

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

	BAN	IK	CONSOLI	DATED		BA	NK I	CONSO	IDATED		BA	ANK	CONS
DESCRIPTION	30 June 2014	31 December 2013 (Audited)	30 June 2014	31 December 2013 (Audited)	No. DESCRIPTION	30 June 2014	30 June 2013	30 June 2014	30 June 2013	No. DESCRIPTION	30 June 2014	31 December 2013 (Audited)	30 June 2014
ETS	14,511,692	17,226,616	16,347,441	19,051,934	OPERATING INCOME AND EXPENSES					I. COMMITMENT RECEIVABLES			
ements with Bank Indonesia ements with other banks	75,213,662 21,667,199	69,819,352 23,710,890	81,664,291 24,620,924	78,521,140 24,650,787	A. Interest Income and Sharia, Interest Expenses and Sharia, and Premium Income and Claim Expenses					1. Unused fund borrowings facilities a. Rupiah		•	
and derivative receivables rities	416,617	175,947	416,789	175,947	1. Interest Income and Sharia Income a. Rupiah	25,586,042 23,800,817	19,876,850 18,558,494	29,291,415 27,413,796	23,114,382 21,711,928	b. Foreign currencies 2. Outstanding purchase position on spot and derivative	e 433,362	347,357	433,362
air value through profit/loss vailable for sale	1,237,630 68,678,553	1,470,994 61,370,553	17,948,592 69,289,867	14,866,672 62,197,173	b. Foreign currencies 2. Interest Expense and Sharia Expenses	1,785,225 9,143,578	1,318,356 6,323,622	1,877,619 10,667,145	1,402,454 7,513,684	3. Others II. COMMITMENT PAYABLES	· ·	· ·	
eld to maturity ***) oans and receivables	24,841,341	24,945,188 13,210	28,521,713	26,518,455 13,210	a. Rupiah b. Foreign currencies	8,743,484 400,094	6,055,591 268,031	10,263,532 403,613	7,243,711 269,973	I. Unused loan facilities granted to customer a. BUMN			
rities sold with agreement to repurchase (Repo) rities purchased with agreement to resell (Reverse Repo)	7,232,155 1,815,222	5,182,903 3,103,351	7,232,155 2,716,459	5,182,903 3,737,613	Net Interest Income and Sharia Income (Expenses) 3. Premium Income	16,442,464	13,553,228	18,624,270 4,077,524	15,600,698 3,466,342	i. Committed - Rupiah	5,013,188	7,591,000	5,013,188
ptances receivables	10,274,341	10,178,370	10,274,341	10,178,370	4. Claim Expense Net Premium Income (Claim Expenses)	-	-	2,817,871 1,259,653	2,142,857 1,323,485	Foreign currencies ii. Uncommitted	384,590	793,437	384,590
air value through profit/loss vailable for sale	-	-	-	-	Net Interest Income (Expenses), Sharia, and Net Premium Income (Claim Expenses)	16,442,464	13,553,228	19,883,923	16,924,183	- Rupiah - Foreign currencies	13,262,259 564,209	11,372,089 584,900	13,262,259 564,209
eld to maturity	430,384,751	416,978,030	479,558,969	467,170,449	B. Other Operating Income and ExpensesOther Operating Income	6,377,901	6,190,496	7,275,163	6,627,189	b. Others i. Committed	21,928,600		21,930,747
oans and receivables	430,364,751	416,978,030	5,564,703	4,644,901	a. Increase in fair value of financial assets (mark to market) i. Securities	1,506	-	81,863	-	ii. Uncommitted 2. Unused loan facilities granted to other banks	47,765,193		48,728,730
ia financing stments in shares	4,172,607	3,159,465	8,580	7,891	ii. Loans iii. Spot and derivative	684,145	- 514,647	684,145	528,342	a. Committed i. Rupiah	41,328	62,025	41,328
y holder's investment in Unit Link Contract vance for impairment on financial assets -/-	-	-	-	-	iv. Other financial assets b. Decrease in fair value of financial liabilities (mark to market)	-	-	-	-	ii. Foreign currencies b. Uncommitted	-		41,520
ecurities oans	(134,942) (15,463,621)	(148,728) (15,002,015)	(276,860) (17,279,077)	(292,049) (16,535,651)	c. Gain from sale of financial assets i. Securities	102,226	30,205	116,948	32,450	i. Rupiah ii. Foreign currencies	24,500	28,300	24,500
gible assets	(1,782,158) 2,184,989	(1,677,609) 2,178,033	(1,930,570) 2,825,205	(1,774,259) 2,514,368	ii. Loans iii. Other financial assets	-	-	-	-	Outstanding irrevocable letters of credit a. Foreign L/C	10,279,956	11,739,958	10,324,569
mulated amortisation for intangible assets -/- nises and equipment	(1,372,536) 12,175,492	(1,288,191) 11,700,899	(1,460,617) 13,891,869	(1,354,113) 13,258,249	d. Gain from spot and derivative transaction (realised) e. Gain from investment in shares with equity method	87,386	85,622	100,148	96,120	b. Local L/C 4. Outstanding sales position on spot and derivative	2,951,610	3,321,460	3,013,594
mulated depreciation for premises and equipment -/- earning assets	(5,156,413)	(4,807,311)	(6,094,054)	(5,612,651)	f. Dividend g. Comissions/provisions/fees and administrative	38,722	423,181	4 363 575	3 050 050	5. Others	-	-	
