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

DESCRIPTION	31 March 2014 1 13,111,632 56,960,998 25,555,940 25,555,940 25,555 1,901,939 70,833,595 24,789,129 1,2356 5,115,026 5,115,026 5,115,026 6,115,026 4,15,149,428 1,15,149,458 1,15,149,149,149,148 1,	17,226,616 69,819,352 23,710,890 175,947 1,470,994 61,370,553 24,945,180 13,210 5,182,903 3,102,351 416,978,030 	31 March 2014 14, 501,262 67,101,424 26,230,263 255,127 17,923,003 71,527,141 26,662,275 12,356 5,115,026 778,359 10,584,664 	31 December 2013 (Audited) 19,051,934 78,521,440 78,521,440 74,560,787 175,947 14,866,672 62,197,175 3,6518,455 26,518,455 13,210 5,182,903 3,737,613 10,178,370	No. DESCRIPTION OPERATING INCOME AND EXPENSES A. Interest income and Sharia, interest Expenses and Sharia, and Premium income and Claim Expenses Interest income and Sharia Income a. Rupiah b. b. Foreign currencies Interest Expense and Sharia Income (Expenses) a. Rupiah b. b. Foreign currencies Interest income and Sharia Income (Expenses) Net Interest income Income Claim Expense A. Claim Expenses) Net Premium Income Net Premium Income (Claim Expenses) Net Interest Income (Claim Expenses) B. Other Operating Income and Expenses	31 March 2014 12,496,368 11,622,429 963,939 4,326,423 4,116,425 207,458 8,159,945 8,159,945	31 March 2013 9,858,438 9,203,594 654,844 3,140,470 3,001,625 138,845 6,717,968	31 March 2014 14,313,290 13,404,727 908,563 5,063,876 4,853,884 209,992 9,249,414 1,782,980 1,198,692 5,844,288	31 March 2013 11,401,529 10,704,014 697,515 3,775,603 140,209 7,685,717 1,668,200	COMMITMENT RECEIVABLES Unused fund borrowings facilities a. Rupiah b. Foreign currencies Outsanding purchase position on spot and derivative Others COMMITMENT PAYABLES Unused loan facilities granted to customer a. BUMN i. Committed	March 2014 31 December 2013 (Audited) 275,859 347,357	275,859
ments with Bank Indonesia ments with other banks and derivative receivables fities and derivative receivables aniable for sale 410 to maturity "") ans and receivables titles sold with agreement to repurchase (Repo) fities purchased with agreement to resell (Reverse Repo) fities purchased with agreement to resell (Reverse Repo) trances receivables aniable for sale 410 to maturity mer finance receivables a financing therents in shares holder's investment in Unit Link Contract ans and receivables bers ble assets mulated amortisation for intangible assets -/-	58,980,988 23,525,940 223,559 1,901,939 70,833,595 24,789,129 12,236 5,115,026 - 10,584,664 - 415,149,428 - 3,158,612 - (14,783),837) (14,783,437) (14,783,437) (14,783,437)	69,813,352 23,710,890 175,947 1,470,994 61,370,553 24,945,188 13,210 5,182,903 3,103,351 10,178,370 416,978,030 3,159,465 (148,728)	67,101,424 26,230,263 255,127 17,923,003 71,527,141 26,662,275 12,356 5,115,026 778,359 10,584,664 464,336,768 5,413,529	78,521,140 24,650,787 175,947 14,866,672 62,197,173 26,518,455 13,210 5,182,903 3,737,613 10,178,370	A. Interest Income and Sharia, Interest Expenses and Sharia, and Premium Income and Claim Expenses I. Interest Income and Sharia Income a. Rupiah b. Foreign currencies Interest Expense and Sharia Expenses a. Rupiah b. Foreign currencies Net Interest Income and Sharia Income (Expenses) Net Interest Income (Claim Expenses) Net Premium Income (Claim Expenses) Net Interest Income (Expenses)	11,622,429 863,939 4,326,423 4,118,965 207,458 8,159,945	9,203,594 654,844 3,140,470 3,001,625 138,845 6,717,968	13,404,727 908,563 5,063,876 4,853,884 209,992 9,249,414 1,782,980	697,515 3,715,812 3,575,603 140,209 7,685,717 1,668,200	1. Unused fund borrowings facilities a. Rupiah b. Foreign currencies 2. Outstanding purchase position on spot and derivative 3. Others 1. COMMITMENT PAYABLES 1. Unused loan facilities granted to customer a. BUMN i. Committed	275,859 347,357	
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nd derivative receivables lies lies r value through profi/loss liable for sale liable for sale lies suchased with agreement to repurchase (Repo) lies sold with agreement to resell (Reverse Repo) lies purchased with agreement to resell (Reverse Repo) liable for sale r value through profi/loss liable for sale liable liabl	253,559 1,901,939 70,833,595 24,789,129 12,2366 5,115,026 10,584,664 415,149,428 3,158,612 (14,783),8612 (14,783,347) (17,783,347) 2,177,7675	175,947 1,470,994 61,370,553 24,945,188 13,210 5,182,903 3,103,351 10,178,370 416,978,030 3,159,465 (148,728)	255,127 17,923,003 71,527,141 26,662,275 12,356 5,115,026 778,359 10,584,664 - 464,336,768 5,413,529	175,947 14,866,672 62,197,173 26,518,455 13,210 5,182,903 3,737,613 10,178,370 - 467,170,449	a. Rupian b. Foreign currencies Interest Expense and Sharia Expenses a. Rupian b. Foreign currencies Net interest income and Sharia Income (Expenses) Net interest income (Claim Expenses) Net Premium Income (Claim Expense) Net Interest Income (Claim Expenses) Net Interest Income (Expenses), Sharia, and Net Premium Income (Claim Expenses) B. Other Operating Income and Expenses	11,622,429 863,939 4,326,423 4,118,965 207,458 8,159,945	9,203,594 654,844 3,140,470 3,001,625 138,845 6,717,968	13,404,727 908,563 5,063,876 4,853,884 209,992 9,249,414 1,782,980	697,515 3,715,812 3,575,603 140,209 7,685,717 1,668,200	b. Foreign currencies 2. Outstanding purchase position on spot and derivative 3. Others 1. COMMITMENT PAYABLES 1. Unused loan facilities granted to customer a. BUMN i. Committed		
