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

		BAN	Λ	CONSOLI	DATED		BAN	К	CONSOL	IDATED		BA	NK I	CONSO	<b>JLID</b> A
DESCRIPTION	N	31 December 2013 (Audited)	31 December 2012 (Audited)	31 December 2013 (Audited)	31 December 2012 (Audited)	No. DESCRIPTION	31 December 2013 (Audited)	31 December 2012 (Audited)	31 December 2013 (Audited)	31 December 2012 (Audited)	No. DESCRIPTION		31 December 2012 (Audited)		
SETS		17 000 010	14 101 100	19,051,934	45 492 025	OPERATING INCOME AND EXPENSES					I. COMMITMENT RECEIVABLES				
cements with Bank Indonesia		17,226,616 69,819,352	14,131,136 69,830,072	78,521,140	15,482,025 75,286,859	A. Interest Income and Sharia, Interest Expenses and Sharia, and Premium Income and Claim Expenses					1. Unused fund borrowings facilities a. Rupiah		-		
cements with other banks t and derivative receivables		23,710,890 175,947	19,262,173 93,280	24,650,787 175,947	20,960,551 93,291	1. Interest Income and Sharia Income	43,339,930	36,800,542	50,208,842	42,550,442	<ul> <li>b. Foreign currencies</li> </ul>		-	-	
urities						a. Rupiah b. Foreign currencies	40,338,122 3,001,808	34,317,199 2,483,343	47,029,634 3,179,208	39,904,930 2,645,512	2. Outstanding purchase position on spot and derivative     3. Others	347,357	93,280	347,357	7
Fair value through profit/loss Available for sale		1,470,994 61,370,553	1,785,047 59,104,726	14,866,672 62,197,173	13,821,203 59,428,193	2. Interest Expense and Sharia Expenses	13,803,483	11,840,200	16,399,424	14,128,901	II. COMMITMENT PAYABLES				
Held to maturity ***) Loans and receivables		24,945,188 13,210	24,182,676	26,518,455	26,073,041 10,817	a. Rupiah b. Foreign currencies	13,192,293 611,190	11,371,943 468,257	15,783,269 616,155	13,646,708 482,193	<ol> <li>Unused loan facilities granted to customer</li> </ol>				
urities sold with agreement to repurchase	(Repo)	5,182,903	10,817	13,210 5,182,903	-	Net Interest Income and Sharia Income (Expenses) 3. Premium Income	29,536,447	24,960,342	33,809,418 6,446,149	28,421,541 5,664,495	a. BUMN i. Committed				-
urities purchased with agreement to resell eptances receivables	(Reverse Repo)	3,103,351	14,322,362 7,957,512	3,737,613 10,178,370	14,515,235 7,957,512	4. Claim Expense	-	-	3.820.143	3.501.423	- Rupiah	7,591,000		7,591,000	
ns		10,178,370	7,957,512	10,178,370	7,957,512	Net Premium Income (Claim Expenses) Net Interest Income (Expenses), Sharia, and Net Premium Income (Claim Expenses)	- 29,536,447	- 24,960,342	2,626,006 36,435,424	2,163,072 30,584,613	Foreign currencies     ii. Uncommitted	793,437	429,736	793,437	
Fair value through profit/loss Available for sale			-	-		B. Other Operating Income and Expenses	29,550,447	24,500,542	50,455,424	30,304,013	- Rupiah - Foreign currencies	11,372,089 584,900	9,889,235 455,415	11,372,089 584,900	
Held to maturity		-	-	-	-	1. Other Operating Income	13,330,254	11,185,538	14,759,607	12,302,311	b. Others i. Committed	20,460,055		20.462.699	
Loans and receivables sumer finance receivables		416,978,030	339,973,690	467,170,449 4,644,901	384,581,706 3,919,146	a. Increase in fair value of financial assets (mark to market) i. Securities		4,274		42,470	ii. Uncommitted	42,999,343	41,783,658	44,257,143	
ria financing estments in shares		3,159,465	- 3,218,075	- 7,891	7,350	ii. Loans		-	-	-	2. Unused loan facilities granted to other banks a. Committed				
cy holder's investment in Unit Link Contra	ct	3,159,465	3,218,075	7,891	7,350	iii. Spot and derivative iv. Other financial assets	1,617,223	913,054	1,617,223	913,054	i. Rupiah	62,025	68,373	62,025	5
wance for impairment on financial assets - Securities	-/-	(149 729)	(124.970)	(292,049)	(268,841)	<ul> <li>Decrease in fair value of financial liabilities (mark to market)</li> </ul>	-	-	-	-	ii. Foreign currencies b. Uncommitted		-		
Loans		(148,728) (15,002,015)	(124,870) (12,740,561)	(16,535,651)	(14,011,350)	c. Gain from sale of financial assets i. Securities	24,514	287,327	39,116	296,739	i. Rupiah ii. Foreign currencies	28,300	134,788	28,300	1
Others ngible assets		(1,677,609) 2,178,033	(1,284,357) 1.829,609	(1,774,259) 2,514,368	(1,361,841) 2,074,593	ii. Loans	-	-	-		<ol> <li>Outstanding irrevocable letters of credit</li> </ol>	44 700 075	0.540.075	44.001.007	
umulated amortisation for intangible assets	s -/-	(1,288,191)	(1,173,596)	(1,354,113)	(1,213,891)	iii. Other financial assets d. Gain from spot and derivative transaction (realised)	- 195,462	- 156,776	235,876	- 181,422	a. Foreign L/C b. Local L/C	11,739,958 3,321,460	2,378,427	11,861,603 3,356,527	7
nises and equipment imulated depreciation for premises and ed	auipment -/-	11,700,899 (4,807,311)	10,410,946 (4,226,501)	13,258,249 (5,612,651)	11,940,765 (4,938,075)	e. Gain from investment in shares with equity method	-	-	-		4. Outstanding sales position on spot and derivative 5. Others		121,232	238,689	1
earning assets						f. Dividend g. Comissions/provisions/fees and administrative	432,714 7,579,358	279,222 6,365,600	615 8,706,027	1 7,377,213			-		1
bandoned properties Repossessed assets		151,090 19,815	180,046 19,815	151,323 33,838	180,280 33,838	h. Recovery on allowance for impairment	27,871 3,453,112	204,994	33,854 4,126,896	65,280	III. CONTINGENT RECEIVABLES 1. Guarantees received				
Suspense account nter office assets		427,009	779,222	427,009	779,222	i. Other income 2. Other Operating Expenses	21,562,367	2,974,291 18.837.645	27,643,320	3,426,132 23,261,505	a. Rupiah b. Foreign currencies	359,299 18,195,261	251,694 9,916,800	361,902 18,198,552	:
Operational activities conducted in Indo		-	-	-	-	a. Decrease in fair value of financial assets (mark to market)		10,001,010		20,201,000	<ol><li>Unrecognized interest income</li></ol>				
. Operational activities conducted outside wance for impairment on non financial ass	Indonesia	(287,147)	(283,905)	(300,209)	(296,967)	i. Securities ii. Loans	2,769	-	219,353	-	a. Interest loan b. Others interest	6,889,648 51,949		6,895,977 495,657	
e financing	5613 -7-	- 1	- 1	619,691	329,447 3,966,613	iii. Spot and derivative	-	-	-	-	3. Others	32,729	51,949 32,729	32,729	3
rred tax assets		4,093,766	3,777,111 12,070,531	4,322,498 20,724,273	3,966,613 16,267,986	iv. Other financial assets b. Increase in fair value of financial liabilities (mark to market)	-	-	-	-	IV. CONTINGENT PAYABLES				
AL ASSETS		648,250,177	563,105,056	733,099,762	635,618,708	c. Losses from sale of financial assets					1. Guarantees issued a. Rupiah	25 274 039	22,329,910	25 404 802	, .
BILITIES AND EQUITY						i. Securities ii. Loans	-	-	-	-	<ul> <li>b. Foreign currencies</li> </ul>	39,643,850	25,951,138	39,667,080	0 :
BILITIES nand deposits **)		116,250,862	107,829,706	123,445,524	113,911,014	iii. Other financial assets	-	-	-	-	2. Others	256,757	247,777	256,757	7
ings deposits **)		214,128,654	182,784,459	236.510.887	202.216.209	<ul> <li>d. Losses from spot and derivative transaction (realised)</li> <li>e. Impairment for financial assets</li> </ul>	-	-	-	-	STATEMENTS OF CASH FLOW	NS			
e deposits **) estment fund - revenue sharing		169,338,524	144,844,747	196,385,250	166,786,895	i. Securities ii. Loans	5,833 3,798,149	3,151,013	5,180 4,635,551	16,740 3,414,546	For the Years Ended 31 December 2013 and	2012		(In Millior	ons
d from Bank Indonesia		- 12,658,783	755 14,118,879	- 12,669,235	755 14,320,656	iii. Sharia financing	-	- 3,151,013	-	- 3,414,540				CONSO	OLID
d from other banks **) t and derivative liabilities		230,621	14,118,879	231,955	14,320,656	iv. Other financial assets f. Losses related to operational risk	103,461 18,746	- 26,214	230,711 18,746	- 26,214	DESCRIPTION			31 December 2013	-
pilities sold with repo agreements to repurce eptances liabilities	chase (Repo)	4,656,149 10,178,370	7,957,512	4,656,149 10,178,370	7,957,512	<ul> <li>g. Losses from investment in shares under equity method</li> </ul>	-	-	-	-				(Audited)	
urities issued		564	564	1,674,299	1,250,364	h. Comissions/provisions/fees and administrative i. Impairment on non financial assets	563,784	461,941	563,784	461,941	CASH FLOWS FROM OPERATING ACTIVITIES				
d borrowings Loans capital		4,470,615	5,142,950	4,465,615	5,137,950	j. Salaries and employee benefits	7,163,504	6,193,255	8,995,513	7,663,431	Receipts from interest income and sharia income			48,006,235	
Others fund borrowings		13,996,524	8,701,422	15,999,539	11,608,077	k. Promotion expenses I. Other expenses	855,085 9,051,036	839,964 8,165,258	989,542 11,984,940	1,000,810 10,677,823	Receipts from fees, commissions and premium - net			11,330,101	
gin deposits received r office liabilities		2,061,958	1,872,976	2,061,958	1,872,976	Other Operating Income (Expenses)	(8,232,113)	(7,652,107)	(12,883,713)	(10,959,194)	Payments of interest expense and sharia expenses Receipts from the sale of Government Bonds - Fair valu	ue through profit a	or loss	(17,291,592) 26,689,634	
Derational activities conducted in Indones Operational activities conducted outside Ind	sia	8,729,833	4,226,590 (4,059,287)	8,729,833 (8,753,251)	4,226,590 (4,059,287)	PROFIT (LOSS) FROM OPERATIONS	21,304,334	17,308,235	23,551,711	19,625,419	Acquisition of Government Bonds - Fair value through p		01 1035	(26,364,288)	
erred tax liabilities	donesia	(8,753,251)	(4,059,267)	-	-	NON OPERATING INCOME AND EXPENSES     Gain (Losses) from sale of premises and equipment	127,836	898	101,983	4,558	Foreign exchange gains/(losses) - net			(1,684,990)	
ility to Unit Link Holders er liabilities		17,740,655	- 18,911,364	12,002,997 24,050,806	11,034,239 23,477,937	2. Gain (Losses) from foreign currencies translation	- 127,030	- 090	- 101,963	4,556	Operating income - others Operating expenses - others			1,126,887 (1,295,075)	
estment fund - profit sharing		-	-	-	-	3. Other non operating income (expenses)	239,295	740,696	408,143	874,291	Salaries and employee benefits			(8,659,586)	
AL LIABILITIĖS		565,688,861	492,453,869	644,309,166	559,863,119	PROFIT (LOSS) FROM NON OPERATING PROFIT (LOSS) CURRENT YEAR BEFORE TAX	367,131	741,594	510,126	878,849	General and administrative expenses			(8,935,985)	
re capital						Income tax expenses	21,671,465	18,049,829	24,061,837	20,504,268	Non operating income Cash Flow From Operating Activities Before Changes in	in Onerating Asso	ets and Liabilities	523,356 23,444,697	
Authorised capital Jnpaid-in capital-/-		16,000,000 (4,333,333)	16,000,000 (4,333,333)	16,000,000 (4,333,333)	16,000,000 (4,333,333)	a. Estimated current tax	(4,528,782)	(3,906,338)	(5,288,489)	(4,640,513)	Decrease/(increase) in operating assets:	i operating Abbei		20,444,001	-
reasury stock -/-		-	-	-	-	b. Deffered tax income (expenses)	70,285	158,410	56,586	179,863	Placements with Bank Indonesia and other banks			(975,057)	
litional Paid-in Capital		17,476,308	17,195,760	17,316,192	17,195,760	PROFIT (LOSS) AFTER INCOME TAX - NET	17,212,968	14,301,901	18,829,934	16,043,618	Marketable securities - Fair value through profit or loss Other receivables - trade transactions			(743,827) (2,273,965)	
Agio Disagio -/- Donated capital					-	OTHER COMPREHENSIVE INCOME a. Adjustment arising from translation of financial statement	53.316	(10.588)	173.943	(0.117)	Loans			(85,610,294)	
Funds for paid-up capital		-	-	-	-	b. Gain (Losses) from changes of financial assets on available for sale	(1,231,853)	149,708	(1.259,738)	(9,117) 277,581	Securities purchased under resale agreements			10,777,622	22
Others er comprehensive income (losses)		-	-	-	-	c. Effective cash flow hedges d. Premises and equipment revaluation increment		-	· · · - ·	-	Consumer financing receivable			(833,329) (291,229)	
Adjustment arising from translation of finar		126,010	72,694	221,620	47,677	e. Other comprehensive income from entity associations		-		-	Net investment in lease financing Prepaid taxes			(1,098,375)	
Gain (Losses) from changes of financial as effective cash flow hedges	ssets on available for sale	(1,760,611)	(528,757)	(1,765,808)	(506,069)	f. Gain (Losses) from actuarial benefit program g. Income tax related to other comprehensive income	246,370	(29,926)	- 251,947	(55,501)	Prepaid expense			(53,253)	53)
Premises and equipment revaluation increment		-	-	-	-	h. Others	-	-	-	(00,001)	Other assets Proceeds from collection of financial assets already writt			172,342 3,002,556	
Other comprehensive income from entity a Gain (Losses) from actuarial benefit progra		-	-	-	-	Other comprehensive income current year after income tax - net	(932,167)	109,194	(833,848)	212,963	Increase/(decrease) in operating liabilities and tempor		le'	3,002,330	5
ncome tax related to other comprehensive	e income	347,529	101,158	348,568	96,620	TOTAL OTHER COMPREHENSIVE INCOME CURRENT YEAR	16,280,801	14,411,095	17,996,086	16,256,581	Conventional Banking	ary synkan rana.	20.		
thers rence arising from quasi reorganisation		-	-	-	-	Income atributtable to :					Demand deposits			10,098,878	78
ence arising from restructuring value of transa r equity	ction of entities under common control	-	-	-	-	Parent Company Non controlling interest	17,212,968	14,301,901	18,203,753 626,181	15,504,067 539,551	Saving deposits			32,276,298	
erve		-	-	-	-	TOTAL INCOME CURRENT YEAR	17,212,968	14,301,901	18,829,934	16,043,618	Time deposits Inter-bank call money			21,255,943 953,750	
General reserve 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 :					Obligation due immediately			(932,101)	
ined Earning						Parent Company Non controlling interest	16,280,801	14,411,095	17,369,905	15,717,030	Liability to unit linked holders			968,758	58
Previous years *) Current year		33,108,218 17,212,968	24,961,431 14,301,901	37,044,018 18,203,753	27,695,065 15,504,067	Non controlling interest TOTAL COMPREHENSIVE INCOME CURRENT YEAR	16,280,801	- 14,411,095	626,181 17,996,086	539,551 16,256,581	Other taxes payable			(211,620)	
TAL EQUITY ATTRIBUTABLE TO OWNER	R	82,561,316	70,651,187	87,419,237	74,580,120	TRANSFER INCOME (LOSSES) TO HEAD OFFICE	-	-		-	Payment of corporate income tax Other liabilities			(5,911,725) 1,523,844	
controlling interest		-	-	1,371,359	1,175,469	DIVIDEND*)		4,651,220		4,651,220	Sharia Banking - Temporary Syirkah Funds				
AL EQUITY		82,561,316	70,651,187	88,790,596	75,755,589	DIVIDEND)		4,031,220		4,031,220 1	Demand deposit - restricted investment and demand de			14,717	1000

