7,243,711 | 7,131,583                                   | II. COMMITMENT PAYABLES  |                          |                               |                            |                               |
| c. Held to maturity ***)<br>d. Loans and receivables   | 24,285,121<br>10,791                   | 24,182,676<br>10,817                   | 26,033,725<br>10,791                     | 26,073,041<br>10,817                        | a. Rupiah<br>b. Foreign currencies   | 6,055,591<br>268,031   | 198,709                 | 269,973                             | 6,924,885<br>206,698                        | <ol> <li>Unused loan facilities granted to customer</li> </ol>   |                          |                               |                            |                               |
| 6. Securities sold with agreement to repurchase (Repo)   | 5,457,684                              | 14,322,362                             | 5,457,684                                |   | Net Interest Income and Sharia Income (Expenses) 3. Premium Income   | 13,553,228             | 11,557,841              | 15,600,698<br>3,466,342             | 13,090,597<br>3.025.208                     | a. BUMN<br>i. Committed  |                          |                               |                            |                               |
| Securities purchased with agreement to resell (Reverse Repo)     Acceptances receivables   | 1,528,551<br>7,827,510                 | 7,957,512                              | 1,955,498<br>7,827,510                   | 14,515,235<br>7,957,512                     | 4. Claim Expenses  | -                      | -                       | 2,142,857                           | 1,926,622                                   | - Rupiah<br>- Foreign currencies   | 4,764,565<br>312,439     | 10,555,252<br>429,736         | 4,764,565<br>312,439       | 10,555,252<br>429,736         |
| 9. Loans<br>a. Designated at fair value through profit/loss  |  |  |  |   | Net Premium Income (Claim Expenses)<br>Net Interest Income (Expenses), Sharia, and Net Premium Income (Claim Expenses)   | 13,553,228             | 11,557,841              | 1,323,485<br>16,924,183             | 1,098,586<br>14,189,183                     | ii. Uncommitted<br>- Rupiah  | 8,623,096                | 9,889,235                     | 8,623,096                  | 9,889,235                     |
| b. Available for sale  | -                                      | -                                      | -  | -   | B. Other Operating Income and Expenses   |                        |                         |                                     |   | - Foreign currencies     b. Others   | 494,768                  | 455,415                       | 494,768                    | 455,415                       |
| c. Held to maturity<br>d. Loans and receivables  | 375,203,929                            | 339,973,690                            | 423,241,476                              | 384,581,706                                 | Other Operating Income     a. Increase in fair value of financial assets (mark to market)  | 6,190,496              | 5,122,502               | 6,627,189                           | 5,785,065                                   | i. Committed   | 19,174,886               | 18,317,538                    | 19,179,301                 | 18,326,668                    |
| 10.     Consumer finance receivables       11.     Sharia financing  | -                                      | -                                      | 4,896,856                                | 3,919,146                                   | i. Securities  | -                      | -                       | -                                   | -   | ii. Uncommitted<br>2. Unused loan facilities granted to other banks  | 45,605,304               | 41,783,658                    | 46,411,000                 | 43,538,037                    |
| 12. Investments in shares     13. Policy holder's investment in Unit Link Contract   | 3,252,313                              | 3,218,075                              | 9,103<br>12,641,838                      | 7,350<br>11,034,239                         | ii. Loans<br>iii. Spot and derivative  | 514,647                | 536,267                 | 528,342                             | 536,267                                     | a. Committed   | 88.778                   | 68,373                        | 88,778                     | 68,373                        |
| 14. Allowance for impairment on financial assets -/-   | -                                      | -                                      | 1  |   | <ul> <li>iv. Other financial assets</li> <li>b. Decrease in fair value of financial liabilities (mark to market)</li> </ul>  | -                      | -                       |                                     | -   | ii. Foreign currencies   | -                        | -                             |                            |                               |
| a. Securities<br>b. Loans  | (139,210)<br>(13,591,982)              | (124,870)<br>(12,740,561)              | (281,760)                                | (268,841)                                   | c. Gain from sale of financial assets  |                        |                         |                                     |   | i. Rupiah  | 79,598                   | 134,788                       | 79,598                     | 134,788                       |
| c. Others  | (1,454,621)                            | (1,284,357)                            | (15,008,979)<br>(1,519,876)<br>2,146,421 | (14,011,350)<br>(1,361,841)<br>2,074,593    | i. Securities<br>ii. Loans   | 30,205                 | 15,140                  | 32,450                              | -   | ii. Foreign currencies<br>3. Outstanding irrevocable letters of credit   |                          | -                             |                            |                               |
| 15. Intangible assets<br>Accumulated amortisation for intangible assets -/-  | 1,862,582<br>(1,224,226)<br>10,519,236 | 1,829,609<br>(1,173,596)<br>10,410,946 | (1,274,493)<br>12,162,459                | (1,213,891)<br>(1,940,765                   | iii. Other financial assets<br>d. Gain from spot and derivative transaction (realised)   | 85,622                 | 69,912                  | - 96,120                            | - 78,668                                    | a. Foreign L/C<br>b. Local L/C   | 8,578,763<br>2,480,213   | 9,513,676<br>2,378,427        | 8,658,838                  | 9,575,542<br>2,389,196        |
| 16. Premises and equipment<br>Accumulated depreciation for premises and equipment -/-  | 10,519,236<br>(4,501,099)              | 10,410,946 (4,226,501)                 | 12,162,459 (5,320,916)                   | 11,940,765<br>(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>  |                          | 121,232                       | 160,986                    | 127,464                       |
| 17. Non earning assets   |  | 180,046                                |  |   | f. Dividend<br>g. Comissions/provisions/fees and administrative  | 423,181<br>3,370,997   | 11,096<br>3,002,621     | 3,950,959                           | 3,498,776                                   |  | -                        | -                             |                            |                               |
| a. Abandoned properties<br>b. Repossessed assets   | 180,046<br>19,815                      | 19,815                                 | 180,280<br>33,837                        | 180,280<br>33,837                           | g. Comissions/provisions/fees and administrative<br>h. Recovery on allowance for impairment<br>i. Other income   | 1,765,844              | 79,391<br>1,408,075     | 2,019,318                           | 34,932<br>1,636,422                         | III. CONTINGENT RECEIVABLES 1. Guarantees received   |                          |                               |                            |                               |
| c. Suspense account<br>d. Inter office assets  | 776,922                                | 779,222                                | 776,922                                  | 779,222                                     | 2. Other Operating Expenses  | 9,922,731              | 8,654,481               | 12,785,639                          | 10,761,474                                  | a. Rupiah<br>b. Foreign currencies   | 366,838<br>12,809,890    | 251,694<br>9,916,800          | 369,241<br>12,812,468      | 254,097<br>9,919,327          |
| <ol> <li>Operational activities conducted in Indonesia</li> </ol>  | -                                      | -                                      | -  | -   | a. Decrease in fair value of financial assets (mark to market)   | 5.240                  | 0.504                   | 400.405                             |   | 2. Unrecognized interest income<br>a. Interest loan  | 6,087,876                | 5,669,484                     | 6,093,432                  | 5,674,413                     |
| ii. Operational activities conducted outside Indonesia     Allowance for impairment on non financial assets -/-  | (286,749)                              | (283,905)                              | (299,812)                                | (296,967)                                   | i. Securities<br>ii. Loans   | 5,349                  | 2,594                   | 102,185                             | 10,684                                      | <ul> <li>b. Others interest</li> </ul>   | 51,949                   | 51,949                        | 388,015                    | 234,732                       |
| 19. Lease financing<br>20. Deferred tax assets   | 3,123,338                              | 3,777,111                              | 548,107<br>3,316,048                     | 329,447<br>3,966,613                        | iii. Spot and derivative<br>iv. Other financial assets   | -                      | -                       | -                                   | -   | 3. Others  | 32,729                   | 32,729                        | 32,729                     | 32,729                        |