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lable for sale to maturity ***) ss and receivables se sold with agreement to repurchase (Repo) se purchased with agreement to resell (Reverse Repo) noces receivables value through profit/loss lable for sale to maturity ss and receivables ents in shares older's investment in Unit Link Contract ce for impairment on financial assets -/- urities ss and equipment lable data mortisation for intangible assets -/- ss and equipment	70,833,595 24,789,129 12,356 5,115,026 	61.370.553 24.945.188 13.210 5.182.903 3.103.351 10.178.370 416.978.030 3.159.465 (148,728)	71,527,141 26,662,275 12,356 5,115,026 778,359 10,584,664 - 464,336,768 5,413,529	62,197,173 26,518,455 13,210 5,182,903 3,737,613 10,178,370 - - - 467,170,449	a. Rupiah b. Foreign currencies Net Interest Income and Sharia Income (Expenses) Premium Income 4. Claim Expense Net Premium Income (Claim Expenses) Net Interest Income (Expenses), Sharia, and Net Premium Income (Claim Expenses) B. Other Operating Income and Expenses	4,118,965 207,458 8,159,945 - -	3,001,625 138,845 6,717,968 - -	4,853,884 209,992 9,249,414 1,782,980	3,575,603 140,209 7,685,717 1,668,200	I. Unused loan facilities granted to customer a. BUMN i. Committed		5 020 740
is and receivables es sold with agreement to resell (Reverse Repo) es purchased with agreement to resell (Reverse Repo) noces receivables es purchased with agreement to resell (Reverse Repo) noces receivables estimated by the receivables estimated by the receivables ents in shares ents in shares ents in shares ents in shares estimated by the receivables estimated by the receivable estimated estimated estimated by the receivable estimated	12,356 5,115,026 10,584,664 415,149,428 3,158,612 (147,783) (14,837,837) (1,753,347) (1,753,347)	13,210 5,182,903 3,103,351 10,178,370 - 416,978,030 - 3,159,465 - (148,728)	12,356 5,115,026 778,359 10,584,664 464,336,768 5,413,529	13,210 5,182,903 3,737,613 10,178,370 - - - 467,170,449	Net Interest Income and Sharia Income (Expenses) Premium Income Claim Expense Net Premium Income (Claim Expenses) Net Interest Income (Expenses), Sharia, and Net Premium Income (Claim Expenses) B. Other Operating Income and Expenses	207,458 8,159,945 - -	138,845 6,717,968 - -	209,992 9,249,414 1.782.980	140,209 7,685,717 1.668.200	a. BUMN i. Committed		5 020 740
ies purchased with agreement to resell (Reverse Repo) ances receivables value through profit/loss ilable for sale d to maturity ans and receivables financing ents in shares holder's investment in Unit Link Contract nee for impairment on financial assets -/- urities ens basets baset	10,584,664 415,149,428 3,158,612 (147,783) (14,831,837) (1,753,347) 2,177,675	3,103,351 10,178,370 	778,359 10,584,664 - - - 464,336,768 5,413,529	3,737,613 10,178,370 - - - 467,170,449	3. Premium Income 4. Claim Expense Net Premium Income (Claim Expenses) Net Interest Income (Expenses), Sharia, and Net Premium Income (Claim Expenses) B. Other Operating Income and Expenses	-	-	1.782.980	1,668,200	i. Committed		E 000 740
tances receivables	415,149,428 3,158,612 (147,783) (14,831,837) (1,753,347) 2,177,7675	10,178,370 416,978,030 3,159,465 (148,728)	464,336,768 5,413,529	10,178,370 - - 467,170,449	Net Premium Income (Claim Expenses) Net Interest Income (Expenses), Sharia, and Net Premium Income (Claim Expenses) B. Other Operating Income and Expenses	8,159,945	-	1,198,692		- Rupiah 5.2	,236,742 7,591,000	5,236,742
ir value through profiloss ailable for sale d to maturity ans and receivables financing ments in shares holder's investment in Unit Link Contract noce for impairment on financial assets -/- curities ans Hers bible assets hulated amortisation for intangible assets -/- ses and equipment	- 3,158,612 - (147,783) (14,831,837) (1,753,347) 2,177,675	3,159,465	5,413,529	467,170,449	B. Other Operating Income and Expenses	8,159,945			1,057,738 610,462		729,779 793,437	729,779
Id to maturity ans and receivables innancing ans and receivables innancing ans ments in shares ans holder's investment in Unit Link Contract ans ans ans bible assets bible assets united amortisation for intangible assets -/-	- 3,158,612 - (147,783) (14,831,837) (1,753,347) 2,177,675	3,159,465	5,413,529	467,170,449	B. Other Operating Income and Expenses		6,717,968	9,833,702	8,296,179	- Rupiah 11,3	,340,501 11,372,089	
infancing infancing infancing infancing ments in shares holder's investment in Unit Link Contract ance for impairment on financial assets -/- curities ans ans heres bible assets ulated amortisation for intangible assets -/- curities	- 3,158,612 - (147,783) (14,831,837) (1,753,347) 2,177,675	3,159,465	5,413,529	467,170,449	1. Other Operating Income	2,997,997	2,855,152	3,527,618	3,272,941	b. Others	555,140 584,900	
financing ments in shares holder's investment in Unit Link Contract noe for impairment on financial assets -/- curities ns lbe assets blob assets ulated amortisation for intangible assets -/- es and equipment	(147,783) (14,831,837) (1,753,347) 2,177,675	(148,728)	-	4,044,901	a. Increase in fair value of financial assets (mark to market) i. Securities	4,259		94,495	11,002	ii. Uncommitted 43,7	,554,684 20,460,055 ,720,888 42,999,343	
holders' investment in Unit Link Contract nce for impairment on financial assets -/- unities Ins lefs ble assets ulated amortisation for intangible assets -/- es and equipment	(147,783) (14,831,837) (1,753,347) 2,177,675	(148,728)	0,000	- 7,891	ii. Loans	-	-	-	-	2. Unused loan facilities granted to other banks a. Committed		