bandoned properties epossessed assets	150,039 19,815	151,090 19,815	150,272 33,838	151,323 33,838	h. Recovery on allowance for impairment	3,868,494 1,112	3,370,997	4,363,575 2,513 1,925,971	3,950,959	III. CONTINGENT RECEIVABLES 1. Guarantees received			
ter office assets	432,226	427,009	432,226	427,009	i. Other income 2. Other Operating Expenses	1,594,310 11,560,870	1,765,844 9,922,731	1,925,971 14,606,938	2,019,318 12,785,639	a. Rupiah b. Foreign currencies	283,537 18,253,874	359,299 18,195,261	285,980 18,256,835
Operational activities conducted in Indonesia Operational activities conducted outside Indonesia	•	:	-		a. Decrease in fair value of financial assets (mark to market) i. Securities		5,349		102,185	2. Unrecognized interest income a. Interest loan	7,033,841	6,889,648	7.039.172
e Financing	(292,093)	(287,147)	(305,156) 720,128	(300,209) 619,691	ii. Loans iii. Spot and derivative	•	-		-	b. Others interest 3. Others	51,949 32,729	51,949 32,729	649,407 32,729
r assets	3,108,712 20,432,698	4,093,766 15,555,697	3,380,912	4,322,498	iv. Other financial assets b. Increase in fair value of financial liabilities (mark to market)	-	-	-	-	IV. CONTINGENT PAYABLES			
AL ASSETS	674,747,978	648,250,177	764,938,211	20,724,273 733,099,762	c. Losses from sale of financial assets	-	-	-	-	1. Guarantees issued a. Rupiah	22,020,396	25,274,039	22.221.51
BILITIES AND EQUITY					i. Securities ii. Loans		-		-	b. Foreign currencies 2. Others	40,654,146 336,714	39,643,850	40,720,943 336,714
and deposits **)	115,288,726 205,015,797	116,250,862 214,128,654	119,470,491 226,152,840	123,445,524 236,510,887	iii. Other financial assets d. Losses from spot and derivative transaction (realised)	-	-	-	-	STATEMENTS OF CASU FLO			
ngs deposits **) deposits **)	181,045,318	169,338,524	210,297,128	196,385,250	e. Impairment for financial assets i. Securities		12,129 1,855,283		10,707 2,307,526	STATEMENTS OF CASH FLO For the Periods Ended 30 June 2014 and 20	013		(In Millio
tment fund - revenue sharing		12,658,783	34,376,499	- 12,669,235	ii. Loans iii. Sharia financing	2,107,619	-	2,548,161	-				CONS
I from other banks **) and derivative liabilities	127,568	230,621	127,637	231,955	iv. Other financial assets f. Losses related to operational risk	139,847 2,392	138,659 5,035	253,568 2,392	169,962 5,035	DESCRIPTION			30 June 2014
lities sold with repo agreements to repurchase (Repo) ptances liabilities	6,446,874 10,274,341	4,656,149 10,178,370	6,446,874 10,274,341	4,656,149 10,178,370	g. Losses from investment in shares under equity method h. Comissions/provisions/fees and administrative	332,983	259,209	332,983	259,209				30 Julie 2014
I borrowings	564	564	1,923,363	1,674,299	i. Impairment on non financial assets j. Salaries and employee benefits	44,574 4,069,840	18,393 3,316,353	39,614 5,129,742	17,945 4,205,608	CASH FLOWS FROM OPERATING ACTIVITIES Receipts from interest income and sharia income			28,187,55
oans capital thers fund borrowings	3,765,024 12,594,865	4,470,615 13,996,524	3,750,024 15,951,315	4,465,615 15,999,539	k. Promotion expenses	308,670 4,554,945	336,283 3,976,038	354,978 5,945,500	388,924 5,318,538	Receipts from fees, commissions and premium - net			5,601,93
office liabilities	1,704,474	2,061,958	1,704,474	2,061,958	Other Operating Income (Expenses)	(5,182,969)	(3,732,235)	(7,331,775)	(6,158,450)	Payments of interest expense and sharia expenses Receipts from the sale of Government Bonds - Fair val	alue through profit /	or loss	(11,044,29 13,854,16
perational activities conducted in Indonesia	12,922,352 (12,896,287)	8,729,833 (8,753,251)	12,922,352 (12,896,287)	8,729,833 (8,753,251)	PROFIT (LOSS) FROM OPERATIONS NON OPERATING INCOME AND EXPENSES	11,259,495	9,820,993	12,552,148	10,765,733	Acquisition of Government Bonds - Fair value through p			(14,382,36
rred tax liabilities lity to Unit Link Holders	-		14,671,499	12,002,997	1. Gain (Losses) from sale of premises and equipment	3,342	2,996	3,342	2,996	Foreign exchange gains/(losses) - net Operating income - others			(3,143,76
r liabilities stment fund - profit sharing	17,078,407	17,740,655	25,805,342	24,050,806	Gain (Losses) from foreign currencies translation Other non operating income (expenses)	- 3,457	- 31,056	- 1,971	- 108,699	Operating expenses - others Salaries and employee benefits			(1,549,82 (5,592,93
