

CONSOLIDATED FINANCIAL STATEMENTS

PT Bank Mandiri (Persero) Tbk. and Subsidiaries

STATEMENTS OF FINANCIAL POSITION

As at 30 September 2013 and 31 December 2012

No.	DESCRIPTION	BANK		CONSOLIDATED	
		30 September 2013	31 December 2012 (Audited)	30 September 2013	31 December 2012 (Audited)
ASSETS					
1.	Cash	13,119,623	14,131,136	14,352,087	15,286,190
2.	Placements with Bank Indonesia	61,406,676	69,830,072	69,027,421	75,286,859
3.	Placements with other banks	24,809,092	19,262,173	26,322,381	20,960,551
4.	Spot and derivative receivables	551,100	93,280	551,625	93,291
5.	Securities	3,118,403	1,785,047	5,366,037	4,130,708
a.	Designated at fair value through profit/loss	65,249,609	59,104,728	65,510,472	59,428,193
b.	Available for sale	24,638,678	24,182,676	26,419,304	26,073,041
c.	Held to maturity ***)	12,662	10,817	12,662	10,817
d.	Loans and receivables	2,816,733	-	2,816,733	-
6.	Securities sold with agreement to repurchase (Repo)	1,100,254	14,322,362	1,584,574	14,515,235
7.	Securities purchased with agreement to resell (Reverse Repo)	11,590,896	7,957,512	11,590,896	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	395,830,648	339,973,690	445,046,607	384,581,706
10.	Consumer finance receivables	-	-	5,102,600	3,919,166
11.	Sharia financing	-	-	-	-
12.	Investments in shares	3,250,926	3,218,075	7,716	7,350
13.	Policy holder's investment in Unit Link Contract	-	-	11,619,316	11,034,239
14.	Allowance for impairment on financial assets -/-	-	-	-	-
a.	Securities	(147,061)	(124,870)	(288,394)	(268,841)
b.	Loans	(14,571,991)	(12,740,561)	(16,026,497)	(14,011,350)
c.	Others	(1,784,329)	(1,284,357)	(1,866,873)	(1,361,841)
15.	Intangible assets	1,924,849	1,829,609	2,222,093	2,074,593
a.	Accumulated amortisation for intangible assets -/-	(1,253,940)	(1,173,586)	(1,310,396)	(1,213,891)
16.	Premises and equipment	10,875,431	10,410,946	12,579,652	11,940,765
a.	Accumulated depreciation for premises and equipment -/-	(4,655,679)	(4,226,501)	(5,530,578)	(4,938,075)
17.	Non earning assets	-	-	-	-
a.	Abandoned properties	180,048	180,048	180,282	180,280
b.	Repossessed assets	19,815	19,815	33,837	33,837
c.	Suspense account	1,069,076	779,222	1,069,076	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 -/-	(308,574)	(283,905)	(321,636)	(296,967)
19.	Lease financing	-	-	616,592	329,447
20.	Deferred tax assets	2,770,294	3,777,111	2,967,640	3,966,613
21.	Other assets	14,690,434	12,070,531	20,327,353	15,120,078
	TOTAL ASSETS	616,303,673	563,105,056	700,082,582	635,616,708
LIABILITIES AND EQUITY					
LIABILITIES					
1.	Demand deposits **)	107,313,005	107,829,706	113,021,975	113,911,014
2.	Savings deposits **)	196,273,476	182,784,459	217,723,481	202,216,209
3.	Time deposits **)	156,354,254	144,844,747	183,475,319	166,786,895
4.	Investment fund - revenue sharing	-	-	-	-
5.	Fund from Bank Indonesia	185	755	185	755
6.	Fund from other banks **)	29,973,434	14,118,879	30,131,032	14,320,656
7.	Spot and derivative liabilities	937,597	121,232	937,597	121,232
8.	Liabilities sold with repo agreements to repurchase (Repo)	2,556,778	-	2,556,778	-
9.	Acceptances liabilities	11,590,896	7,957,512	11,590,896	7,957,512
10.	Securities issued	564	564	1,668,424	1,250,364
11.	Fund borrowings	-	-	-	-
a.	Loans capital	5,146,411	5,142,950	5,141,411	5,137,950
b.	Others fund borrowings	10,676,386	8,701,422	13,769,189	11,608,077
12.	Margin deposits received	1,836,621	1,872,976	1,836,621	1,872,976
13.	Inter office liabilities	9,321,335	4,226,590	9,321,335	4,226,590
a.	Operational activities conducted in Indonesia	(9,243,358)	(4,059,287)	(9,243,358)	(4,059,287)
b.	Operational activities conducted outside Indonesia	-	-	-	-
14.	Deferred tax liabilities	-	-	-	-
15.	Liability to Unit Link Holders	-	-	11,619,316	11,034,239
16.	Other liabilities	16,327,996	18,911,364	22,790,131	22,700,661
17.	Investment fund - profit sharing	-	-	-	-
	TOTAL LIABILITIES	539,065,580	492,453,869	616,340,332	559,085,843
EQUITY					
18.	Share capital	16,000,000	16,000,000	16,000,000	16,000,000
a.	Authorised capital	-	-	-	-
b.	Unpaid-in capital -/-	(4,333,333)	(4,333,333)	(4,333,333)	(4,333,333)
c.	Treasury stock -/-	-	-	-	-
19.	Additional Paid-in Capital	-	-	-	-
a.	Agio	17,202,376	17,195,760	17,202,376	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	163,610	72,694	138,023	47,677
b.	Gain (Losses) from changes of financial assets on available for sale	(1,681,012)	(528,757)	(1,167,568)	(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	331,609	101,158	329,920	96,620
h.	Others	-	-	-	-
21.	Difference arising from quasi reorganisation	-	-	-	-
22.	Difference arising from restructuring value of transaction of entities under common control	-	-	-	-
23.	Other equity	-	-	-	-
24.	Reserve	-	-	-	-
a.	General reserve	2,333,333	2,333,333	2,333,333	2,333,333
b.	Appropriated reserve	2,050,894	547,000	2,050,894	547,000
25.	Retained Earnings	33,108,218	24,961,431	37,041,727	27,695,065
a.	Previous years *)	-	-	-	-
b.	Current year	12,062,398	14,301,901	12,803,391	15,504,067
	TOTAL EQUITY ATTRIBUTABLE TO OWNER	77,238,093	70,651,187	81,893,763	74,580,120
26.	Non controlling interest	-	-	1,648,487	1,952,745
	TOTAL EQUITY	77,238,093	70,651,187	83,742,250	76,532,865
	TOTAL LIABILITIES AND EQUITY	616,303,673	563,105,056	700,082,582	635,616,708