urities	(14,831,837) (1,753,347) 2,177,675	(148,728)	-	-	iii. Spot and derivative iv. Other financial assets	355,284	174,324	355,285	178,814	i. Rupiah ii. Foreign currencies	56,674 62,025	56,674
ers le assets ulated amortisation for intangible assets -/- es and equipment	(1,753,347) 2,177,675		(291,043)	(292,049)	 b. Decrease in fair value of financial liabilities (mark to market) c. Gain from sale of financial assets 	-	-	-	-	b. Uncommitted	17,400 28,300	17,400
ble assets ulated amortisation for intangible assets -/- es and equipment	2,177,675	(15,002,015) (1,677,609)	(16,468,638) (1,885,154)	(16.535.651)	i. Securities	55,863	32,041	63,217	34,745	ii. Foreign currencies		-
es and equipment		2,178,033	2,521,713 (1,402,401)	(1,774,259) 2,514,368 (1,254,112)	ii. Loans iii. Other financial assets	-	-	-	-		,132,441 11,739,958	
liated depreciation for premises and equipment -/-	(1,328,384) 11,712,688	(1,288,191) 11,700,899	13,319,016	(1,354,113) 13,258,249	 d. Gain from spot and derivative transaction (realised) e. Gain from investment in shares with equity method 	42,288	42,803	49,196	47,238	 Outstanding sales position on spot and derivative 	,781,052 3,321,460 149,023 238,689	2,860,658 149,023
arning assets	(4,980,645)	(4,807,311)	(5,839,362)	(5,612,651)	f. Dividend g. Comissions/provisions/fees and administrative	1,874,950	4,661 1,595,686	2,134,800	- 1,869,510	5. Others	•	-
indoned properties	150,039 19,815	151,090 19,815	150,272 38,957	151,323 33,838	h. Recovery on allowance for impairment	-	-	-	-	III. CONTINGENT RECEIVABLES 1. Guarantees received		
pense account	568,539	427,009	568,539	427,009	i. Other income 2. Other Operating Expenses	665,353 5,518,689	1,005,637 4,763,208	830,625 6,897,882	1,131,632 5,961,484	a. Rupiah	356,466 359,299 ,808,809 18,195,261	359,069 16,811,871
perational activities conducted in Indonesia	(12,007,146)	-	(12,007,146)	-	 Decrease in fair value of financial assets (mark to market) 	0,010,000		0,001,002	0,001,404	Unrecognized interest income		1
Departional activities conducted outside Indonesia	12,115,708 (285,430)	(287,147)	12,115,708 (298,493)	(300,209)	i. Securities ii. Loans	-	5,760	-		a. Interest loan 6,6 b. Others interest	,617,169 6,889,648 51,949 51,949 32,729 32,729	545.527
Financing ed tax assets	3,536,195	4,093,766	673,197 3,754,881	619,691 4,322,498	iii. Spot and derivative iv. Other financial assets	-	-	-	-	3. Others	32,729 32,729	32,729
issets	18,094,798	15,555,697	24,083,143	20,724,273	 b. Increase in fair value of financial liabilities (mark to market) 	-	-	-	-	IV. CONTINGENT PAYABLES 1. Guarantees issued		
ASSETS	640,457,763	648,250,177	729,482,971	733,099,762	c. Losses from sale of financial assets i. Securities	-	-	-	-	a. Rupiah 21,4	,416,265 25,274,039 ,408,215 39,643,850	21,555,239 37,458,111
ITIES AND EQUITY					ii. Loans iii. Other financial assets	-	-	-	-		290,149 256,757	
d deposits **) s deposits **)	106,405,920 202,316,366	116,250,862 214,128,654	110,738,212 223,969,603	123,445,524 236,510,887	 d. Losses from spot and derivative transaction (realised) 	-	-	-	-	STATEMENTS OF CASH FLOWS		
deposits **)	167,622,601	169,338,524	196,902,890	196,385,250	e. Impairment for financial assets i. Securities	2,842	7,376 852,626	2,781 952,358	7,339 951,060	For the Periods Ended 31 March 2014 and 2013		(In Millior
rom Bank Indonesia	-	-	-	-	ii. Loans iii. Sharia financing	872,269	852,626	952,358	-			CONSO
rom other banks **) nd derivative liabilities	24,581,357 136,397	12,658,783 230,621	24,525,626 136,707	12,669,235 231,955	iv. Other financial assets f. Losses related to operational risk	165,513 (11,952)	88,813 4,583	233,139 (11,952)	121,768 4,583	DESCRIPTION		
ies sold with repo agreements to repurchase (Repo)	4,590,474 10,584,664	4,656,149 10,178,370	4,590,474 10,584,664	4,656,149 10,178,370	g. Losses from investment in shares under equity method	-	-	-	-			31 March 2014
ties issued	564	564	1,675,011	1,674,299	h. Comissions/provisions/fees and administrative i. Impairment on non financial assets	161,454 42,703	127,046 4,331	161,454 40,857	127,046 4,310	CASH FLOWS FROM OPERATING ACTIVITIES		
porrowings ans capital	3,755,478	4,470,615	3,750,478	4,465,615	j. Salaries and employee benefits k. Promotion expenses	2,021,833 157,209	1,557,612 157,893	2,544,074 185,598	1,971,012 181,152	Receipts from interest income and sharia income		13,511,794
ners fund borrowings	12,142,613 1,609,456	13,996,524 2,061,958	15,133,697 1,609,456	15,999,539 2,061,958	I. Other expenses	2,106,818	1,957,168	2,789,573	2,593,214	Receipts from fees, commissions and premium - net Payments of interest expense and sharia expenses		2,714,290
ffice liabilities erational activities conducted in Indonesia	.,	8,729,833	.,	8,729,833	Other Operating Income (Expenses) PROFIT (LOSS) FROM OPERATIONS	(2,520,692) 5,639,253	(1,908,056) 4,809,912	(3,370,264) 6,463,438	(2,688,543) 5,607,636	Receipts from the sale of Government Bonds - Fair value throu		8,845,801
erational activities conducted outside Indonesia	-	(8,753,251)	-	(8,753,251)	NON OPERATING INCOME AND EXPENSES	3,039,233	4,003,312	0,403,430	3,007,030	Acquisition of Government Bonds - Fair value through profit or Foreign exchange gains/ (losses) - net	loss	(9,165,895 (2,908,477
ed tax liabilities y to Unit Link Holders	-	-	13,959,552	12,002,997	1. Gain (Losses) from sale of premises and equipment	3,119	3,000	3,121	3,056	Operating income - others		309,125
