

CONSOLIDATED FINANCIAL STATEMENTS

PT Bank Mandiri (Persero) Tbk. and Subsidiaries

STATEMENTS OF FINANCIAL POSITION

As at 30 June 2014 and 31 December 2013

No.	DESCRIPTION	BANK		CONSOLIDATED	
		30 June 2014	31 December 2013	30 June 2014	31 December 2013
		(Audited)	(Audited)		(Audited)
ASSETS					
1. Cash		14,511,692	17,226,616	16,347,441	19,051,934
2. Placements with Bank Indonesia		75,213,662	69,819,352	81,664,291	78,521,140
3. Placements with other banks		21,667,199	23,710,890	24,620,924	24,650,787
4. Spot and derivative receivables		416,617	175,347	416,769	175,347
5. Securities					
a. Fair value through profit/loss		1,237,530	1,470,994	17,948,592	14,866,672
b. Available for sale		68,674,553	61,370,563	69,280,867	62,107,173
c. Held to maturity (***)		24,841,341	24,945,188	28,521,713	26,518,455
d. Loans and receivables		7,232,155	5,162,803	7,232,155	5,162,803
6. Securities sold with agreement to repurchase (Repo)		1,815,222	3,103,351	2,716,459	3,737,613
7. Securities purchased with agreement to resell (Reverse Repo)		10,274,341	10,178,370	10,274,341	10,178,370
8. Acceptances receivables		-	-	-	-
9. Loans		-	-	-	-
a. Fair value through profit/loss		-	-	-	-
b. Available for sale		-	-	-	-
c. Held to maturity		-	-	-	-
d. Loans and receivables		430,384,751	416,978,030	479,558,969	467,170,449
10. Consumer finance receivables		-	-	5,564,703	4,644,901
11. Sharia financing		4,172,607	3,159,465	8,580	7,891
12. Investments in shares		-	-	-	-
13. Policy holder's investment in Unit Link Assets		-	-	-	-
14. Allowance for impairment on financial assets -/-		-	-	-	-
a. Securities		(134,942)	(148,728)	(276,860)	(292,049)
b. Loans		(15,463,621)	(15,002,015)	(17,270,777)	(16,536,651)
c. Others		(1,782,158)	(1,677,609)	(1,930,570)	(1,774,259)
15. Intangible assets		2,184,989	2,178,033	2,825,205	2,514,368
16. Accumulated amortisation for intangible assets -/-		(2,052,732)	(1,228,191)	(1,460,617)	(1,354,113)
17. Premises and equipment		12,175,492	11,700,899	13,891,869	13,268,249
18. Accumulated depreciation for premises and equipment -/-		(5,156,413)	(4,807,311)	(6,094,054)	(5,612,651)
19. Non earning assets		150,039	151,080	150,272	151,263
a. Abandoned properties		19,815	19,815	33,538	33,538
b. Repossessed assets		436,226	427,039	422,236	427,039
c. Suspense account		-	-	-	-
d. Inter office assets		-	-	-	-
e. Operational activities conducted in Indonesia		-	-	-	-
f. Operational activities conducted outside Indonesia		-	-	-	-
20. Allowance for impairment on non financial assets -/-		(292,093)	(287,147)	(305,156)	(300,209)
21. Lease Financing		-	-	-	-
22. Deferred tax assets		3,108,712	4,093,766	3,380,912	4,322,498
23. Other assets		20,432,698	15,555,697	26,685,271	20,724,273
TOTAL ASSETS		674,747,978	648,250,177	764,938,211	733,099,762
LIABILITIES AND EQUITY					
LIABILITIES					
1. Demand deposits (**)		115,288,726	116,250,862	119,470,491	123,445,524
2. Savings deposits (***)		205,015,797	214,128,654	228,510,887	236,510,887