| 21. Other assets   | 14,648,646                             | 12,070,531                             | 19,502,469                               | 15,120,078                                  | <ul> <li>b. Increase in fair value of financial liabilities (mark to market)</li> </ul>  | -                      | -                       | -                                   | -   | IV. CONTINGENT PAYABLES 1. Guarantees issued   |                          |                               |                            |                               |
| TOTAL ASSETS<br>LIABILITIES AND EQUITY   | 591,444,085                            | 563,105,056                            | 672,173,138                              | 635,618,708                                 | c. Losses from sale of financial assets<br>i. Securities   | -                      | -                       | -                                   | 4,407                                       | a. Rupiah<br>b. Foreign currencies   | 18,619,137<br>30,324,297 |                               | 18,769,843<br>30,419,650   |                               |
| LIABILITIES  |  |  |  |   | ii. Loans<br>iii. Other financial assets   | -                      | -                       | -                                   | -   | 2. Others  | 169,418                  | 23,931,130                    | 169,418                    |                               |
| Demand deposits **)     Savings deposits **)   | 107,219,012<br>185,996,087             | 107,829,706<br>182,784,459             | 113,015,736<br>206,572,817               | 113,911,014<br>202,216,209                  | <ul> <li>d. Losses from spot and derivative transaction (realised)</li> </ul>  | -                      | -                       | -                                   | -   |  |                          |                               |                            |                               |
| 3. Time deposits **)   | 158,059,985                            | 144,844,747                            | 182,781,469                              | 166,786,895                                 | e. Impairment for financial assets<br>i. Securities  | 12,129<br>1,855,283    | 20,814                  | 10,707                              | 93,722<br>1,673,327                         | STATEMENTS OF CASH FLO   | WS                       |                               | 0. MP12.                   |                               |
| Investment fund - revenue sharing     S. Fund from Bank Indonesia  | 375                                    | 755                                    | 375                                      | 755   | ii. Loans<br>iii. Sharia financing   | 1,855,283              | 1,601,277               | 2,307,526                           | 1,673,327                                   | For the Periods Ended 30 June 2013 and 20  | 12                       |                               | (In Million                | ns of Rupiah)                 |
| 6. Fund from other banks **)     7. Spot and derivative liabilities  | 23,677,937<br>140,383                  | 14,118,879<br>121,232                  | 23,713,818 140,383                       | 14,320,656<br>121,232                       | iv. Other financial assets   | 138,659                |                         | 169,962                             | 18,851                                      | DESCRIPTION  |                          |                               | CONSO                      | OLIDATED                      |
| 8. Liabilities sold with repo agreements to repurchase (Repo)  | 4,689,905                              | -                                      | 4,689,905                                | - 1   | <ul> <li>f. Losses related to operational risk</li> <li>g. Losses from investment in shares under equity method</li> </ul>   | 5,035                  | 48,543                  | 5,035                               | 48,543                                      | DESCRIPTION  |                          |                               | 30 June 2013               | 3 30 June 2012                |
| 9. Acceptances liabilities<br>10. Securities issued  | 7,827,510<br>564                       | 7,957,512<br>564                       | 7,827,510<br>1,668,297                   | 7,957,512<br>1,250,364                      | h. Comissions/provisions/fees and administrative<br>i. Impairment on non financial assets  | 259,209<br>18,393      | 225,232<br>1,291        | 259,209<br>17,945                   | 225,232                                     |  |                          |                               |                            | 1                             |
| 11. Fund borrowings<br>a. Loans capital  | 5,129,472                              | 5,142,950                              | 5,124,472                                | 5,137,950                                   | j. Salaries and employee benefits  | 3,316,353              | 2.910.382               | 4,205,608                           | 3,645,154                                   | CASH FLOWS FROM OPERATING ACTIVITIES<br>Receipts from interest income and sharia income  |                          |                               | 22 781 871                 | 20,218,985                    |
| b. Others fund borrowings  | 8,153,759                              | 8,701,422<br>1,872,976                 | 11,586,460<br>1,626,569                  | 11,608,077                                  | k. Promotion expenses<br>I. Other expenses   | 336,283<br>3,976,038   | 373,551<br>3,470,797    | 388,924<br>5,318,538                | 435,588<br>4,605,966                        | Receipts from fees, commissions and premium - net  |                          |                               | 5,289,357                  |                               |
| 12. Margin deposits received<br>13. Inter office liabilities   | 1,626,569                              |  |  | 1,872,976                                   | Other Operating Income (Expenses)  | (3,732,235)            | (3,531,979)             | (6,158,450)                         | (4,976,409)                                 | Payments of interest expense and sharia expenses   | a that and a set of      |                               | (7,982,908)                |                               |
| <ul> <li>a. Operational activities conducted in Indonesia</li> <li>b. Operational activities conducted outside Indonesia</li> </ul>  | 7,793,304<br>(7,739,093)               | 4,226,590<br>(4,059,287)               | 7,793,304 (7,739,093)                    | 4,226,590<br>(4,059,287)                    | PROFIT (LOSS) FROM OPERATIONS<br>NON OPERATING INCOME AND EXPENSES   | 9,820,993              | 8,025,862               | 10,765,733                          | 9,212,774                                   | Receipts from the sale of Government Bonds - Fair value<br>Acquisition of Government Bonds - Fair value through p  |                          | UT IUSS                       | 16,703,842 (16,017,394)    |                               |
| 14. Deferred tax liabilities   | -                                      | -                                      |  | -   | 1. Gain (Losses) from sale of premises and equipment   | 2,996                  | (152)                   | 2,996                               | 2,541                                       | Foreign exchange gains - net   |                          |                               | 1,224,554                  | 791,136                       |
| 15. Liability to Unit Link Holders<br>16. Other liabilities  | 15,443,850                             | 18,911,364                             | 12,641,838<br>21,267,714                 | 11,034,239<br>22,700,661                    | Gain (Losses) from foreign currencies translation     Other non operating income (expenses)  | 31,056                 | 156,788                 | 108,699                             | - 196,277                                   | Operating income - others<br>Operating expenses - others   |                          |                               | 159,288<br>(930,439)       |                               |
| 17. Investment fund - profit sharing<br>TOTAL LIABILITIES  | -<br>518,019,619                       | 492,453,869                            | 592,711,574                              | 559,085,843                                 | PROFIT (LOSS) FROM NON OPERATING   | 31,056                 | 156,636                 | 111,695                             | 196,277                                     | Salaries and employee benefits   |                          |                               | (4,667,501)                | (3,804,759)                   |
| EQUITY<br>18. Share capital  |  |  |  |   | PROFIT (LOSS) CURRENT YEAR BEFORE TAX  | 9,855,045              | 8,182,498               | 10,877,428                          | 9,411,592                                   | General and administrative expenses<br>Non operating income - others   |                          |                               | (3,908,353)                |                               |
| a. Authorised capital  | 16,000,000                             | 16,000,000                             | 16,000,000                               | 16,000,000                                  | a. Estimated current tax   | (1,117,075)            | (917 961)               | (1 469 181)                         | (1,254,894)                                 | Cash Flow From Operating Activities Before Changes i   | n Operating Ass          | ets and Liabilities           |                            |                               |