liabilities nent fund - profit sharing	24,514,091	17,740,655	32,865,599	24,050,806	Gain (Losses) from foreign currencies translation Other non operating income (expenses)	- (4,066)	- 14,655	- (7,585)	- 39,314	Operating expenses - others Salaries and employee benefits		(837,304
LIABILITIES	558,259,981	565,688,861	640,441,969	644,309,166	PROFIT (LOSS) FROM NON OPERATING	(947)	17,655	(4,464)	42,370	General and administrative expenses		(2,030,885
capital					PROFIT (LOSS) CURRENT YEAR BEFORE TAX Income tax expenses	5,638,306	4,827,567	6,458,974	5,650,006	Non operating income Cash Flow From Operating Activities Before Changes in Opera	ating Assets and Liabilitic	(4,464 s 1.606.346
horised 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	(694,339)	(532,050)	(887,771)	(734,468)	Cash new right operating Admines before changes in opera	Ang Assets and Elabinite	1,000,040
asury stock -/- nal Paid-in Capital					b. Deffered tax income (expenses)	(444,064)	(444,360)	(448,507)	(449,676)	Decrease/(increase) in operating assets:		(004.400
0	17,476,308	17,476,308	17,316,192	17,316,192	PROFIT (LOSS) AFTER INCOME TAX - NET	4,499,903	3,851,157	5,122,696	4,465,862	Placements with Bank Indonesia and other banks Marketable securities - Fair value through profit or loss		(821,102) (3,843,881)
agio -/- ated capital	-	-	-	-	OTHER COMPREHENSIVE INCOME a. Adjustment arising from translation of financial statement	(7,290)	59,506	(43,890)	59,598	Other receivables - trade transactions		(1,554,293)
ds for paid-up capital	-	-	-	-	 b. Gain (Losses) from changes of financial assets on available for sale c. Effective cash flow hedges 	(7,290) 718,486	(117,662)	733,395	(115,305)	Loans Securities purchased under resale agreements		2,276,768 2,959,254
istment arising from translation of financial statement	118,720	126,010	177,730	221,620	d. Premises and equipment revaluation increment	-		:	-	Consumer financing receivable		(801,117
n (Losses) from changes of financial assets on available for sale	(1,042,125)	(1,760,611)	(1,032,414)	(1,765,808)	e. Other comprehensive income from entity associations f. Gain (Losses) from actuarial benefit program	-			-	Net investment in lease financing Prepaid taxes		(53,120) (45,119)
ctive cash flow hedges nises and equipment revaluation increment	-	-	-	-	g. Income tax related to other comprehensive income h. Others	(113,507)	23,532	(116,489)	23,061	Prepaid expense		(406,106
er comprehensive income from entity associations n (Losses) from actuarial benefit program	-	-	-	-	Other comprehensive income current year after income tax - net	597,689	(34,624)	573,016	(32,646)	Other assets Proceeds from collection of financial assets already written - of	Æ	(1,480,150) 526,297
me tax related to other comprehensive income	234,022	347,529	232,080	348,568	TOTAL OTHER COMPREHENSIVE INCOME CURRENT YEAR	5,097,592	3,816,533	5,695,712	4,433,216	Increase/(decrease) in operating liabilities and temporary syirka		520,237
ers ice arising from quasi reorganisation	-	-	-	-	Income atributtable to :					Conventional Banking Demand deposits		(12,261,342
ce arising from restructuring value of transaction of entities under common control	-	-	-	-	Parent Company Non controlling interest	4,499,903	3,851,157	4,924,529 198,167	4,303,354 162,508	Saving deposits		(11,675,597
	2,333,333	2,333,333	2.333.333	2.333.333	TOTAL INCOME CURRENT YEAR	4,499,903	3,851,157	5,122,696	4,465,862	Time deposits Inter-bank call money		6,968,019 2,527,550
eral reserve opriated reserve	4,399,179	2,050,894	4,399,179	2,050,894	Total comprehensive income atributtable to : Parent Company	5,097,592	3,816,533	5,497,545	4,270,708	Obligation due immediately		308,277
ed Earning vious years *)	42,511,775	33,108,218	47,438,360	37,044,018	Non controlling interest	-		198,167	162,508	Liability to unit linked holders Other taxes payable		1,956,555 762,357
EQUITY ATTRIBUTABLE TO OWNER	4,499,903 82,197,782	17,212,968 82,561,316	4,924,529 87,455,656	18,203,753 87,419,237	TOTAL COMPREHENSIVE INCOME CURRENT YEAR TRANSFER INCOME (LOSSES) TO HEAD OFFICE	5,097,592	3,816,533	5,695,712	4,433,216	Payment of corporate income tax		(1,560,169
ontrolling interest	-		1,585,346	1,371,359	DIVIDEND	-		-	-	Other liabilities Sharia Banking - Temporary Syirkah Funds		9,606,796
EQUITY LIABILITIES AND EQUITY	82,197,782 640,457,763	82,561,316 648,250,177	89,041,002 729,482,971	88,790,596 733,099,762	EARNING PER SHARE	-	-	211.05	184.43	Demand deposit - restricted investment and demand deposit -		676
ated losses of Rp162,874,901 million has been eliminated against additional	paid-in capital/agio t	through quasi-reorg	anisation on 30 Apr	ril 2003.						Saving deposit - restricted investment and mudharabah saving dep Mudharabah time deposit - unrestricted investment	posit - unrestricted investmen	t (569,549) 2,142,212
ated balance includes temporary syirkah funds from a Subsidiary. Securities owned by Subsidiary which classsified "At Cost", accordance with	SFAS 110 "Accounti	ing for Sukuk", which	ch was effective sind	ce 1 January 2012.	STATEMENTS C	OF CALCULAT	TION OF CAP	ITAL ADEQL	ACY RATIO	Net cash provided by operating activities		(3,430,438

٩S	at 31 March 2014 and 2013										(In Millions	of Rupian)	As	at :
							BA	NK							
No.	DESCRIPTION			31 Ma	rch 2014					31 M	Aarch 2013			No	ł
10.		Current	Special Mention	Sub Standard	Doubtful	Loss	Total	Current	Special Mention	Sub Standard	Doubtful	Loss	Total	ŀ	Ci A
I.	RELATED PARTIES														
