

STATEMENTS OF COMMITMENTS AND CONTINGENCIES

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

STATEMENTS OF COMPREHENSIVE INCOME

### STATEMENTS OF FINANCIAL POSITION

30 September 2013 and 31 December 2012			(In M	illions of Rupiah)	For the Periods Ended 30 September 2013 and 2012			(In M	illions of Rupiah)	As at 30 September 2013 and 31 December 2			(In Millions	
	BAM	NK	CONSOL	IDATED		BAN	ĸ	CONSOL	IDATED		BANK	k l	CONSOLI	LIDATED
DESCRIPTION	30 September 2013	31 December 2012 (Audited)	30 September 2013	31 December 2012 (Audited)	No. DESCRIPTION	30 September 2013	30 September 2012	30 September 2013	30 September 2012	No. DESCRIPTION	30 September 2013 31	31 December 2012 (Audited)	30 September 2013	31 December 20 (Audited)
ASSETS	10,110,000		44.050.007		OPERATING INCOME AND EXPENSES					I. COMMITMENT RECEIVABLES				
Cash Placements with Bank Indonesia	13,119,623 61,406,676	14,131,136 69,830,072	14,352,087 69,027,421	15,286,190 75,286,859	A. Interest Income and Sharia, Interest Expenses and Sharia, and					<ol> <li>Unused fund borrowings facilities</li> </ol>				
Placements with other banks	24,809,092	19,262,173	26,322,381	20,960,551	Premium Income and Claim Expenses 1. Interest Income and Sharia Income	30,879,963	27,038,080	35,797,867	31,151,567	a. Rupiah	•	-	-	
Spot and derivative receivables	551,100	93,280	551,625	93,291	a. Rupiah	28,821,101	25,211,064	33.620.846	29.207.376	<ul> <li>b. Foreign currencies</li> <li>2. Outstanding purchase position on spot and derivative</li> </ul>	572,729	93,280	572,729	99,52
Securities a. Designated at fair value through profit/loss	3,118,403	1,785,047	5,366,037	4,130,708	b. Foreign currencies	2,058,862	1,827,016	2,177,021 11,631,669	1,944,191 10,545,661	3. Others	-		-	
b. Available for sale	65,249,609	59,104,726	65,610,472	59,428,193	2. Interest Expense and Sharia Expenses	9,796,720 9,367,856	8,846,247 8,513,513	11,631,669 11,199,986	10,545,661	II. COMMITMENT PAYABLES				
c. Held to maturity ***)	24,638,678	24,182,676	26,419,304	26,073,041	a. Rupiah b. Foreign currencies	428,864	332,734	431,683	10,201,029	<ol> <li>Unused loan facilities granted to customer</li> </ol>				
d. Loans and receivables Securities sold with agreement to repurchase (Repo)	12,662 2,816,733	10,817	12,662 2,816,733	10,817	Net Interest Income and Sharia Income (Expenses)	21,083,243	18,191,833	24,166,198	20,605,906	a. BUMN i. Committed				
Securities purchased with agreement to resell (Reverse Repo)	1,100,254	14,322,362	1,584,574	14,515,235	3. Premium Income	-	-	5,029,988	4,458,055 2,809,346	- Rupiah	5,435,550 1	10,555,252	5,435,550	10,555,25
Acceptances receivables	11,590,896	7,957,512	11,590,896	7,957,512	4. Claim Expense Net Premium Income (Claim Expenses)	-		3,008,742 2,021,246	1,648,709	- Foreign currencies     ii. Uncommitted	357,707	429,736	357,707	429,73
a. Designated at fair value through profit/loss	-	-	-	-	Net Interest Income (Expenses), Sharia, and Net Premium Income (Claim Expenses)	21,083,243	18,191,833	26,187,444	22,254,615	- Rupiah	12,580,750	9,889,235	12,580,750	9,889,23
b. Available for sale	-	-	-	-	B. Other Operating Income and Expenses					- Foreign currencies	416,772	455,415		455,41
c. Held to maturity d. Loans and receivables	- 395,830,648	339,973,690	- 445,046,607	- 384,581,706	1. Other Operating Income	9,622,758	8,039,536	10,590,805	8,708,826	b. Others i. Committed	20,315,789 1	18,317,538	20,319,728	18,326,66
Consumer finance receivables			5,102,600	3,919,146	<ul> <li>a. Increase in fair value of financial assets (mark to market)</li> <li>i. Securities</li> </ul>	985	302		7,452	ii. Uncommitted				43,538,03
Sharia financing	-	-	-	-	ii. Loans	- 965	- 302	-	7,452	<ol> <li>Unused loan facilities granted to other banks         <ul> <li>Committed</li> </ul> </li> </ol>				
Investments in shares Policy holder's investment in Unit Link Contract	3,250,926	3,218,075	7,716 11,619,316	7,350 11,034,239	iii. Spot and derivative	1,241,978	733,861	1,334,208	733,861	i. Rupiah	77,092	68,373	77,092	68,37
Allowance for impairment on financial assets -/-	-	-	11,019,310	11,034,235	<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	(147,061)	(124,870)	(288,394)	(268,841)	c. Gain from sale of financial assets	-		-	-	b. Uncommitted i. Rupiah	130,598	134,788	130,598	134,78
b. Loans c. Others	(14,571,991) (1,784,329)	(12,740,561) (1,284,357)	(16,026,497) (1,866,873)	(14,011,350) (1,361,841)	i. Securities	22,323	82,089	35,411	74,694	ii. Foreign currencies	-	-	-	.01,70
Intangible assets	1.924.849	1,829,609	2.222.093	2.074.593	ii. Loans	-		-	-	<ol> <li>Outstanding irrevocable letters of credit         <ol> <li>Foreign L/C</li> </ol> </li> </ol>	9,111,006	9,513,676	9,177,420	9,575,54
Accumulated amortisation for intangible assets -/-	(1,253,940) 10,875,431	(1 173 596)	(1,310,396) 12,579,652	(1,213,891) 11,940,765	iii. Other financial assets d. Gain from spot and derivative transaction (realised)	143,325	- 113,515	171,605	127,663	b. Local L/C		2,378,427	2,608,688	2,389,19
Premises and equipment	10,875,431	10,410,946 (4,226,501)	12,579,652 (5,530,578)	11,940,765 (4,938,075)	e. Gain from investment in shares with equity method	-	-	-	-	4. Outstanding sales position on spot and derivative		121,232		127,46
Accumulated depreciation for premises and equipment -/- Non earning assets	(4,655,679)	,			f. Dividend	429,507	279,222	615	1	5. Others	•	•	•	
a. Abandoned properties	180,048	180,046	180,282	180,280	<ul> <li>g. Comissions/provisions/fees and administrative</li> <li>h. Recovery on allowance for impairment</li> </ul>	5,262,186 47,184	4,547,625 276,259	6,091,485 47,883	5,278,039 125,910	III. CONTINGENT RECEIVABLES				
b. Repossessed assets c. Suspense account	19,815 1,069,076	19,815 779,222	33,837 1,069,076	33,837 779,222	i. Other income	2,475,270	2,006,663	2,909,598	2,361,206	1. Guarantees received a. Rupiah	388.917	251,694	391.320	254.09
d. Inter office assets	1,009,076	119,222	1,009,076	119,222	2. Other Operating Expenses	15,721,979	13,446,227	20,205,945	16,591,082	b. Foreign currencies		9,916,800		9,919,32
<ol> <li>Operational activities conducted in Indonesia</li> </ol>	-	-	-	-	a. Decrease in fair value of financial assets (mark to market)					<ol><li>Unrecognized interest income</li></ol>				
ii. Operational activities conducted outside Indonesia Allowance for impairment on non financial assets -/-	(308,574)	(283,905)	(321,636)	- (296,967)	i. Securities ii. Loans	-		212,755	-	a. Interest loan b. Others interest	6,611,217 51,949	5,669,484 51,949	6,617,302 473,333	5,674,41 234,73
Lease financing	-	-	616,592	329,447	iii. Spot and derivative	- 1		-	-	3. Others	32,729	32,729	32,729	32,72
Deferred tax assets	2,770,294	3,777,111	2,967,640	3,966,613	iv. Other financial assets	-	-	-	-	IV. CONTINGENT PAYABLES				
Other assets	14,690,434	12,070,531	20,327,353	15,120,078	<ul> <li>b. Increase in fair value of financial liabilities (mark to market)</li> <li>c. Losses from sale of financial assets</li> </ul>	-	•	-	-	1. Guarantees issued				
TOTAL ASSETS	616,303,673	563,105,056	700,082,582	635,618,708	i. Securities	- 1		-	-	a. Rupiah			20,965,567	
LIABILITIES AND EQUITY LIABILITIES					ii. Loans	-	-	-	-	b. Foreign currencies 2. Others	208,666	25,951,138	37,707,599 208,666	26,057,900
Demand deposits **)	107,313,005	107,829,706	113,021,975	113,911,014	iii. Other financial assets d. Losses from spot and derivative transaction (realised)	-		-	-					
Savings deposits **)	196,273,476	182,784,459	217,723,481	202,216,209	e. Impairment for financial assets	-		-		STATEMENTS OF CASH FLOW	NC			
Time deposits **) Investment fund - revenue sharing	156,354,254	144,844,747	183,475,319	166,786,895	i. Securities	10,714		8,075	7,946	For the Periods Ended 30 September 2013 and	NO 2012		(In Millions	e of Punia
Fund from Bank Indonesia	185	755	185	755	ii. Loans iii. Sharia financing	3,039,020	2,847,585	3,668,271	2,973,643	For the Periods Ended 50 September 2013 an	nu 2012		(III WITHONS	s of Rupia