AL LIABILITIES	587,975,543	565,688,861	670,977,892	644,309,166	PROFIT (LOSS) FROM NON OPERATING	6,799	34,052	5,313	111,695	General and administrative expenses			(4,411,76
e capital uthorised capital	16,000,000	16,000,000	16,000,000	16,000,000	PROFIT (LOSS) CURRENT YEAR BEFORE TAX Income tax expenses	11,266,294	9,855,045	12,557,461	10,877,428	Non operating income Cash Flow From Operating Activities Before Changes i	in Operating Asse	ts and Liabilities	5,31 8,184,06
npaid-in capital -/-	(4,333,333)	(4,333,333)	(4,333,333)	(4,333,333)	a. Estimated current tax b. Deffered tax income (expenses)	(1,458,134) (814,377)	(1,117,075) (798,192)	(1,774,253) (817,654)	(1,469,181) (799,438)	Decrease/(increase) in operating assets:			440.00
reasury stock -/- ional Paid-in Capital	47 476 202	17,476,308	17,316,192	17,316,192	PROFIT (LOSS) AFTER INCOME TAX - NET	8,993,783	7,939,778	9,965,554	8,608,809	Placements with Bank Indonesia and other banks Marketable securities - Fair value through profit or loss	5		442,68 (3,613,08
gio isagio -/-	17,476,308				OTHER COMPREHENSIVE INCOME					Other receivables - trade transactions			(4,808,73 (13,869,18
onated capital unds for paid-up capital			-	-	 a. Adjustment arising from translation of financial statement b. Gain (Losses) from changes of financial assets on available for sale 	(4,246) 863,012	62,398 (722,097)	(19,260) 877,306	61,911 (730,180)	Securities purchased under resale agreements			1,021,15
r comprehensive income (losses)			-		c. Effective cash flow hedges d. Premises and equipment revaluation increment	-	-		-	Consumer financing receivable Net investment in lease financing			(981,86) (100,18)
djustment arising from translation of financial statement ain (Losses) from changes of financial assets on available for sale	121,764 (897,598)	126,010 (1,760,611)	202,360 (888,502)	221,620 (1,765,808)	e. Other comprehensive income from entity associations f. Gain (Losses) from actuarial benefit program	-	-		-	Prepaid taxes			(222,02
ffective cash flow hedges remises and equipment revaluation increment			-	-	g. Income tax related to other comprehensive income	(180,304)	144,420	(183,163)	146,036	Prepaid expense Other assets			(375,23) (725,96)
ther comprehensive income from entity associations	-	-	-	-	Other comprehensive income current year after income tax - net	678,462	(515,279)	674,883	(522,233)	Proceeds from collection of financial assets already write			1,287,22
come tax related to other comprehensive income	167,224	347,529	165,405	348,568	TOTAL OTHER COMPREHENSIVE INCOME CURRENT YEAR	9,672,245	7,424,499	10,640,437	8,086,576	Increase/(decrease) in operating liabilities and tempor Conventional Banking	rary syirkah fund	ls:	
rence arising from quasi reorganisation ence arising from restructuring value of transaction of entities under common control			-		Income atributtable to : Parent Company	8,993,783	7,939,778	9,585,405	8,294,010	Demand deposits			(3,865,68
r equity			-		Non controlling interest TOTAL INCOME CURRENT YEAR	8,993,783	7,939,778	380,149 9,965,554	314,799 8,608,809	Saving deposits Time deposits			(8,913,93 27,726,30
propriated reserve	2,333,333 4,399,179	2,333,333 2,050,894	2,333,333 4,399,179	2,333,333 2,050,894	Total comprehensive income atributtable to :					Inter-bank call money Obligation due immediately			5,106,52 570,81
ned Earning revious years *)	42,511,775	33,108,218	47,438,360	37,044,018	Parent Company Non controlling interest	9,672,245	7,424,499	10,260,288 380,149	7,771,777 314,799	Liability to unit linked holders			2,668,50
	8,993,783 86,772,435	17,212,968 82,561,316	9,585,405 92,218,399	18,203,753 87,419,237	TOTAL COMPREHENSIVE INCOME CURRENT YEAR	9,672,245	7,424,499	10,640,437	8,086,576	Other taxes payable Payment of corporate income tax			(1,083,13) (2,139,22)
controlling interest	-		1,741,920	1,371,359	TRANSFER INCOME (LOSSES) TO HEAD OFFICE DIVIDEND		•	-	-	Other liabilities Sharia Banking - Temporary Syirkah Funds			3,948,10
AL EQUITY AL LIABILITIES AND EQUITY	86,772,435 674,747,978	82,561,316 648,250,177	93,960,319 764,938,211	88,790,596 733,099,762	EARNING PER SHARE			410.81	355.46	Demand deposit - restricted investment and demand d			(2,55
nulated losses of Rp162,874,901 million has been eliminated against additional										Saving deposit - restricted investment and mudharabah sa	aving deposit - unrest	stricted investment	(1,050,44