3. Time deposits (***)		169,338,524	169,338,524	169,338,524	169,338,524
4. Investment fund - revenue sharing		-	-	-	-
5. Fund from Bank Indonesia		-	-	-	-
6. Fund from other banks (**)		34,607,520	12,658,783	34,376,499	12,669,235
7. Spot and derivative liabilities		127,568	230,621	127,637	231,955
8. Liabilities sold with repo agreements to repurchase (Repo)		6,446,874	6,446,874	6,446,874	6,446,874
9. Acceptances liabilities		10,274,341	10,178,370	10,274,341	10,178,370
10. Securities issued		564	564	1,923,363	1,674,299
11. Fund borrowings		-	-	-	-
a. Loans capital		3,765,024	4,470,615	3,750,024	4,465,615
b. Others fund borrowings		12,584,895	13,996,524	15,351,315	15,359,538
12. Margin deposits received		1,704,474	2,061,358	1,704,474	2,061,358
13. Inter office liabilities		-	-	-	-
a. Operational activities conducted in Indonesia		12,922,352	12,922,352	8,729,833	8,729,833
b. Operational activities conducted outside Indonesia		(12,896,287)	(8,753,251)	(12,896,287)	(8,753,251)
14. Deferred tax liabilities		-	-	-	-
15. Liability to Unit Link Holders		-	-	14,671,499	12,002,997
16. Other liabilities		17,078,407	17,740,655	25,805,342	24,050,806
17. Investment fund - profit sharing		-	-	-	-
TOTAL LIABILITIES		587,975,543	565,688,861	670,977,892	644,309,166
EQUITY					
18. Share capital		16,000,000	16,000,000	16,000,000	16,000,000
a. Authorized capital		-	-	-	-
b. Unpaid-in capital -/-		(4,333,333)	(4,333,333)	(4,333,333)	(4,333,333)
19. Additional Paid-in Capital		-	-	-	-
a. Ago		17,476,308	17,476,308	17,316,192	17,316,192
b. Disagio -/-		-	-	-	-
c. Donated capital		-	-	-	-
d. Funds for paid-up capital		-	-	-	-
e. Others		-	-	-	-
20. Other comprehensive income (losses)		-	-	-	-
a. Adjustment arising from translation of financial statement		121,764	126,010	202,360	221,620
b. Gain (Losses) from changes of financial assets on available for sale		(897,598)	(1,760,611)	(888,502)	(1,765,808)
c. Effective cash flow hedges		-	-	-	-
d. Premises and equipment revaluation increment		-	-	-	-
e. Other comprehensive income from equity associations		-	-	-	-
f. Gain (Losses) from actuarial benefit program		-	-	-	-
g. Income tax related to other comprehensive income		167,224	347,529	165,405	348,568
h. Others		-	-	-	-
21. Difference arising from quasi reorganisation		-	-	-	-
22. Difference arising from restructuring value of transaction of entities under common control		-	-	-	-
23. Other equity		-	-	-	-
24. Reserve		-	-	-	-
a. General reserve		2,333,333	2,333,333	2,333,333	2,333,333
b. Appropriated reserve		4,389,179	4,389,179	4,389,179	4,389,179
25. Retained Earning		-	-	-	-
a. Previous years *)		42,511,775	33,108,218	47,438,360	37,044,018
b. Current year		8,993,783	17,212,388	18,203,753	33,658,603
TOTAL EQUITY ATTRIBUTABLE TO OWNER		82,561,316	82,561,316	92,218,399	87,419,237
26. Non controlling interest		-	-	1,741,520	1,371,559
TOTAL EQUITY		82,561,316	82,561,316	93,959,919	88,790,596
TOTAL LIABILITIES AND EQUITY		674,747,978	648,250,177	764,938,211	733,099,762