Fund from other banks **)	29,973,434	14,118,879	30,131,032	14,320,656	iv. Other financial assets	279,889		356,369					CONSOLI	LIDATED
Spot and derivative liabilities Liabilities sold with repo agreements to repurchase (Repo)	937,597 2,556,778	121,232	937,597 2,556,778	121,232	f. Losses related to operational risk	20,174	(60,585)	20,174	(60,585)	DESCRIPTION				AA A
Acceptances liabilities	11,590,896	7,957,512	11,590,896	7,957,512	g. Losses from investment in shares under equity method	406,645	- 343,370	406,645	343,370				30 September 2013	30 September 20
Securities issued	564	564	1,668,424	1,250,364	h. Comissions/provisions/fees and administrative i. Impairment on non financial assets	400,045	1,375	400,045	- 343,370					
Fund borrowings a. Loans capital	5,146,411	5,142,950	5,141,411	5,137,950	j. Salaries and employee benefits	5,373,730	4,366,347	6,772,978	5,444,734	CASH FLOWS FROM OPERATING ACTIVITIES			35.023.952	30.911.28
b. Others fund borrowings	10,676,386	8,701,422	13,769,189	11,608,077	k. Promotion expenses I. Other expenses	530,343 6.061,464	584,821 5,363,314	619,621 8,141,057	689,359 7,192,615	Receipts from interest income and sharia income Receipts from fees, commissions and premium - net			8,119,178	6,962,63
Margin deposits received Inter office liabilities	1,836,621	1,872,976	1,836,621	1,872,976	Other Operating Income (Expenses)	(6,099,221)	(5,406,691)	(9,615,140)	(7,882,256)	Payments of interest expense and sharia expenses			(12,371,924)	
a. Operational activities conducted in Indonesia	9,321,335	4,226,590	9,321,335	4,226,590	PROFIT (LOSS) FROM OPERATIONS	14,984,022	12,785,142	16,572,304	14,372,359	Receipts from the sale of Government Bonds - Fair value	e through profit or k	OSS	21,658,906	48,926,21
b. Operational activities conducted outside Indonesia	(9,243,358)	(4,059,287)	(9,243,358)	(4,059,287)	NON OPERATING INCOME AND EXPENSES		,,.		,,	Acquisition of Government Bonds - Fair value through pr	rofit or loss		(21,154,853)	
Deferred tax liabilities	-	-	-	-	1. Gain (Losses) from sale of premises and equipment	2,992	849	4,461	4,236	Foreign exchange gains - net			4,756,908	981,2
Liability to Unit Link Holders Other liabilities	16,327,996	18,911,364	11,619,316 22,790,131	11,034,239 22,700,661	2. Gain (Losses) from foreign currencies translation	-	-	-	-	Operating income - others			311,011	311,53
Investment fund - profit sharing	-	-	-	-	3. Other non operating income (expenses)	46,255	166,567	172,082	227,881	Operating expenses - others Salaries and employee benefits			(1,152,274) (6,925,267)	(1,550,24
TOTAL LIABILITIES	539,065,580	492,453,869	616,340,332	559,085,843	PROFIT (LOSS) FROM NON OPERATING	49,247	167,416	176,543	232,117	General and administrative expenses			(6,032,267)	
EQUITY Share capital					PROFIT (LOSS) CURRENT YEAR BEFORE TAX	15,033,269	12,952,558	16,748,847	14,604,476	Non operating income - others			176.544	283,59
a. Authorised capital	16,000,000	16,000,000	16,000,000	16,000,000	a. Estimated current tax	(1,733,604)	(1,474,700)	(2,240,295)	(1,969,156)	Cash Flow From Operating Activities Before Changes in Operating Activities Activi	perating Assets and	Liabilities	22,409,918	15,985,3
b. Unpaid-in capital -/-	(4,333,333)	(4,333,333)	(4,333,333)	(4,333,333)	b. Deffered tax income (expenses)	(1,237,267)	(1,113,882)	(1,237,967)	(1,115,981)	Decrease/(increase) in operating assets:				
c. Treasury stock -/- Additional Paid-in Capital	-	-	-	-			,	,		Placements with Bank Indonesia and other banks			(109,423)	
b. Disagio -/-	17,202,376	17,195,760	17,202,376	17,195,760	PROFIT (LOSS) AFTER INCOME TAX - NET	12,062,398	10,363,976	13,270,585	11,519,339	Marketable securities - Fair value through profit or loss			926,850	
b. Disagio -/-	-	-	-	-	OTHER COMPREHENSIVE INCOME	00.010	(11.050)	00.040	(0.040)	Other receivables - trade transactions			(1,637,377)	
c. Donated capital d. Funds for paid-up capital	-	-	-	-	<ul> <li>a. Adjustment arising from translation of financial statement</li> <li>b. Gain (Losses) from changes of financial assets on available for sale</li> </ul>	90,916 (1,152,255)	(11,350) 261,840	90,346 (1,166,499)	(9,948) 362,909	Loans			(62,849,993)	
e. Others	-			-	c. Effective cash flow hedges	(1,132,233)	201,040	(1,100,499)		Securities purchased under resale agreements			12,930,661	5,576,44
Other comprehensive income (losses)	100.015	70.05	(00.007	17.077	<ul> <li>d. Premises and equipment revaluation increment</li> </ul>	- /	-	-	-	Consumer financing receivable			(1,255,239)	(453,63
<ul> <li>Adjustment arising from translation of financial statement</li> <li>Gain (Losses) from changes of financial assets on available for sale</li> </ul>	163,610 (1,681,012)	72,694 (528,757)	138,023 (1,672,568)	47,677 (506,069)	e. Other comprehensive income from entity associations f. Gain (Losses) from actuarial benefit program	-	-	-	-	Net investment in lease financing			(287,145)	
c. Effective cash flow hedges	(1,001,012)	(520,737)	(1,072,000)	(500,003)	g. Income tax related to other comprehensive income	230,451	(52,353)	233,300	(52,353)	Prepaid taxes			(1,323,642)	
d. Premises and equipment revaluation increment	-	-	-	-	h. Others	-	-	-	-	Other assets			(348,054) (2.339,636)	(
e. Other comprehensive income from entity associations f. Gain (Losses) from actuarial benefit program	-	-	-	-	Other comprehensive income current year after income tax - net	(830,888)	198,137	(842,853)	300,608	Proceeds from collection of financial assets already writte	en - off		(2,339,636) 2,160,971	1,688,55
g. Income tax related to other comprehensive income	331,609	101,158	329,920	96,620	TOTAL OTHER COMPREHENSIVE INCOME CURRENT YEAR	11,231,510	10,562,113	12,427,732	11,819,947				2,100,371	1,000,00
h. Others	-	-	-	-		11,231,310	10,302,113	12,421,132	11,019,947	Increase/(decrease) in operating liabilities and tempora				
Difference arising from quasi reorganisation Difference arising from restructuring value of transaction of entities under common control	-	-	-	-	Income atributtable to : Parent Company	12,062,398	10,363,976	12,803,391	11,119,408	Conventional Banking and Sharia - Non Syirkah Tempe Demand deposits	orer Fund		(34.473)	(1,754,74
Other equity	-	-	-	-	Non controlling interest	-	-	467,194	399,931	Saving deposits			(34,473)	13,367,98
Reserve	0.000.000	0.000.000	0.000.000	0.000.000	TOTAL INCOME CURRENT YEAR	12,062,398	10,363,976	13,270,585	11,519,339	Time deposits			22,450,188	6,019,0
a. General reserve b. Appropriated reserve	2,333,333 2,050,894	2,333,333 547,000	2,333,333 2,050,894	2,333,333 547,000	Total comprehensive income atributtable to :		10.5.1.1			Inter-bank call money			3,580,500	5,418,4
Retained Earning					Parent Company Nep centrolling interest	11,231,510	10,562,113	11,960,538	11,420,016	Obligation due immediately			(362,261)	312,2
a. Previous years *)	33,108,218	24,961,431	37,041,727	27,695,065	Non controlling interest	11 221 510	- 10,562,113	467,194	399,931	Taxes payable			(103,921)	
	12,062,398	14,301,901	12,803,391 81,893,763	15,504,067 74,580,120	TOTAL COMPREHENSIVE INCOME CURRENT YEAR	11,231,510	10,362,113	12,427,732	11,819,947	Payment of corporate income tax Other liabilities			(4,161,958)	
b. Current year	77 238 002				TRANSFER INCOME (LOSSES) TO HEAD OFFICE								2,698,206	3,205,03
TOTAL EQUITY ATTRIBUTABLE TO OWNER	77,238,093	70,651,187	1.848.487		· · · · ·	-	-	-						
b. Current year TOTAL EQUITY ATTRIBUTABLE TO OWNER Non controlling interest TOTAL EQUITY	77,238,093 - 77,238,093	70,651,187		1,952,745 76,532,865	DIVIDEND	-	-	-	-	Sharia Banking - Temporary Syirkah Funds	ah musytarakah dem:	and deposit	7.345	(82.31
TOTAL EQUITY ATTRIBUTABLE TO OWNER Non controlling interest	77,238,093 616,303,673	70,651,187 563,105,056	1,848,487 83,742,250 700,082,582	1,952,745 76,532,865 635,618,708	· · · · ·	-	-	- - 548.72	476.55				7,345 1,724,505 5,351,504	(82,31 3,070,66 (2,088,78