| b. Unpaid-in capital-/-<br>c. Treasury stock -/-   | (4,333,333)                            | (4,333,333)                            | (4,333,333)                              | (4,333,333)                                 | b. Deffered tax income (expenses)  | (798,192)              | (917,961)<br>(752,181)  | (1,469,181)<br>(799,438)            | (751,863)                                   | Decrease/(increase) in operating assets:   | -                        |                               |                            |                               |
| 19. Additional Paid-in Capital   | 17,195,760                             | 17,195,760                             | 17,195,760                               | 17,195,760                                  | PROFIT (LOSS) AFTER INCOME TAX - NET   | 7,939,778              | 6,512,356               | 8,608,809                           | 7,404,835                                   | Placements with Bank Indonesia and other banks<br>Marketable securities - Fair value through profit or loss  |                          |                               | (1,082,520)<br>358,846     |                               |
| a. Agio<br>b. Disagio -/-  | -                                      | -                                      | -  | -   | OTHER COMPREHENSIVE INCOME   | 00.000                 | (1.700)                 |                                     | (0.707)                                     | Other receivables - trade transactions   |                          |                               | (1,682,339)                | 90,810                        |
| c. Donated capital<br>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> | 62,398<br>(722,097)    | (4,788)<br>156,080      | 61,911<br>(730,180)                 | (3,727)<br>255,067                          | Loans<br>Securities purchased under resale agreements  |                          |                               | (39,982,570)<br>12,559,737 |                               |
| e. Others<br>20. Other comprehensive income (losses)   | -                                      | -                                      | -  | -   | c. Effective cash flow hedges<br>d. Premises and equipment revaluation increment   | -                      | -                       |                                     | -   | Consumer financing receivable  |                          |                               | (1,021,167)                | (26,796)                      |
| <ul> <li>Adjustment arising from translation of financial statement</li> </ul>   | 135,092                                | 72,694                                 | 109,588                                  | 47,677                                      | e. Other comprehensive income from entity associations   |                        |                         | -                                   | -   | investment in lease financing  |                          |                               | (218,660)                  |                               |
| <ul> <li>b. Gain (Losses) from changes of financial assets on available for sale</li> <li>c. Effective cash flow hedges</li> </ul>   | (1,250,854)                            | (528,757)                              | (1,236,250)                              | (506,069)                                   | f. Gain (Losses) from actuarial benefit program<br>g. Income tax related to other comprehensive income   | - 144,420              | (31,154)                | - 146,036                           | - (31,154)                                  | Prepaid taxes<br>Prepaid expense   |                          |                               | (1,232,080)                |                               |
| <ul> <li>d. Premises and equipment revaluation increment</li> <li>e. Other comprehensive income from entity associations</li> </ul>  | -                                      | -                                      | -  | -   | h. Others  | -                      | -                       | -                                   | -   | Other assets   |                          |                               | (2,736,836)                | 6) (1,625,714)                |
| f. Gain (Losses) from actuarial benefit program  | -                                      | -                                      | -  | -   | Other comprehensive income current year after income tax - net   | (515,279)              | 120,138                 | (522,233)                           | 220,186                                     | Proceeds from collection of financial assets already writte  |                          |                               | 1,562,768                  | 3 2,300,477                   |
| g. Income tax related to other comprehensive income<br>h. Others   | 245,578                                | 101,158                                | 242,657                                  | 96,620                                      | TOTAL OTHER COMPREHENSIVE INCOME CURRENT YEAR  | 7,424,499              | 6,632,494               | 8,086,576                           | 7,625,021                                   | Increase/(decrease) in operating liabilities and tempor<br>Conventional Banking and Sharia - Non Svirkah Temp  |                          | us:                           |                            |                               |
| 21. Difference arising from quasi reorganisation     22. Difference arising from restructuring value of transaction of entities under common control   | -                                      | -                                      | -  | -   | Income atributtable to :<br>Parent Company   | 7,939,778              | 6,512,356               | 8,294,010                           | 7,146,872                                   | Demand deposits  |                          |                               | (80,846)                   |                               |
| 23. Other equity   | -                                      | -                                      | -  | -   | Non controlling interest   | -                      | -                       | 314,799                             | 7,146,872<br>257,963                        | Saving deposits  |                          |                               | 3,251,978                  |                               |
| a. General reserve   | 2,333,333                              | 2,333,333                              | 2,333,333                                | 2,333,333                                   | TOTAL INCOME CURRENT YEAR<br>Total comprehensive income atributtable to :  | 7,939,778              | 6,512,356               | 8,608,809                           | 7,404,835                                   | Time deposits<br>Inter-bank call money   |                          |                               | 21,600,126<br>284,243      |                               |
| b. Appropriated reserve<br>25. Retained Earning  | 2,050,894                              | 547,000                                | 2,050,894                                | 547,000                                     | Parent Company   | 7,424,499              | 6,632,494               | 7,771,777<br>314,799                | 7,367,058<br>257,963                        | Obligation due immediately   |                          |                               | (285,333)                  | 3) 127,726                    |
| a. Previous years *)<br>b. Current year  | 33,108,218<br>7,939,778                | 24,961,431<br>14,301,901               | 37,041,727<br>8,294,010                  | 27,695,065<br>15,504,067                    | Non controlling interest TOTAL COMPREHENSIVE INCOME CURRENT YEAR   | 7,424,499              | 6,632,494               | 314,799<br>8,086,576                | 257,963<br>7,625,021                        | Taxes payable<br>Payment of corporate income tax   |                          |                               | (113,596)<br>(3,477,112)   |                               |
| TOTAL EQUITY ATTRIBUTABLE TO OWNER   | 73,424,466                             | 70,651,187                             | 77,698,386                               | 74.580.120                                  | TRANSFER INCOME (LOSSES) TO HEAD OFFICE  | -                      | -                       | -                                   | -   | Other liabilities  |                          |                               | 2,486,698                  |                               |
| 26. Non controlling interest<br>TOTAL EQUITY   | - 73,424,466                           | 70,651,187                             | 1,763,178<br>79,461,564                  | 1,952,745<br>76,532,865                     | DIVIDEND   | -                      | -                       | -                                   | -   | Sharia Banking - Temporary Syirkah Funds<br>Restricted investment demand deposit and mudharab  | ah musutarakah           | demand denosit                | 1,556                      | 6 (26,197)                    |
| TOTAL LIABILITIES AND EQUITY   | 591,444,085                            | 563,105,056                            | 672,173,138                              | 635,618,708                                 | EARNING PER SHARE  | -                      | -                       | 355.46                              | 306.30                                      | Restricted investment saving deposit and unrestricted investment sav |                          |                               | 969,380                    |                               |
| <ul> <li>Accumulated losses of Rp162,874,901 million has been eliminated against additiona</li> <li>**) Consolidated balance includes temporary syirkah funds from a Subsidiary.</li> </ul>  | al paid-in capital/agi                 | o through quasi-reor                   | ganisation on 30 A                       | pril 2003.                                  |  |                        |                         |                                     |   | Unrestricted investment mudharabah time deposit  |                          |                               | 2,822,629                  |                               |