(In Millions of Rupiah)

) consolicated balance includes temporary syntam indust inform a subsidiary. \*\*) Including Securities owned by Subsidiary which classsified "At Cost", accordance with SFAS 110 "Accounting for Sukuk", which was effective since 1 January 2012. STATEMENTS OF ASSETS' QUALITY AND OTHER INFORMATION

							BA	NK					or Ruplan)	
No.	DESCRIPTION			31 Decembe	r 2013 (Audited	)				31 Decemi	per 2012 (Audit	ed)		No.
		Current	Special Mention	Sub Standard	Doubtful	Loss	Total	Current	Special Mention	Sub Standard	Doubtful	Loss	Total	L.
١.	RELATED PARTIES	İ		1			1	1					1	
1.	Placements with other banks a. Rupiah	30.259					30,259	2				-	2	
2.	b. Foreign currencies Spot and derivative receivables	2,554,066		•	•	-	2,554,066	658,987	-			-	658,987	
2.	a. Rupiah		-			-	-	-				-	-	
3.	b. Foreign currencies Securities		-		•		-	-	-			-	-	
	a. Rupiah b. Foreign currencies	248,250					248,250	125,025	-	•	•	-	125,025	
4.	Securities sold with agreement to repurchase (Repo)						-		-			-		
5.	<ul> <li>b. Foreign currencies</li> <li>Securities purchased with agreement to resell (Reverse Repo)</li> </ul>	-	-	•	•	-	-	-	-	-	•	-	-	
	a. Rupiah b. Foreign currencies		•	•	•	:	-	-	-		•	-	-	
6.	Acceptances receivables Other receivable - trade transaction	79,844					79,844	53,486	-			-	53,486	
1.	a. Rupiah	-				-	-	-	-			-	-	
8.	b. Foreign currencies Loans	-	-	-	-	-	-	-	-			-	-	
	a. Micro, small and medium loans (UMKM) i. Rupiah	-	-	-	-	-	-	200 200	-	-	-	-	200 200	
_	ii. Foreign currencies b. Non UMKM	5,761,450	2,062		•	- 3	5,763,515	4,432,498	- 419		•	-	4,432,917	
	i. Rupiah ii. Foreign currencies	3,683,016 2,078,434	2,062	:	•	3	3,685,081 2,078,434	4,333,939 98,559	419		•	-	4,334,358 98,559	
	c. Restructured loans	- 2,070,404	•	-	-	-	-	-	-	-	•	-	-	
	i. Rupiah ii. Foreign currencies				•		-							
9. 10.	d. Property loans Investments in shares	12,353 2,654,452	1,015	-	474,227	3 27,469	13,371 3,156,148	8,183 2,773,364	339	-	414,227	27,469	8,522 3,215,060	
10.	Temporary investment Commitments and contingencies	-		-	-	-	-	-	-	-		-	-	
	a. Rupiah	457,771 2,862,038	137	•	•	-	457,908 2,862,038	373,447 46,770	726	•	•	-	374,173 46,770	
12.	b. Foreign currencies Repossessed assets	2,002,038					- 2,002,038	- 40,770	-			-	40,770	
<b>II.</b>	THIRD PARTIES Placements with other banks													
-	a. Rupiah b. Foreign currencies	16,299,359 33,971,666	•		•	72,260	16,299,359 34,043,926	27,680,066 24,742,928	-	•	•	- 54,894	27,680,066 24,797,822	
2.	Spot and derivative receivables a. Rupiah	175,323					175.323	92,727					92.727	
3.	b. Foreign currencies Securities	624	•	•	•	-	624	553	-		•	-	553	
3.	a. Rupiah	75,074,711				86,768 13,319	75,161,479	80,011,013	-			86,527 10,996	80,097,540	
4.	<ul> <li>b. Foreign currencies</li> <li>Securities sold with agreement to repurchase (Repo)</li> </ul>	12,376,897	-		•	13,319	12,390,216	4,849,705	-	-		10,996	4,860,701	
	a. Rupiah b. Foreign currencies	5,182,903	•				5,182,903	-	-	•	•	-	-	
5.	Securities purchased with agreement to resell (Reverse Repo) a. Rupiah	3,103,351					3,103,351	14,322,362	-			-	14,322,362	
6.	b. Foreign currencies Acceptances receivables	10,073,728	24,798		•	:	10,098,526	7,896,901	- 6,690	435	•	-	7,904,026	
7.	Other receivable - trade transaction	4,190,065	65,514			145,944	4,401,523	2,766,570	72,652	100		145,944	2,985,166	
	b. Foreign currencies	3,540,586	420,798			845,507	4,806,891	2,865,977	332,332		•	669,534	3,867,843	
8.	a. Micro, small and medium loans (UMKM)	58,648,452	3,653,170	248,821	476,982	1,582,377	64,609,802	50,301,826 49,966,564	2,722,360 2,701,847	337,448	309,117	1,013,098	54,683,849	
	i. Rupiah ii. Foreign currencies	58,348,287 300,165	3,639,821 13,349	248,821	476,982	1,582,377	64,296,288 313,514	335,262	20,513	337,448	309,117	1,013,098	54,328,074 355,775	
	b. Non UMKM i. Rupiah	330,431,954 268,580,535	11,735,235 9,694,445	317,531 317,468	235,555 235,555	3,884,438 2,414,270	346,604,713 281,242,273	266,401,517 220,790,086	10,141,564 7,871,690	322,701 319,331	282,454 267,432	3,708,488 2,442,143	280,856,724 231,690,682	
	ii. Foreign currencies c. Restructured loans	61,851,419 7,522,637	2,040,790 3,414,760	63 45,902	- 19,183	1,470,168 1,654,605	65,362,440 12,657,087	45,611,431 6,707,136	2,269,874 3,861,660	3,370 328,596	15,022 19,732	1,266,345 956,878	49,166,042 11,874,002	
_	i. Rupiah ii. Foreign currencies	3,942,389 3,580,248	1,552,225 1,862,535	45,902	19,183	818,115 836,490	6,377,814 6,279,273 29,878,525	3,390,960 3,316,176	1,748,706 2,112,954	328,596	19,732	675,852 281.026	6,163,846 5,710,156	
	d. Property loans Investments in shares	26,404,734 1,955	3,055,251	59,553	62,136	296,851	29,878,525 1,955	22,384,596 1,955	2,558,211	56,976	52,002	293,384	25,345,169 1,955	
10. 11.	Temporary investment Administrative account transaction	-	-		1,362		1,362	-	-		1,060	-	1,060	
<u> </u>	a. Rupiah	99,097,986	457,415	383	574	58,180	99,614,538	95,184,250	732,091	3,126	278	24,990	95,944,735	IV. V.
12.	b. Foreign currencies Repossessed assets	60,585,149	191,910	-	•	158,913 19,815	60,935,972 19,815	45,301,096	135,044		•	5,328 19,815	45,441,468 19,815	VI. VII.
III.	OTHER INFORMATIONS					13,010	13,013					13,013	13,013	VIII.
1.	Value of bank's assets pledge as collateral : a. To Bank Indonesia						-						-	
2.	<ul> <li>b. To others Total allowance for impairment on financial assets to earning assets</li> </ul>						16,828,352						- 14,149,788	
3.	Total required allowance for possible losses on assets Percentage of LIMKM loans to total loans						12,654,998 15.49%						10,647,243 16.08%	
	Percentage of UMK loans to total loans Percentage of UMK loans to total loans						6.56% 47.62%						6.50% 45.52%	
5. 6. 7. 8.	Percentage of UMK debtors to total debtors Others						44.37%						42.38%	
6.	a. Chanelling of Ioans b. Mudharabah Muqayyadah financing						11,409,429						12,020,977	
	<ul> <li>Write off on earning assets</li> </ul>						2,304,223						2,462,911	
	<ul> <li>d. Recovery of write off on earning assets</li> <li>e. Write off on earning assets with elimination of right to collect</li> </ul>						3,075,755						3,739,749	Bo