### \*\*) Consolidated balance includes temporary syirkah funds from a Subsidiary. \*\*) Including Securities owned by Subsidiary which classified 'At Cost, accordance with SFAS 110 'Accounting for Su STATEMENTS OF ASSETS' QUALITY AND OTHER INFORMATION

	RELATED PARTIES Placements with other banks a. Rupiah A R	149,730 149,730 - - - - - - - - - - - - - - - - - - -		Sub Standard		Loss - - - - - - - - - - - - - - - - - -	193 1,281,281 -		Special Mention	Sub		Loss			A. Core Capital 1. Paid-in Capita 2. Disclosed Res 2.1. Additiona a. Agio b. Donat c. Gener d. Appro e. Previc f. Currer a. Differe
Charton         Statuto         Obsoluto         Data         Control         Data         Data <thdata< th=""> <thdata< th="">         Data</thdata<></thdata<>	RELATED PARTIES Placements with other banks a. Rupiah A R	149,730 149,730 - - - - - - - - - - - - - - - - - - -		Standard - - - - - - - - - - - - - - - - - - -	Doubtful	Loss - - - - - - - - - - - - - - - - - -	193 1,281,281 -		Special Mention		Doubtful	Loss - - - - - -		L	A. Core Capital 1. Paid-in Capital 2. Disclosed Re 2.1. Addition a. Agio b. Dona c. Gene d. Appr e. Previ f. Curre a. Differ
	Placements with other banks a. Rupiah b. Foreign currencies constructurencies constr	1,281,281					1,281,281 - -	- 547,431 - - - - - -	- - - - - - - - - - - -	- - - - - - - - - - -	-	-	547,431		2. Disclosed Re 2.1. Addition a. Agio b. Dona c. Gene d. Appro e. Previ f. Curre o. Differ
Image: Section of the section of th	Placements with other banks a. Rupiah b. Foreign currencies constructurencies constr	1,281,281	- - - - - - - - - - - - - - - - - - -				1,281,281 - -	- 547,431 - - - - - - -		- - - - - - -	-	:	547,431		2.1. Addition a. Agio b. Dona c. Gene d. Appro e. Previi f. Curre d. Differ
b. Mark marks       130.01       -       -       -       1.01.02       97.02       -       -       97.02 <td>b. Foreign currencies Sopt and derivative receivables a. Rupiah b. Foreign currencies Securities b. Foreign currencies Socurities purchased with agreement to repurchase (Repo) a. Rupiah b. Foreign currencies Socurities purchased with agreement to result (Reverse Repo) a. Rupiah b. Foreign currencies Cher roceivable- trade transaction c. Rupiah b. Foreign currencies Cher roceivable- trade transaction c. Rupiah c.</td> <td>1,281,281</td> <td></td> <td></td> <td></td> <td></td> <td>1,281,281 - -</td> <td>- 547,431 - - - - - - -</td> <td>- - - - - -</td> <td>• • • • • •</td> <td>•</td> <td></td> <td>- 547,431 - - - -</td> <td></td> <td>b. Dona c. Gene d. Appro e. Previ f. Curre g. Differ</td>	b. Foreign currencies Sopt and derivative receivables a. Rupiah b. Foreign currencies Securities b. Foreign currencies Socurities purchased with agreement to repurchase (Repo) a. Rupiah b. Foreign currencies Socurities purchased with agreement to result (Reverse Repo) a. Rupiah b. Foreign currencies Cher roceivable- trade transaction c. Rupiah b. Foreign currencies Cher roceivable- trade transaction c. Rupiah c.	1,281,281					1,281,281 - -	- 547,431 - - - - - - -	- - - - - -	• • • • • •	•		- 547,431 - - - -		b. Dona c. Gene d. Appro e. Previ f. Curre g. Differ
	Spot and derivative receivables a. Rupiah b. Foreign currencies Securities sold with agreement to repurchase (Repo) a. Rupiah b. Foreign currencies Securities purchased with agreement to resell (Reverse Repo) b. Foreign currencies committents and and medium loans (UMKM) i. Rupiah b. Foreign currencies b. Foreign currencies committents and and medium loans (UMKM) i. Rupiah b. Foreign currencies committents and and medium loans (UMKM) c. Rupiah committents and contingencies c. Restructured loans c. Rupiah committents and contingencies c. Rupiah committents and contingencies c. Rupiah c. Foreign currencies c. Rupiah c	149,730 149,730	- - - - - - - - - - - - - - - - - - -			-		-	- - - - -	-	-				c. Gene d. Appro e. Previu f. Curre g. Differ
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<ul> <li>I. I. I</li></ul>	a. Micro, snall and medium loans (UMKM) i. Ropiah i. Ropiah b. Ropi MKM ii. Foreign currencies c. Restructured loans i. Ropiah ii. Foreign currencies c. Restructured loans c. Restructured loans ii. Foreign currencies c. Restructured loans d. Property loans d. Property loans d. Property loans a. Rupiah b. Foreign currencies Reposassed acsets THIED PARTIES Placements with other banks a. Rupiah b. Foreign currencies Spot and derivative receivables a. Rupiah b. Foreign currencies Spot and derivative receivables a. Rupiah b. Foreign currencies Spot and derivative receivables a. Rupiah b. Foreign currencies Securities sold with agreement to result (Reverse Repo) a. Rupiah b. Foreign currencies Securities sold with agreement to result (Reverse Repo) a. Rupiah b. Foreign currencies Securities sold with agreement to result (Reverse Repo) a. Rupiah b. Foreign currencies Securities sold with agreement to result (Reverse Repo) a. Rupiah b. Foreign currencies Securities sold with agreement to result (Reverse Repo) a. Rupiah b. Foreign currencies Securities sold with agreement to result (Reverse Repo) a. Rupiah b. Foreign currencies Securities sold with agreement to result (Reverse Repo) b. Rupiah Coreign currencies Securities sold with agreement to result (Reverse Repo) b. Rupiah Coreign currencies Securities sold with agreement to result (Reverse Repo) b. Rupiah Coreign currencies Securities sold with agreement to result (Reverse Repo) b. Rupiah Coreign currencies Securities sold with agreement to result (Reverse Repo) b. Rupiah Coreign currencies Securities sold with agreement to result (Reverse Repo) b. Rupiah Coreign currencies Coreign cure	3,879,731 90,880 - - - - - - - - - - - - - - - - - -	1,066 1,066		-	-	-	-	-	-		-	-		e. Other
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b. Normanical       3.770.47       1.92       2       7.76.4       3.736.49       1       1.736.49       1.736.49         b. Normanical       3.706.49       1.70.44       170.23       112.25       1.70.44       170.23       112.25       1.70.44       170.23       112.25       1.70.44       170.23       112.25       1.70.44       170.23       112.25       1.70.44       170.23       112.25       1.70.44       170.23       112.25       1.70.44       170.23       112.25       1.70.44       170.23       112.25       1.70.44       170.74       1.70.44       170.77       1.70.44       170.77       1.70.44       170.77       1.70.44       170.77       1.70.44       170.77       1.70.44       170.77       1.70.44       170.77       1.70.44       170.77       1.70.44       170.77       1.70.44       170.77       1.70.44       170.77       1.70.44       170.77       1.70.44       170.77       1.70.44       1.70.74       1.70.44       110.25       1.70.44       1.70.74       1.70.74       1.70.74       1.70.74       1.70.74       1.70.74       1.70.74       1.70.74       1.70.74       1.70.74       1.70.74       1.70.74       1.70.74       1.70.74       1.70.74       1.70.74       1.70.74       1.70	b. Non UMKM i. Rupiah i. R	3,879,731 90,880 - - - - - - - - - - - - - - - - - -	1,066 1,066	- 12	-	-	-		-	-	-	-			f. Differr
1       Approximation       3000000       10000       12       7.0000       122.020       1       1       1       1       3000000         6       Amount of the stand	i. Rupiah i. Foreign currencies c. Restructured loans c. Restruct	3,879,731 90,880 - - - - - - - - - - - - - - - - - -	1,066	12	-				-	-		-			
a. Form pumpers       60.80       -       -       77.446       77.023       112.50       -	ii. Foreign currencies C. Restructured loans I. Rupiah I. Foreign currencies II. Foreign currencies II. Foreign currencies II. Foreign currencies A. Rupiah A. Rupiah A. Rupiah B. Foreign currencies Commitments and contingencies A. Rupiah D. Foreign currencies Placements with other banks A. Rupiah D. Foreign currencies Spot and derivative receivables A. Rupiah D. Foreign currencies Socurities sold with agreement to result (Reverse Repol) A. Foreign currencies Securities purchased with agreement to resell (Reverse Repol) A. Foreign currencies Securities purchased with agreement to resell (Reverse Repol) D. Foreign currencies Securities purchased with agreement to resell (Reverse Repol) D. Foreign currencies Securities add the trade transaction D. Foreign currencies Securities add the tagreement to resell (Reverse Repol) D. Foreign currencies Securities add the trade transaction D. Foreign currencies Securities add the tagreement to resell (Reverse Repol) D. Foreign currencies Securities add the trade transaction D. Foreign currencies Securities add the tagreement to resell (Reverse Repol) D. Foreign currencies Securities add the trade transaction D. Foreign Curencies Securities add the trade transactio	90,880 - - - 2,745,740 - 353,620	-	12		/9,451	4,051,140	3,738,069	-	-	-		3,738,069		assets
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	III. Foreign currencies d. Property loans Investments in shares Temporary investment Commitments and contingencies a. Rupiah b. Foreign currencies Commitments b. Foreign currencies commitments commi	2,745,740		-	-	-		-	-	-	-	-	-		of fina 3 Innovative Ca
d. Program for all and the set of	d. Property loans Investments in stares Temporary investment Commitments and contingencies a. Rupiah b. Foreign currencies INICO PARTIESE Acurencies A. Rupiah b. Foreign currencies Spot and derivative receivables a. Rupiah b. Foreign currencies Spot and derivative receivables b. Foreign currencies Socurities Sub With agreement to result (Reverse Repo) a. Rupiah b. Foreign currencies b. Foreign	2,745,740			-			•							<ol><li>Subordina</li></ol>
Interconting in alterio         2/45/40         -         -         -         2/27         2.885.87         -         -         2/27 <td>Investments in shares Temporary investment Commitments and contingencies a. Rupiah b. Foreign currencies FINED PARTIES Floatements with other banks a. Rupiah b. Foreign currencies b. Foreign currencies committee receivables a. Rupiah b. Foreign currencies Securities add with agreement to repurchase (Repo) a. Rupiah b. Foreign currencies Securities b. Foreign currencies b. Foreign cureencies b. Foreign currencies b. Foreign cureencies b.</td> <td>2,745,740</td> <td>640</td> <td>-</td> <td>-</td> <td>3</td> <td></td> <td>6,327</td> <td>-</td> <td>-</td> <td>-</td> <td>-</td> <td>6,327</td> <td></td> <td>3.2. Subordina</td>	Investments in shares Temporary investment Commitments and contingencies a. Rupiah b. Foreign currencies FINED PARTIES Floatements with other banks a. Rupiah b. Foreign currencies b. Foreign currencies committee receivables a. Rupiah b. Foreign currencies Securities add with agreement to repurchase (Repo) a. Rupiah b. Foreign currencies Securities b. Foreign currencies b. Foreign cureencies b. Foreign currencies b. Foreign cureencies b.	2,745,740	640	-	-	3		6,327	-	-	-	-	6,327		3.2. Subordina