		BANK 30 June 2014 30 June 2013											
•	DESCRIPTION	Current	Special	Sub	ne 2014 Doubtful	Loss	Total	Current	Special	Sub	June 2013 Doubtful	Loss	Total
			Mention	Standard					Mention	Standard			
	RELATED PARTIES Placements with other banks												
	a. Rupiah	22					22	211					2
	b. Foreign currencies Spot and derivative receivables	1,363,473			-		1,363,473	75,191					75.1
	a. Rupiah						-	-					
	b. Foreign currencies Securities						-	2				•	
	a. Rupiah	248,813			-		248,813	150,630					150,6
	b. Foreign currencies Securities sold with agreement to repurchase (Repo)	-					-	-				•	
	a. Rupiah	-			-		-	-					
	 b. Foreign currencies Securities purchased with agreement to resell (Reverse Repo) 						-	-				•	
	a. Rupiah						-	-					
	b. Foreign currencies Acceptances receivables	19.047			-		19,047				-		
	Other receivable - trade transaction a. Rupiah												
	b. Foreign currencies	-			-			-					
	Loans a. Micro, small and medium loans (UMKM)												
	i. Rupiah				-			-					
	ii. Foreign currencies b. Non UMKM	- 7,487,467	2 200		:		7 490 900	3,776,935	- 665			- 3	3 777 6
	i. Rupiah	3,567,091	2,399 2,399		-		7,489,866 3,569,490	3,657,935 119,000	665			3	3,777,6 3,658,6
	ii. Foreign currencies c. Restructured loans	3,920,376			-		3,920,376	119,000					119,0
	i. Rupiah	-			-			-					
	ii. Foreign currencies	14,964	:		-		14,964	- 88.821	665			- 3	89,4
	d. Property loans Investments in shares	3,644,451	-		414,227	111,469	4,170,147	2,745,740		-	474,227	27,469	3,247,
	Temporary investment Commitments and contingencies				-			-					
	a. Rupiah	497,386	182				497,568	297,673					297,
	b. Foreign currencies	2,789,183			-		2,789,183	157,226			-	-	157,
	Repossessed assets	-			-		-	-	•		-		
	THIRD PARTIES Placements with other banks												
	a. Rupiah b. Foreign currencies	20,095,365 33,905,216			•	53,073	20,095,365 33,958,289	21,532,983 31,333,622			•	55,832	21,532, 31,389,
	Spot and derivative receivables					53,073						55,632	
	a. Rupiah	416,479 138			•		416,479	38,759 904			•		38,
	b. Foreign currencies Securities												
	a. Rupiah	77,027,064 17,394,784			-	86,863	77,113,927 17,394,784	77,333,099 7,810,752				86,672 10,850	77,419,7
	b. Foreign currencies Securities sold with agreement to repurchase (Repo)				-							10,000	
	a. Rupiah b. Foreign currencies	7,232,155		•	-		7,232,155	5,457,684	•	•	-	-	5,457,6
	Securities purchased with agreement to resell (Reverse Repo)	-			-		-						
	a. Rupiah b. Foreign currencies	1,815,222		•	-		1,815,222	1,528,551	•	•			1,528,
	Acceptances receivables	10,127,876	127,418		-		10,255,294	7,817,699	9,617			194	7,827,
	Other receivable - trade transaction a. Rupiah	4,247,624	82,928			145,944	4,476,496	2,671,959	49,504			145,944	2,867,
	b. Foreign currencies	7,832,157	520,030			823,588	9,175,775	4,609,362	361,957			689,507	5,660,8
	Loans a. Micro, small and medium loans (UMKM)	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	60,155,
	i, Rupiah	58,051,117 258,679	4,938,978	295,920	553,098	1,760,761	65,599,874	53,979,870	3,655,080 16,592	257,772	509,174	1,386,258	59,788
	ii. Foreign currencies b. Non UMKM	258,679 339,096,824	9,554 12,879,705	497,343	955,192	3,597,714	268,233 357,026,778	350,584 295,934,902	16,592 10,809,260	295,690	385,318	3,845,826	367, 311,270,
	i. Rupiah	284,162,848 54,933,976	10,533,214 2,346,491	329,772 167,571	493,042 462,150	2,751,432 846,282	298,270,308 58,756,470	246.412.846	8,732,834 2,076,426	288,008 7,682	374,386 10,932	2,659,117 1,186,709	258,467, 52,803,
	ii. Foreign currencies c. Restructured loans	54,933,976 6,254,704	2,346,491 3,497,343	167,571 17,386	462,150 560,515	846,282 1,134,818	58,756,470	49,522,056 7,353,927	2,076,426 3,453,438	143,893	10,932 237,340	1,186,709 952,550	52,803,
	i. Rupiah	3,243,318	1,695,240	17,386	98,365	789,130	5,843,439	3,919,530	1.532.444	143,893	237,340	663,140	6.496.
	ii. Foreign currencies d. Property loans	3,011,386 25,121,974	1,802,103 3,539,813	97,530	462,150 76,163	345,688 324,546	5,621,327 29,160,026	3,434,397 31,795,685	1,920,994 3,037,040	80,515	60,703	289,410 302,804	5,644, 35,276,
	Investments in shares	1,955	-	•			1,955 505	1,955	•	•		•	1,9
	Temporary investment Administrative account transaction	-			505		505	-			2,922		Z,
	a. Rupiah	98,586,252	513,640	2,065	2,342	87,331	99,191,630	89,087,543	553,850	46,066	2,021	36,766	89,726,
	b. Foreign currencies Repossessed assets	62,225,570	184,665	14	-	1,345	62,411,594	48,790,908	163,927	1,588		8,276	48,964,
	OTHER INFORMATIONS	•		•	-	19,815	19,815	•	•	•	-	19,815	19,8
	Value of bank's assets pledge as collateral :												
	a. To Bank Indonesia b. To others												
	Total allowance for impairment on financial accests to earning accests						17,380,721						15,185,8 14,660,3
	Total required allowance for possible losses on assets Percentage of LIMKM loans to total loans						13,570,286 15.30%						14,660,3
	Total acquired allowance for possible losses on assets Percentage of UMKM loans to total loans Percentage of UMK loans to total loans Percentage of UMKM debtors to total debtors						6.71% 48.47%						6.5
	Percentage of UMKM debtors to total debtors Percentage of UMK debtors to total debtors						48.47%						46.0
	a. Chanelling of loans b. Mudharabah Muqayyadah financing						10,701,957						10,631,4
	d. Recovery of write off on earning assets						1,273,997						946,8
	 Recovery of write off on earning assets Write off on earning assets with elimination of right to collect 						1,317,936						1,600,6