STATEMENTS OF CALCULATION OF CAPITAL ADEQUACY RATIO COMMERCIAL BANK

all of U-Controller Adv all a 247-2         (452,258)         (352,258)         (452,258) <th< th=""><th></th><th>EMENTS OF CALCULATION (</th><th></th><th></th><th></th><th></th><th>Net cash provided by operating activities</th><th>12,733,517</th><th>9,047,882</th></th<>		EMENTS OF CALCULATION (					Net cash provided by operating activities	12,733,517	9,047,882
at 31 Center Difference of Function 2 (1997)	MM						CASH FLOWS FROM INVESTING ACTIVITIES		
abs of Version 2012 and 2012.         It booster 31 (Julia)         It booster 31 (Julia)         It booster 31 (Julia)         It booster 31 (Julia)           COMPONETS OF CAPTAL         It booster 31 (Julia)         It booste					(I.e. 841111	( Dunish)	Increase in marketable securities - Available for sale and Held to maturity	(6.410.209)	(97,314
COMPONENTS OF CAPTAL         UNIDENTITY OF CAPTAL         Discussed 201 (Audio)         Proceeds from and of flod acads         (1927)	at 31	December 2013 and 2012			(IN WIIIION	s of Ruplan)	(Increase)/decrease in Government Bonds - Available for sale and Held to maturity		376,925
ComPonents         Event Components			31 December	2013 (Audited) 31 December 2012 (Audited)		2012 (Audited)			94.547
BAN         CONCUMP         BAN         Concum         BAN         Concump		COMPONENTS OF CAPITAL		. ,		· /			(1,668,666
Composition         Hards and the state of the stat			BANK	CONSOLIDATED	BANK	CONSOLIDATED			
A Sub of Full         Constraint         Example         Constraint         Constra	COMP	PONENTS							(251,87
1. Besch Capital         11.666.0000			65 952 090	71 606 644	E4 429 200	59 022 022			
2. Disclosed Rearrer         57:10.218         62:10.218         62:00.217         67:00.217         67:00.217         77:00.217	1.	. Paid-in Capital	11,666,667	11,666,667	11,666,667	11.666.667	Sale of PT Usaha Gedung Mandiri shares	132,000	
2.1. Addreid         64.51/5         0.04358         44.66.4         64.66.4						47,655,277		(12,561,665)	(1,546,38
		2.1. Additional	55,971,155	60,463,948	44,645,424	47,944,427	-	(,,,	(.,,
C. Sevent entern         2.333.33		a. Agio		17,476,308	17,195,760	17,195,760			
4         Approximation feature factor         2302.84         2202.84         2502.08<					•				(1,002,25
- Process in both - Concern provide for the constant answer - Concern provide of the constant - Consta						2,333,333	Increase/(decrease) in marketable securities issued	233.721	(665,71
<ul></ul>				2,050,894	547,000	547,000			(185.7
Image Production         Finds to Place Condition         (481220)         (28)           Image State Place Condition         (28)			25,413,268		7 074 745	20,158,555			(713,8
<ul> <li>Finds the default</li> <li>Finds</li></ul>		<ul> <li>Differences arising from translation of financial statement.</li> </ul>	126 010	221 620	72 694	47 677			(113,0
International Solution         Internatenal Solution         Internatenal Solution <td></td> <td>h. Funds for Paid-up Capital</td> <td>120,010</td> <td></td> <td></td> <td>-</td> <td></td> <td></td> <td></td>		h. Funds for Paid-up Capital	120,010			-			
composition program (SN)         (21.58		i. Warrant issued (50%)				•	Payments of dividends, partnership program and community development program		(2,940,8
2.2. Detaction         (p1/59)         (#4.59)         (p2/59)         (#4.50)         (p2/59)							Net cash provided by/(used in) financing activities	6,354,122	(5,508,4
2.2. Ju Bolins         (21.59)		compensation program (50%)				•	NET INCREASE IN CASH AND CASH EQUIVALENTS	6 525 974	1,993,0
B. Profile year bits (M)         Image: Second		2.2. Deduction	(231,758)	(244,820)	(276,087)	(289,150)			
Constructions of the second seco						•	EFFECT OF EXCHANGE RATE CHANGES ON CASH AND CASH EQUIVALENTS	2,993,395	642,0
							CASH AND CASH EQUIVALENTS AT BEGINNING OF YEAR	111.503.789	108,868,6
Cash and cash equivalent at end of year consist of :     Cash and cash equivalents     Cash equivalent at each equivalents     Cash and cash equivalents		<ul> <li>Differences arising from translation of financial</li> </ul>				-			
decream for subset of nearment in shares         i				-		•		121,023,130	111,303,7
classifier         Casin         19.01.934         1							Cash and cash equivalent at end of year consist of :		
i. Difference is discovered by provide losses and shours to impliant or any gradet shours the shours hours any gradet shours the shours hours any gradet shours or any any shours to impliant or a		decrease in fail value of investment in shares					Cash	19.051.934	15,482,02
allowance for namine of anality of products or namine of anality of the name and products or namine of anality of the name and the set of the se		f Difference in allowance for possible losses and					Current essentes with Dealt Indensein		
B. Allowance for inpairment on the allow and the orbits         (14,0420)         (21,78)         (24,20)         (27,17)         (28,15)           B. Beckeric Control and Section 1 strates to the allow of factors and the rules         (14,0123)         4.00123         4.001		allowance for impairment on earning assets				•			
h. Difference insignment anoust from far value         111           a. model and additional production of the anoust from far value         111           a. model and additional production of communities perptical         111           a. Societation         Additional perptical         111           a. Societation         Additional perptical         111           a. Societation         Additional perptical         111           a. Societation         (1177,141)         (1177,141)         111           a. Societation         (1177,141)         (1177,141)         (1177,141)         (1177,141)           a. Societation         (1177,141)         (1177,141)         (1177,141)         (1177,141)         (1177,141)           a. Societation         (1177,141)         (1177,141)         (1177,141)         (1177,141)         (1177,141)           a. Societation         (1177,141)         (1177,141)         (1177,141)         (1177,141)         (1177,141)           a. Model perptical         (1177,141)         (1177,141)         (1177,141)         (1177,141)         (1177,141)           a. Societation         (1177,141)         (1177,141)         (1177,141)         (1177,141)         (1177,141)           a. Societation         (1177,141)         (1177,141)         (1177,141) <td></td> <td><ul> <li>Allowance for impairment on non earning</li> </ul></td> <td></td> <td></td> <td></td> <td></td> <td></td> <td></td> <td>9,651,7</td>		<ul> <li>Allowance for impairment on non earning</li> </ul>							9,651,7
of function starts in transfer portal         interval		assets which shall be calculated	(231,758)	(244,820)	(276,087)	(289,150)	Placements with Bank Indonesia and other banks	44,018,730	48,097,8
Supplemental case         Supplemental case in locating uses         Supplemental		<ul> <li>Difference in adjustment amounts from fair value</li> </ul>					Total cash and cash equivalents	121.023.158	111,503,7
3.1.         Subordinate book (non-cumulative peppetal)         1 </td <td></td> <td>of financial assets in trading book</td> <td></td> <td>•</td> <td></td> <td>•</td> <td></td> <td></td> <td>,,.</td>		of financial assets in trading book		•		•			,,.
31.3. Other models call informative poperation         -<	3.	. Innovative Capital	•	•		•			
3.3. Other incrvative capital instrument       (152,275)       (152,275)       (152,275)       (152,275)       (152,275)       (177,240)		3.2 Subordinated bonds (non cummulative perpetual)					Activities not affecting cash flows :		
4.         Core Capital Deduction         (1973-84)         (1933-84)         (1933-84)         (1933-84)         (1933-84)         (1933-84)         (1933-84)         (1933-84)         (1933-84)         (1933-84)         (1933-84)		3.3 Other innovative canital Instrument					Uproalized locase from degrappe in fair value of available for cale marketable convrition		
4.1. Cooler       (117.41)       (105.66)         4.2. Other intragbe assets       (147.44)       (147.44	4.		(1.552.075)	(628,743)	(1.597.624)	(679.384)		(4.447.040)	(400.4
4.2. Other intragible seases       (1527,67)         4.3. Increases in states (50%)       (1527,67)         4.4. Strateged capital on resurnes subsidiares (50%)       7.44,42         9. Supplemental Capital       7.44,422         9. Supplemental Capital       7.44,422         9. Supplemental Capital       7.44,422         9. Supplemental Capital Constructions from the state service of the state		4.1. Goodwill				(105.666)	and Government Bonds - net or defiered tax	(1,417,240)	(409,44
4.3. Intersteris in dates (5%)       (152/52)       (152/52)       (152/52)       (152/52)       (152/52)       (152/52)         5. Min Controlling Interest       349.589       249.551       249.551       249.551       249.551         5. Min Controlling Interest       6.671.91       7.691.524       9.002.271       7.690.524       9.002.271       7.690.524       9.002.271       7.690.524       9.002.271       7.690.524       9.002.271       7.690.524       9.002.271       7.690.524       9.002.271       7.690.524       9.002.271       7.690.524       9.002.271       7.690.524       9.002.271       7.690.524       9.002.271       7.690.524       9.002.271       7.690.524       9.002.271       7.690.524       9.002.271       7.690.524       9.002.271 <td></td> <td></td> <td></td> <td></td> <td></td> <td></td> <td>Acquisition of fixed assets - pavable</td> <td>(812,181)</td> <td>(570,23</td>							Acquisition of fixed assets - pavable	(812,181)	(570,23
5.         Non Controlling Interest         343-89         290-327           8.         Supplemental Capital         7.441.422         9.0012/17         7.590-128         9.0012/17         9.0012/17         9.0012/17         9.0012/17         9.0012/17         9.0012/17         9.0012/17         9.0012/17         9.0012/17         9.0012/17         9.0012/17 <th< td=""><td></td><td></td><td>(1,552,075)</td><td>(511,002)</td><td>(1,597,624)</td><td>(573,718)</td><td>.1</td><td>(</td><td>(</td></th<>			(1,552,075)	(511,002)	(1,597,624)	(573,718)	.1	(	(
B. Supplement Capital         74/42         900127         750134         900127         750134         900127           1. Upper Ter 2         691317         710125         5755.55         528.67         1         1         As at 31 December 2013 and 2012         (III)           1. Upper Ter 2         5575.55         528.67         1         1         Subcitated land commutative peptual         1 <td></td> <td>4.4. Shortage of capital on insurance subsidianes (50%)</td> <td></td> <td>240 500</td> <td></td> <td>-</td> <td>STATEMENTS OF CALCULATION OF FINAL</td> <td></td> <td></td>		4.4. Shortage of capital on insurance subsidianes (50%)		240 500		-	STATEMENTS OF CALCULATION OF FINAL		
1.         Open Tir 2         6.913T         7.19.629         5.755.55         6.226.427           1.         Peterson stok (cumulative pepula)         -	э.	. Non Controlling Interest		349,369		290,362	STATEMENTS OF CALCULATION OF FINAL	NCIAL I	
1.         Depart The 2         6,891317         7,496,259         5,755,58         6,226,277           1.         Performant stock (cummulative perpetual)         - </th <th>B. SI</th> <th>upplemental Capital</th> <th></th> <th></th> <th></th> <th></th> <th>As at 31 December 2013 and 2012</th> <th></th> <th>(In S</th>	B. SI	upplemental Capital					As at 31 December 2013 and 2012		(In S
1.2. Subordinate long (cumulative peptual)       -<	1.	. Upper Tier 2	6,691,917	7,160,629	5,755,636	6,226,427		DA.	NII/
11.3.       Subcrititatio Lange (perstand)       1		<ol> <li>Preference stock (cummulative perpetual)</li> <li>Subardinated bands (cummulative perpetual)</li> </ol>						BA	NK
14.       Mardatory connenties bond       1							No. RATIOS		
11.5. Introductive capital number of pairs (1)       1.371.121       1.3		<ol> <li>Subordinated bonds (cummulative perpetual)</li> <li>Subordinated loans (cummulative perpetual)</li> </ol>				:		24 Daramber 2042	
1.1. Find assets relation       1.371/121 <td< td=""><td></td><td><ol> <li>Subordinated loans (cummulative perpetual)</li> </ol></td><td></td><td>•</td><td></td><td></td><td></td><td></td><td></td></td<>		<ol> <li>Subordinated loans (cummulative perpetual)</li> </ol>		•					