*) Accumulated losses of Rp162,674,901 million has been eliminated against additional paid-in capital/ago through quasi-reorganisation on 30 April 2003.
*) Consolidated balance includes temporary syrikah funds from a Subsidiary.
*) Included Securities owned by Subsidiary which classified "At Cost", accordance with SFAS 110 "Accounting for Sukuk", which was effective since 1 January 2011.

STATEMENTS OF ASSETS' QUALITY AND OTHER INFORMATION

As at 30 September 2013 and 2012

No.	DESCRIPTION	30 September 2013 *)					BANK					30 September 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	193	-	-	-	-	193	-	-	-	-	-	-	-	-	-
b.	Foreign currencies	1,281,281	-	-	-	-	1,281,281	547,431	-	-	-	-	-	-	-	547,431
2.	Spot and derivative receivables															
a.	Rupiah	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
b.	Foreign currencies	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
3.	Securities															
a.	Rupiah	149,730	-	-	-	-	149,730	-	-	-	-	-	-	-	-	-
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	-	-	-	-	-	-	539	-	-	-	-	-	-	-	539
ii.	Foreign currencies	-	-	-	-	-	-	539	-	-	-	-	-	-	-	539
b.	Non UMKM	3,970,611	1,066	12	-	79,451	4,051,140	3,738,069	-	-	-	-	-	-	-	3,738,069
i.	Rupiah	3,879,731	1,066	12	-	79,448	3,880,812	3,625,529	-	-	-	-	-	-	-	3,625,529
ii.	Foreign currencies	90,880	-	-	-	-	170,328	112,540	-	-	-	-	-	-	-	112,540
c.	Restructured loans															
i.	Rupiah	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
ii.	Foreign currencies	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
d.	Property loans	12,043	640	-	-	3	12,686	6,327	-	-	-	-	-	-	-	6,327
e.	Investments in shares	2,745,740	-	-	-	27,469	3,247,436	2,883,269	-	-	-	-	-	-	2,278	2,885,547
10.	Temporary investment															
11.	Commitments and contingencies															
a.	Rupiah	353,620	-	-	-	-	353,620	97,872	-	-	-	-	-	-	-	97,872
b.	Foreign currencies	85,212	-	-	-	-	85,212	71,177	-	-	-	-	-	-	-	71,177
12.	Repossession assets															
II. THIRD PARTIES																
1.	Placements with other banks															
a.	Rupiah	12,455,314	-	-	-	-	12,455,314	21,143,330	-	-	-	-	-	-	-	21,143,330
b.	Foreign currencies	33,583,218	-	-	-	67,406	33,650,624	27,988,875	-	-	-	-	53,416	-	-	28,042,291
2.	Spot and derivative receivables															
a.	Rupiah	550,989	-	-	-	-	550,989	61,600	-	-	-	-	-	-	-	61,600
b.	Foreign currencies	111	-	-	-	-	111	357	-	-	-	-	-	-	-	357
3.	Securities															
a.	Rupiah	82,005,204	-	-	-	86,720	82,091,924	81,222,965	-	-	-	-	86,507	-	-	81,309,472
b.	Foreign currencies	10,764,889	-	-	-	12,809	10,777,688	3,031,441	-	-	-	-	10,725	-	-	3,042,166
4.	Securities sold with agreement to repurchase (Repo)															
a.	Rupiah	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
b.	Foreign currencies	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
5.	Securities purchased with agreement to resell (Reverse Repo)															
a.	Rupiah	1,100,254	-	-	-	-	1,100,254	6,791,327	-	-	-	-	-	-	-	6,791,327
b.	Foreign currencies	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
6.	Acceptances receivables	11,580,201	10,695	-	-	-	11,590,896	7,233,053	3,677	-	-	919	-	-	-	7,237,649