1.	Placements with other banks														
	a. Rupiah	70	-		-	-	70	84	-		-	-	84		
	 b. Foreian currencies 	1.325,907	-	-	-	-	1.325,907	106,012	-	-	-	-	106,012		
2.	Spot and derivative receivables														
	a. Rupiah	-	-	-	-	-	-	-	-		-	-	-		
	b. Foreign currencies	-	-	-	-	-	-	-			-	-	-		
3.	Securities														
	a. Rupiah	262,541	-			-	262,541	150,037			-	-	150,037		
	b. Foreign currencies		-	-	-	-		-	-	-	-	-			
4.	Securities sold with agreement to repurchase (Repo)														
	a. Rupiah	-	-	-	-	-	-	-	-	-	-	-	-		
	a. Rupiah b. Foreign currencies		-		-	-	-	-			-		-		
5.	Securities purchased with agreement to resell (Reverse Repo)														
	a. Rupiah	-	-	-	-	-	-	-	-		-	-	-		
	b. Foreign currencies	-	-	-	-	-	-	-	-	-	-	-	-		
6.	Acceptances receivables	36,894	-	-	-	-	36,894	-	-	-	-	-	-		
7.	Other receivable - trade transaction														
	a. Rupiah	-	-	-	-	-	-	-	-		-	-	-		
	b. Foreign currencies	-	-	-	-	-	-	-	-		-	-	-		
8.	Loans														
	a. Micro, small and medium loans (UMKM)	-	-	-	-	-	-	-	-	-	-	-	-		
	i. Rupiah	-	-	-	-	-	-	-	-	-	-	-	-		

As	at 31 March 2014 and 2013			(In Millions	s of Rupiah)		Increase in marketable securities -	Available for sale a	nd Held to maturi	tv	(593,835)	(3,112,138)
Ma	COMPONENTS OF CAPITAL	31 Mar	ch 2014	31 Mar	ch 2013	Increase in government bonds - Available for sale and Held to maturity						(992,054)
No.	COMPONENTS OF CAPITAL	BANK	CONSOLIDATED	BANK	CONSOLIDATED	Proceeds from sale of fixed assets Acquisition of fixed assets					168	1,304 (98,811)
l.	COMPONENTS						Acquisition of intangible assets		(63,194) (8,194)	(14,318)		
	A. Core Capital 1. Paid-in Capital	72,334,592 11,666,667	77,623,462 11,666,667	63,723,971 11,666,667	68,980,776 11,666,667		Increase in non - controlling interes	its			(0,104)	(14,010)
_	2. Disclosed Reserves	62,226,121	66,303,971	53,654,763	57,759,768	Net cash used in investing activities					(8,047,860)	(4,216,017)
_	2.1. Additional a. Agio	62,450,863 17,476,308	66,541,775 17,316,192	53,924,433 17,195,760	58,042,500 17,195,760	CASH FLOWS FROM FINANCING ACTIVITIES						
	 b. Donated capital 			•			Increase of investment in Subsidiar				644,596	229,276
-	c. General reserves d. Appropriated reserves	2,333,333 4,399,179	2,333,333 4,399,179	2,333,333 547,000	2,333,333 547,000		Decrease in marketable securities i				(6,835)	(41,586)
	e. Previous years profit (100%)	35,651,339 2,471,984	39,628,823 2,686,518	31,568,382 2,147,759	35,481,670 2,376,967		(Decrease)/increase in fund borrow Payment of Subordinated Loans	ings			(94,015) (715,137)	107,602 (17,964)
	 f. Current year profit (50%) g. Differences arising from translation of financial statement 	2,471,904	2,000,010	2,147,759	2,376,967		Increase liabilities sold with repo ac	preements to repurc	hase (Repo)		(65,675)	(17,304)
	 Funds for Paid-up Capital Warrant issued (50%) 	•	•	•	•		Payments of dividends, partnership			nt program	(5,461,126)	-
	 Stock option issued for stock-based 						Net cash provided by/(used in) fin				(5,698,192)	277,328
	compensation program (50%) 2.2. Deduction	(224,742)	(237,804)	(269,670)	(282,732)	NE	T INCREASE IN CASH AND CASH	I EQUIVALENTS			(17,176,490)	1,597,778
	a. Disagio					EF	FECT OF EXCHANGE RATE CHAN	IGES ON CASH AN	D CASH EQUIVA	LENT	1,969,476	712,813
-	 b. Previous years loss (100%) c. Current year loss (100%) 	•	•	•	•	CA	SH AND CASH EQUIVALENTS AT	BEGINNING OF YE	AR		121,023,158	111,503,789
	 Differences arising from translation of financial statement 						SH AND CASH EQUIVALENTS AT				105,816,144	113,814,380
	e. Other comprehensive income: Losses from						Cash and cash equivalent at end of					
	decrease in fair value of investment in shares classified Available for sale						Cash	your consist or .			14,501,262	11,907,840
	f. Difference in allowance for possible losses and						Current accounts with Bank Indo	onesia			44,403,115	38,078,495
	allowance for impairment on earning assets g. Allowance for impairment on non earning	•	•	•	•		Current accounts with other ban				15,745,928	25,078,817
	assets which shall be calculated	(224,742)	(237,804)	(269,670)	(282,732)		Placements with Bank Indonesia	a and other banks			31,160,839	38,719,386
	 Difference in adjustment amounts from fair value of financial assets in trading book 					-	Certificate of Bank Indonesia				5,000	29,842
	3. Innovative Capital	•	•	•	•		Total cash and cash equivalents				105,816,144	113,814,380
	 Subordinated bonds (non cummulative perpetual) Subordinated loans (non cummulative perpetual) 	•		•			pplemental Cash Flows Informatio					
	3.3. Other innovative capital Instrument	(1 550 400)	(704 (70)	(1 507 450)	(755.047)	1	Activities not affecting cash flows Unrealised losses from decrease		lable for sale mar	ketable securities		
	4. Core Capital Deduction 4.1. Goodwill	(1,558,196)	(724,476) (117,741)	(1,597,459)	(755,817) (105,666)		and Government Bonds - ne		acto for adic fildi		(800,334)	(501,693)
	4.2. Other intangible assets	(4 550 400)		(1 507 450)			Acquisition of fixed assets - pay				(582,096)	(441,997)
	 Investments in shares (50%) 4.4. Shortage of capital on insurance subsidiaries (50%) 	(1,558,196)	(606,735)	(1,597,459)	(650,151)	•)	For comparative purposes, certain ac	counts in the Statem	ent of Cash Flows	as at and for three	months ended 31	March 2013 have
	5. Non Controlling Interest		377,300	•	310,158		been reclassified to conform with the	presentation of State	ment of Cash Flow	s as at and for thre	e months ended 3	81 March 2014.