1.9. Other comprehensive mome: Cash form moreses in fair value diverses in dates (245): Applicable to raik (245): App		1.3. Subordinated loans (cummulative perpetual) 1.4. Mandatory convertible bond	•	•	:	- - -			
1.9. Other comprehensive mome: Cash form moreses in fair value diverses in dates (245): Applicable to raik (245): App		1.3. Subordinated loans (cummulative perpetual) 1.4. Mandatory convertible bond 1.5. Innovative capital not included as core capital		· · ·	· · ·	· · · ·			
value of measment paties classified is         Image: Constraint of the state (45%)         Constraint of the state (45%)           2.1. Recent mark maximum SNot Core Capital         2,351,590         2,351,590         2,351,590         3,351,112         3,351		1.3. Subordinated loans (cummulative perpetual)     1.4. Mandatory convertible bond     1.5. Innovative capital not included as core capital     1.6. Other supplemental capital (upper tier 2)     1.7. Fixed assets revaluation	1,371,121	1,371,121	1,371,121	1,371,121			
Analable for sale (45%)         2,351,50         2,351,50         3,351,112 <td></td> <td>1.3. Subordinated loans (cummulative perpetual)     1.4. Mandatory convertible bond     1.5. Innovative capital not included as core capital     1.6. Other supplemental capital (upper tier 2)     1.7. Fixed assets revaluation     1.8. General provision on earning assets (max. 1.25% RWA)</td> <td>1,371,121 5,320,796</td> <td>1,371,121 5,789,508</td> <td>1,371,121 4,384,515</td> <td></td> <td>PERFORMANCE RATIOS</td> <td>(Audited)</td> <td>(Audited</td>		1.3. Subordinated loans (cummulative perpetual)     1.4. Mandatory convertible bond     1.5. Innovative capital not included as core capital     1.6. Other supplemental capital (upper tier 2)     1.7. Fixed assets revaluation     1.8. General provision on earning assets (max. 1.25% RWA)	1,371,121 5,320,796	1,371,121 5,789,508	1,371,121 4,384,515		PERFORMANCE RATIOS	(Audited)	(Audited
2.         Cover Tier Zmaximum BY: of Core Capital 2.1. Received states 2.3. States 2.3. States 2.3. States 2.3. States 2.3. States 2.3. States 2.3. States 2.3. States 2.3. Non-performing easies to state earning assets 2.3. States 2.3. State		1.3. Subordinated kans (cummulative perpetual)     14. Mandatory convertible bond     15. Innovative capital not included as core capital     16. Other supplemental capital (upper tier 2)     17. Fixed assets revaluation     18. General provision on earning assets (max. 1.25% RWA)     19. Other comprehensive income: Cain from increase in fair	1,371,121 5,320,796	- - 1,371,121 5,789,508	1,371,121 4,384,515	- - - 1,371,121 4,855,306	PERFORMANCE RATIOS 1. Capital Adequacy Ratio (CAR)	(Audited)	(Audited
12.1. Redemake prelements alwars         2.51/50         3.55/112         3.51/12         <		<ol> <li>Subcontrated bars (cummulative perjetual)</li> <li>Mandatory convertible bond</li> <li>Innovative capital nni nubude das core capital</li> <li>Other supportential capital (purportier 2)</li> <li>Theid assets revaluation</li> <li>General provision on earning assets (max.125% RWA)</li> <li>Other comprehensive income: Cash from increase in fair value of investment in starse cassified as</li> </ol>	1,371,121 5,320,796	1,371,121 5,789,508	1,371,121 4,384,515	- - - 1,371,121 4,855,306	PERFORMANCE RATIOS 1. Capital Adequacy Ratio (CAR) 2. Non performing earning assets and non performing non earning assets	(Audited)	(Audited)
22         Storinger large and body         2,351,590         2,351,590         3,351,112         3,351,112         3,351,112         3,351,112         3,351,112         3,351,112         3,351,112         3,351,112         3,351,112         1,60%,61	2	<ol> <li>Subordinated bars (cumunitative perpetual)</li> <li>Mandatory convertible bord</li> <li>Innovative capital not included as core capital</li> <li>Other support in cluded as core capital</li> <li>Other support in cluded as core capital</li> <li>Server and provision or earning caseds (max. 1 25% RWA)</li> <li>General provision or earning caseds (max. 1 25% RWA)</li> <li>Server and the state of /li></ol>	5,320,796	5,789,508	4,384,515		PERFORMANCE RATIOS 1. Capital Adequacy Ratio (CAR) 2. Non performing earning assets and non performing non earning assets to total earning assets	(Audited)	(Audited 15.48 1.17
2.3. Other supplemental capital informent (over for 2)         (152/275)         (511/022)         (152/275)         (511/022)         (152/275)         (511/022)         (152/275)         (511/022)         (152/275)         (511/022)         (152/275)         (511/022)         (152/275)         (511/022)         (152/275)         (511/022)         (152/275)         (511/022)         (152/275)         (511/022)         (152/275)         (511/022)         (152/275)         (511/022)         (152/275)         (511/022)         (152/275)         (511/022)         (152/275)         (152/27	2.	<ol> <li>Subordinated loars (cumulative perpetual)</li> <li>Mandatory overhile bond</li> <li>Innovative capital not induced as core capital</li> <li>Other supermetal capital (upper fer 2)</li> <li>Flord assets revaluation</li> <li>General provision on earning assets (max. 125% RWA)</li> <li>Other comprehensive income: Gain from increase in fair value of investment in starset casified as Analizetie for sale (45%)</li> <li>Other Capital</li> </ol>	5,320,796	5,789,508	4,384,515		PERFORMANCE RATIOS 1. Capital Adequacy Ratio (CAR) 2. Non performing earning assets and non performing non earning assets to total earning assets	(Audited)	(Audited 15.48 1.17
3.         Supplemental Capital Deduction         (1552/075)         (511/002)         (557/26)         (573/76)           3.1.         Investments in states (50%)         (1552/075)         (511/002)         (159/624)         (573/76)         0.         3.2.         Note NPL         0.37%         0.         3.3.66%	2.	<ol> <li>Subordinated koras (cumulative perpetual)</li> <li>Minotativo priventite bond</li> <li>Innovativo capital not included as core capital</li> <li>Other supplementia capital (upper tet 2)</li> <li>Field assets revaluation</li> <li>General provision on earning assets (max. 125% RWA)</li> <li>Other comprehensive income Gan inton increase in fair Available for earlier (45%)</li> <li>Lover Tier 2 maximum SV% of Core Capital</li> <li>Resenative preference shares</li> </ol>	5,320,796 2,351,590	5,789,508 2,351,590	4,384,515	3,351,112	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     to total earning assets to total earning assets	(Audited) 14.93% 1.17% 1.43%	(Audited 15.48 1.17 1.45
3.2. Stortage of capital and Supplemental Capita		<ol> <li>Subordinated korrs (cumulative perpetual)</li> <li>Mnadato yoverhelb cond</li> <li>Innovative capital not included as core capital</li> <li>Other supplementia capital (upper tet 2)</li> <li>Fore adjoxision on earning assets (max. 125% RWA)</li> <li>Other comprehensive income: Gan store incase in fair value of investment 15%</li> <li>Lover Time 2 maximum 87% of Core Capital</li> <li>Reservative preference shares</li> <li>Subordinated korrs and bords</li> <li>Sobrid maximum 87% of Core Capital</li> <li>Reservative preference shares</li> <li>Subordinated korrs and bords</li> <li>Other supplemential capital intrument (lower fer 2)</li> </ol>	5,320,796 2,351,590 2,351,590	2,351,590 2,351,590	4,384,515 3,351,112 3,351,112	3,351,112 3,351,112	PERFORMANCE RATIOS     Capital Adequacy Ratio (CAR)     Non performing earning assets and non performing non earning assets     to total earning assets and non earning assets     Non performing earning assets to total earning assets     Allowance for impairment on financial assets to earning assets	(Audited) 14.93% 1.17% 1.43% 2.86%	(Audited 15.48 1.17 1.45 2.77
Concention         Concent		1.3. Schordnated kors (cumulative perpetual)     1.4. Mindattory convertible bond     15. Innovative capital not included as core capital     16. Other supplemential capital (upport line 2)     16. Other supplemential capital (upport line 2)     17. Bond Strategies (max. Capital)     18. General provision on earning assets (max. Capital)     19. Other comprehensive income: Canitor increases in fair     value of investment in starse; classified as     variable of real (45%)     19. Robertomide (reletions starse;     12. Robertomide)     19. Other comprehensive income: Canitor     11. Robertomide;     12. Robertomide;     12. Robertomide;     12. Robertomide;     12. Robertomide;     12. Robertomide;     12. Supplemental Capital instrument (lower ter 2):     Supplemental Capital Deduction	2,351,590 (1.552,075)	2,351,590 2,351,590	4,384,515 3,351,112 3,351,112	3,351,112 3,351,112	PERFORMANCE RATIOS  1. Capital Adequacy Ratio (CAR)  2. Non performing earning assets and non performing non earning assets to tall 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	(Audited) 14.93% 1.17% 1.43% 2.86% 1.60%	(Audited 15.48 1.17 1.45 2.77 1.74
C. Core Capital and Supplemental Capital Induction		<ol> <li>Subordinated korrs (cumulative perpetual)</li> <li>Mnadato yoverhelb cond</li> <li>Innovative capital not included as core capital</li> <li>Other supplementia capital (upper tet 2)</li> <li>Field assets revaluation</li> <li>General provision on earning assets (max. 125% RWA)</li> <li>Other comprehensive income: Gan stratification on earning assets (max. 125% RWA)</li> <li>Other comprehensive income: Gan stratification on earning assets (max. 125% RWA)</li> <li>Other comprehensive income: Gan stratification on earning assets (max. 125% RWA)</li> <li>Other comprehensive income: Gan stratification on earning assets (max. 125% RWA)</li> <li>Other supplement in Sature capital</li> <li>Active the prehenses thereas</li> <li>Subordinated koars and bonds</li> <li>Other supplemental capital instrument (lower ter 2)</li> <li>Supplemental capital Deduction</li> <li>Investments in startes (50%)</li> </ol>	2,351,590 (1.552,075)	2,351,590 2,351,590	4,384,515 3,351,112 3,351,112	3,351,112 3,351,112	PERFORMANCE RATIOS     Capital Adequacy Ratio (CAR)     Capital Adequacy Ratio (CAR)     Non performing earning assets and non performing non earning assets     to total earning assets and non earning assets     Allowance for impairment on financial assets to earning assets     Gross NPL     Kot NPL	(Audited) 14.93% 1.17% 1.43% 2.86% 1.60% 0.37%	(Audited 15.48 1.17 1.45 2.77 1.74 0.37
Securitization exposite         Constraint		<ol> <li>Subordinated korrs (cumulative perpetual)</li> <li>Mnadato yoverhelb cond</li> <li>Innovative capital not included as core capital</li> <li>Other supplementia capital (upper tet 2)</li> <li>Field assets revaluation</li> <li>General provision on earning assets (max. 125% RWA)</li> <li>Other comprehensive income: Gan stratification on earning assets (max. 125% RWA)</li> <li>Other comprehensive income: Gan stratification on earning assets (max. 125% RWA)</li> <li>Other comprehensive income: Gan stratification on earning assets (max. 125% RWA)</li> <li>Other comprehensive income: Gan stratification on earning assets (max. 125% RWA)</li> <li>Other supplement in Sature capital</li> <li>Active the prehenses thereas</li> <li>Subordinated koars and bonds</li> <li>Other supplemental capital instrument (lower ter 2)</li> <li>Supplemental capital Deduction</li> <li>Investments in startes (50%)</li> </ol>	2,351,590 (1.552,075)	2,351,590 2,351,590	4,384,515 3,351,112 3,351,112	3,351,112 3,351,112	PERFORMANCE RATIOS     1. Capital Adequacy Ratio (CAR)     2. Non performing earning assets and non performing non earning assets to total 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)	(Audited) 14.93% 1.17% 1.43% 2.86% 1.60% 0.37% 3.66%	(Audited 15.48 1.17 1.45 2.77 1.74 0.37 3.55