*) Accumulated losses of Rp162,874,901 million has been eliminated against additional paid-in capital/against quasi-reorganisation on 30 April 2003.
 **) Consolidated balance includes temporary syrahk funds from a Subsidiary.
 ***) Including Securities owned by Subsidiary which classified "At Cost" accordance with SFAS 110 "Accounting for Sukuk", which was effective since 1 January 2012.

STATEMENTS OF ASSETS' QUALITY AND OTHER INFORMATION

As at 30 June 2014 and 2013

No.	DESCRIPTION	BANK					30 June 2013					
		Current	Special Mention	Sub Standard	Doubtful	Loss	Total	Current	Special Mention	Sub Standard	Doubtful	Loss
I. RELATED PARTIES												
1.	Placements with other banks											
a.	Rupiah	22	-	-	-	-	22	211	-	-	-	21
b.	Foreign currencies	1,363,473	-	-	-	-	1,363,473	75,191	-	-	-	75,191
2.	Spot and derivative receivables											
a.	Rupiah	-	-	-	-	-	-	2	-	-	-	-
b.	Foreign currencies	-	-	-	-	-	-	-	-	-	-	-
3.	Securities											
a.	Rupiah	248,813	-	-	-	-	248,813	150,630	-	-	-	150,630
b.	Foreign currencies	-	-	-	-	-	-	-	-	-	-	-
4.	Securities sold with agreement to repurchase (Repo)											
a.	Rupiah	-	-	-	-	-	-	-	-	-	-	-
b.	Foreign currencies	-	-	-	-	-	-	-	-	-	-	-
5.	Securities purchased with agreement to resell (Reverse Repo)											
a.	Rupiah	-	-	-	-	-	-	-	-	-	-	-
b.	Foreign currencies	-	-	-	-	-	-	-	-	-	-	-
6.	Acceptances receivables											
7.	Other receivable - trade transaction	19,047	-	-	-	-	19,047	-	-	-	-	-
a.	Rupiah	-	-	-	-	-	-	-	-	-	-	-
b.	Foreign currencies	-	-	-	-	-	-	-	-	-	-	-
8.	Loans											
a.	Micro, small and medium loans (UMKM)											
i.	Rupiah	-	-	-	-	-	-	-	-	-	-	-
ii.	Foreign currencies	-	-	-	-	-	-	-	-	-	-	-
b.	Non UMKM	7,487,467	2,399	-	-	-	7,489,866	3,776,935	665	-	3	3,777,603
i.	Rupiah	3,567,091	2,399	-	-	-	3,569,490	3,657,935	665	-	3	3,659,603
ii.	Foreign currencies	3,920,376	-	-	-	-	3,920,376	119,000	-	-	-	119,000
c.	Restructured loans											
i.	Rupiah	-	-	-	-	-	-	-	-	-	-	-
ii.	Foreign currencies	-	-	-	-	-	-	-	-	-	-	-
d.	Property loans	14,964	-	-	-	-	14,964	88,821	665	-	3	89,489
e.	Investments in shares	3,644,451	-	-	414,227	111,469	4,170,147	2,745,740	-	474,227	27,469	3,247,436
10.	Temporary investment	-	-	-	-	-	-	-	-	-	-	-
11.	Commitments and contingencies	497,386	182	-	-	-	497,568	297,673	-	-	-	297,673
a.	Rupiah	2,789,183	-	-	-	-	2,789,183	157,226	-	-	-	157,226
b.	Foreign currencies	-	-	-	-	-	-	-	-	-	-	-
12.	Repossession assets	-	-	-	-	-	-	-	-	-	-	-
II. THIRD PARTIES												
1.	Placements with other banks	20,095,365	-	-	-	-	20,095,365	21,532,983	-	-	-	21,532,983
a.	Rupiah	33,905,216	-	-	-	53,073	33,958,289	31,333,622	-	-	55,832	31,389,454
b.	Foreign currencies	-	-	-	-	-	-	-	-	-	-	-
2.	Spot and derivative receivables	416,479	-	-	-	-	416,479	38,759	-	-	-	38,759
a.	Rupiah	138	-	-	-	-	138	904	-	-	-	904
b.	Foreign currencies	-	-	-	-	-	-	-	-	-	-	-
3.	Securities	77,027,064	-	-	-	86,863	77,113,927	77,333,099	-	-	86,872	77,419,777
a.	Rupiah	17,394,784	-	-	-	-	17,394,784	7,810,752	-	-	10,850	7,821,607
b.	Foreign currencies	7,232,155	-	-	-	-	7,232,155	5,457,684	-	-	-	5,457,684
4.	Securities sold with agreement to repurchase (Repo)	-	-	-	-	-	-	-	-	-	-	-
a.	Rupiah	-	-	-	-	-	-	-	-	-	-	-
b.	Foreign currencies	-	-	-	-	-	-	-	-	-	-	-