Comments and companies       33.300       -       -       -       93.200       97.07       -       -       -       97.07         Recomments and companies       85.310       -       -       95.200       97.07       -       -       -       97.07         Recomments and companies       85.310       -       -       97.07       -       -       -       97.07         Recomments and companies       12.45.314       -       -       97.07       -       -       -       97.07       -       -       -       97.07       -       -       -       97.07       -       -       -       97.07       -       -       -       97.07       -       -       -       97.07       -       -       -       97.07       -       -       -       97.07       -       -       -       97.07       -       -       -       97.07       -       -       -       97.07       -       -       -       97.07       -       -       -       97.07       -       -       -       97.07       -       -       -       97.07       -       -       -       97.07       -       -       -       97.07 <td>Commitments and contingencies a. Rupiah b. Foreign currencies THIRD PARTIES Decements with other banks a Rupiah b. Foreign currencies b. Foreign currencie</td> <td></td> <td></td> <td>-</td> <td>474,227</td> <td>27,469</td> <td>3,247,436</td> <td>2,883,269</td> <td>-</td> <td>-</td> <td>-</td> <td>2,278</td> <td>2,885,547</td> <td></td> <td>3.3. Other inno</td>	Commitments and contingencies a. Rupiah b. Foreign currencies THIRD PARTIES Decements with other banks a Rupiah b. Foreign currencies b. Foreign currencie			-	474,227	27,469	3,247,436	2,883,269	-	-	-	2,278	2,885,547		3.3. Other inno
a Repair       353.520       -       -       -       35.20       -       -       -       7772       1       0       -       0       0       0       0       0       0       0       0       0 <td>a. Rupiah b. Foreign currencies Repossessed assets THIRD PARTLES AND STATUS AND STATUS</td> <td></td> <td></td> <td></td> <td>-</td> <td>-</td> <td></td> <td></td> <td>-</td> <td>-</td> <td>-</td> <td></td> <td>-</td> <td></td> <td>4.1. Goodwill</td>	a. Rupiah b. Foreign currencies Repossessed assets THIRD PARTLES AND STATUS				-	-			-	-	-		-		4.1. Goodwill
b. Froegnoarmodes       65.212       -       -       65.212       71.177       -       -       -       71.177         Decreases of methods       12.65.31       -       -       67.400       32.65.32       21.43.30       -       -       53.445       21.44.307       -       -       67.000       32.65.34       21.43.30       -       -       53.445       21.44.307       -       67.000       32.65.34       21.43.30       -       -       -       55.000       -       55.000       -       55.000       10.000       -       10.000       -       10.000       10.000       -       10.000       10.000       -       10.000       10.000       -       10.000       10.000       10.000       10.000       10.000       -       6.000       10.000 <td>b. Foreign currencies Repossessed assets THIRD PARTIES Placements with other banks a. Rupiah b. Foreign currencies Spot and derivative receivables a. Rupiah b. Societa currencies Securities sold with agreement to repurchase (Repo) a. Rupiah b. Foreign currencies Securities purchased with agreement to resell (Reverse Repo) a. Rupiah b. Foreign currencies Securities purchased with agreement to resell (Reverse Repo) b. Foreign currencies Securities add the agreement to resell (Reverse Repo) b. Foreign currencies Securities add the agreement to resell (Reverse Repo) b. Foreign currencies Acceptances receivables Acceptances receivables</td> <td>85,212</td> <td></td> <td></td> <td>-</td> <td>-</td> <td>353.620</td> <td>97.872</td> <td>-</td> <td>-</td> <td></td> <td></td> <td>97.872</td> <td></td> <td>4.2. Other inta</td>	b. Foreign currencies Repossessed assets THIRD PARTIES Placements with other banks a. Rupiah b. Foreign currencies Spot and derivative receivables a. Rupiah b. Societa currencies Securities sold with agreement to repurchase (Repo) a. Rupiah b. Foreign currencies Securities purchased with agreement to resell (Reverse Repo) a. Rupiah b. Foreign currencies Securities purchased with agreement to resell (Reverse Repo) b. Foreign currencies Securities add the agreement to resell (Reverse Repo) b. Foreign currencies Securities add the agreement to resell (Reverse Repo) b. Foreign currencies Acceptances receivables Acceptances receivables	85,212			-	-	353.620	97.872	-	-			97.872		4.2. Other inta
Number Averages         Number Ave	Reposessed assets Placements with other banks A Rupiah b. Foreign currencies Social diverse receivables b. Foreign currencies Securities Company Control of the security of the security of the securities b. Foreign currencies Securities Company Control of the security of			-	-	-		71,177	-	-	-	-			4.3. Investmer
Intervents         Interve	Placements with other banks a. Rupiah b. Foreign currencies Spot and derivative receivables a. Rupiah b. Foreign currencies Securities b. Foreign currencies Securities b. Foreign currencies Securities b. Foreign currencies Securities purchased with agreement to resell (Reverse Repo) a. Rupiah b. Foreign currencies Acceptances receivables foher receivables Acceptances receivables	-			-	-	· ·		-	-	-	-	-		4.4. Snortage 5 Non Controllir
a. Brain       12.483.318       1.4.243.318       1.4.243.318       1.4.2.354.318       1.4.3.2.354.318       1.4.3.2.354.318       1.4.3.2.354.318       1.4.3.2.354.318       1.4.3.2.354.318       1.4.3.2.354.318       1.4.3.2.354.318       1.4.3.2.354.318       1.4.3.2.354.318       1.4.3.2.3.2.355.318       1.4.3.2.2.3.2.355.318       1.4.3.2.2.3.2.355.318       1.4.3.2.2.3.2.355.318       1.4.3.2.2.3.2.355.318       1.4.3.2.2.3.2.355.318       1.4.3.2.2.3.2.355.318       1.4.3.2.2.3.2.355.318       1.4.3.2.2.3.2.355.318       1.4.3.2.2.3.2.355.318       1.4.3.2.2.3.2.355.318       1.4.3.2.2.3.2.355.318       1.4.3.2.2.3.2.3.3.3.3.3.3.3.3.3.3.3.3.3.3	a. Rupiah b. Foreign currencies Spot and derivative receivables a. Rupiah a. Rupiah b. Foreign currencies Securities sold with agreement to repurchase (Repo) a. Rupiah b. Foreign currencies Securities purchased with agreement to resell (Reverse Repo) b. Foreign currencies Securities purchased with agreement to resell (Reverse Repo) b. Foreign currencies Acceptances receivables Other receivables														0. 1011 00111 0111
b. Friegn currencies       33.58.218       • <td< td=""><td>b. Foreign currencies Spot and derivative receivables a. Rupiah b. Foreign currencies Securities a. Rupiah b. Foreign currencies Securities sould with agreement to repurchase (Repo) a. Rupiah Securities sould with agreement to result (Reverse Repo) a. Rupiah Securities und advected with agreement to result (Reverse Repo) a. Rupiah Securities und advected with agreement to result (Reverse Repo) a. Rupiah Securities currencies Acceptances receivables Other receivables</td><td>12 /55 31/</td><td></td><td></td><td></td><td>-</td><td>12 455 314</td><td>21 1/3 330</td><td></td><td></td><td></td><td></td><td>21 143 330</td><td></td><td></td></td<>	b. Foreign currencies Spot and derivative receivables a. Rupiah b. Foreign currencies Securities a. Rupiah b. Foreign currencies Securities sould with agreement to repurchase (Repo) a. Rupiah Securities sould with agreement to result (Reverse Repo) a. Rupiah Securities und advected with agreement to result (Reverse Repo) a. Rupiah Securities und advected with agreement to result (Reverse Repo) a. Rupiah Securities currencies Acceptances receivables Other receivables	12 /55 31/				-	12 455 314	21 1/3 330					21 143 330		
Spate and division exceedables         50.089         1         1         550.999         10.027	Spot and derivative receivables a. Rupiah b. Foreign currencies Securities Securities and the securities b. Foreign currencies Securities add with agreement to resell (Reverse Repo) a. Rupiah b. Foreign currencies Securities purchased with agreement to resell (Reverse Repo) a. Rupiah b. Foreign currencies Acceptances receivables Acceptances receivables Acceptances receivables Meter receivable trade transaction	33.583.218				67.406	33.650.624	27.988.875	-			53.416			B. Supplemental Capi
a. Programmends       000111       i       i       000111       i       000111       i       i       000111       i       i       000111       000111       000111       000111       000111 <td>b. Foreign currencies Securities a. Rupiah b. Foreign currencies Securities sold with agreement to repurchase (Repo) a. Rupiah b. Foreign currencies Securities purchased with agreement to resell (Reverse Repo) a. Rupiah b. Foreign currencies Acceptances receivables Other receivables</td> <td></td> <td>1.1. Preference</td>	b. Foreign currencies Securities a. Rupiah b. Foreign currencies Securities sold with agreement to repurchase (Repo) a. Rupiah b. Foreign currencies Securities purchased with agreement to resell (Reverse Repo) a. Rupiah b. Foreign currencies Acceptances receivables Other receivables														1.1. Preference
Succinitie         Boold and an analysis         Boold and analysis         Boold analysis	Securities a Rupiah b. Foreign currencies Securities sold with agreement to repurchase (Repo) a. Rupiah Securities sold with agreement to resell (Reverse Repo) a. Rupiah b. Foreign currencies Acceptances receivables Other receivables	550,989	•	-	-	-	550,989	61,600	-	-	-	-	61,600		1.2. Subordina
a. Propin       60:05:04       1       -       -       68:071       10:075       69:071       10:075       1	a. Rupih b. Foreign currencies Securities sold with agreement to repurchase (Repo) a. Rupiah b. Foreign currencies Securities purchased with agreement to resell (Reverse Repo) a. Rupiah b. Foreign currencies Acceptances receivables Other receivables							337					357		1.3. Subordina