Securitization spose         Image: Securitization spose         Se	3.	1.3. Subordinated loans (cumulative perpetual)     1.4. Minotativo priventhe bond     1.5. Innovative capital on finduded as core capital     1.6. Other supplementia capital (upper tet 2)     1.7. Field assets revaluation     1.8. General provision on earning assets (max. 125% RWA)     1.9. Other comprehensive income: Can inform increase in fair     Available for a set (4%)     1.0. Other comprehensive income: Can inform increase in fair     Available for a set (4%)     1.2. Redeemable preference shares     22. Subordinated loans and bonds     23. Other supplemential capital Information     23. Other supplemential capital Information     11. Investments in starts (5%)     32. Shortage of capital on insurance subsidiaries (5%)	2,351,590 (1.552,075)	2,351,590 2,351,590	4,384,515 3,351,112 3,351,112	3,351,112 3,351,112	PERFORMANCE RATIOS     1. Capital Adequacy Ratio (CAR)     2. Non performing earning assets and non performing non earning assets to total 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)     8. Return on Equity (ROE)	(Audited) 14.93% 1.17% 1.43% 2.86% 1.60% 0.37% 3.66% 27.31%	(Audited 15.48 1.17 1.45 2.77 1.74 0.37 3.55 27.23
D. Additional Supplemental Capital Fulfiling Requirement (Terr 3) Anticipate Market Risk         Complexity         Complexity         Status	3.	1.3. Subordinated loans (cumulative perpetual)     1.4. Minotativo priventhe bond     1.5. Innovative capital on finduded as core capital     1.6. Other supplementia capital (upper tet 2)     1.7. Field assets revaluation     1.8. General provision on earning assets (max. 125% RWA)     1.9. Other comprehensive income: Can inform increase in fair     Available for a set (4%)     1.0. Other comprehensive income: Can inform increase in fair     Available for a set (4%)     1.2. Redeemable preference shares     22. Subordinated loans and bonds     23. Other supplemential capital Information     23. Other supplemential capital Information     11. Investments in starts (5%)     32. Shortage of capital on insurance subsidiaries (5%)	2,351,590 (1.552,075)	2,351,590 2,351,590	4,384,515 3,351,112 3,351,112	3,351,112 3,351,112	PERFORMANCE RATIOS     Capital Adequacy Ratio (CAR)     Non performing earning assets and non performing non earning assets     to total earning assets and non earning assets     Allowance for impairment on financial assets to earning assets     Gross NPL     Return on Asset (ROA)     Return on Equity (ROE)     Net INPL     Net INPL     Return on Equity (ROE)     Net Interest Margin (NIM)	(Audited) 14.93% 1.17% 1.43% 2.86% 1.60% 0.37% 3.66% 27.31% 5.68%	(Audited 15.48 1.17 1.45 2.77 1.74 0.37 3.55 27.23 5.58
E. Additional Supplemental Capital Allocated To Anticipate Market Risk         Complexities         Complexities <td>3. C. C</td> <td><ol> <li>Stodrainet kors (cumulate propetal)</li> <li>Mnadato vorentie bond</li> <li>Innovativo capital not include as one capital</li> <li>Other supplemental application propertient 2</li> <li>Other supplemental application propertient 2</li> <li>Other supplemental propertient 2</li> <li>Other supplemental capital propertient 2</li> <li>Other supplemental capital propertient 2</li> <li>Other supplemental capital propertient 2</li> <li>Store of the 2 maximum SNA of Core Capital</li> <li>Soften supplemental capital instrument (lower ser 2)</li> <li>Supplemental Capital Deduction</li> <li>Store supplemental capital Deduction</li> <li>Store Supplemental Capital Deduction</li> </ol></td> <td>2,351,590 (1.552,075)</td> <td>2,351,590 2,351,590</td> <td>4,384,515 3,351,112 3,351,112 (1,597,624) (1,597,624)</td> <td>3,351,112 3,351,112 (573,718) (573,718)</td> <td>PERFORMANCE RATIOS     Capital Adequacy Ratio (CAR)     Non performing earning assets and non performing non earning assets     to total earning assets and non earning assets     Allowance for impairment on financial assets to earning assets     Gross NPL     Return on Asset (ROA)     Return on Equity (ROE)     Net INPL     Net INPL     Return on Equity (ROE)     Net Interest Margin (NIM)</td> <td>(Audited) 14.93% 1.17% 1.43% 2.86% 1.60% 0.37% 3.66% 27.31% 5.68%</td> <td>(Audited 15.48 1.17 1.45 2.77 1.74 0.37 3.55 27.23 5.58</td>	3. C. C	<ol> <li>Stodrainet kors (cumulate propetal)</li> <li>Mnadato vorentie bond</li> <li>Innovativo capital not include as one capital</li> <li>Other supplemental application propertient 2</li> <li>Other supplemental application propertient 2</li> <li>Other supplemental propertient 2</li> <li>Other supplemental capital propertient 2</li> <li>Other supplemental capital propertient 2</li> <li>Other supplemental capital propertient 2</li> <li>Store of the 2 maximum SNA of Core Capital</li> <li>Soften supplemental capital instrument (lower ser 2)</li> <li>Supplemental Capital Deduction</li> <li>Store supplemental capital Deduction</li> <li>Store Supplemental Capital Deduction</li> </ol>	2,351,590 (1.552,075)	2,351,590 2,351,590	4,384,515 3,351,112 3,351,112 (1,597,624) (1,597,624)	3,351,112 3,351,112 (573,718) (573,718)	PERFORMANCE RATIOS     Capital Adequacy Ratio (CAR)     Non performing earning assets and non performing non earning assets     to total earning assets and non earning assets     Allowance for impairment on financial assets to earning assets     Gross NPL     Return on Asset (ROA)     Return on Equity (ROE)     Net INPL     Net INPL     Return on Equity (ROE)     Net Interest Margin (NIM)	(Audited) 14.93% 1.17% 1.43% 2.86% 1.60% 0.37% 3.66% 27.31% 5.68%	(Audited 15.48 1.17 1.45 2.77 1.74 0.37 3.55 27.23 5.58
Anticipate Marker Risk         Constraint           TOTAL CORE CAPTIAL AND SUPPLEMENTAL CAPTIAL (A+B-C)         73,345,421         80,607,853         61,947,504         67,356,745         i. a. Percentage violation of Legal Lending Limit         0,00%         0           TOTAL CORE CAPTIAL AND SUPPLEMENTAL CAPTIAL AND CAPTIAL AND CAPTIAL ALLOCATED TO         73,345,421         80,607,853         61,947,504         67,335,743         ii. Third parties         0,00%         0           ADDITIONAL SUPPLEMENTAL CAPTIAL ALLOCATED TO         73,345,421         80,607,853         61,947,504         67,335,743         iii. Third parties         0,00%         0           CREENT RSN, MEGINTED ASSETS         431,552,851         530,751,176         388,424,807         iii. Third parties         0,00%         0           MEXINT RSN, WEIGHTED ASSETS         57,671,278         1,990,242         1,44,148         1,242,384         ii. Related parties         0,00%         0           MEXINT RSN, WEIGHTED ASSETS         1,372,441         1,399,242         1,44,148         1,242,384         ii. Third parties         0,00%         0           VEXINT RSN, WEIGHT MARKER RINK CAPTIAL ANDERUNCY RATIOR RETOR         1,372,441         1,399,242         1,44,148         1,242,384         ii. Third parties         0,00%         0               VEXINT RSN, WEIGHT MAIL RSN MAIN MAL	3. C. Ci Si	1.3. Schordnittet loars (cumulative propetual)     1.4. Mindattory overhelb cond     1.5. Innovative capital of induced as core capital     1.6. Other supplementia capital (upper ter 2)     1.7. Field assets revaluation     1.8. General provision ore anning assets (max. 1.25% RWA)     1.9. Other supplementia capital (upper ter 2)     1.9. Other supplementia capital (upper ter 2)     1.0. Other supplementia capital (upper ter 2)     1.1. Redenetal provide (UPP)     1.2. Other supplementia capital inducet terms     2. Subordinated loars and bonds     2.3. Other supplementia capital Inducetion     3.1. Investments in steries (DVS)     3.2. Shortage of capital on survance subsidiaries (DVS)     3.2. Shortage of capital on survance subsidiaries (DVS)	2,351,590 (1.552,075)	2,351,590 2,351,590	4,384,515 3,351,112 3,351,112 (1,597,624) (1,597,624)	3,351,112 3,351,112 (573,718) (573,718)	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)           8. Return on Asset (ROA)           9. Net Interest Margin (NIM)           10. Operating Expenses to Operating Income	(Audited) 14.93% 1.17% 1.43% 2.86% 2.86% 0.37% 3.66% 27.31% 5.68% 62.41%	(Audited 15.48 1.17 1.45 2.77 1.74 0.37 3.555 27.23 5.58 63.93
TOTAL CORE CAPTIAL LANS UPPLEMENTAL CAPTAL (AR-C)         73,345.421         80,607,858         61,947,504         67,338,743         i. Related parties         0.00%         0           ADDITIONAL SUPPLEMENTAL CAPTAL ALLOCATED TO         73,345,421         80,607,858         61,947,504         67,338,743         ii. Third parties         0.00%         0           ADDITIONAL SUPPLEMENTAL CAPTAL ALLOCATED TO         73,345,421         80,607,858         61,947,504         67,338,743         ii. Third parties         0.00%         0           CREDIT RISK-WEIGHTED ASSETS         41,842,851         50,761,775         88,624,4607         67,385,743         ii. Related parties         0.00%         0           MARKET RISK-WEIGHTED ASSETS         41,842,851         50,761,775         88,624,4607         ii. Related parties         0.00%         0           MARKET RISK-WEIGHTED ASSETS         1,972,041         1,990,922         1,944,148         1,244,238         ii. Third parties         0.00%         0           REQUIRED INMINING CAPTIAL ADSCURVE RATIO FOR         1,990,922         1,944,148         1,244,238         2.         Reserve requirement         2.         Reserve requirement         2.         Reserve requirement         2.         Reserve requirement         3.07% / 88         6.00% / 8         5.00% / 8         5.00% / 8	3. C. Ci Si D. Ai E. Ai	1.3. Subordinated loans (cumulative propetual)     1.4. Mindatory overhelb cond     1.5. Innovative capital of induded as core capital     1.6. Other supplementia capital (upper ter 2)     1.7. Field assets revaluation     1.8. General provision ore anning assets (max. 1.25% RWA)     1.9. Other supplementia capital (upper ter 2)     1.9. Other supplementia capital (upper ter 2)     1.0. Other supplementia capital (upper ter 2)     1.0. Other supplementia capital (upper ter 2)     1.0. Other supplementia capital induces     1.1. Investments in solares     1.3. Other supplementia capital Inducetion     2. Subordinated loans and bonds     3. Other supplemental capital Inducetion     3.1. Investments     4	2,351,590 (1.552,075)	2,351,590 2,351,590	4,384,515 3,351,112 3,351,112 (1,597,624) (1,597,624)	3,351,112 3,351,112 (573,718) (573,718)	PERFORMANCE RATIOS           1. Capital Adequacy Ratio (CAR)           2. Non performing earning assets and non performing non earning assets to total 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)           8. Return on Equity (ROE)           9. Net Interest Margin (NIM)           10. Operating Expenses to Operating Income           11. Loan to Deposit Ratio (LDR)	(Audited) 14.93% 1.17% 1.43% 2.86% 2.86% 0.37% 3.66% 27.31% 5.68% 62.41%	31 December (Audited) 15.48" 1.17" 1.45" 2.77" 1.74" 0.37" 3.55" 27.23" 5.58" 63.93" 77.66"
TOTAL CORE CAPTIAL SUPPLICAMENTAL CAPTIAL AND         0.00%	3. C. Ci Si D. Ai E. Ai	1.3. Subordinated loans (cumulative propetual)     1.4. Mindatory overhelb cond     1.5. Innovative capital of induded as core capital     1.6. Other supplementia capital (upper ter 2)     1.7. Field assets revaluation     1.8. General provision ore anning assets (max. 1.25% RWA)     1.9. Other supplementia capital (upper ter 2)     1.9. Other supplementia capital (upper ter 2)     1.0. Other supplementia capital (upper ter 2)     1.0. Other supplementia capital (upper ter 2)     1.0. Other supplementia capital induces     1.1. Investments in solares     1.3. Other supplementia capital Inducetion     2. Subordinated loans and bonds     3. Other supplemental capital Inducetion     3.1. Investments     4	2,351,590 (1.552,075)	2,351,590 2,351,590	4,384,515 3,351,112 3,351,112 (1,597,624) (1,597,624)	3,351,112 3,351,112 (573,718) (573,718)	PERFORMANCE RATIOS           1. Capital Adequacy Ratio (CAR)           2. Non performing earning assets and non performing non earning assets to total 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)           8. Return on Equity (ROE)           9. Net Interest Margin (NIM)           10. Operating Expenses to Operating Income           11. Loan to Deposit Ratio (LDR)           COMPLIANCE	(Audited) 14.93% 1.17% 1.43% 2.86% 2.86% 0.37% 3.66% 27.31% 5.68% 62.41%	(Audited 15.48 1.17 1.45 2.77 1.74 0.37 3.555 27.23 5.58 63.93