Consolidated balance includes temporary syirkal funds user eliminate against adultional pairent capatrague tinoogn el Consolidated balance includes temporary syirkal funds from a Subsidiary.
 Including Securities owned by Subsidiary which classsified "At Cost", accordance with SFAS 110 "Accounting for St STATEMENTS OF ASSETS' QUALITY AND OTHER INFORMATION

|     |   |                           |                            |                  |                    |                        | BA                        | NK                        |                        |                    |                   |                        |                           |
|-----|---|---------------------------|----------------------------|------------------|--------------------|------------------------|---------------------------|---------------------------|------------------------|--------------------|-------------------|------------------------|---------------------------|
|     | DESCRIPTION   | DESCRIPTION               | DESCRIPTION 30 June 2013*) |                  |                    | 30 June 2012           |                           |                           |                        |                    |                   |                        |                           |
|     |   | Current                   | Special<br>Mention         | Sub<br>Standard  | Doubtful           | Loss                   | Total                     | Current                   | Special<br>Mention     | Sub<br>Standard    | Doubtful          | Loss                   | Total                     |
| 1   | RELATED PARTIES   |                           |                            |                  |                    |                        |                           |                           |                        |                    |                   | _                      |                           |
|     | Placements with other banks   |                           |                            |                  |                    |                        |                           |                           |                        |                    |                   |                        |                           |
|     | a. Rupiah<br>b. Foreign currencies  | 211<br>75,191             |                            | -                |                    |                        | 211<br>75,191             | 708,834                   | -                      | -                  |                   |                        | 708,834                   |
|     | Spot and derivative receivables   | 75,191                    |                            |                  |                    |                        | 75,191                    | 700,034                   |                        |                    |                   |                        | 700,034                   |
| Т   | a. Rupiah   | -                         | -                          | -                | -                  | -                      |                           | -                         | -                      | -                  | -                 | -                      | -                         |
|     | b. Foreign currencies<br>Securities   | 2                         |                            | -                | -                  |                        | 2                         | -                         | •                      | -                  | •                 | -                      | -                         |
|     | b. Foreign currencies   | 150,630                   | -                          | -                | -                  | -                      | 150,630                   |                           | -                      | -                  | -                 | -                      | -                         |
|     | b. Foreign currencies<br>Securities sold with agreement to repurchase (Repo)  | -                         | -                          | -                | -                  | -                      | -                         |                           | -                      | -                  | -                 | -                      | -                         |
|     | a. Rupiah   | -                         |                            |                  | -                  | -                      | -                         |                           | -                      | -                  | -                 | -                      | -                         |
|     | b. Foreign currencies   | -                         | -                          | •                | -                  | -                      | -                         | -                         | -                      | -                  |                   | -                      | -                         |
|     | Securities purchased with agreement to resell (Reverse Repo)<br>a. Rupiah   | -                         |                            |                  |                    | -                      |                           |                           |                        | -                  |                   |                        | -                         |
|     | <ul> <li>b. Foreign currencies</li> </ul>   | -                         |                            |                  |                    | -                      | -                         |                           | -                      | -                  |                   | -                      | -                         |
| +   | Acceptances receivables<br>Other receivable - trade transaction   | -                         | -                          | -                | -                  | -                      | -                         |                           | -                      | -                  | -                 | -                      | -                         |
|     | a. Rupiah   | -                         |                            |                  | -                  | -                      | -                         |                           | -                      | -                  | -                 | -                      | -                         |
|     | b. Foreign currencies   | -                         | -                          |                  | -                  | -                      | -                         |                           | -                      | -                  |                   | -                      | -                         |
| •   | Loans<br>a. Micro, small and medium loans (UMKM)  | -                         |                            |                  | -                  |                        |                           | 743                       | -                      | -                  |                   |                        | 743                       |
|     | i, Rupiah   |                           |                            |                  | -                  |                        | -                         | 743                       | -                      | -                  | -                 | -                      | 743                       |
|     | ii. Foreign currencies<br>b. Non UMKM   | 3,776,935                 | - 665                      | •                | -                  |                        | 3.777.603                 | -<br>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<br>i. Rupiah  | -                         | -                          | -                | -                  |                        |                           | -                         | -                      | -                  | -                 | -                      | -                         |
|     | ii. Foreign currencies  |                           |                            |                  |                    |                        |                           |                           |                        |                    |                   |                        | -                         |
|     | d. Property loans   | 88,821                    | 665                        | •                | -                  | 3                      | 89,489                    | 4,593                     | -                      | -                  | -                 |                        | 4,593<br>2,885,547        |
| i   | Investments in shares<br>Temporary investment   | 2,745,740                 |                            |                  | 474,227            | 27,469                 | 3,247,436                 | 2,883,269                 |                        | -                  |                   | 2,278                  | 2,885,547                 |
|     | Commitments and contingencies   |                           |                            |                  |                    |                        |                           |                           |                        |                    |                   |                        |                           |
|     | a. Rupiah   | 297,673                   |                            |                  |                    | -                      | 297,673                   | 120,081                   | •                      | -                  | -                 | -                      | 120,081                   |
|     | b. Foreign currencies   | 157,226                   | •                          | •                | -                  |                        | 157,226                   | 67,358                    | -                      | -                  | •                 | -                      | 67,358                    |
|     | Repossessed assets  | -                         | -                          | -                | -                  |                        | -                         | •                         | -                      | -                  | -                 | -                      | -                         |
|     | THIRD PARTIES<br>Placements with other banks  |                           |                            |                  |                    |                        |                           |                           |                        |                    |                   |                        |                           |
|     | a. Rupiah   | 21,532,983                |                            |                  | -                  |                        | 21,532,983                | 16,983,052                | •                      | -                  | -                 | -                      | 16,983,052                |
|     | b. Foreign currencies<br>Spot and derivative receivables  | 31,333,622                | -                          | -                | -                  | 55,832                 | 31,389,454                | 26,029,333                | -                      | -                  | -                 | 73,423                 | 26,102,756                |
|     | a. Rupiah   | 38,759                    | -                          | -                | -                  | -                      | 38,759                    | 113,443<br>738            | -                      | -                  | -                 | -                      | 113,443                   |
|     | b. Foreign currencies   | 904                       |                            |                  |                    | -                      | 904                       | 738                       | •                      | -                  | -                 | -                      | 738                       |
|     | a. Rupiah   | 77,333,099                |                            |                  |                    | 86.672                 | 77.419.771                | 81,409,171                |                        | -                  |                   | 86.310                 | 81,495,481                |
|     | b. Foreign currencies   | 7,810,752                 | -                          | •                | -                  | 10,850                 | 7,821,602                 | 2,950,416                 | -                      | -                  | -                 | 10,157                 | 2,960,573                 |
|     | Securities sold with agreement to repurchase (Repo)<br>a. Rupiah  | 5,457,684                 |                            |                  |                    |                        | 5,457,684                 | 2,578,731                 |                        |                    |                   |                        | 2,578,731                 |
|     | b. Foreign currencies   | - 3,437,084               |                            |                  |                    |                        | - 3,437,084               | 2,378,731                 |                        |                    |                   |                        | 2,576,751                 |
|     | Securities purchased with agreement to resell (Reverse Repo)  |                           |                            |                  |                    |                        |                           |                           |                        |                    |                   |                        | <u>.</u>                  |
|     | a. Rupiah<br>b. Foreign currencies  | 1,528,551                 |                            | •                | -                  |                        | 1,528,551                 | 10,581,813                | •                      | -                  | -                 |                        | 10,581,813                |
|     | Acceptances receivables<br>Other receivable - trade transaction   | 7,817,699                 | 9,617                      | •                | -                  | 194                    | 7,827,510                 | 8,404,001                 | 9,830                  | -                  |                   | -                      | 8,413,831                 |
| •   | Other receivable - trade transaction  | 0.074.050                 | 10 501                     |                  |                    |                        | 0.007.407                 | 4 750 704                 | 10 704                 |                    |                   |                        | 1 0 10 500                |
|     | a. Rupiah<br>b. Foreign currencies  | 2,671,959<br>4,609,362    | 49,504<br>361,957          | -                | -                  | 145,944<br>689,507     | 2,867,407<br>5,660,826    | 1,753,791<br>2,772,925    | 40,791<br>366,961      | -                  | -                 | 145,944<br>652,514     | 1,940,526<br>3,792,400    |
| . I | 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                |
|     | i. Rupiah<br>ii. Foreign currencies   | 53,979,870<br>350,584     | 3,655,080<br>16,592        | 257,772          | 509,174            | 1,386,258              | 59,788,154<br>367,176     | 42,923,837<br>337,010     | 2,890,300<br>25.603    | 233,671            | 306,143           | 846,111                | 47,200,062<br>362,613     |
|     | ii. Foreign currencies<br>b. Non UMKM   | 295.934.902               | 10.809.260                 | 295,690          | 385,318            | 3,845,826              | 311.270.996               | 241.611.233               | 9,137,250              | 872,621            | 537,991           | 3,267,258<br>2,048,441 | 255,426,353               |
|     | i. Rupiah<br>ii. Foreign currencies   | 246,412,846<br>49,522,056 | 8,732,834<br>2,076,426     | 288,008<br>7,682 | 374,386<br>10,932  | 2,659,117<br>1,186,709 | 258,467,191<br>52,803,805 | 200,021,994<br>41,589,239 | 7,229,908 1,907,342    | 597,584<br>275,037 | 523,375<br>14,616 | 2,048,441 1,218,817    | 210,421,302<br>45,005,051 |
|     | c. Restructured loans   | 7.353.927                 | 3.453.438                  | 143.893          | 237,340<br>237,340 | 952.550                | 12.141.148                | 9.009.555                 | 4.139.658              | 717.810            | 20,390<br>20,390  | 438,768                | 14.326.181                |
|     | i. Rupiah   | 3,919,530                 | 1,532,444                  | 143,893          | 237,340            | 663,140<br>289,410     | 6,496,347                 | 5,030,662                 | 2,437,768<br>1,701,890 | 442,822            | 20,390            | 311,123                | 8,242,765                 |
|     | ii. Foreign currencies<br>d. Property loans   | 3,434,397<br>31,795,685   | 1,920,994<br>3,037,040     | 80,515           | 60,703             | 302,804                | 5,644,801<br>35,276,747   | 3,978,893<br>19,482,401   | 2,444,939              | 274,988<br>70,828  | 71,097            | 127,645<br>265,232     | 6,083,416<br>22,334,497   |
|     | Investments in shares   | 1,955                     | -                          | -                | -                  |                        | 1,955 2,922               | 1,955                     | -                      |                    |                   |                        | 1,955                     |
|     | Temporary investment  | -                         |                            |                  | 2,922              | -                      | 2,922                     | -                         | -                      | -                  | 367               | -                      | 367                       |
| 1   | Administrative account transaction<br>a. Rupiah   | 89,087,543                | 553,850                    | 46,066           | 2,021              | 36,766                 | 89,726,246                | 37,218,809                | 207,354                | 425                | 77                | 41,779                 | 37,468,444                |
| Ť   | b. Foreign currencies   | 48,790,908                | 163,927                    | 1,588            | -                  | 8,276                  | 48,964,699                | 31,569,584                | 137,649                | -                  |                   | 8,970                  | 31,716,203                |
| Ì   | Repossessed assets  | -                         | -                          | -                | -                  | 19,815                 | 19,815                    | -                         | -                      | -                  | -                 | 120,030                | 120,030                   |
|     | OTHER INFORMATIONS  |                           |                            |                  |                    |                        |                           |                           |                        |                    |                   |                        |                           |
| 1   | Value of bank's assets pledge as collateral :<br>a. To Bank Indonesia   |                           |                            |                  |                    |                        |                           |                           |                        |                    |                   |                        |                           |
|     | b. To others  |                           |                            |                  |                    |                        |                           |                           |                        |                    |                   |                        |                           |
|     | Total allowance for impairment on financial assets to earning assets  |                           |                            |                  |                    |                        | 15,185,813                |                           |                        |                    |                   |                        | 13,868,648                |
| •   | Total allowance for impairment on financial assets to earning assets<br>Total required allowance for possible losses on assets<br>Percentage of UMKM loans to total loans |                           |                            |                  |                    |                        | 14,660,372<br>16.03%      |                           |                        |                    |                   |                        | 12,408,142<br>15.50%      |
| .   | Percentage of UMK loans to total loans  |                           |                            |                  |                    |                        | 6.57%                     |                           |                        |                    |                   |                        | 6.16%                     |
|     | Percentage of UMKM debtors to total debtors   |                           |                            |                  |                    |                        | 46.04%<br>42.90%          |                           |                        |                    |                   |                        | 42.31%                    |
| :   | Percentage of UMK debtors to total debtors<br>Others  |                           |                            |                  |                    |                        |                           |                           |                        |                    |                   |                        | 39.39%                    |
| 1   | a. Chanelling of loans<br>b. Mudharabah Muqayyadah financing  |                           |                            |                  |                    |                        | 10,631,447                |                           |                        |                    |                   |                        | 12,701,635                |
|     | <ul> <li>Mudharabah Muqayyadah financing</li> </ul>   |                           |                            |                  |                    |                        | 946,847                   |                           |                        |                    |                   |                        | 1,430,212                 |
|     |   |                           |                            |                  |                    |                        | 940.847                   |                           |                        |                    |                   |                        | 1,430,212                 |
|     | c. write off on earning assets<br>d. Recovery of write off on earning assets  |                           |                            |                  |                    |                        | 1,600,659                 |                           |                        |                    |                   |                        | 2,368,789                 |