						SI	FATEMENTS OF	CALCUL	ATION (DF FINA	NCIAL F	RATIOS
	B. Supplemental Capital 1. Upper Tier 2	7,218,345 6,661,582	8,593,467 7,085,243	7,336,264 5,840,535	8,781,479 6,338,442	As	at 31 March 2014 an	d 2013				(In %)
	 Preference stock (cummulative perpetual) 				0,000,442						BA	NIZ
-	 Subordinated bonds (cummulative perpetual) Subordinated loans (cummulative perpetual) 	•		•	•	No.		RATIOS			DA	
	1.4 Mandatory convertible hond			•		NU.		KATIOS			31 March 2014	31 March 2013
-	1.5. Innovative capital not included as core capital 1.6. Other supplemental capital (upper tier 2)	•	•	•	•							01 1101 2010
	1.7. Fixed assets revaluation	1,371,121	1,371,121	1,371,121	1,371,121	DE	RFORMANCE RATIOS					i
-	 General provision on earning assets (max. 1.25% RWA) Other comprehensive income: Gain from increase in fair 	5,290,461	5,714,122	4,469,414	4,967,321		Capital Adequacy Ratio (C	AR)			16.15%	17.04%
	value of investment in shares classified as					2.	Non performing earning as	sets and non pe	rforming non e	arning assets		17.0470
-	Available for sale (45%) 2. Lower Tier 2 maximum 50% of Core Capital	2,114,959	2,114,959	3,093,188	3,093,188		to total earning assets and	I non earning as	sets	ů.	1.24%	1.27%
	2.1. Redeemable preference shares					3.	Non performing earning as Allowance for impairment of	sets to total earr	ing assets	aaata	1.53%	1.57% 2.82%
-	2.2. Subordinated loans and bonds 2.3. Other supplemental capital instrument (lower tier 2)	2,114,959	2,114,959	3,093,188	3,093,188	4. 5.	Gross NPL		is to earning a	155015	1.76%	1.90%
	3. Supplemental Capital Deduction	(1,558,196)	(606,735)	(1,597,459)	(650,151)	6.	Net NPL				0.45%	0.43%
	3.1. Investments in shares (50%) 3.2. Shortage of capital on insurance subsidiaries (50%)	(1,558,196)	(606,735)	(1,597,459)	(650,151)	6. 7. 8.	Return on Asset (ROA)				3.55% 24.56%	3.48% 24.26%
	C. Core Capital and Supplemental Capital Deduction		-	-		9.	Return on Equity (ROE) Net Interest Margin (NIM)				5.94%	5.50%
	Securitisation exposure	•		•		10.	Operating Expenses to Op	erating Income			63.58%	62.17%
	D. Additional Supplemental Capital Fulfilling Requirement (Tier 3)			•	•	11.	Loan to Deposit Ratio (LDF	२)			86.61%	80.95%
_	E. Additional Supplemental Capital Allocated To Anticipate Market Risk					CC	MPLIANCE					
П.	TOTAL CORE CAPITAL AND SUPPLEMENTAL CAPITAL (A+B-C)	79,552,937	86,216,929	71,060,235	77,762,255	1.	a. Percentage violation of I	Legal Lending Li	mit			
П.	TOTAL CORE CAPITAL, SUPPLEMENTAL CAPITAL, AND						 Related parties 				0.00%	0.00%
-	ADDITIONAL SUPPLEMENTAL CAPITAL ALLOCATED TO ANTICIPATE MARKET RISK (A+B-C+E)	79.552.937	86,216,929	71.060.235	77,762,255	-	ii. Third parties b. Percentage of excess of	f the Legal Lendi	na Limit		0.00%	0.00%
IV.	ANTICIPATE MARKET RISK (A+B-C+E) CREDIT RISK-WEIGHTED ASSETS OPERATIONAL RISK-WEIGHTED ASSETS	79,552,937 423,236,853	468,923,511	71,060,235 357,553,111	77,762,255 397,385,672		i. Related parties	i trie Legai Leriu	ng Linii		0.00%	0.00%
V. VI. VII.	MARKET RISK-WEIGHTED ASSETS	67,718,732 1,554,399	79,511,930 1,918,566	57,676,323 1,681,727	67,581,862 2,580,551		ii. Third parties				0.00%	0.00%
VII.	REQUIRED MINIMUM CAPITAL ADEQUACY RATIO FOR CREDIT RISK AND OPERATIONAL RISK {II:(IV+V)}					2.						
VIII.	REQUIRED MINIMUM CAPITAL ADEQUACY RATIO FOR	16.20%	15.72%	17.11%	16.72%		a. Primary reserve require				8.11%	8.00%
-	CREDIT RISK, OPERATIONAL RISK AND MARKET RISK {III:(IV+V+VI)}	16.15%	15.67%	17.04%	16.63%	3	 b. Reserve requirement F Net Open Position - Overal 		5		8.10%	8.44% 0.84%
			13.07 /6	11.0476	10.0076						2.2070	0.0170
	SHAREHO	DLDER				ст	ATEMENTS OF		עופפח ה			
	Ultimate Shareholder						at 31 March 2014	SFUT AN	DERIV		In Millions	
	Republic of Indonesia : 60.00%	tal Markat i	> E9/)	: Nill		~						or itapian)
	Non Ultimate Shareholder through Capi Non Ultimate Shareholder through non 0	Capital Mar	≤ 5%) ket (≥ 5%)	: Nill						BANK		
	MANAGEMENT					No.	TRANSACTION	Notional Amount	T)	pe	Derivative Receiva	ables & Payables
-			MAX -					Housing Amount	Trading	Hedging	Receivables	Payables
B	oard of Commissioners President Commissioner		· Edwir	Gerungan			Exchange Bots Delet					
-	(concurrently Independent Commissioner)		. Luwi	Gerungan		A. 1.	Exchange Rate Related Spot	5,656,612	5,100,733	555,879	2,861	5,528
-	Commissioner		: Wahy	u Hidayat		2.	Forward	32,402,754	65,221	6,212,583	97,902	62,605
-	Independent Commissioner Independent Commissioner		: Pradj	oto rni Soeword		3.	Option					
1.	Independent Commissioner		: Krisna	a Wijaya	5	-	a. Written b. Purchased	-	-	-	-	•
-	Commissioner		: Agus	Suprijanto		4.	Future	-	-	-	-	-
	Commissioner		: Abdul	Aziz		5. 6.	Swap	32,402,755	32,385,950	16,805	138,641	50,940
В	oard of Directors						Others	-	-	-	-	-
-	President Director Deputy President Director			Gunadi Sad	likin	B .	Interest Rate Related Forward					