ADDITIONAL SUPPLENENTAL CAPITAL ALLOCATED TO         73,345,421         80,607,858         61,947,554         67,958,743         iii. Third parties         0.00%         0           ATOLTIONAL SUPPLENENTAL CAPITAL ALLOCATED TO         73,345,421         80,607,856         61,947,554         67,935,743         iii. Third parties         0.00%         0           ATOLTIONAL SUPPLENENTE CARSETS         57,671,276         58,424,480         67,935,743         iii. Third parties         0.00%         0           OPERATIONAL RESK IGBITED ASSETS         57,671,276         58,424,480         57,871,276         iii. Third parties         0.00%         0           CREDIT RISK WEIGHTED ASSETS         1,972,041         1,990,942         1,44,148         1,244,238         iii. Third parties         0.00%         0           CREDIT RISK WEIGHTED ASSETS         1,972,041         1,990,942         1,44,148         1,244,238         ii. Third parties         0.00%         0           CREDIT RISK WEIGHTED ASSETS         1,972,041         1,990,942         1,44,148         1,244,238         ii. Third parties         0.00%         0           CREDIT RISK AND OPERATIONAL RISK RUM HARKET         41,451%         15.52%         15.30%         a. Primary reserve requirement Rupiah         b. Reserve requirement Foreign currencies         8.10% <td>3. C. Ci Se D. Ar E. Ar</td> <td>1.3. Schordnatel kors (cumulater propetual)     1.4. Mnadator yourehite bond     15. Innovative capital of induced as one capital     10. Ther soggetment and appropriate 2.     11. One soggetment and appropriate 2.     12. Software there is the software of the software software software of the software software software software of the software of the software softw</td> <td>5,320,796 2,351,590 2,351,590 (1,552,075) (1,552,075)</td> <td>5,789,508 2,351,590 2,351,590 (511,002) (511,002)</td> <td>4,384,515 3,351,112 3,351,112 (1,597,624) (1,597,624)</td> <td>3,351,112 3,351,112 (573,718) (573,718)</td> <td>PERFORMANCE RATIOS           1. Capital Adequacy Ratio (CAR)           2. Non performing earning assets and non performing non earning assets to total 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)           8. Return on Equity (ROE)           9. Net Interest Margin (NIM)           10. Operating Expenses to Operating income           11. Loan to Deposit Ratio (LDR)           COMPLIANCE           1. a. Percentage violation of Legal Lending Limit</td> <td>(Audited) 14.93% 1.17% 1.43% 2.86% 2.86% 0.37% 3.66% 27.31% 5.68% 62.41%</td> <td>(Audited) 15.48' 1.17' 1.45' 2.77' 1.74' 0.37' 3.55' 27.23' 5.58' 63.93' 77.66'</td>	3. C. Ci Se D. Ar E. Ar	1.3. Schordnatel kors (cumulater propetual)     1.4. Mnadator yourehite bond     15. Innovative capital of induced as one capital     10. Ther soggetment and appropriate 2.     11. One soggetment and appropriate 2.     12. Software there is the software of the software software software of the software software software software of the software of the software softw	5,320,796 2,351,590 2,351,590 (1,552,075) (1,552,075)	5,789,508 2,351,590 2,351,590 (511,002) (511,002)	4,384,515 3,351,112 3,351,112 (1,597,624) (1,597,624)	3,351,112 3,351,112 (573,718) (573,718)	PERFORMANCE RATIOS           1. Capital Adequacy Ratio (CAR)           2. Non performing earning assets and non performing non earning assets to total 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)           8. Return on Equity (ROE)           9. Net Interest Margin (NIM)           10. Operating Expenses to Operating income           11. Loan to Deposit Ratio (LDR)           COMPLIANCE           1. a. Percentage violation of Legal Lending Limit	(Audited) 14.93% 1.17% 1.43% 2.86% 2.86% 0.37% 3.66% 27.31% 5.68% 62.41%	(Audited) 15.48' 1.17' 1.45' 2.77' 1.74' 0.37' 3.55' 27.23' 5.58' 63.93' 77.66'
CREDIT Bisk-WEIGHTED ASSETS         413.632.851         475.59.851         350.751.776         388.424.480         i. Related parties         0.00%         0           MARKET BISK-WEIGHTED ASSETS         1.972.041         1.990.242         1.944.148         1.242.287         ii. Third parties         0.00%         0           MARKET BISK-WEIGHTED ASSETS         1.972.041         1.990.242         1.444.148         1.242.287         iii. Third parties         0.00%         0           BEDUIRD MINIMUK CAPTAL ADEGUACY FATO FOR         1.439%         1.455%         15.30%         Ii. Schweiserve requirement Rupiah         0.00%         0           EEDWIRD MINIMUK CAPTAL ADEGUACY FATO FOR         1.439%         1.55%         15.30%         Ii. Schweiserve requirement Foreign currencies         8.00%         8	3. C. Ci Se D. Ar E. Ar Ar TOTAL	1.3. Schordnatel kors (cumulater perpetual)     1.4. Mindatory controlle bond     15. Innovative capital of induced as core capital     16. Other supplemental capital poper tier 2     17. Beneral provision on enimity assets (max. 1294; RWA)     18. Other supplemental capital poper tier 2     19. Other comprehensive income: Canito microssen in fair     value of investment a thates: classified as     variable for size (45%)     10. Other comprehensive income: Canito microssen in fair     value of investment a thates: classified as     variable for size (45%)     2. Other supplemental capital inditument (lower ter 2)     2. Bother supplemental capital inditument (lower ter 2)     3. Shortage of capital boduction     3.1. Investments n shares (CMA)     32. Shortage of capital Doduction     acunitisation exposure     defitional supplemental Capital Inditument     (ner 3)     defitional Supplemental Capital Indicator     1. Core Capital Allocated To     micipate Market Risk     LOBE CAPITA. ND SUPPLENENTAL CAPITAL (APS-C)     LOBE CAPITA. ND SUPPLENENTAL CAPITAL (APS-C)	5,320,796 2,351,590 2,351,590 (1,552,075) (1,552,075)	5,789,508 2,351,590 2,351,590 (511,002) (511,002)	4,384,515 3,351,112 3,351,112 (1,597,624) (1,597,624)	3,351,112 3,351,112 (573,718) (573,718)	PERFORMANCE RATIOS           1. Capital Adequacy Ratio (CAR)           2. Non performing earning assets and non performing non earning assets to total 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)           8. Return on Equity (ROE)           9. Net Interest Margin (NIM)           10. Operating Expenses to Operating income           11. Loan to Deposit Ratio (LDR)           COMPLIANCE           1. a. Percentage violation of Legal Lending Limit	(Audited) 14.93% 1.17% 1.43% 2.86% 1.60% 0.37% 3.66% 62,31% 5.68% 62,41% 82.97%	(Audited 15.48 1.17 1.45 2.77 1.74 0.37 3.555 27.23 5.58 63.93
CREDIT Bisk-WEIGHTED ASSETS         413.632.851         475.59.851         350.751.776         388.424.480         i. Related parties         0.00%         0           MARKET BISK-WEIGHTED ASSETS         1.972.041         1.990.242         1.944.148         1.242.287         ii. Third parties         0.00%         0           MARKET BISK-WEIGHTED ASSETS         1.972.041         1.990.242         1.444.148         1.242.287         iii. Third parties         0.00%         0           BEDUIRD MINIMUK CAPTAL ADEGUACY FATO FOR         1.439%         1.455%         15.30%         Ii. Schweiserve requirement Rupiah         0.00%         0           EEDWIRD MINIMUK CAPTAL ADEGUACY FATO FOR         1.439%         1.55%         15.30%         Ii. Schweiserve requirement Foreign currencies         8.00%         8	3. C. Ci Se D. Ar E. Ar Ar TOTAL	1.3. Schordnatel kors (cumulater perpetual)     1.4. Mindatory controlle bond     15. Innovative capital of induced as core capital     16. Other supplemental capital poper tier 2     17. Beneral provision on enimity assets (max. 1294; RWA)     18. Other supplemental capital poper tier 2     19. Other comprehensive income: Canito microssen in fair     value of investment a thates: classified as     variable for size (45%)     10. Other comprehensive income: Canito microssen in fair     value of investment a thates: classified as     variable for size (45%)     2. Other supplemental capital inditument (lower ter 2)     2. Bother supplemental capital inditument (lower ter 2)     3. Shortage of capital boduction     3.1. Investments n shares (CMA)     32. Shortage of capital Doduction     acunitisation exposure     defitional supplemental Capital Inditument     (ner 3)     defitional Supplemental Capital Indicator     1. Core Capital Allocated To     micipate Market Risk     LOBE CAPITA. ND SUPPLENENTAL CAPITAL (APS-C)     LOBE CAPITA. ND SUPPLENENTAL CAPITAL (APS-C)	5,320,796 2,351,590 2,351,590 (1,552,075) (1,552,075)	5,789,508 2,351,590 2,351,590 (511,002) (511,002)	4,384,515 3,351,112 3,351,112 (1,597,624) (1,597,624)	3,351,112 3,351,112 (573,718) (573,718)	PERFORMANCE RATIOS           1. Capital Adequacy Ratio (CAR)           2. Non performing earning assets and non performing non earning assets to total 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)           8. Return on Equity (ROE)           9. Net Interest Margin (NIM)           10. Operating Expenses to Operating Income           11. Loan to Deposit Ratio (LOR)           COMPLIANCE           1. a. Percentage violation of Legal Lending Limit           i. Related parties	(Audited) 14.93% 1.17% 1.43% 2.86% 2.86% 2.86% 0.37% 5.68% 62.41% 82.97% 0.00%	(Audited 15.48 1.17 1.45 2.77 3.55 27.23 5.58 63.93 77.66
Operatrowal, Risk/Weightre Dassets         57,571/278         67,542,889         45,384,524         55,757         1. Register Dassets         0.00/3         0           MarkErrisk/Weightre Dassets         1,972,041         1,990,242         1,041,148         1,244,288         iii. Thrid parties         0.00%         0           REQUIRED NINNUM CAPTAL ADEQUACY RATIO FOR REQUIRED NINNUM CAPTAL ADEQUACY RATIO FOR         14,89%         14,81%         15,52%         15,30%         2.         Reserve requirement A. Primary reserve requirement Rupiah         8.00%         8           RECORDED NINNUM CAPTAL ADEQUACY RATIO FOR REQUIRED NINNUM CAPTAL ADEQUACY RATIO FOR         15,32%         15,30%         15,32%         15,30%         2.         Reserve requirement Rupiah         8.00%         8	3. C. Ci Se D. Ar E. Ar Ar TOTAL	1.3. Schordnatel kors (cumulater perpetual)     1.4. Mindatory controlle bond     15. Innovative capital of induced as core capital     16. Other supplemental capital poper tier 2     17. Beneral provision on enimity assets (max. 1294; RWA)     18. Other supplemental capital poper tier 2     19. Other comprehensive income: Canito microssen in fair     value of investment a thates: classified as     variable for size (45%)     10. Other comprehensive income: Canito microssen in fair     value of investment a thates: classified as     variable for size (45%)     2. Other supplemental capital inditument (lower ter 2)     2. Bother supplemental capital inditument (lower ter 2)     3. Shortage of capital boduction     3.1. Investments n shares (CMA)     32. Shortage of capital Doduction     acunitisation exposure     defitional supplemental Capital Inditument     (ner 3)     defitional Supplemental Capital Indicator     1. Core Capital Allocated To     micipate Market Risk     LOBE CAPITA. ND SUPPLENENTAL CAPITAL (APS-C)     LOBE CAPITA. ND SUPPLENENTAL CAPITAL (APS-C)	5,320,796 2,351,590 2,351,590 (1,552,075) (1,552,075) 73,345,421	5,789,508 2,351,590 2,351,590 (511,002) (511,002) 80,607,858	4,384,515 3,351,112 3,351,112 (1,597,624) (1,597,624) 61,947,504	3,351,112 3,351,112 (573,718) (573,718) (573,718)	PERFORMANCE RATIOS           1. Capital Adequacy Ratio (CAR)           2. Non performing earning assets and non performing non earning assets to total 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)           8. Return on Equity (ROE)           9. Net Interest Margin (NIM)           10. Operating Expenses to Operating Income           11. Loan to Deposit Ratio (LDR)           COMPLIANCE           1. a. Percentage violation of Legal Lending Limit <ul> <li>i. Related parties</li> <li>iii. Third parties</li> </ul>	(Audited) 14.93% 1.17% 1.43% 2.86% 2.86% 2.86% 0.37% 5.68% 62.41% 82.97% 0.00%	(Audited 15.48 1.17 1.45 2.77 3.55 27.23 5.58 63.93 77.66