M5 8	at 30 June 2014 and 2013	00.1			s of Ruplan)	
No.	COMPONENTS OF CAPITAL		ne 2014	30 June 2013		
	COM CHERTO OF CALIFICE	BANK	CONSOLIDATED	BANK	CONSOLIDATED	
I.	COMPONENTS					
	A. Core Capital 1. Paid-in Capital	74,258,685 11,666,667	79,848,780 11,666,667	61,294,930 11,666,667	66,612,484 11,666,667	
	2. Disclosed Reserves	64,657,908	68,843,614	51,223,085	55,274,344	
	2.1. Additional	64,886,003	69,081,418	51,497,332	55,561,653	
	a. Agio b. Donated capital	17,476,308	17,316,192	17,195,760	17,195,760	
	 b. Donated capital c. General reserves 	2,333,333	2.333.333	2.333.333	2,333,333	
	d. Appropriated reserves	4,399,179	4,399,179	2,050,894	2,050,894	
	 e. Previous years profit (100%) 	35.651.339	39,628,823	25,413,268	29.325.353	
	 Current year profit (50%) 	4,904,080 121,764	5,201,529 202,362	4,368,985 135,092	4,546,724 109,589	
	 Differences arising from translation of financial statement Funds for Paid-up Capital 	121,764	202,362	135,092	109,589	
	 Warrant issued (50%) 					
	 Stock option issued for stock-based 					
	compensation program (50%) 2.2. Deduction	(228.095)	(237,804)	(274,247)	(287,309)	
	a. Disagio	(220,055)	(257,004)	(214,241)	(207,303)	
	b. Previous years loss (100%)		•			
	 Current year loss (100%) 				•	
	 Differences arising from translation of financial statement 					
	e. Other comprehensive income: Losses from					
	decrease in fair value of investment in shares					
	classified Available for sale f. Difference in allowance for possible losses and		•		•	
	allowance for impairment on earning assets					
	g. Allowance for impairment on non earning					
	assets which shall be calculated	(228,095)	(237,804)	(274,247)	(287,309)	
	 Difference in adjustment amounts from fair value of financial assets in trading book 					
	3. Innovative Capital					
	Subordinated bonds (non cummulative perpetual)					
	 Subordinated loans (non cummulative perpetual) Other innovative capital Instrument 					
	3.3. Other innovative capital Instrument 4. Core Capital Deduction	(2,065,890)	(1,056,651)	(1,594,822)	(632,829)	
	4.1. Goodwill	(2,000,000)	(117,741)	(1,004,022)	(117,741)	
	4.2. Other intangible assets					
	 Investments in shares (50%) Shortage of capital on insurance subsidiaries (50%) 	(2,065,890)	(938,910)	(1,594,822)	(515,088)	
	5. Non Controlling Interest	:	395,150		304,302	
	B. Supplemental Capital	6.701.247	8.336.535	7,416,605	9.032.577	
	1. Upper Tier 2	6.820.828	7,329,136	6,161,729	6,697,967	
	 Preference stock (cummulative perpetual) 				-	
	 Subordinated bonds (cummulative perpetual) 				•	
	 Subordinated loans (cummulative perpetual) Mandatory convertible bond 				· ·	
	1.5. Innovative capital not included as core capital					
	Other supplemental capital (upper tier 2)					
	 Fixed assets revaluation General provision on earning assets (max. 1.25% RWA) 	1,371,121 5,449,707	1,371,121 5,958,015	1,371,121 4,790,608	1,371,121 5,326,846	
	1.9. Other comprehensive income: Gain from increase in fair	3,443,707	3,830,013	4,730,000	3,320,040	
	value of investment in shares classified as					
	Available for sale (45%)	1,946,309	1.946.309	2.849.698	2 840 600	
	2. Lower Tier 2 maximum 50% of Core Capital 2.1. Redeemable preference shares	1,946,309	1,946,309	2,849,698	2,849,698	
	2.2. Subordinated loans and bonds	1,946,309	1,946,309	2,849,698	2,849,698	
	Other supplemental capital instrument (lower tier 2)					
	 Supplemental Capital Deduction 3.1. Investments in shares (50%) 	(2,065,890) (2,065,890)	(938,910) (938,910)	(1,594,822) (1,594,822)	(515,088) (515,088)	
	3.2. Shortage of capital on insurance subsidiaries (50%)	(2,000,030)	(000,010)	(1,004,022)	(010,000)	
	C. Core Capital and Supplemental Capital Deduction					
	Securitisation exposure					
	D. Additional Supplemental Capital Fulfilling Requirement (Tier 3)					
	E. Additional Supplemental Capital Allocated To Anticipate Market Risk		-			
II. III.	TOTAL CORE CAPITAL AND SUPPLEMENTAL CAPITAL (A+B-C) TOTAL CORE CAPITAL, SUPPLEMENTAL CAPITAL, AND ADDITIONAL SUPPLEMENTAL CAPITAL ALLOCATED TO	80,959,932	88,185,315	68,711,535	75,645,061	
	ANTICIPATE MARKET RISK (A+B-C+E)	80,959,932	88,185,315	68,711,535	75,645,061	
IV.	ANTICIPATE MARKET RISK (A+B-C+E) CREDIT RISK-WEIGHTED ASSETS	435,976,522	481,926,449	68,711,535 383,248,592	426,147,709	
	OPERATIONAL RISK-WEIGHTED ASSETS	67,786,852 1,059,349	79,511,930 1,306,492	57,671,278 1,072,285	67,581,862 886,610	
٧.	MADVET DICK WEIGHTED ACCETS			1,012,285	000,010	
V. VI. VII.	MARKET RISK-WEIGHTED ASSETS	1,033,343	.,			
V. VI. VII.	MARKET RISK-WEIGHTED ASSETS REQUIRED MINIMUM CAPITAL ADEQUACY RATIO FOR CREDIT RISK AND OPERATIONAL RISK {II:(IV+V)}	16.07%	15.71%	15.58%	15.32%	
V. VI.	MARKET RISK-WEIGHTED ASSETS REQUIRED MINIMUM CAPITAL ADEQUACY RATIO FOR CREDIT RISK AND OPERATIONAL RISK (II:(IV+V)) PEOLINEED MINIMUM CAPITAL ADEQUACY RATIO FOR			15.58%	15.32%	
V. VI. VII.	MARKET RISK-WEIGHTED ASSETS REQUIRED MINIMUM CAPITAL ADEQUACY RATIO FOR CREDIT RISK AND OPERATIONAL RISK {II:(IV+V)}			15.58%	15.32%	