STATEMENTS OF CALCULATION OF CAPITAL ADEQUACY RATIO COMMERCIAL BANK

| â  | at 30 June 2013 and 2012  |            |              | (In Million | s of Rupiah  |
|----|---|------------|--------------|-------------|--------------|
|    | COMPONENTS OF CAPITAL   | 30 Ju      | ne 2013      | 30 Ju       | ne 2012      |
| J. | COMPONENTS OF CAPITAL   | BANK       | CONSOLIDATED | BANK        | CONSOLIDATED |
|    | COMPONENTS  |            |              |             |              |
|    | A. Core Capital   | 61,294,930 | 66,612,484   | 51,042,746  | 55,238,986   |
|    | 1. Paid-in Capital  | 11,666,667 | 11,666,667   | 11,666,667  | 11,666,667   |
|    | 2. Disclosed Reserves   | 51,223,085 | 55,274,344   | 40,819,802  | 43,822,791   |
|    | 2.1. Additional   | 51,497,332 | 55,561,653   | 41,211,748  | 44,236,799   |
|    | 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>                                       | 2,050,894  | 2,050,894    | 547,000     | 547,000      |
|    | <ul> <li>Previous years profit (100%)</li> </ul>                                | 25,413,268 | 29,325,353   | 17,424,892  | 20,158,271   |
|    | <li>f. Current year profit (50%)</li>   | 4,368,985  | 4,546,724    | 3,632,269   | 3,949,368    |
|    | <ul> <li>Differences arising from translation of financial statement</li> </ul> | 135,092    | 109,589      | 78,494      | 53,067       |
|    | <li>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  | (274,247)  | (287,309)    | (391,946)   | (414,008)    |
|    | 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                                  |            |              |             |              |

(274,247)

(1,594,822)

(1,594,822)

7,416,605 6,161,729

1,371,121 4,790,608

2,849,698 2,849,698

(1,594,822) (1,594,822)

included as core cap apital (upper tier 2)

Ivailable for sale (45%) Tier 2 maximum 50% of Core Capital

RE CAPITAL AND SUPPLEME

Director Director Director Director Director Director Director

n on earning assets (max. 1.25% RWA)