MARKET RISK WEIGHTED ASSETS 1,972,041 1,990,242 1,044,148 1,244,238 REQURED INNININ CAPTAL ADEQUACY RATIO FOR RECURRED NINININ  CAPTAL ADEQUACY RATIO FOR RECURRED NININI RECURRED NININI RECURRED NININI R	3. C. C. Se D. Ac E. Ac ATOTAL TOTAL ADDIT ANTIC CRED	13. Subordinated loans (cumulative propetual)     13. Brodenians (convertible bord     15. Innovative capital of induced as core capital     16. Other supplemential capital (upder tet 2)     17. Field assets revaluation     18. General provision ore anning assets (max. 125% RWA)     19. Subord on earning assets (max. 125% RWA)     19. Lower (free 2 maximum SV% of Core Capital     2. Redeemable (Core Capital     2. Redeemable (Core Capital     2. Subordinetid loans and bonds     2. Subordinetid loans and bonds     3.2. Shortage of capital on misurune subsidiaries (D%)     3.2. Shortage of capital on earning assets     460m assets     47m asset	5,320,796 2,351,590 2,351,590 (1,552,075) (1,552,075) - - - 73,345,421 73,345,421	5,789,508 2,351,590 2,351,590 (511,002) (511,002) (511,002) 80,607,858 80,607,858	4,384,515 3,351,112 3,351,112 (1,597,624) (1,597,624) 61,947,504 61,947,504	3,351,112 3,351,112 (573,718) (573,718) 67,936,743 67,936,743 888,424,480	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)           8. Return on Equity (ROE)           9. Net Interest Margin (NIM)           10. Operating Expenses to Operating Income           11. Loan to Deposit Ratio (LDR)           COMPLIANCE           1           a. Percentage violation of Legal Lending Limit           i. Related parties           ii. Third parties           ii. Third parties	(Audited) 14.93% 1.17% 1.43% 2.86% 1.60% 0.37% 3.66% 5.68% 62.41% 82.97% 0.00% 0.00%	(Audited 15.48 1.17 1.45 2.77 1.74 0.37 3.55 27.23 5.58 63.93 77.66
REQUERD ININIMU CAPITAL ADEQUACY RATIO FOR REQUERD ININIMU CAPITAL ADEQUACY RATIO FOR REQUERD ININIMU CAPITAL ADEQUACY RATIO FOR REQUERD ININIMU CAPITAL ADEQUACY RATIO FOR SECTIONES OF ADMINISTRATIONAL BIOK ADMINISTRATION SECTIONES OF ADMINISTRATIONAL BIOK ADMINISTRATION SECTIONES OF ADMINISTRATION OF ADMINISTRATION SECTIONES OF ADMINISTRATION OF ADMINISTRATION SECTIONES OF ADMINISTRATION OF ADMINISTRATION SECTIONES OF ADMINISTRATION OF ADMINISTRATI	3. C. C. Se D. Ac E. Ac ATOTAL TOTAL ADDIT ANTIC CRED OPER	<ol> <li>Subordinated loans (cumulative propetual)</li> <li>Mindatory controlle bond</li> <li>Innovative capital of induced as core capital</li> <li>Other supplementia capital (upper excipital)</li> <li>Other supplementia capital (upper excipital)</li> <li>Other capital of induced as core capital</li> <li>I. Redeemable preference shares</li> <li>Subordinated loans and bonds</li> <li>Other supplemental capital induced (lower for 2)</li> <li>Other supplemental capital and cores</li> <li>Subordinated loans and bonds</li> <li>Core Capital as Objenental Capital Inducetion</li> <li>Additional Supplemental Capital Induced To intricipate Market Risk</li> <li>Loret CAPTAL, AND SUPPLEMENTAL CAPTAL (A+8-C)</li> <li>LORE CAPTAL, AND SUPPLEMENTAL CAPTAL (A+8-C)</li> <li>LORE CAPTAL, AND SUPPLEMENTAL CAPTAL (A+8-C)</li> <li>LORE CAPTAL, AND SUPPLEMENTAL CAPTAL (A+8-C)</li> <li>TRISK-WEIGHTED ASSETS</li> </ol>	5,320,796 2,351,590 2,351,590 (1,552,075)	5,789,508 2,351,590 2,351,590 (511,002) (511,002) 80,607,858 80,607,858	4,384,515 3,351,112 3,351,112 (1,597,624) (1,597,624) 61,947,504 61,947,504 61,947,504	3,351,112 3,351,112 (573,716) (573,716) 67,936,743 67,936,743 388,424,480 55,735,767	PERFORMANCE RATIOS         1. Capital Adequacy Ratio (CAR)         2. Non performing earning assets and non performing non earning assets to total 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)         8. Return on Equity (ROE)         9. Net Interest Margin (NIM)         10. Operating Expenses to Operating Income         11. Loan to Deposit Ratio (LDR)         COMPLIANCE         1. a. Percentage violation of Legal Lending Limit <ul> <li>i. Related parties</li> <li>ii. Third parties</li> <li>percentage of excess of the Legal Lending Limit</li> <li>i. Related parties</li> </ul>	(Audited) 14.93% 1.17% 1.43% 2.86% 1.60% 0.37% 3.66% 62.41% 82.97% 0.00% 0.00% 0.00%	(Audited 15.48 1.17 1.45 2.77 1.74 0.37 3.55 27.23 5.58 63.93 77.66 0.00 0.00 0.00
CREDITRISK AND OPERATIONAL RISK (LINVY) 14.99% 14.81% 15.52% 15.30% a. Primary reserve requirement Rupiah 8.00% 8 Required by Regure and Rupiah 8.00% 8 Regures and Rupiah 8.00% 8 Reserve requirement Foreign currencies 8.10% 8	3. C. Ci Se D. Ar E. Ar ADDIT ANTIC CRED OPER MARK	1.3. Schordnatel kors (cumulater perpetual)     1.4. Mnadator vorentile bond     15. Innovative capital of induced as core capital     10. Orer sognetmal capital poppet int 2.     10. Orer sognetmal capital poppet int 2.     11.3. General provision on earning assets (max. 1294; RWA)     13. Orer competensive income: Canitor increases in fair     value of investment in abares: classified as     value of a soft of the s	5.320,796 2.351,590 2.351,590 (1.552,075) (1.552,075) (1.552,075) (1.552,075) 73,345,421 73,345,421	5,789,508 2,351,590 2,351,590 (511,002) (511,002) 80,607,858 80,607,858	4,384,515 3,351,112 3,351,112 (1,597,624) (1,597,624) 61,947,504 61,947,504 61,947,504	3,351,112 3,351,112 (573,716) (573,716) 67,936,743 67,936,743 388,424,480 55,735,767	PERFORMANCE RATIOS           1. Capital Adequacy Ratio (CAR)           2. Non performing earning assets and non performing non earning assets to total 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)           8. Return on Equity (ROE)           9. Net Interest Margin (NIM)           10. Operating Expenses to Operating Income           11. Loan to Deposit Ratio (LOR)           COMPLIANCE           1. a. Percentage violation of Legal Lending Limit           i. Related parties           ii. Third parties           b. Percentage violation sof the Legal Lending Limit           i. Related parties           iii. Third parties	(Audited) 14.93% 1.17% 1.43% 2.86% 1.60% 0.37% 3.66% 62.41% 82.97% 0.00% 0.00% 0.00%	(Audited 15.48 1.17 1.45 2.77 1.74 0.37 3.55 27.23 5.58 63.93 77.66 0.00 0.00 0.00
REQUIRED MINIMUM CAPITAL ADEQUACY KAID FOR CEPTIT RISK OPERATIONAL REV AD MARKET b. Reserve requirement Foreign currencies 8.10% 8	3. C. Cr Se D. Ar E. Ar Antic CRED OPER MARK REQU	<ol> <li>Stadentineti kors (cumulatio propiutu)</li> <li>Mindatory contrible bord</li> <li>Innovative capital of induced as core capital</li> <li>Other supplementia capital (upcer ec.2):</li> <li>Fold assets revolution on passite (max. 126% RVMA)</li> <li>Other compression science (asset)</li> <li>Other compression science (asset)</li> <li>Other compression science (asset)</li> <li>Inter a maximum SVA of Core Capital</li> <li>Rodenadus preference shares</li> <li>Cabiordinatid koars and bonds</li> <li>Source Capital and Constance subsidiaries (SSN)</li> <li>Tore Capital and constance subsidiaries (SSN)</li> <li>Tore Capital and constance subsidiaries (SSN)</li> <li>Source Capital and constance subsidiaries (SSN)</li> <li>Source Capital and constance subsidiaries (SSN)</li> <li>Core Capital and copital Fulfiling Requirement (Ter 3) diditional supplemental Capital Requirement (Ter 3) diditional supplemental Capital Fulfiling Reprint Capi</li></ol>	5.320,796 2.351,590 2.351,590 (1.552,075) (1.552,075) (1.552,075) (1.552,075) 73,345,421 73,345,421 73,345,421 73,345,421	5,789,508 2,351,590 2,351,590 (511,002) (511,0	4,384,515 3,351,112 3,351,112 (1,597,624) (1,597,624) 61,947,504 61,947,504 61,947,504 61,947,504	3,351,112 3,351,112 (573,718) (573,718) 67,336,743 67,936,743 57,735,767 1,244,238	PERFORMANCE RATIOS           1. Capital Adequacy Ratio (CAR)           2. Non performing earning assets and non performing non earning assets to total 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)           8. Return on Equity (ROE)           9. Net Interest Margin (NIM)           10. Operating Expenses to Operating Income           11. Loan to Deposit Ratio (LOR)           COMPLIANCE           1. a. Percentage violation of Legal Lending Limit           i. Related parties           ii. Third parties           b. Percentage violation sof the Legal Lending Limit           i. Related parties           iii. Third parties	(Audited) 14.93% 1.17% 1.43% 2.86% 1.60% 0.37% 3.66% 62.41% 82.97% 0.00% 0.00% 0.00%	(Audited 15.48 1.17 1.45 2.77 1.74 0.37 3.55 27.23 5.58 63.93 77.66 0.00 0.00 0.00
UKEUII KDK, UPEKATIUNAL KIDK AND MAKKET 0. TO BE UPEKATIUNAL KIDKATIUNAL KIDK	3. C. Ci Se D. Ar E. Ar AT TOTAL TOTAL TOTAL ANTIC CRED OPER MARK REQU CRED	1.3. Schordnatel kors (cumulater perpetual)     1.4. Mindatory controlle bond     15. Innovative capital of induced as core capital     16. Other supplemental capital popper ter 2     17. Schordnate 2014     18. Other supplemental capital popper ter 2     18. General provision on earning assets (max. 1294; RWA)     19. Other comprehensive income: Canitor increase in fair     value of investment shares: classified as     vaniable or seale (45%)     2. Owner comprehensive income: Canitor increase in fair     value of investment shares: classified as     vaniable or seale (45%)     2. Owner supplemental capital instrument (lower ter 2)     Supplemental Capital Deduction     3.1. Investments in shares (50%)     32. Shortage of capital Deduction     acunitation exposure     distional Supplemental Capital Ideduction     acunitation exposure     distional Supplemental Capital Ideduction     Loree Capital and Supplemental Capital Ideduction     Loree Capital AND SUPPLENENTAL CAPITAL AND SUPPLENENTAL     CAPITAL AND SUPPLENENTAL CAPITAL, AND     TONAL SUPPLENENTAL CAPITAL ALLOCATED TO     DTATE MARKET RISK (Ase 2-6)     LORE CAPITAL SUPPLENENTAL CAPITAL, AND     TONAL SUPPLENENTAL CAPITAL ALLOCATED TO     DTATE MARKET RISK (Ase 2-6)     LI AND SUPPLENENTAL CAPITAL, AND     TONAL SUPPLENTENTAL CAPITAL, AND     TONAL     SUPPLENTENTAL CAPITAL, AND     TONAL     SUPPLENTENTAL CAPITA	5.320,796 2.351,590 2.351,590 (1.552,075) (1.552,075) (1.552,075) (1.552,075) 73,345,421 73,345,421 73,345,421 73,345,421	5,789,508 2,351,590 2,351,590 (511,002) (511,0	4,384,515 3,351,112 3,351,112 (1,597,624) (1,597,624) 61,947,504 61,947,504 61,947,504 61,947,504	3,351,112 3,351,112 (573,718) (573,718) 67,336,743 67,936,743 57,735,767 1,244,238	PERFORMANCE RATIOS           1. Capital Adequacy Ratio (CAR)           2. Non performing earning assets and non performing non earning assets to total 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 Equity (ROE)           9. Not Interest Margin (NM)           10. Operating Expenses to Operating Income           11. Loan to Deposit Ratio (LDR)           COMPLIANCE           1. a. Percentage violation of Legal Lending Limit           i. Related parties           ii. Third parties           b. Percentage of excess of the Legal Lending Limit           i. Related parties           iii. Third parties           iii. Third parties	(Austited) 14.93% 1.17% 1.43% 2.86% 2.86% 0.37% 3.66% 22.31% 5.68% 62.41% 82.97% 0.00% 0.00% 0.00%	(Audited 15.48 1.17 1.45 2.77 1.74 0.37 3.55 27.23 5.58 63.93 77.66 0.00 0.00
	3. C. C. C. Se D. Ac E. Ac ATOTAL TOTAL TOTAL TOTAL TOTAL TOTAL ADDIT ANTIC CRED OPER MARK REQU CRED REQU	1.3. Schordninet loars (cumulative propetual)     1.3. Brodstroy workhole bord     1.5. Innovative capital on flouded as core capital     1.6. Other supplementia capital (uppet ter 2)     1.7. Field assets revaluation     1.9. Thread assets revaluation     1.9. Other compression provide loads     1.9. Advance of the provide loads     1.9. Other compression provide loads     1.0. Other compression p	5.320,796 2.351,590 2.351,590 (1.552,075) (1.552,075) (1.552,075) (1.552,075) 73,345,421 73,345,421 73,345,421 73,345,421	5,789,508 2,351,590 2,351,590 (511,002) (511,0	4,384,515 3,351,112 3,351,112 (1,597,624) (1,597,624) 61,947,504 61,947,504 61,947,504 61,947,504	3,351,112 3,351,112 (573,718) (573,718) 67,336,743 67,936,743 57,735,767 1,244,238	PERFORMANCE RATIOS         1. Capital Adequacy Ratio (CAR)         2. Non performing earning assets and non performing non earning assets to total 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. Not NPL         7. Return on Asset (ROA)         8. Return on Equity (ROE)         9. Not Interest Margin (NM)         10. Operating Expenses to Operating Income         11. Loan to Deposit Ratio (LDR)         COMPLIANCE         1. a. Percentage violation of Legal Lending Limit         i. Related parties         ii. Third parties         iii. Third parties         iii. Third parties         2. Reserve requirement         2. Reserve requirement         3. Return ary reserve requirement Rupiah	(Austied) 14.93% 1.17% 1.43% 2.86% 0.37% 3.66% 2.7.31% 62.41% 82.97% 0.00% 0.00% 0.00% 0.00% 8.00%	(Audited 15.48 1.17 1.45 2.77 1.74 0.37 3.55 27.23 5.58 63.93 77.66 0.00 0.00 0.000 0.000