B. Control         Division	Securities sold with agreement to repurchase (Repo) a. Rupiah b. Foreign currencies Securities purchased with agreement to resell (Reverse Repo) a. Rupiah b. Foreign currencies Acceptances receivables Other receivables	82,005,204			•		82,091,924	81,222,965	-	-	-	86,507	81,309,472		1.4. Mandator 1.5. Innovativ
2 8 12 72 72 72 72 72 72 72 72 72 72 72 72 72	a. Rupiah b. Foreign currencies Securities purchased with agreement to resell (Reverse Repo) a. Rupiah b. Foreign currencies Acceptances receivables Other receivables	10,764,889	•	-	•	12,809	10,777,698	3,031,441	-	-	-	10,725	3,042,166		1.6 Other sun
Buckling purplication         Buckling	b. Foreign currencies Securities purchased with agreement to resell (Reverse Repo) a. Rupiah b. Foreign currencies Acceptances receivables Other receivables - trade transaction	2,816,733					2.816.733	650.340					650.340		1.7. Fixed ass
a. Projection currencies       0.002.3       0.115.90.56       0.115.90	b. Foreign currencies Acceptances receivables Other receivable - trade transaction	-		-	-	-	-	-	-	-			-		1.8. General p 1.9. Other cor
a. Projection currencies       0.002.3       0.115.90.56       0.115.90	b. Foreign currencies Acceptances receivables Other receivable - trade transaction	4 400 054					4 400 054	0 704 007					0.704.007		value of in
Accestpances replanding       11,802,001       10,905       •       •       11,930,986       7,233,635       3,677       •       919       •       7,237,469       2,221,469       4,223,00       •       •       145,844       2,212,469       4,220,466       4,220,466       4,220,466       4,223,00       •       •       145,844       3,237,858       5,221,469       4,223,00       5,221,163       3,247,573       3,221,469       4,220,466       4,220,466       4,223,00       5,221,11       10,03,585       5,927,735       3,21,658       5,927,159       3,220,16       3,222,11       10,03,585       5,927,735       3,21,658       5,927,159       2,220,16       3,22,211       10,03,585       5,927,735       3,21,658       5,927,353       3,01,578       5,23,242       2,00,16       3,22,211       10,03,585       5,927,353       3,01,578       7,27,488       5,23,242       2,00,16       3,22,211       10,03,585       5,927,353       3,01,587       2,44,57,458       1,44,528       1,45,556       1,225,554       2,225,500       3,05,571       2,44,58,04       1,44,028       1,225,554       2,225,500       3,05,557       2,73,584       1,34,528       2,44,57,55       3,57,675       3,71,350       2,45,538       3,57,671       3,71,350       2,45,558 <td>Acceptances receivables Other receivable - trade transaction</td> <td>1,100,254</td> <td></td> <td></td> <td></td> <td></td> <td>1,100,254</td> <td>6,791,327</td> <td></td> <td></td> <td></td> <td></td> <td>6,791,327</td> <td></td> <td>Available</td>	Acceptances receivables Other receivable - trade transaction	1,100,254					1,100,254	6,791,327					6,791,327		Available
Unit of table instance       0.72 6.89       9.71       1       145.944       3.273 250       2.02.416       3.23       1.64       4.54.94       2.21.868       3.54.977       6.64       664.964.96       3.23.8687       1.60       3.53.877.56       3.54.977       6.64       664.964.96       3.23.8687       1.60       3.53.975       6.64       664.964.96       3.22.86       3.24.558       3.24.558       2.20.16       3.52.911       1.003.558       5.577.560       3.66.775       3.66.775       3.66.775       3.66.775       3.66.775       3.66.775       3.66.775       2.48.3748       1.440.266       61.626.230       4.36.77568       3.24.5588       2.20.16       3.56.775       3.66.775       2.48.3748       1.400.256       3.67.757       2.48.3748       1.400.256       3.67.757       3.66.757       2.48.3748       1.400.256       3.67.757       3.66.757       2.48.3748       3.68.77558       3.24.5588       2.20.15       3.66.757       2.48.3748       1.400.256       3.67.757       2.48.3748       3.68.77558       3.24.5588       2.20.15       3.66.757       2.48.3748       3.68.77558       3.24.5588       2.20.45.55       2.77.957       3.55.55       2.77.957       3.55.55       2.77.957       3.55.55       2.77.9578       3.55.55       2.77.952.25.5<	Other receivable - trade transaction	11,580,201	10,695		-	-	11,590,896	7,233,053	3,677	-	919	-	7,237,649		
a. Microality       33/22/58       32/42/58       100       23/42/58       22/48       100       22/48       100       22/48       100       22/48       100       22/48       100       22/48       100       22/48       100       22/48       100       22/48       100       22/48       100       22/48       100       22/48       100       22/48       100       22/48       100       22/48       100       22/48       100       1															2.2. Subordin
Laars	a. Rupiah	3,072,688	59,718			145,944	3,278,350	2,024,166	42,380		664	145,944	2,212,490		2.3. Other sup
a. m. Rugalin       44.82.420       + 1082.831       + 1082.831       + 1002.283       542.841       + 100.483       542.841       + 104.843       542.841       + 104.843       542.841       + 104.843       542.841       + 104.843       542.841       + 104.843       542.841       + 104.843       542.841       + 104.843       542.841       + 104.843       542.841       + 104.843       - 104.843       - 104.843       - 104.843       - 104.843       - 104.843       - 104.843       - 104.843       - 104.843       - 107.843       - 107.843       - 107.843       - 107.843       - 107.843       - 107.843       - 107.843       - 107.843       - 107.843       - 107.843       - 107.843       <	Loans														3. Supplemental
ii. Foreign currencies       3330.0E1       17.038       17.038       17.037       320.256       12.25.42       10.000       324.538       25.842       10.000       324.538       25.842       10.000       324.538       25.842       10.000       324.538       25.842       10.000       324.538       25.847       20.115.865       335.757       232.566       10.557       24.25.00       3.067.576       12.25.14       25.847.768       27.758       20.94.558       297.296.81       3.067.577       237.359	a. Micro, small and medium loans (UMKM)	55,167,281	4,099,899		545,864	1,440,260	61,626,230	45,677,354	3,271,510	262,016	362,911	1,003,559	50,577,350		
b. No. UMKM 314,723,994 11,038,165 354,577 223,512 37,523,00 330,153,278 248,817,489 10,477.976 1,223,554 225,500 3,067,517 28,483,045 11,036,528 9,910,223 354,557 270,551 2,247,017 20,488,858 20,016 972,948 44,523,055 21,556,551 273,556 21,556,551 273,556 21,556,551 273,556 21,556,551 273,556 21,556,551 273,556 21,556,551 273,556 21,556,551 273,556 21,556,551 273,556 21,556,551 273,556 21,5	I. Rupiah	54,828,220	4,082,863	372,926	545,864	1,440,260	61,270,133	45,357,058	3,246,268	262,016	362,911	1,003,559	50,231,812		
i. Ruppin       288.096.528       8.910.223       354.537       270.551       2.447.017       270.888.355       2.021.515.865       8.191.648       949.882       217.435       2.094.553       243.268.943       i. a.	b. Non UMKM	314.723.994	11,038,165	354,597	283,162	3,753,360	330.153.278	249,817,498	10.497.976	1,229,554	225,500	3,067,517	264.838.045		Securitisation export
1: Rupain       32576.523       1532.083       191488       550.51       977.930       6.423.0378       2475.900       4464.653       357.61       336.045       7,891.647       6.1279.622       -       6.1729.622       -       6.1729.622       -       6.1729.622       -       6.172.678       2475.900       4464.653       357.61       326.045       7,891.647       6.3516       292.011       23.283.83       2,783.839       2,783.839       2,783.839       2,783.839       2,783.839       2,783.839       2,783.839       2,783.839       2,783.839       2,783.839       2,784.87       6.3.516       292.011       23.283.839       2,784.87       6.3.516       292.011       23.283.839       2,784.87       6.3.516       292.011       23.283.839       2,784.87       6.3.516       292.011       23.283.83       2,784.87       6.3.516       292.011       23.283.83       2,784.87       6.3.516       292.011       23.283.83       2,784.87       6.3.516       292.011       23.283.83       2,784.87       6.3.516       292.011       23.283.83       2,784.87       6.3.516       292.011       23.283.83       2,783.85       4.430.817       129.922       1.842       1.8.36       6.437.75       15.54.21       1.9.36       1.9.35       5.54.618       4.4180	i. Rupiah	258,906,528	8,910,223	354,537	270,551	2,447,017	270,888,856	208,115,865	8,191,648	949,882	217,485	2,094,553	219,569,433		D. Additional Suppler
1: Rupain       32576.523       1532.083       191488       550.51       977.930       6.423.0378       2475.900       4464.653       357.61       336.045       7,891.647       6.1279.622       -       6.1729.622       -       6.1729.622       -       6.1729.622       -       6.172.678       2475.900       4464.653       357.61       326.045       7,891.647       6.3516       292.011       23.283.83       2,783.839       2,783.839       2,783.839       2,783.839       2,783.839       2,783.839       2,783.839       2,783.839       2,783.839       2,783.839       2,784.87       6.3.516       292.011       23.283.839       2,784.87       6.3.516       292.011       23.283.839       2,784.87       6.3.516       292.011       23.283.839       2,784.87       6.3.516       292.011       23.283.83       2,784.87       6.3.516       292.011       23.283.83       2,784.87       6.3.516       292.011       23.283.83       2,784.87       6.3.516       292.011       23.283.83       2,784.87       6.3.516       292.011       23.283.83       2,784.87       6.3.516       292.011       23.283.83       2,783.85       4.430.817       129.922       1.842       1.8.36       6.437.75       15.54.21       1.9.36       1.9.35       5.54.618       4.4180		55,817,466	2,127,942	60	12,611	1,306,343	59,264,422	41,/01,633	2,306,328	2/9,672	8,015	9/2,964	45,268,612		E. Additional Suppler
ii. Foreign currencies       4,192,157       1,945,560       -       -       -       3,73,669       6,475,776       3,713,950       2,178,932       279,622       -       -       6,172,594       III. TOTAL CORE CARTIN         Investments in shares       1,955       .       1,955       .       1,955       .       1,955       .       1,955       .       1,955       .       1,955       .       1,955       .       1,955       .       1,955       .       1,955       .       1,955       .       .       1,955       .       .       1,955       .       .       1,955       .       .       1,955       .       .       1,955       . </td <td></td> <td>3,576,523</td> <td>1,532,083</td> <td>191,498</td> <td>55,051</td> <td>877,930</td> <td>6,233,085</td> <td>4,610,378</td> <td>2,475,900</td> <td>464,563</td> <td>35,761</td> <td>305,045</td> <td>7,891,647</td> <td></td> <td>Anticipate Market</td>		3,576,523	1,532,083	191,498	55,051	877,930	6,233,085	4,610,378	2,475,900	464,563	35,761	305,045	7,891,647		Anticipate Market