(287.309)

(515,088)

304,302

9,032,577 6,697,967

1,371,121 5,326,846

2,849,698

2,849,698

(391,946)

(1,443,723)

7,970,528 5,316,875

1,371,121 3,945,754

4,097,376

4,097,376

(515,088) (1,443,723) (515,088) (1,443,723)

Wahyu Hid Pradjoto

la N. Mansur lisca N. Mok

(632,829) (1,443,723) (117,741)

(414,00

(541,914) (105,666)

(436,248)

291,442

9,397,555 5,736,426

1,371,121 4,365,305

4,097,37

4,097,376 (436,24 (436,24

| b. Foreign currencies     Unrecognized interest income  | 12,809,890            | 9,916,800                     | 12,812,468                     | 9,919,327                |
|---|-----------------------|-------------------------------|--------------------------------|--------------------------|
| a. Interest loan<br>b. Others interest  | 6,087,876<br>51,949   | 5,669,484                     | 6,093,432                      | 5,674,413<br>234,732     |
| b. Others interest<br>3. Others   | 51,949<br>32,729      | 5,669,484<br>51,949<br>32,729 | 6,093,432<br>388,015<br>32,729 | 234,732<br>32,729        |
|   | 52,725                | 52,125                        | 32,125                         | 32,723                   |
| CONTINGENT PAYABLES 1. Guarantees issued  |                       |                               |                                |                          |
| a. Rupiah   | 18,619,137            | 22,329,910                    | 18,769,843                     | 22,541,654               |
| b. Foreign currencies<br>2. Others  | 30,324,297<br>169,418 | 25,951,138<br>247,777         | 30,419,650<br>169,418          | 26,057,908<br>247,777    |
| 2. 001010   | 100,110               | 2.0,000                       | 100,110                        | 2.11,777                 |
| <b>TEMENTS OF CASH FLO</b>  | WS                    |                               |                                |                          |
| he Periods Ended 30 June 2013 and 20  |                       |                               | (In Million                    | s of Rupiah)             |
|   |                       |                               | CONSO                          | LIDATED                  |
| DESCRIPTION   |                       |                               |                                |                          |
|   |                       |                               | 30 June 2013                   | 30 June 2012             |
| H FLOWS FROM OPERATING ACTIVITIES   |                       |                               |                                |                          |
| eceipts from interest income and sharia income  |                       |                               | 22,781,871                     | 20,218,985               |
| eceipts from fees, commissions and premium - net  |                       |                               | 5,289,357                      | 4,639,849                |
| ayments of interest expense and sharia expenses   |                       |                               | (7,982,908)                    | (7,668,490)              |
| eceipts from the sale of Government Bonds - Fair val<br>cquisition of Government Bonds - Fair value through |                       | or loss                       | 16,703,842                     | 34,547,032               |
| preign exchange gains - net   | profile of 1055       |                               | (16,017,394)<br>1,224,554      | (33,767,496)<br>791,136  |
| perating income - others  |                       |                               | 159,288                        | 148,241                  |
| perating expenses - others  |                       |                               | (930,439)                      | (1,141,116)              |
| alaries and employee benefits   |                       |                               | (4,667,501)                    | (3,804,759)              |
| eneral and administrative expenses<br>on operating income - others  |                       |                               | (3,908,353)<br>111,696         | (3,331,256)<br>233,639   |
| ash Flow From Operating Activities Before Changes   | in Operating Asse     | ets and Liabilities           | 12,764,013                     | 10,865,765               |
| ecrease/(increase) in operating assets:   |                       |                               |                                |                          |
| acements with Bank Indonesia and other banks  |                       |                               | (1,082,520)                    | (4,815,176)              |
| arketable securities - Fair value through profit or loss  |                       |                               | 358,846                        | 1,245,623                |
| ther receivables - trade transactions   |                       |                               | (1,682,339)<br>(39,982,570)    | 90,810<br>(37,486,102)   |
| ecurities purchased under resale agreements   |                       |                               | 12,559,737                     | 1,785,426                |
| onsumer financing receivable  |                       |                               | (1,021,167)                    | (26,796)                 |
| vestment in lease financing   |                       |                               | (218,660)                      | (52,645)                 |
| repaid taxes  |                       |                               | (1,232,080)                    | (120,459)                |
| repaid expense<br>ther assets   |                       |                               | (147,349)<br>(2,736,836)       | (371,774)<br>(1,625,714) |
| oceeds from collection of financial assets already writh  | en - off              |                               | 1,562,768                      | 2,300,477                |
| crease/(decrease) in operating liabilities and tempo  |                       | ls:                           |                                | 11                       |
| onventional Banking and Sharia - Non Syirkah Tem  |                       |                               |                                |                          |
| Demand deposits   |                       |                               | (80,846)                       | (6,330,530)              |
| Saving deposits<br>Time deposits  |                       |                               | 3,251,978<br>21,600,126        | 7,741,411                |
| ter-bank call money   |                       |                               | 21,000,120                     | 3,514,875<br>7,349,453   |
| bligation due immediately   |                       |                               | (285,333)                      | 127,726                  |
| axes payable  |                       |                               | (113,596)                      | (347,240)                |
| ayment of corporate income tax<br>ther liabilities  |                       |                               | (3,477,112)<br>2,486,698       | (1,601,116)<br>1,367,564 |
| haria Banking - Temporary Syirkah Funds   |                       |                               | 2,400,030                      | 1,007,004                |
| Restricted investment demand deposit and mudharal   | bah musytarakah (     | demand deposit                | 1,556                          | (26,197)                 |
| Restricted investment saving deposit and unrestricted inv   | vestment mudharaba    | ah saving deposit             | 969,380                        | 1,837,766                |
| Unrestricted investment mudharabah time deposit   |                       |                               | 2,822,629                      | (1,410,776)              |
| et cash provided by operating activities<br>H FLOWS FROM INVESTING ACTIVITIES                               |                       |                               | 6,601,566                      | (15,987,629)             |
| ecrease/(increase) in marketable securities - Available   | for colo and Hold     | to moturity                   | (4,971,588)                    | (29,109)                 |
| ecrease in Government Bonds - Available for sale and  |                       | to maturity                   | (2,255,529)                    | (1,955,004)              |
| crease of investment in Subsidiaries  |                       |                               | (1,753)                        | 670                      |
| oceeds from sale of fixed assets  |                       |                               | (41,667)                       | 3,227                    |
| equisition of fixed assets equisition of intangible assets  |                       |                               | (255,874)<br>(61,829)          | (229,306)<br>(38,653)    |
| crease in Non Controlling Interests   |                       |                               | (189,567)                      | 8,938                    |
| et cash (used in)/provided by investing activities  |                       |                               | (7,777,807)                    | (2,239,237)              |
| H FLOWS FROM FINANCING ACTIVITIES   |                       |                               | 0.05.070                       | (500.044)                |
| lecrease)/increase in marketable securities issued<br>lecrease)/increase in fund borrowings                 |                       |                               | 265,670 (261,277)              | (589,644)<br>(1,758,972) |
| ayment of Subordinated Loans  |                       |                               | (13,478)                       | (12,562)                 |
| ecrease in securities sold under repurchase agreement   | ts                    |                               | 4,689,905                      | 2,585,536                |
| apital contribution   |                       |                               | •                              | 10,470                   |
| ayments of dividends, cooperative development fund pr<br>fund program                                       | ogram and comm        | unity development             | (4,651,220)                    | (2,940,883)              |
| et cash (used in)/provided by financing activities  |                       |                               | 29,600                         | (2,940,005)              |
| INCREASE IN CASH AND CASH EQUIVALENTS   |                       |                               | (1,146,641)                    |                          |
| H AND CASH EQUIVALENTS AT BEGINNING OF YE   | EAR                   |                               | 111,307,954                    | 108,653,748              |
| H AND CASH EQUIVALENTS AT END OF YEAR   |                       |                               | 110,161,313                    | 87,720,827               |
| ash and cash equivalent at end of year consist of :   |                       |                               |                                |                          |
| Cash  |                       |                               | 12,248,288                     | 11,377,060               |
| Current accounts with Bank Indonesia  |                       |                               | 40,909,033                     | 33,580,659               |
| Current accounts with other banks<br>Placements with Bank Indonesia and other banks                         |                       |                               | 10,709,030<br>46,284,994       | 7,542,272 35,195,952     |
| Certificate of Bank Indonesia   |                       |                               | 9,968                          | 24 884                   |