ALLO	WANCES	FOR	IMPAIRMENT
Ac. ct. 24	December 201	2 and 2	040

			31 December 2	2013 (Audited)		31 December 2012 (Audited)					
No.	DESCRIPTION	Allowance for	Impairment	Required Alle Possible Losses of		Allowance for	Impairment	Required Allowance for Possible Losses on Earning Assets			
		Individual	Collective	General	Spesific	Individual	Collective	General	Spesific		
1.	Placements with other banks	72,260	37,498	236,386	72,260	54,894	32,203	192,073	54,894		
2.	Spot and derivative receivables	-		1,607	-	-		871	-		
3.	Securities	141,819	6,909	126,480	100,087	119,110	5,760	80,528	97,523		
4.	Securities sold with agreement to repurchase (Repo)			-	-	-	-	-			
5.	Securities purchased with agreement to resell (Reverse Repo)			31,034	-	-	-	43,264			
6.	Acceptances receivables	28,092	35,389	101,536	1,240	12,676	24,365	79,504	400		
7.	Other receivable - trade transaction	1,428,133	21,338	77,306	1,015,767	1,116,160	21,527	56,325	835,727		
8.	Loans	9,582,174	5,419,841	3,948,419	6,677,563	8,313,647	4,426,914	3,211,360	5,759,611		
9.	Investments in shares	54,218	-	50	264,582	22,002	-	50	234,583		
10.	Temporary investment	681	-	-	681	530	-	-	530		
11.	Administrative account transaction	189,113	8,694	797,205	77,005	180,208	5,906	599,840	45,862		

Presentation of the above Published Financial Statements as at and for the years ended 31 December 2013 and 2012 are derived from The Consolidated Financial Statements of PT. Bank Mandhi (Persero) Tok and Subsidiaries which were audited by Public Accounting Firm KAP Tanudiredja, Wibisana, dan Rekan - a member Firm of PAC Global Network with partner in-charge for 2013: Drs. Haryanto Sahari, CPA whose report dated 10 February 2014 expressed an Unqualified Opinion and the 70212: Lucy Luciana Subendard, S.E., Ak, CPA whose report dated 25 February 2013 expressed an Unqualified Opinion with an explanatory paragraph regarding adoption of Year and revised Statements of Financial Accounting Standards (SFAS) effective from 1 January 2014 adoption of Standards (SFAS) effective from 1 January 2014 adoption of Standards (SFAS) effective from 1 January 2014 adoption of Standards (SFAS) effective from 1 January 2014 adoption of Standards (SFAS) effective from 1 January 2014 adoption of Standards (SFAS) effective from 1 January 2014 adoption of Standards (SFAS) effective from 1 January 2014 adoption of Standards (SFAS) effective from 1 January 2014 adoption of Standards (SFAS) effective from 1 January 2014 adoption of Standards (SFAS) effective from 1 January 2014 adoption of Standards (SFAS) effective from 1 January 2014 adoption of Standards (SFAS) effective from 1 January 2014 adoption of Standards (SFAS) effective from 1 January 2014 adoption of Standards (SFAS) effective from 2014 adoption

The above Published Financial Statements are presented to comply with Bank Indonesia Regulation No. 3/22/PBI/2001 dated 13 December 2001 which was amended by Bank Indonesia Regulation No. 14/14/PBI/2012 date 18 October 2012 regarding Transparency and Published Financial Statements of the Bank and Circular Letter of Bank Indonesia No. 3/30/DPINP dated 14 December 2001 regarding Outerley Published Financial Statements of the Bank and Circular Letter of Bank Indonesia No. 3/30/DPINP dated 14 December 2001 which was amended by Circular Letter of Bank Indonesia No. 3/30/DPINP dated 16 December 2011, and also in accordar with regulation of Capital Market and Financial Institution Supervisory Agency (Bapepara and LK) No. X:K2, Decision of Chairman of Bapepara and LK No. 2011 regarding Output Submission of Public Agency 2011 regarding Submission of Public Agency (Bapepara and LK) No. X:K2, Decision of Chairman of Bapepara and LK No. 2011 regarding Output Submission of Public Agency (Bapepara and LK) No. X:K2, Decision of Chairman of Bapepara and LK No. VIII.G. 7. No. 2012 Cated 25 June 2012. 2.

For comparative purposes, certain accounts in the C as at and for the years ended 31 December 2013. 3. olidated Fina ts as at and for the vears ded 31 De er 2012 have

Related Parties in the Assets' Quality and Other Information are presented in accordance with Bank Indonesia Regulation No. 7/3/PBI/2005 dated 20 January 2005 which was am No. 6/13/PBI/2006 dated 5 October 2006 regarding The Legal Lending Lunding Lu

mandiri call 14000

### SHAREHOLDER Ultimate Shareholder Republic of Indonesia : 60.00% Non Ultimate Shareholder through Capital Market (≥ 5%) Non Ultimate Shareholder through non Capital Market (≥ 5%) MANAGEMENT OF THE BANK : Nill : Nill loard of Commissioners President Commissioner (concurrently Independent Commissioner) Commissioner Edwin Gerungan : Wahyu Hidayat Pradjoto : Gunarni Soeworo : Krisna Wijaya : Agus Suprijanto : Abdul Aziz Independent Commissioner Independent Commissioner Independent Commissioner Commissioner Commissioner **Board of Directors** President Director Deputy President Director 
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THE BEST BANK

IN INDONESIA

2013

Euromoney Asiamoney Alpha Southeast Asia Euro

	Budi Gunadi Sadikin	
	Riswinandi	
÷	Abdul Rachman	
	Sentot A. Sentausa	
	Ogi Prastomiyono	
	Pahala N. Mansury	
	Fransisca N. Mok	
	Sunarso	
	Kresno Sediarsi	
:	Royke Tumilaar	
:	Hery Gunardi	

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Indonesia Institute for Corporate Governance (IICG) and SWA Magazine MRI and Infobank Magazine

Bran A Andrew

Budi G. Sadikin President Director Pahala N. Mansury Director

## Leading, Trusted. Enabling growth.

# -2012-20

#### STATEMENTS OF SPOT AND DERIVATIVE TRANSACTIONS As at 31 December 2013

			BANK									
No.	TRANSACTION	Notional Amount	Tj	Derivative Receival	bles & Payables							
		Notional Amount	Trading	Hedging	Receivables	Payables						
A.	Exchange Rate Related				1							
1.	Spot	2,395,230	2,214,127	181,103	5,064	5,787						
2.	Forward	5,442,861	152.012	5,290,849	83.013	50,509						
3.	Option											
	a. Written		-	-	-							
	b. Purchased	-	-	-	-	-						
4.	Future	-	-	-	-	-						
5.	Swap	18,665,678	18,565,506	100,172	65,106	168,868						
6.	Others	-	-	-	-							
B.	Interest Rate Related											
1.	Forward	-	-	-	-	-						
2.	Option											
	a. Written	-	-	-	-	-						
	b. Purchased	-	-	-	-	-						
3.	Future	-	-	-	-	-						
4.	Swap	9,000,000	-	9,000,000	22,764	5,456						
5.	Others	-	•	-	-	-						
C.	Others	-	-	-	-	-						
	TOTAL	35,503,769	20,931,645	14,572,124	175,947	230,620						

S. E & O Board of Directors PT Bank Mandiri (Persero) Tbk