C. Property loans         27,366,090         3,202,377         92,010         56,793         2.99,717         90,026,833         2.083,032         2.084,199         7.647         65,316         2.92,011         2.328,192         Amount in the instance of the	ii. Foreign currencies	4,192,157	1,945,950		-	337,669	6,475,776	3,713,950	2,178,932	279,622			6,172,504	1.	TOTAL CORE CAPITAL
Temporary investment         -	d. Property loans	26,386,090	3,202,377	92,160	58,799	289,217	30,028,643	20,263,839	2,584,109	78,487	63,516	292,011	23,281,962	Ш. 1	TOTAL CORE CAPITAL
Administrative account manachion       96,621,179       414,088       2,204       3,108       55,590       97,096,159       44,180,817       128,922       1,642       1,821       19,386       44,332,786         b. Foreign currencies       56,386,715       155,422       -       -       13,981       56,564,118       37,006,602       50,276       -       -       14,671       37,145,548       120,030	Temporary investment	1,900			1,535		1,535	1,935			415		415		ADDITIONAL SUPPLE
a. Kupain       96,621,179       414,008       2,204       3,108       55,580       97,096,199       44,180,817       128,922       1,842       1,842       1,432,788       V.       V.       MARKTRSK-VEGE         Reportsessed assets       56,386,715       155,422       -       -       19,815       30,900,602       50,276       -       -       14,671       37,148       1,871       87,148       V.       MARKTRSK-VEGE       V.       MARKTRSK	Administrative account transaction													IV.	CREDIT RISK-WEIGHTI
In encode assets       Intervent of the analysis       Intervent of the analysis of the analysis       Intervent of the analysis of the analysis of the analysis       Intervent of the analysis of the analysis of the	a. Rupiah			2,204	3,108					1,842	1,821			V.	<b>OPERATIONAL RISK-W</b>
OTHER INFORMATIONS       CREDIT RISK AND OF         Value of bank's satest pledge as collateral ;       CREDIT RISK AND OF         a. To Bank Indonesia       -         b. To others       -         Total regurded lowrance for possible losses on asets       16,503,381         Total regurded lowrance for possible losses on asets       12,5316,675         Percentage of UMK/ loars to total loars       13,55%         Percentage of UMK othors to total loars       13,85%         Percentage of UMK dotres to total dotres       44,89%         Charler Quired and total dotres       44,89%         Charler Quired and total dotres       13,000,917         Itement of naming assets       1,826,454         C. write of on earring assets       2,230,743         C. write of on earring assets       2,230,743         Externet of Asso S Obstroe Total associal dotres or total dotors or total dots       2,300,713         Statement of Associal S Obstroe Total associal dots       2,320,743         Statement of Associal S Obstroe Total associal dots       2,300,713         Cowney of write of on earring assets       2,300,713         Statement of Associal S Obstroe Total associal dots       2,300,713         Statement of Associal S Obstroe Total associal dots       2,300,713         Statement of Associal S Obstroe Total asso	D. Foleigii Currencies	56,386,715	155,422	-	-			37,080,602	50,276	-	•				
Outer of the Ward RUM       Construction       Provide and the Ward RUM       Provide and the RUM<		-	-	-	-	19,815	19,815	-	-	- 1		120,030	120,030		CREDIT RISK AND OPE
a. To Bank Indonesia b. To others C. write of on earning assets a. Recovery of write of on earning assets c. write of on														VIII.	REQUIRED MINIMUM C
b. To others Total required allowance for impairment on financial assets to earning assets Total allowance for possible losses on assets Percentage of UMK loans to total loans Percentage of UMK dotors to total dotors Percentage of UMK dotors to total dotors 0 thres a. Chareling of loans b. Mucharatah Muqayyadah financing c. write off on earning assets with elimination of right to collect b. Mucharatah Muqayyadah financing c. write off on earning assets with elimination of right to collect b. Mucharatah Muqayyadah financing c. write off on earning assets with elimination of right to collect b. Mucharatah Muqayyadah financing c. write off on earning assets with elimination of right to collect b. Mucharatah Muqayyadah financing c. write off on earning assets with elimination of right to collect b. Mucharatah Muqayyadah financing c. write off on earning assets with elimination of right to collect b. Mucharatah Muqayyadah financing c. write off on earning assets with elimination of right to collect b. Mucharatah Muqayyadah financing c. write off on earning assets with elimination of right to collect b. Write off on earning assets with elimination of right to collect b. Write off on earning assets with elimination of right to collect LOWANCES FOR IMPAIRMENT	a. To Bank Indonesia						-								CREDIT RISK, OPERAT
Total required allowance for possible losses on assets       15,516,676       12,331,612         Percentage of UMK loans to total loans       15,57%       6,45%         Percentage of UMK loans to total loans       6,47%       6,45%         Percentage of UMK debtors to total debtors       6,47%       6,45%         Others       43,28%       40,08%         a. Chareling of loans       11,802,698       13,000,917         b. Mudharabah Muqayyadah financing       1,286,454       1,970,676         C. write of on earning assets       2,230,713       2,236,555         c. Recovery of visite of on earning assets       2,230,713       2,236,555         c. Write of on earning assets       2,230,713       2,236,755         c. write of on earning assets       2,230,713       2,236,755         c. Multimate Dial debtors       2,230,713       2,236,755         c. Write of on earning assets       2,230,713	b. To others						16 502 204						14 250 705		Not (m.(r++++i))
Percentage of UMKM cars to total loans Percentage of UMKM cars to total loans Percentage of UMK Cars to total loans Percentage of UMK Cars to total loans Percentage of UMK Cars to total debtors Others a. Chaneling of loans b. Mudharaba Mugayadah financing c. write of on earning assets a. Recovery of write of on earning assets a. Statement of Assets 'Quality as a 30 September 2013 are presented to comply with PBI No. 14/15/PBI/2012 dated 24 October 2012 regarding Assets Quality for Commercial Bank. LOWAANCES FOR IMPAIRMENT	Total required allowance for possible losses on assets						15,516,676						12.931.612		
Percentage of UMKM debtors to total debtors       43.03%       40.08%       40.08%         Percentage of UMKM debtors to total debtors       40.08%       40.08%       40.08%         Others       11,802,698       13,000,917       Non Ultimat         L. Okanaling of loans       1,826,654       1,970,676       2,856,655         L. write of on earning assets       2,230,743       2,856,655       President Commissioner         LOWANCES FOR IMPAIRMENT       LAUSING PAIRMENT       Independent Com       Independent Com	Percentage of UMKM loans to total loans						15.57%						15.85%		Liltimate Ch
a. Chanaling of loans b. Muchanaling of loans b. Muchanaling of loans c. write of on earning assets e. write of on earning assets with elimination of right to collect Distance of A was of Specime P2013 are presented to comply with PBI No. 14/15/PBI/2012 dated 24 October 2012 regarding Assets Quality of P2014 LOWAANCES FOR IMPAIRMENT	Percentage of UMK loans to total loans						6.47%						6.45%		
a. Chanaling of loans b. Muchanaling of loans b. Muchanaling of loans c. write of on earning assets e. write of on earning assets with elimination of right to collect Distance of A was of Specime P2013 are presented to comply with PBI No. 14/15/PBI/2012 dated 24 October 2012 regarding Assets Quality of P2014 LOWAANCES FOR IMPAIRMENT	Percentage of UMKM debtors to total debtors						46.48%						43.03%		Non Ultimat
a. Changling of loans 11,802,688 13,000,917 b. Mudharabah Mugayyadah financing 2, 230,743 13,000,917 a. Recovery of write off on earning assets 2,230,743 2,230,744 2,230,744 2,230,744 2,230,744 2,230,744 2,230,744 2,230,744	Others														Non Ultimat
b. Mudharabah Muqayadah financing c. write off on earning assets d. Recovery of write off on earning assets e. write off on earning assets e. write off on earning assets e. write off on earning assets Statement of Assets Quality as at 30 September 2013 are presented to comply with PBI No. 14/15/PBI/2012 dated 24 October 2012 regarding Assets Quality for Commercial Bank.	a. Chanelling of loans						11,802,698						13,000,917		
id. Recovery of write off on earning assests       2,380,743       2,856,656         is. write off on earning assests with elimination of right to collect       is. write off on earning assests with elimination of right to collect       Perseident Commissioner         LOWANCES FOR IMPAIRMENT       Complexity of the collect       Independent Com       Independent Com	<ul> <li>Mudharabah Mugayyadah financing</li> </ul>						1 926 454						1 070 670		
e. write off on earning assets with elimination of right to collect     President Commercial Bank.     President Commercial Bank.     Commissioner     LOWANCES FOR IMPAIRMENT	<ul> <li>d. Recovery of write off on earning assets</li> </ul>						2,230,743						2,856,656		
Statement of Assets' Quality as at 30 September 2013 are presented to comply with PBI No. 14/15/PBI/2012 dated 24 October 2012 regarding Assets Quality for Commercial Bank. Commissioner - Independent Con - Inde	e. write off on earning assets with elimination of right to collect						-,_,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,						-	- F	President Commi
LOWANCES FOR IMPAIRMENT			with PBI No. 14/	15/PBI/2012 dat	ted 24 October 20	12 regarding A	ssets Quality for	Commercial Ban	k.					1.8	Concurrently Inde
		ented to comply													Independent Com
	LOWANCES FOR IMPAIRM														