5.	Securities purchased with agreement to resell (Reverse Repo)	1,815,222	-	-	-	-	1,815,222	1,528,551	-	-	-	1,528,551
a.	Rupiah	-	-	-	-	-	-	-	-	-	-	-
b.	Foreign currencies	-	-	-	-	-	-	-	-	-	-	-
6.	Acceptances receivables	10,127,876	127,418	-	-	-	10,255,294	7,817,699	9,617	-	194	7,827,511
7.	Other receivable - trade transaction	4,247,624	82,928	-	-	-	4,476,496	2,671,959	49,504	-	145,944	2,827,401
a.	Rupiah	7,832,157	52,003	-	-	-	8,235,588	4,609,362	361,957	-	689,507	5,660,826
b.	Foreign currencies	-	-	-	-	-	-	-	-	-	-	-
8.	Loans	58,309,796	4,948,532	295,920	553,098	1,760,761	65,868,107	54,330,454	3,671,672	257,772	509,174	1,386,258
a.	Micro, small and medium loans (UMKM)	58,051,117	4,938,978	295,920	553,098	1,760,761	65,599,874	53,979,870	3,655,080	257,772	509,174	1,386,258
i.	Rupiah	258,679	1,760,701	65,999,874	1,760,701	-	357,026,733	33,979,870	3,652,080	271,772	509,174	30,788,155
ii.	Foreign currencies	333,095,824	12,879,795	497,343	955,192	3,597,714	357,026,733	295,320,260	1,809,280	235,690	385,318	3,845,826
b.	Non UMKM	284,102,848	10,533,214	329,772	453,000	2,751,432	298,270,266	246,812,846	8,732,838	298,008	374,386	2,659,117
i.	Rupiah	54,833,376	2,346,120	167,571	452,150	945,827	56,787,924	48,922,058	5,076,426	7,862	10,832	56,869,803
ii.	Foreign currencies	6,254,704	3,497,243	17,386	560,515	1,134,818	11,464,768	7,385,927	3,453,438	143,893	237,340	12,141,144
c.	Restructured loans	2,425,315	1,086,240	17,386	88,365	78,120	5,943,439	3,919,330	1,532,444	143,893	237,340	6,469,803
i.	Rupiah	3,011,399	1,802,103	87,330	462,150	345,698	5,621,327	3,434,397	1,920,994	282,404	389,404	5,644,800
ii.	Foreign currencies	25,121,874	3,539,813	87,330	76,163	324,544	29,161,008	31,795,685	1,037,040	80,515	60,703	30,272,988
d.	Property loans	1,955	-	-	-	-	1,955	1,955	-	-	-	1,955
e.	Investments in shares	-	-	-	-	-	-	-	-	-	-	-
10.	Temporary investment	-	-	-	-	-	-	-	-	-	-	-
11.	Administrative account transaction	-	-	-	-	505	-	505	-	-	2,922	2,922
a.	Rupiah	98,586,252	513,640	2,065	2,342	87,331	99,991,630	89,087,543	553,850	46,066	36,769	89,726,244
b.	Foreign currencies	62,225,570	184,665	14	-	1,345	62,411,594	48,790,908	163,927	1,588	2,076	48,956,499
12.	Repossession assets	-	-	-	-	19,815	19,815	-	-	-	19,815	19,815
III. OTHER INFORMATION												
1.	Value of bank's assets people as collateral :											
a.	To Bank Indonesia	-	-	-	-	-	-	-	-	-	-	-
b.	To others	-	-	-	-	-	-	-	-	-	-	-
2.	Total allowance for impairment on financial assets to earning assets						17,780,721	-	-	-	-	15,185,811
3.	Total required allowance for possible losses on assets						13,570,286	-	-	-	-	14,660,371
4.	Percentage of UMKM loans to total loans						15.20%	-	-	-	-	15.60%
5.	Percentage of UMKM loans to total loans						6.71%	-	-	-	-	6.57%
6.	Percentage of UMKM debtors to total debtors						48.47%	-	-	-	-	46.04%
7.	Percentage of UMKM debtors to total debtors						45.32%	-	-	-	-	42.90%
8.	Others											
a.	Channelling of loans						10,701,957	-	-	-	-	10,631,441
b.	Mudharabah Musyarakah financing						-	-	-	-	-	-
c.	Write off on earning assets						1,273,997	-	-	-	-	946,844
d.	Recovery of write off on earning assets						1,317,936	-	-	-	-	1,600,665
e.	Write off on earning assets with elimination of right to collect						-	-	-	-	-	-