	Cash	10,347,441	12,529,250
	Current accounts with Bank Indonesia	44,765,341	40.909.033
	Current accounts with other banks	12,409,082	10,709,030
	Placements with Bank Indonesia and other banks	48.352.773	46,284,994
	Certificate of Bank Indonesia	800,000	9,968
1	otal cash and cash equivalents	122.674.637	110.442.275
	plemental Cash Flows Information	122,074,007	110,442,210
	activities not affecting cash flows :		
'	Unrealised losses from decrease in fair value of available for sale marketable securities		
	and Government Bonds - net of deffered tax	(700.007)	(000 500
		(723,097)	(993,593
	Acquisition of fixed assets - payable	(467,082)	(337,366
T	For comparative purposes, certain accounts in the Statement of Cash Flows as at and for six, seen redesailled to conform with the presentation of Statement of Cash flows as at and for six m ATEMENTS OF CALCULATION OF FINAL at 30 June 2014 and 2013		
		BA	X
0.	RATIOS	30 June 2014	30 June 2013
E	RFORMANCE RATIOS		
1.	Capital Adequacy Ratio (CAR)	16.04%	15.55%
2.	Non performing earning assets and non performing non earning assets		
	to total earning assets and non earning assets	1.22%	1.25%
3.	Non performing earning assets to total earning assets	1.50%	1.51%
4.	Allowance for impairment on financial assets to earning assets	2.81%	2.81%
5.	Gross NPL	1.77%	1.77%
6.	Net NPL	0.47%	0.38%
7.		3.48%	3.47%
8.	Return on Equity (ROE)	24.49%	25.60%
9.	Net Interest Margin (NIM)	5.89%	5.42%
0.	Operating Expenses to Operating Income Loan to Deposit Ratio (LDR)	64.77% 85.40%	62.32% 82.75%
		00.40%	02.7076
:0	MPLIANCE		
	a. Percentage violation of Legal Lending Limit	0.000/	0.000/
1.	i. Related parties	0.00%	0.00%
1.		0.00%	0.00%
1.	ii. Third parties	0.0078	
1.	 b. Percentage of excess of the Legal Lending Limit 		
1.	b. Percentage of excess of the Legal Lending Limit i. Related parties	0.00%	0.00%
	 b. Percentage of excess of the Legal Lending Limit i. Related parties ii. Third parties 		0.00% 0.00%
2.	b. Percentage of excess of the Legal Lending Limit i. Related parties ii. Third parties Reserve requirement	0.00%	0.00%
	b. Percentage of excess of the Legal Lending Limit i. Related parties ii. Third parties Reserve requirement a. Primary reserve requirement Rupiah	0.00% 0.00% 8.10%	0.00%
	b. Percentage of excess of the Legal Lending Limit i. Related parties ii. Third parties Reserve requirement	0.00%	0.00%