STATEMENTS OF CALCULATION OF CAPITAL ADEQUACY RATIO

	At 30 September 2013 and 2012			(In Million	s of Rupia
N.e.		30 Septe	mber 2013	30 Septe	mber 2012
No.	COMPONENTS OF CAPITAL	BANK	CONSOLIDATED	BANK	CONSOLIDATE
I.	COMPONENTS				
	A. Core Capital	63,600,748	69,067,676	53,133,234	57,335,928
	1. Paid-in Capital	11,666,667	11,666,667	11,666,667	11,666,667
	2. Disclosed Reserves	53,531,084	57,775,366	42,910,290	45,975,286
	2.1. Additional	53,813,314	58,070,658	43,311,846	46,398,904
	a. Agio	17,202,376	17,202,376	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
	<ol> <li>Current year profit (50%)</li> </ol>	6,649,833	7,020,679	5,738,929	6,117,695
	<ul> <li>Differences arising from translation of financial statement</li> <li>Funds for Paid-up Capital</li> </ul>	163,610	138,023	71,932	46,845
	<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	(282,230)	(295,292)	(401,556)	(423,618
	a. Disagio				
	<li>b. Previous years loss (100%)</li>				
	<li>c. Current year loss (100%)</li>				
	<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				

a. Interest loan b. Others interest	6,611,217 51,949	5,669,484 51,949	6,617,302 473,333	5,674,413 234,732
3. Others	32,729	32,729	32,729	32,729
CONTINGENT PAYABLES				
1. Guarantees issued a. Rupiah	20 920 175	22 220 010	20.065.567	22 541 654
<ul> <li>b. Foreign currencies</li> </ul>	20,820,175 37,554,842	22,329,910 25,951,138 247,777	20,965,567 37,707,599 208,666	22,541,654 26,057,908 247,777
2. Others	208,666	247,777	208,666	247,777
TEMENTS OF CASH FLOV	2V			
he Periods Ended 30 September 2013 ar	nd 2012		(In Million	s of Rupiah)
			CONSOL	IDATED
DESCRIPTION			30 September 2013	30 September 2012*)
H FLOWS FROM OPERATING ACTIVITIES				
eceipts from interest income and sharia income			35,023,952	30,911,287
eceipts from fees, commissions and premium - net			8,119,178	6,962,630
ayments of interest expense and sharia expenses eceipts from the sale of Government Bonds - Fair value	a through profit o	nr loss	(12,371,924) 21.658.906	(11,279,559) 48,926,217
cquisition of Government Bonds - Fair value through pr		1 1000	(21,154,853)	(48,691,841)
preign exchange gains - net			4,756,908	981,273
perating income - others			311,011	311,532
perating expenses - others			(1,152,274)	(1,550,246)
alaries and employee benefits			(6,925,267)	(5,673,891)
eneral and administrative expenses			(6,032,263)	(5,195,668)
on operating income - others	arating Accate a	nd Liphilition	176,544	283,597
ash Flow From Operating Activities Before Changes in Op ecrease/(increase) in operating assets:	renating Assets a	ing Liduillies	22,409,918	15,985,331
acements with Bank Indonesia and other banks			(109,423)	(43,783)
arketable securities - Fair value through profit or loss			926.850	1.412.958
ther receivables - trade transactions			(1,637,377)	430,491
ans leader and an and a state of a			(62,849,993)	(51,198,398)
ecurities purchased under resale agreements			12,930,661	5.576.449
onsumer financing receivable			(1,255,239)	(453,637)
et investment in lease financing			(287,145)	(165,758)
repaid taxes			(1,323,642)	
repaid expense			(348,054)	(407,194) (187,542)
ther assets			(2,339,636)	
roceeds from collection of financial assets already written	n - off		2,160,971	1,688,555
crease/(decrease) in operating liabilities and tempora		s <sup>.</sup>		
onventional Banking and Sharia - Non Syirkah Tempo				
Demand deposits			(34,473)	(1,754,740)
Saving deposits			14,037,464	13,367,987
Time deposits			22,450,188	6,019,074
ter-bank call money			3,580,500	5,418,486
bligation due immediately			(362,261)	312,206
axes payable			(103,921)	(441,890)
ayment of corporate income tax			(4,161,958)	(2,061,995)
ther liabilities			2,698,206	3,205,036
haria Banking - Temporary Syirkah Funds Restricted investment demand deposit and mudharaba	h musutarakah d	lomand danasit	7,345	(82,318)
Restricted investment saving deposit and unrestricted invest			1,724,505	3,070,669
Unrestricted investment mudharabah time deposit		ir adving depuait	5.351.504	(2,088,788)
et cash provided by operating activities			13,464,990	(6,268,821)
H FLOWS FROM INVESTING ACTIVITIES			,	(-,,)
ecrease/(increase) in marketable securities - Available for	r sale and Held t	o maturity	(3,882,397)	(756,364)
ecrease in Government Bonds - Available for sale and Hi	eld to maturity	o maturity	(5,187,290)	1,208,213
crease of investment in Subsidiaries			(366)	622
oceeds from sale of fixed assets			(565)	4,252
equisition of fixed assets			(634,541)	(828,957)
equisition of intangible assets			(148,072)	(64,074)
crease in Non Controlling Interests			(104,258)	150,931
et cash (used in)/provided by investing activities			(9,957,489)	(285,377)
H FLOWS FROM FINANCING ACTIVITIES			0.1.10.	1000 11 11
lecrease)/increase in marketable securities issued			241,191 484,334	(606,414) 405,566
lecrease)/increase in fund borrowings			484,334 3,461	405,566 (28,589)
ayment of subordinated loans ecrease in securities sold under repurchase agreements			2,556,778	(20,009) 652,975
apital contribution			2,000,110	10,755
ayments of dividends, cooperative development fund prog	aram and commu	unitv		10,100
evelopment fund program			(4,651,220)	(2,940,883)
et cash (used in)/provided by financing activities			(1,365,456)	(2,506,590)
INCREASE IN CASH AND CASH EQUIVALENTS			2,142,045	(9,060,788)
H AND CASH EQUIVALENTS AT BEGINNING OF YEA	R		111,307,954	108,653,748
H AND CASH EQUIVALENTS AT END OF YEAR			113,449,999	99,592,960
ash and cash equivalent at end of year consist of :			44.050.005	44.170.44
Cash			14,352,087	11,476,441
Current accounts with Bank Indonesia			42,032,100	34,732,754
Current accounts with other banks Placements with Bank Indonesia and other banks			17,843,581 35,139,051	10,313,335 43,065,437
Certificate of Bank Indonesia			4,083,180	43,065,437
otal cash and cash equivalents			113,449,999	99,592,960
-				00,002,000
Internation Cash Flows Information				