1	Director		: Riswi : Abdul	Rachman		1.	Option	-	-	-	-	-
-	Director		: Sento	t A. Sentau	Isa	-	Option a. Written		-	-	-	-
-	Director		: Ogi P	rastomiyon	o		b. Purchased	-	-	-	-	-
1.	Director Director		: Pahal	a N. Mánsu isca N. Mol	ury k	3. 4.	Future Swap	8,600,000	-	- 8,600,000	- 14,155	- 17,324
1			: Suna	rso	``	4.	Others					
-	Director		 Kresn 	o Sediarsi								
-	Director		: Royke	e Tumilaar Gunardi		C.	Others	-	-	-	-	-
	Director		. mery	Gunaful			TOTAL	79,062,121	37,551,904	15,385,267	253,559	136,397

(7,382,805) 168 (63,194) (8,194) ailable for sale and Held to maturi (992,054) 1,304 (98,811) (14,318) (8,047,860) (4,216,017) activitie IG ACTIVITIE 644,596 (6,835) (94,015) (715,137) (65,675) (5,461,126) (5,698,192) (17,176,490) 229,276 (41,586) 107,602 (17,964) osidiaries rities issued I borrowings there agreements to repurchase (Repo) rthership program and community development program ed in) financing activities 277,328 D CASH EQUIVALENTS 1,969,476 121,023,158 712,813 111,503,789 TE CHANGES ON CASH AND CASH EQUIVALENT INTS AT BEGINNING OF YEAR NTS AT END OF YEAR 105,816,144 113,814,380

a	Micro, small and medium loans (UMKM)	-	-	-	-	-	-	-	-	-	-	-	-	
	i. Rupiah	-	-	-	-	-	-	-	-	-	-	-	-	
	ii. Foreign currencies	-	-	-	-		-	-	-	-	-	-	-	
	. Non UMKM	7,204,179	622 622	-	-	•	7,204,801	3,750,958	691	-	-	3	3,751,652	
	i. Rupiah ii. Foreign currencies	3,709,993 3,494,186	622		-		3,710,615 3,494,186	3,577,036 173,922	691		-	3	3,577,730 173,922	
	. Restructured loans	3,494,100	-		-	•	3,494,100	173,922			-		175,922	
	i. Rupiah		-		-		-		-		-		-	
	ii. Foreign currencies						-				-		-	
	. Property loans	13,347	481				13,828	133,317	691			3	134.011	
	vestments in shares	2.654.451	401		474.227	27,469	3,156,147	2,713,364	091		474.227	27,469	3.215.060	
	emporary investment	2,004,401			414,221	27,403	3,130,147	2,713,304			414,221	21,403	3,213,000	
11. 0	commitments and contingencies							-						
	. Rupiah	371,519		-			371.519	215,060			-		215.060	
	. Foreign currencies	2.664.408						56.897	-				56.897	
		2,004,400					2,664,408	50,697	-		-		50,097	
	epossessed assets	-		-	-		-	-	-	-	-		-	
	HIRD PARTIES													
	lacements with other banks													
	. Rupiah	10,531,668	-	-	-		10,531,668	9,231,863	-	-	-		9,231,863	
b		29,398,125	-	-	-	50,979	29,449,104	48,924,822	-	-	-	53,464	48,978,286	
	pot and derivative receivables	050 400					050 400	400.045					420.045	
	Rupiah	253,499	-	-	-		253,499	139,945	-	-	-		139,945	
	. Foreign currencies	60	-	-	-		60	709	-	•	-		709	
	ecurities	70 405 040				00.045	70 040 704	02 404 702				00.001	02 074 440	
a		78,125,919	-	-	-	86,815	78,212,734	83,184,788	-		-	86,624	83,271,412	
b		19,049,306	-	-	-	12,438	19,061,744	4,748,352	-	•	-	10,822	4,759,174	
	ecurities sold with agreement to repurchase (Repo)	5.115.026					E 44E 000							
	Rupiah	5,115,026	-	-	-	•	5,115,026	-	-	-	-		-	
b	. Foreign currencies ecurities purchased with agreement to resell (Reverse Repo)		-	-	-		-	-	-	•	-	-	-	
	. Rupiah			-	-			7,551,193		-			7,551,193	
							-	7,001,190					7,001,190	
0 0	. Foreign currencies cceptances receivables	10,533,592	14,178				10,547,770	7,579,522	41,731	490	-		7,621,743	
6. A	ther receivable - trade transaction	10,000,002	14,170				10,347,770	1,019,022	41,731	450			7,021,743	
		4.134.416	76,207			145.944	4.356.567	2.630.910	63,194	8.952	-	145,944	2.849.000	
a		4,963,620	400,032			789,199	6,152,851	3,367,705	307,758	52,581		675,092	4,403,136	
	oans	4,903,020	400,032			709,199	0,152,051	3,307,703	307,730	52,501		075,052	4,403,130	-
0. L	Micro, small and medium loans (UMKM)	57.313.395	4,703,052	306.612	559.084	1.706.805	64,588,948	50.037.355	3.527.691	402.787	525,191	1.115.471	55.608.495	
	i. Rupiah	56,687,146	4.689.961	306.612	559.084	1,706,805	63.949.608	49.693.806	3.507.960	402,787	525,191	1.115.471	55.245.215	
	ii. Foreign currencies	626,249	13.091			1,700,000	639,340	343,549	19,731	102,101			363,280	
E F	. Non UMKM	326,857,521	11.734.542	493.536	506,321	3.763.759	343,355,679	267,155,667	9,666,668	384,573	505.903	3,581,485	281.294.296	
	i. Rupiah	272,277,989	9.736.196	329,554	505,438	2,419,575	285,268,752	222,985,059	7.379.205	384.522	491.895	2,419,871	233,660,552	
	ii. Foreign currencies	54,579,532	1,998,346	163,982	883	1 344 184	58,086,927	44,170,608	2.287.463	51	14,008	1 161 614	47.633.744	
	. Restructured loans	6,297,403	3,268,145	50,841	18,729	1,344,184 1,560,742	11,195,860	6,772,319	3,779,457	360.865	27,540	1,161,614 951,872	11.892.053	
	i. Rupiah	3,074,645	1,603,535	50,841	18,729	785,636	5,533,386	3,488,802	1,671,391	360,865	27,540	668,513	6,217,111	1
	ii. Foreign currencies	3,222,758	1,664,610	-	-	775,106	5,662,474	3,283,517	2,108,066	•	-	283,359	5,674,942	1.
c	. Property loans	25,492,188	3,478,478	94,732	108,817	297,299	29,471,514	29.555.704	2.803.900	77.849	76,543	286.548	32,800,544	1.