#### ALLOWANCES FOR IMPAIRMENT

|     |  |               | 30 Jun     | e 2013                              |           |                 | 30 Jun     | e 2012                               |           |
|-----|--|---------------|------------|-------------------------------------|-----------|-----------------|------------|--------------------------------------|-----------|
| No. | DESCRIPTION  | Allowance for | Impairment | Required Allo<br>Possible Losses on |           | Allowance for I | Impairment | Required Allor<br>Possible Losses on |           |
|     |  | Individual    | Collective | General                             | Spesific  | Individual      | Collective | General                              | Spesific  |
| 1.  | Placements with other banks                                  | 55.832        | 26.437     | 177.519                             | 55.832    | 73.423          | 55.471     | 196.047                              | 73.423    |
| 2.  | Spot and derivative receivables                              | -             | -          | 316                                 | -         |                 | -          | 964                                  | -         |
| 3.  | Securities   | 133,339       | 5,871      | 106,250                             | 97,522    | 122,408         | 76,995     | 70,580                               | 96,467    |
| 4.  | Securities sold with agreement to repurchase (Repo)          | -             | -          | -                                   | -         | -               |            | 25,787                               | -         |
| 5.  | Securities purchased with agreement to resell (Reverse Repo) | -             |            | 15,286                              | -         |                 |            |                                      |           |
| 6.  | Acceptances receivables                                      | 78,050        | 28,889     | 78,177                              | 675       | 6,885           | 31,091     | 84,040                               | 492       |
| 7.  | Other Receivable - Trade Transaction                         | 1,177,145     | 26,820     | 72,813                              | 856,024   | 1,114,948       | 15,003     | 45,267                               | 818,846   |
| 8.  | Loans  | 8,436,209     | 5,155,773  | 5,464,336                           | 7,469,528 | 8,376,394       | 3,993,336  | 3,891,331                            | 7,102,387 |
| 9.  | Investments in shares  | 59,987        | -          | 50                                  | 264,583   | 2,511           | -          | 50                                   | 2,278     |
|     | Temporary invesment  | 1,461         |            | -                                   | 1,461     | 183             |            |                                      | 183       |
| 11. | Administrative account transaction                           | 193,632       | 12,936     | 596,595                             | 67,402    | 140,383         | 45,457     | 548,503                              | 43,272    |

#### Notes :

Notes:
 Presentation of the above Published Financial Statements as at and for six months ended 30 June 2013 and 2012 are derived from the Consolidated Financial Statements of PT Bank Mandiri (Persero) Tbk. and Subsidiaries (unaudited), and Consolidated Financial Statements are at and for the years ended 31 December 2012 are derived from the Consolidated Financial Statements which were audited by Public Accounting Firm KAP Tanudiredja, Wibisana & Rekan - a member firm of PwC Global Network (partner in charge Lucy Luciana Subandará S. E., Ak., CPA) whose report date 25 February 2013 expressed an Unqualified Opinion with an explanatory paragraph gadpition of various new and revised Financial Statements Presentation and Oncesia effective from 1 January 2012 and adoption on Vuline, T., Decision of Chairman of Bapepara and LK regulation No. 312.7PB/L2012 dated 25 June 2012, regarding Transparency and Published Financial Statements Presentation and Oncesia effective from subardory on 2022 regarding Transparency and Published Financial Statements of the Bank and Circular Letter of Bank Indonesia No. 3320/PPNP dated 14 December 2001 regarding Quartery Published Financial Statements and Specific Reports to Bank Indonesia, which was amended by ans 300/PPNP dated 14 December 2010 regarding Quartery Published Financial Statements of No. 302.7PPB/L2012 dated 13 December 2011 regarding Transparency and Published Financial Statements of No. 302.7PPI dated 14 December 2010 regarding Quartery Published Financial Statements on No. 302.7PPI dated 14 December 2010 regarding Duartery Published Financial Statements on No. 302.7PPI dated 14 December 2010 regarding Duartery Published Financial Statements on No. 302.7PPI dated 14 December 2010 regarding Duartery Published Financial Statements on No. 302.7PPI dated 14 December 2010 regarding Duartery Published Financial Statements on No. 302.7PPI dated 14 December 2010 regarding Duartery Published Financial Statements on No. 302.7PPI dated 14 December 2010 regar

# mandiri call 14000

### Leading, Trusted. Enabling growth.

Riswinandi

Deputy President Director

|  |   | ,  |  |  |  |  |
|--|---|--|--|--|--|--|
| <ol> <li>The Annual General Meeting of Stateholders' on 2 April 2015 has honorably discharged Michayat and Cahyana Ahmadiyadi, and appointed<br/>Ages Supplices. Del Nabionni and Addal Azis as Commissioner, which will be effective after dotating appoint from Bank Indonesia<br/>on the It and proper test.</li> <li>The Annual General Meeting of Stateholders' on 2 April 2015 has honorably dotatinged Zuliki Zian's resident Director the company which will be effective after<br/>obtaining appointer Budie update Stateholders' on 2 April 2015 has specified Heart Director of the company which will be effective after<br/>obtaining appointer Budie update Stateholders' on 2 April 2015 has appointed Hery Ganard as a Director effectively based on approval hom<br/>Bank Indonesia on the It and proper test registing Circular Latter of Bank Indonesia No. 15/15/GBIDPIPRatesia dated 27 June 2013.</li> </ol> |   |  |  |  |  |  |
| THE BEST BANK<br>IN INDONESIA<br>2012  | THE BEST BANK<br>SERVICE<br>EXCELLENCE<br>2008-2009-2010-2011-2012-2013 | INDONESIA MOST<br>TRUSTED COMPANY<br>(IMTC)<br>2007-2008-2009-2010-2011-2012 |  |  |  |  |
| Euromoney<br>Asiamoney<br>Finance Asia<br>Alpha Southeast Asia<br>The Bankers  | MRI and Infobank  | Indonesia Institute for<br>Corporate Governance<br>(IICG) and SWA            |  |  |  |  |