#### (282.230) (295.292) (401,556) (423,61 nds (non cummulativ (1,597,003) (705,475) (1,443,723) (117,741) (613,803) (105,666) (1,597,003) (587,734) (1,443,723) (508,137) 331,118 307,778 9,072,941 7,038,641 7,849,828 5,489,287 9,246,465 5,950,338 emental Capital pper Tier 2 7,526,427 6,501,396 ans (cummulative perpetual) ertible bond al not included as core capita ntal capital (upper tier 2) 1,371,121 5,130,275 1,371,121 5,667,520 1,371,121 4,118,166 1,371,121 4,579,217 valuation on on earning assets (max. 1.25% RWA) ensive income: Gain from increase in fair Available for sale (45%) er Tier 2 maximum 50% of Core Capital 2,622,034 2,622,034 3,804,264 3,804,26 2,622,034 2,622,034 3,804,264 3,804,264 ment (lower tier 2) plemental Capital Deduction Investments in shares (50%) (587,734) (1,443,723) (587,734) (1,443,723) (1,597,003) (1,597,003) (508,137) (508,137) 3.2. Shortage of capital on insurance subsidiaries Capital and Supplemental Capital Deduction s (50%) al Supplemental Capital Fulfilling Requirement (Tier 3) al Supplemental Capital Allocated To e Market Risk 71,127,175 78,140,617 60,983,062 66,582,393 71,127,175 410,422,011 57,671,278 1,558,307 78,140,617 453,401,615 67,581,862 1,426,982 60,983,062 329,453,269 48,384,624 1,345,933 66,582,393 366,337,401 55,735,767 1,599,965 SURED MINIMUM CAPITAL ADEQUACY RATIO FOR EDIT RISK AND OPERATIONAL RISK (1:(IV+V)) QUIRED MINIMUM CAPITAL ADEQUACY RATIO FOR EDIT RISK, OPERATIONAL RISK AND MARKET K (11:(IV+V+VI))

SHARE

MANAGEMENT

nate Shareholder : ublic of Indonesia : 60,00% Ultimate Shareholder through Caj Ultimate Shareholder through non

ord of Directors President Directo Deputy President Director Director

нс	15.20% 15.14%	15.00%	16.14%	15.78%	2.	Reserve requirement a. Primary reserve require b. Reserve requirement Net Open Position - Over	Foreign currencies all	
pit	al Market (≥ apital Marke	: 5%) et (≥ 5%)	: Nill : Nill			ATEMENTS OF at 30 September 2013	SPOT ANI	וכ
	OF THE BA		Gerungan		No.	TRANSACTION	Notional Amount	
		Wahyu Pradjot Gunarr Krisna Agus S Abdul / Budi G Riswin	Hidayat to hi Soeworo Wijaya uprijanto**) Aziz***) unadi Sadikin andi	1*)	<b>A.</b> 1. 2. 3. 4. 5. 6.	Exchange Rate Related Spot Forward Option a. Written b. Purchased Future Swap Others	5,360,101 6,393.493 - - - 24,532,682	24
		Sentot Ogi Pra Pahala Fransis Sunars Kresno	Sediarsi Tumilaar		<b>B.</b> 1. 2. 3. 4.	Interest Rate Related Forward Option a. Written b. Purchased Future Swap	- - - 9,400,000	

c.

CASH (Der (Der Payr Dec Capi Payr deve Net

NET IN CASH CASH Cas

Placements with Bank Indonesia and other banks Certificate of Bank Indonesia Total cash and cash equivalents

Activities not affecting cash flows : Urrealised losses from decrease in fair value of available for sale marketable securities and Government Bonds - not old defined tax Acquisition of fixed assets - payable

RATIOS

PERFORMANCE RATIOS
 1. Capital Adequacy Ratio (CAR)
 2. Non performing earning assets and non performing non earning assets
 to total earning assets and non earning assets
 3. Non performing earning assets to total earning assets
 4. Allowance for impairment on financial assets to earning assets
 5. Gross NPL
 6. Net NPL
 7. Return on Asset (ROA)

per 2013 and 2012

Reclassified in accordance with SEAS 1 (Revised 2009) to adopt Bapenam and LK Regulation No. VIII.G.7 year 2012

STATEMENTS OF CALCULATION OF FINANCIAL RATIOS

Supplemental Cash Flows Information

Return on Asset (ROA)

As at 30 Sec

### 1.33% 1.49% 3.01% 1.91% 0.38% 3.47% 26.61% 5.55% 63.55% 82.23% 1.21% 1.50% 2.93% 1.71% 0.38% 3.45% 25.82% 5.52% 63.00% 85.65% Return on Equity (ROE) Net Interest Margin (NIM) Operating Expenses to Opera L Loan to Deposit Ratio (LDR) COMPLIANCE rating Income SOMPLIANCE A. Percentage violation of Legal Lending Limit i. Related parties i. Third parties b. Percentage of excess of the Legal Lending Limit Related parties ii. Third parties iii. Third parties iii. Third parties 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 8.00% 8.01% 1.64% 8.00% 8.01% 2.00% DERIVATIVE TRANSACTIONS ons of Ru BANK

(320,973) (129,331)

(In %)

16.08%

BANK

30 September 2013 30 September 20

15.14%

1.21%

(1,342,648) (266,353)

	TRANSACTION	Notional Amount	Ту	pe	Derivative Receivables & Payables		
		Notional Amount	Trading	Hedging	Receivables	Payables	
	Exchange Rate Related				1		
	Spot	5,360,101	5.212.489	147,612	6.612	6.078	
	Forward	6.393.493	192.009	6.201.484	105,769	77.435	
	Option					,	
	a. Written	-	-	-	-	-	
	b. Purchased	-	-	-	-	-	
	Future	-	-	-	-	-	
	Swap	24.532.682	24.472.774	59,908	425,130	826.346	
	Others	-	-	-	-	-	
	Interest Rate Related						
	Forward	-	-	-	-	-	
	Option						
	a. Written		-	-	-	-	
	b. Purchased	-	-	-	-	-	
	Future		-	-	-	-	
	Swap	9,400,000	-	9,400,000	13,589	27,738	
	Others	-	-	-	-	-	
	Others						
			00.077.070	45 000 004	FE4 400	007 507	
1	TOTAL	45,686,276	29,877,272	15,809,004	551,100	937,597	

Jakarta, 31 October 2013 S. E & O Board of Directors PT Bank Mandiri (Persero) Tbk.



Pahala N. Mansury Director

644 830,984 7,198,802 2,278 207 44,203 2,269 1,099,868 8,681,503 2,513 207 119,737 72,331 42,357 4,327,456 <sup>1</sup> Based on approval from Bank Indonesia upon fit & proper test regarding Letter of Bank Indonesia No. 15/35 (BBIDPPPRahasia dated 31 July 2013. <sup>1</sup> Based on approval from Bank Indonesia upon fit & proper test regarding Letter of Bank Indonesia No. 15/78 (BBIDPPPRahasia dated 24 October 2013. <sup>1</sup> Based on approval from Bank Indonesia upon fit & proper test regarding Letter of Bank Indonesia No. 15/86 (BDIDPPRAhasia dated 24 October 2013. 8,695 545,481 THE BEST BANK IN INDONESIA

Required Allov ible Losses on

222.99

569 75,791 6,503

48.79

6,242

24,596 16,299 4,315,152

53.416

97,232

tes : Presentiation of the above Published Financial Statements as at and for nine months ended 30 September 2013 and 2012 are derived from the Consolidated Financial Statements of PT Bank Mandiri (Persero) Tok. and Subsidiaries (unaudited), and Consolidated Financial Statements as 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 Subenda, S.E., Ak., CPA) whose report dated 25 February 2013 expressed an Unqualified Opinion with an explanatory paragraph regarding adoption of various new and revised Financial Accounting Standards in Indonesia effective from 1 January 2012 and adoption of Bapepara and LK reguistion No. VIIIG.7, Decision of Chairman of Bapepara and LK has the above Published Financial Statements are presented to comply with Bank Indonesia effective from 1 January 2012 and adoption of albapepara and LK no. VIII.G.7, Decision of Chairman of Bapepara and LK No. Kep-347/BL/2012 dated 12 December 2001 regarding Quarterly Published Financial Statements and Sucretare presented to comply with Bank Indonesia, which was amended by Circular Letter of Bank Indonesia No. 3/30/DPNP dated 14 December 2001 regarding Quarterly Published Financial Statements to Bank Indonesia Setup Setup Keppapari and LK No. Kep-347/BL/2012 dated 5 July 2011 regarding Submission of Chairman of Bapepara and LK No. Kep-348/BL/2011 dated 5 July 2011 regarding Submission of Periodic Instances of Public Companies. Financial Statements Information and Statement of Issue of Chairman of Bapepara and LK No. Kep-347/BL/2012 dated 5 July 2011 regarding Submission of Consolidated Financial Statements as at and for nine months ended 30 September 2012 have been represented to in accordance with Bappaparia and LK No. Kep-347/BL/2012 dated 23 July 2011 regarding Submission of Chairman of Bapepara and LK No. Kep-347/BL/2012 dated 5 July 2011 regarding Su

Required Allowan

5,445 116,372

1,377 115,802 69,065 6,072,315

696,431

50

ince for

99,529

535 977,450 7,478,563 264,582 768

75,030

Allowa

dividual

108,870

5) E

7,017

46,406 21,855 5,390,504

17,785

Col

Individual

67.40

140,044

177,029 1,388,667 9,181,487 55,643 768

137,231

# mandiri call 14000

DESCRIPTION

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

Placements with other banks Spot and derivative receivables Securities

Acceptances receivables Other receivable - trade transaction Ecans
 Investments in shares
 Investments in shares
 Temporary investment
 Administrative account transaction

## Leading, Trusted. Enabling growth.

President Director



Euromoney Asiamoney Alpha Southeast Asia