Increase in marketable securities - Available for sale and Held to maturity Increase in Government Bonds - Available for sale and Held to maturity

Net cash used in investing activities
CASH FLOWS FROM FINANCING ACTIVITIES
Increase of investment in Subsidiaries
Decrease in marketable securities issued
(Decrease) increase in fund borrowings
Payment of Subordinated Loans
Increase islabilities sold with repo agreements to repurchase (Repo)
Payments of dividends, partnership program and community development program
Net cash provided by/jused in j financing activities
FT INCREASE IN CASH ADV CASH FOIlVIAL FMTS

EFFECT OF EXCHANGE RATE CHANGES ON CASH AND CASH EQUIVALENT CASH AND CASH EQUIVALENTS AT BEGINNING OF YEAR

Proceeds from sale of fixed assets

NET INCREASE IN CASH AND CASH EQUIVALENTS

CASH AND CASH EQUIVALENTS AT END OF YEAR

Cash and cash equivalent at end of year consist of

Acquisition of fixed assets Acquisition of intangible assets Net cash used in investing activities (3,390,645) (5,384,520)

643,823 235,604 263,725 (715,591) 1,790,725 (5,461,126) (3,242,840)

(1,209,128)

2,860,607

122,674,637

360 (607,427) (71,669) (9,453,901)

(4,971,588) (2,255,529)

(41,667) (255,874) (61,829) (7,586,487)

(191,320) 265,670 (261,277) (13,478) 4,689,905 (4,651,220) (161,720) (1,880,426)