9. 1	vestments in shares	1,955	-	-	-		1,955	1,955	-		-	-	1,955	
10. T	emporary investment	-	-	-	510	-	510	-	-	•	3,156	-	3,156	
11. A	dministrative account transaction													IV.
a	. Rupiah	92,064,837	413,127	1,372	3,080	63,978	92,546,394	99,601,648	405,860	48,951	1,696	27,415	100,085,570	V.
	. Foreign currencies	59,150,058	212,479	-	-	4,923	59,367,460	44,796,925	192.821	9,139		7,659	45,006,544	VI.
	epossessed assets	23,100,000	212,110			19,815	19,815	. 1,7 00,020	102,021	3,133		19,815	19.815	VII.
		-		-		19,015	19,015	- 1			-	19,015	19,015	
III. C	THER INFORMATIONS													VIII.
	alue of bank's assets pledge as collateral :													
	. To Bank Indonesia						-						-	
	. To others						16.732.967						14.475.716	_
2. I 3. T	otal allowance for impairment on financial assets to earning assets otal required allowance for possible losses on assets						12.803.987						13,888,069	
3. 1	otal required allowance for possible losses on assets						12,803,987						16.32%	
4. F	ercentage of UMKM loans to total loans ercentage of UMK loans to total loans						6.67%						6.73%	
5. F	ercentage of UMK loans to total loans						48.22%						45.62%	
6. F 7. F	ercentage of UMKM debtors to total debtors ercentage of UMK debtors to total debtors						48.22%						45.62%	1
	ercentage of DMK debiots to total debiots						44.90%						42.52%	
	thers . Chanelling of loans						10,527,668						11,087,159	1
a							10,527,000						11,007,159	
	. Mudharabah Muqayyadah financing						- EEC 210						560.059	
C	. Mudharabah Muqayyadah financing Write off on earning assets						556,310						569,058 918 131	
0	. Mudharabah Muqayyadah financing . Write off on earning assets						556,310 552,940						569,058 918,131	в

	MANCES	EOD	IMPAIRMENT
ALLUV	VANCES	FUR	
As at 31	larch 2014 au	nd 2013	

As at 31 March 2014 and 2013							(In MIIII	ons of Ruplan			
		31 Marc	:h 2014		31 March 2013						
Io. DESCRIPTION	Allowance for	Impairment	Required Allo Possible Losses on		Allowance for	Impairment	Required Allo Possible Losses on				
	Individual	Collective	General	Spesific	Individual	Collective	General	Spesific			
1. Placements with other banks	50,979	25,298	234,750	50,979	53,464	51,528	401,103	53,464			
Spot and derivative receivables	-	-	2,507	-	-	-	1,371	-			
3. Securities	140,472	7,311	136,310	99,253	128,977	5,276	85,408	97,446			
Securities sold with agreement to repurchase (Repo)	-	-	-	-	-	-	-	-			
5. Securities purchased with agreement to resell (Reverse Repo)	-	-	-	-	-	-	45,665	-			
6. Acceptances receivables	214,706	34,755	105,705	709	7,699	27,334	75,795	2,160			
7. Other Receivable - Trade Transaction	1,361,793	23,595	90,980	958,955	1,194,261	19,291	59,986	848,814			
8. Loans	9,079,181	5,752,656	3,913,751	6,945,200	8,255,732	4,708,243	4,814,186	7,136,460			
9. Investments in shares	41,966	-	50	264,583	22,333	-	50	264,583			
0. Temporary invesment	255	-	-	255	1,578	-	-	1,578			
1. Administrative account transaction	152,426	72,554	714,612	85,981	180,399	10,591	559,091	113,696			

- Presentation of the above Published Financial Statement as at and for three months ended 31 March 2014 and 2013 are derived from the Consolidated Financial Statement of PT Bank Mandiri (Persero) Tbk. and Subsidiaries (unaudited), and Consolidated Financial Statement as at and for the years ended 31 December 2013 are derived from the consolidated Financial Statement of PT. Bank Mandiri (Persero) Tbk. and Subsidiaries (unaudited), and Consolidated Financial Statement as at and for the years ended 31 December 2013 are derived from the consolidated Financial Statement of PT. Bank Mandiri (Persero) Tbk and Subsidiaries which were audited by Public Accounting Firm KPH Tandrided, Mubbiana, dam Reken a member 2010 PVC Global Network with partner in-charge for 2013. Drs. Haryano Statement of PT. Bank Mandiri (Persero) Tbk and Subsidiaries which were audited by Public Accounting Firm KPH Tandrided, Mubbiana, dam Reken a member 2010 PVC Global Network with partner in-charge for 2013. Drs. Haryano Statement of PT Bank Indonesia Regulation No. 3/22/PBI/2001 dated 13 December 2001 which was amended by Bank Indonesia Regulation No. 3/22/PBI/2012 dated 14 December 2001 regarding Ouanerly Published Financial Statements of Regulation No. 3/22/PBI/2011 dated 13 December 2001 which was amended by Circular Letter of Bank Indonesia No. 3/30/DPNP dated 14 December 2001 regarding Ouanerly Published Financial Statements and Specific Reports to Bank Indonesia No. 3/30/DPNP dated 14 December 2001 regarding Ouanerly Published Financial Statements on 150/DPNP dates 16 December 2001 regarding Ouanerly Published Financial Statements in accordance with Bank Indonesia No. 1/30/DPN dates 16 December 2001 regarding Ouanerly Published Financial Statement for Issuers or Public Companies. Financial Statement of Cash Flows included in the published financial statements have been prepared in accordance with Bank papeam and LK No. Kep 3/47/BL/2012 dated 25 June 2012.
 Related Parties in the Assets' Quality and Other Inform
- Euromoney Asiamoney Alpha Southeast Asia

mandiri call 14000

ge Rate Related					
	5,656,612	5,100,733	555,879	2,861	5,528
	32,402,754	65,221	6,212,583	97,902	62,605
en	-	-	-	-	-
nased	-	-	-	-	-
	-	-	-	-	-
	32,402,755	32,385,950	16,805	138,641	50,940
	-	-	-	-	-
Rate Related					
	-	-	-	-	-
en	-			-	
nased		-	-	-	-
10300		-	-		-
	8,600,000	-	8,600,000	14,155	17,324
	0,000,000	-	0,000,000	14,100	17,024
	-	-	-	-	-
	79,062,121	37,551,904	15,385,267	253,559	136,397

Jakarta, 29 April 2014 S. E & O Board of Directors PT Bank Mandiri (Persero) Tbk.



Budi G. Sadikin President Director Pahala N. Mansury Director

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