7.	Other receivable - trade transaction															
a.	Rupiah	302,688	59,718	-	-	145,944	3,278,350	2,024,166	42,380	-	-	145,944	-	-	-	2,212,490
b.	Foreign currencies	3,833,765	447,459	-	-	806,147	5,087,371	2,211,583	354,877	-	-	664	-	-	-	2,566,845
8.	Loans															
a.	Micro, small and medium loans (UMKM)	5,057,281	4,099,899	372,926	545,864	1,440,260	6,162,630	45,677,354	3,271,510	262,016	362,911	1,000,559	30,557,350	-	-	50,531,812
i.	Rupiah	34,728,294	4,082,863	372,926	545,864	1,440,260	6,170,133	45,357,958	3,246,268	262,016	362,911	1,000,559	30,531,812	-	-	50,531,812
ii.	Foreign currencies	1,281,981	-	-	-	-	1,281,981	25,424	-	-	-	-	34,528	-	-	34,528
b.	Non UMKM	11,038,165	354,597	283,162	373,360	3,753,360	33,015,278	248,974,878	10,497,976	1,229,554	225,500	3,067,517	26,838,045	-	-	33,067,517
i.	Rupiah	258,906,528	8,910,223	351,498	270,551	2,447,017	270,888,961	205,115,965	8,191,648	948,882	217,485	2,994,553	21,680,433	-	-	21,680,433
ii.	Foreign currencies	55,817,468	2,127,642	60	15,611	1,396,343	1,396,343	41,701,633	2,306,328	979,872	8,015	979,872	45,081,493	-	-	45,081,493
c.	Restructured loans	7,768,680	3,478,033	191,458	270,551	1,215,599	12,708,861	8,324,328	4,454,832	744,185	35,761	305,045	14,064,151	-	-	14,064,151
i.	Rupiah	3,576,523	1,532,083	191,458	55,051	877,133	6,023,085	4,610,378	2,475,800	464,263	35,761	305,045	17,547,547	-	-	17,547,547
ii.	Foreign currencies	4,192,157	1,945,950	-	-	337,669	6,675,776	3,713,950	2,178,932	279,822	-	-	6,172,504	-	-	6,172,504
d.	Property loans	26,386,090	-	-	-	289,217	30,023,689	20,263,839	2,584,169	78,487	63,516	292,011	23,261,969	-	-	23,261,969
e.	Investments in shares	-	1,955	-	-	-	1,955	1,955	-	-	-	-	1,955	-	-	1,955
10.	Temporary investment															
11.	Administrative account transaction															
a.	Rupiah	96,621,179	414,088	2,204	3,108	55,580	97,096,159	44,180,817	128,922	1,842	18,281	19,386	44,332,788	-	-	44,332,788
b.	Foreign currencies	56,386,715	155,422	-	-	3,981	56,546,118	37,080,602	50,276	-	-	14,671	37,145,549	-	-	37,145,549
12.	Repossession assets															
III. OTHER INFORMATION																
1.	Value of bank's assets pledge as collateral :															
a.	To Bank Indonesia															
b.	To other															
2.	Total allowance for impairment on financial assets to earning assets						16,503,381	-	-	-	-	-	-	-	-	14,359,725
3.	Total required allowance for possible losses on assets						15,516,676	-	-	-	-	-	-	-	-	12,831,612
4.	Percentage of UMKM loans to total loans						15.57%	-	-	-	-	-	-	-	-	15.85%
5.	Percentage of UMKM loans to total debtors						6.47%	-	-	-	-	-	-	-	-	6.45%
6.	Percentage of UMKM debtors to total debtors						46.49%	-	-	-	-	-	-	-	-	43.03%
7.	Percentage of UMK debtors to total debtors						43.28%	-	-	-	-	-	-	-	-	40.08%
a.	Channelling of loans						11,802,698	-	-	-	-	-	-	-	-	13,000,917
b.	MedanBisnis Muzayyadah financing						-	-	-	-	-	-	-	-	-	-
c.	write off on pairing assets						1,826,554	-	-	-	-	-	-	-	-	1,870,676
d.	Recovery of write off on earning assets						2,230,743	-	-	-	-	-	-	-	-	2,856,656
e.	write off on earning assets with elimination of right to collect						-	-	-	-	-	-	-	-	-	-