MANAGEMENT OF THE BANK

| NU. | RAIDS  | 30 June 2013 | 30 June 2012 |
|-----|--|--------------|--------------|
| PE  | RFORMANCE RATIOS   |              |              |
| 1.  | Capital Adequacy Ratio (CAR)   | 15.55%       | 16.15%       |
| 2.  | Non performing earning assets and non performing non earning assets    |              |              |
|     | to total earning assets and non earning assets                         | 1.25%        | 1.38%        |
| 3.  | Non performing earning assets to total earning assets                  | 1.51%        | 1.51%        |
| 4.  | Allowance for impairment on financial assets to earning assets         | 2.81%        | 2.98%        |
| 5.  | Gross NPL  | 1.77%        | 1.95%        |
|     | Net NPL  | 0.38%        | 0.44%        |
|     | Return on Asset (ROA)  | 3.47%        | 3.35%        |
| 8.  | Return on Equity (ROE)   | 25.60%       | 25.19%       |
| 9.  | Net Interest Margin (NIM)  | 5.42%        | 5.38%        |
|     | Operating Expenses to Operating Income                                 | 62.32%       | 64.60%       |
|     | Loan to Deposit Ratio (LDR)  | 82.75%       | 81.42%       |
| CO  | MPLIANCE   |              |              |
| 1.  | a. Percentage violation of Legal Lending Limit                         |              |              |
|     | i. Related parties   | 0.00%        | 0.00%        |
|     | ii. Third parties  | 0.00%        | 0.00%        |
|     | <ul> <li>b. Percentage of excess of the Legal Lending Limit</li> </ul> |              |              |
|     | i. Related parties   | 0.00%        | 0.00%        |
|     | ii. Third parties  | 0.00%        | 0.00%        |
| 2.  | Reserve requirement  |              |              |
|     | a. Primary reserve requirement Rupiah                                  | 8.00%        | 8.00%        |
|     | <ul> <li>Reserve requirement Foreign currencies</li> </ul>             | 10.07%       | 8.20%        |
| 3.  | Net Open Position - Overall  | 0.86%        | 1.30%        |

|     |                       |                                  |            | BANK                |                 |          |
|-----|-----------------------|----------------------------------|------------|---------------------|-----------------|----------|
| No. | TRANSACTION           | TRANSACTION Notional Amount Type |            | Derivative Receival | bles & Payables |          |
|     |                       | Notional Amount                  | Trading    | Hedging             | Receivables     | Payables |
| A.  | Exchange Rate Related |                                  |            |                     |                 |          |
| 1.  | Spot                  | 4,117,086                        | 3,623,213  | 493,873             | 7,112           | 5,543    |
| 2.  | Forward               | 2,148,965                        | 566,411    | 1,582,554           | 10,264          | 8,744    |
| 3.  | Option                |                                  |            |                     |                 |          |
|     | a. Written            | -                                | -          | -                   | -               | -        |
|     | b. Purchased          | -                                | -          | -                   | -               | -        |
| 4.  | Future                | -                                | -          | -                   | -               | -        |
| 5.  | Swap                  | 29,546,714                       | 28,188,538 | 1,358,176           | 21,177          | 107,877  |
| 6.  | Others                | -                                | -          | -                   | -               | -        |
| В.  | Interest Rate Related |                                  |            |                     |                 |          |
| 1.  | Forward               | -                                | -          | -                   | -               | -        |
| 2.  | Option                |                                  |            |                     |                 |          |
|     | a. Written            | -                                | -          | -                   | -               | -        |
|     | b. Purchased          | -                                | -          | -                   | -               | -        |
| 3.  | Future                | -                                | -          | -                   | -               | -        |
| 4.  | Swap                  | 7,550,000                        | -          | 7,550,000           | 1,112           | 18,219   |
| 5.  | Others                | -                                | -          | -                   | -               | -        |
| c.  | Others                | -                                | -          | -                   | -               | -        |
|     | ΤΟΤΑΙ                 | 43 362 765                       | 32 379 162 | 10 094 603          | 20.665          | 140 393  |

Jakarta, 30 July 2013 S. E & O Board of Directors PT Bank Mandiri (Persero) Tbk.

Pahala N. Mansury

Director

| Allocated To                               |                             |                    |                  |             |    |                                     |
|--|-----------------------------|--------------------|------------------|-------------|----|-------------------------------------|
|  |                             | -                  |                  |             | CC | OMPLIANCE                           |
| MENTAL CAPITAL (A+B-C)                     | 68,711,535                  | 75,645,061         | 59,013,274       | 64,636,541  | 1. | a. Percentage violation of Legal L  |
| TAL CAPITAL, AND                           |                             |                    |                  |             |    | <ol> <li>Related parties</li> </ol> |
| FAL ALLOCATED TO                           |                             |                    |                  |             |    | ii. Third parties                   |
| E)   | 68,711,535                  | 75,645,061         | 59,013,274       | 64,636,541  |    | b. Percentage of excess of the Le   |
|  | 383,248,592                 | 426,147,709        | 315,660,337      | 349,224,377 |    |                                     |
| ETS  | 57,671,278                  | 67,581,862         | 48,384,624       | 55,735,767  |    | i. Related parties                  |
|  | 1,072,285                   | 886,610            | 1,434,351        | 1,646,909   |    | ii. Third parties                   |
| UACY RATIO FOR                             |                             |                    |                  |             | 2. | Reserve requirement                 |
| SK {II:(IV+V)}                             | 15.58%                      | 15.32%             | 16.21%           | 15.96%      |    | a. Primary reserve requirement F    |
| UACY RATIO FOR                             |                             |                    |                  |             |    |                                     |
| ND MARKET                                  |                             |                    |                  |             | -  | b. Reserve requirement Foreign      |
|  | 15.55%                      | 15.29%             | 16.15%           | 15.90%      | 3. | Net Open Position - Overall         |
| SHAREHO                                    | DLDER                       |                    |                  |             |    |                                     |
| : 60.00%                                   |                             |                    |                  |             |    | TATEMENTS OF SPO<br>at 30 June 2013 |
| older through Capit<br>older through non C | ai Market (≥<br>apital Mark | : 5%)<br>et (≥ 5%) | : Nill<br>: Nill |             |    |                                     |

### Activities not affecting cash flows : Unrealised losses from decrease in fair value of available for sale marketable securities and Government Bonds - net of deffered tax Acquisition of fixed assets - payable

RATIOS

Net ca ASH FL

Decrea Decrea Increas Procee Acquisi Increas Net ca CASH FL (Decrea Capital Payme fun Net ca NET INCF CASH AN CASH AN CaSH a Cash a

Certificate of Bank Indonesia

Total cash and cash equivalents Supplemental Cash Flows Information

### STATEMENTS OF CALCULATION OF FINANCIAL RATIOS As at 30 June 2013 and 2012 (In %)

(993,593)

(337,366)

BANK

24.884 110,161,313 87,720,827

(407,616

(146,425)

| 6.  | Net NPL  | 0.38%  | 0.44%  |
|-----|--|--------|--------|
| 7.  | Return on Asset (ROA)  | 3.47%  | 3.35%  |
| 8.  | Return on Equity (ROE)   | 25.60% | 25.19% |
| 9.  | Net Interest Margin (NIM)  | 5.42%  | 5.38%  |
| 10. | Operating Expenses to Operating Income                                 | 62.32% | 64.60% |
| 1.  | Loan to Deposit Ratio (LDR)  | 82.75% | 81.42% |
| :0  | MPLIANCE   |        |        |
| 1.  | a. Percentage violation of Legal Lending Limit                         |        |        |
|     | i. Related parties   | 0.00%  | 0.00%  |
|     | ii. Third parties  | 0.00%  | 0.00%  |
|     | <ul> <li>b. Percentage of excess of the Legal Lending Limit</li> </ul> |        |        |
|     | i. Related parties   | 0.00%  | 0.00%  |
|     | ii. Third parties  | 0.00%  | 0.00%  |
| 2.  | Reserve requirement  |        |        |
|     | a. Primary reserve requirement Rupiah                                  | 8.00%  | 8.00%  |
|     | b. Reserve requirement Foreign currencies                              | 10.07% | 8.20%  |
| 3.  | Net Open Position - Overall  | 0.86%  | 1.30%  |