818,912 121,023,158 111,503,789

110,442,275

16.347.441 12.529.250

STATEMENTS OF SPOT AND DERIVATIVE TRANSACTIONS

		BANK								
No.	TRANSACTION	Notional Amount	Ту	/pe	Derivative Receivables & Payables					
		Notional Amount	Trading	Hedging	Receivables	Payables				
A.	Exchange Rate Related									
1.	Spot	9,107,405	8,557,453	549,952	26,734	32,741				
2.	Forward	7,292,030	27,278	7,264,752	67,058	26,549				
3.	Option									
	a. Written		-	-	-					
	b. Purchased		-	-	-					
4.	Future		-	-	-					
5.	Swap	28,560,034	28,505,357	54,677	314,770	38,751				
6.	Others	-	-	-	-					
В.	Interest Rate Related									
1.	Forward	-	-	-	-					
2.	Option									
	a. Written		-	-	-					
	b. Purchased	-	-	-	-					
3.	Future	-	-	-	-					
4.	Swap	15,263,000	-	15,263,000	8,055	29,527				
5.	Others	-		-	-					
c.	Others	-	-	-	-					
	TOTAL	60.222.469	37.090.088	23,132,381	416.617	127,56				

Jakarta, 25 July 2014 S. E & O

Board of Directors

PT Bank Mandiri (Persero) Tbk

ALLOWANCES FOR IMPAIRMENT As at 30 June 2014 and 2013

DESCRIPTION

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

Placements with other banks Spot and derivative receivables

oans nvestments in shares istrative account trans

Acceptances receivables Other Receivable - Trade Transaction

Presentation of the above Published Financial Statement as at and for six months ended 30 June 2014 and 2013 are derived from the Consolidated Financial Statement of PT Bank Mandiri (Persero) Tbk. and Subsidiaries unaudited), and Consolidated Financial Statement of PT. Bank Mandiri (Persero) Tbk and Subsidiaries which were udited by Public Accounting Firm KAP Tanudiredja, Wibisana, dan Rekan – a member Firm of PwC Global Network with partner in-charge for 2013: Drs. Haryanto Sahari, CPA whose report dated 10 February 2014 expressed an Unqualified Opinion.

Required Al

4,166 154,188

101,469 120,798 4,048,941 50

756,300

g Assets

53.07

86,863

6,371 999,680 7,123,141 318,582 253

125,083

Po

27.93

7,147

37,297 34,106

33,725

6,151,295

an Unqualified Opinion.
2) 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 dated 18 October 2012 regarding Transparency and Published Financial Statements of the Bank and Circular Letter of Bank Indonesia No. 3/30/DPNP dated 14 December 2001 regarding Quartery Published Financial Statements and Monthly Financial Statements of Capital Market and Financial Institution Supervisory Agency (Bapepam and LK) No. XK2. Decision of Chairman of Bapepam and LK No. Kep-346/BL/2011 dated 5 July 2011 regarding Submission of Periodic Financial Statements in Statements in Capital Statements in Capital Market and Financial Institution and Statements Information and Presented In accordance with Bank Indonesia Regulation No. 7/3/PBI/2005 dated 20 Junuary 2005 which was amended by Bank Indonesia Regulation No. 7/3/PBI/2005 dated 20 Junuary 2005 which was amended by Bank Indonesia Regulation No. 7/3/PBI/2014 the Financial Statements of PT Asurans Juwa InHealth Indonesia.
4) Since 2 May 2014 the Financial Statements of PT Asurans Juwa InHealth Indonesia.
<

Allowance for Impairment

53.073

127,795

149,791 1,439,119 9,312,326 40,582 253

196,216

(In Millions of Rupiah)

26.437

5,871

28,889

12,936

5,155,773

Required All

316 106,250

15,286 78,177 72,813 5,464,336 50

596,595

Allowance for Imp

55.832

133,339

78,050 1,177,145

8,436,209 59,987 1,461

193,632

Director Director Director Director Director Director Director Director Director Ogi Prastomiyono Pahala N. Mansury Fransisca N. Mok Sunarso Kresno Sediarsi Royke Tumilaar Hery Gunardi Based on Extraordinary Shareholders' Meeting on 21 May 2014, waiting for app & proper test. oval from Otoritas Jasa Keuangan (OJK) upon f

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

Board of Directors Commission

President Commissioner Independent Commissioner Independent Commissioner Commissioner Commissioner

Independent Commissione

THE BEST BANK

IN INDONESIA

2013

Euromoney Asiamoney Alpha Southeast Asia

ent Directo

Independent Com

noepo.

President Deputy Pre Director

55.832

97,522

675 856,024 7,469,528 264,583 1,461

67,402

INDONESIA MOST THE BEST BANK IN TRUSTED COMPANY SERVICE EXCELLENCE 2008-2009-2010-2011-(IMTC) 2007-2008-2009-2010-2011-2012-2013 2012-2013-2014

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

: Nill : Nill

: Mahmuddin Yasin *) : Pradjoto : Krisna Wijaya : Abdul Aziz : Askolani *) : Aviliani *)

Budi Gunadi Sadik Riswinandi

Sentot A. Sentausa

Abdul Rachman

Anton Hermanto Gunawan

But A Andihim

Budi G. Sadikin President Director

Pahala N. Mansury Director

mandiri call 14000

Leading, Trusted. Enabling growth.