

CONSOLIDATED FINANCIAL STATEMENTS

PT Bank Mandiri (Persero) Tbk. and Subsidiaries

STATEMENTS OF FINANCIAL POSITION

As at 30 September 2014 and 31 December 2013

(In Millions of Rupiah)

No.	DESCRIPTION	BANK		CONSOLIDATED	
		30 September 2014	31 December 2013 (Audited)	30 September 2014	31 December 2013 (Audited)
ASSETS					
1.	Cash	13,891,640	17,226,616	15,727,497	19,051,934
2.	Placements with Bank Indonesia	84,264,764	69,819,352	92,556,201	78,521,140
3.	Placements with other banks	22,146,765	23,710,890	24,806,624	24,650,787
4.	Spot and derivative receivables	123,919	175,947	123,919	175,947
5.	Securities	-	-	-	-
a.	Fair value through profit/loss	2,162,524	1,470,994	20,780,857	14,866,672
b.	Available for sale	71,336,023	61,370,553	71,846,529	62,197,173
c.	Held to maturity ***	24,529,439	24,945,188	28,533,227	26,518,455
d.	Loans and receivables	-	13,210	-	13,210
6.	Securities sold with agreement to repurchase (Repo)	2,851,477	5,182,803	2,851,477	5,182,803
7.	Securities purchased with agreement to resell (Reverse Repo)	1,463,810	3,103,351	2,911,239	3,737,613
8.	Acceptances receivables	10,370,580	10,178,370	10,370,580	10,178,370
9.	Loans	-	-	-	-
a.	Fair value through profit/loss	-	-	-	-
b.	Available for sale	-	-	-	-
c.	Held to maturity	-	-	-	-
d.	Loans and receivables	451,841,946	416,978,030	500,299,977	467,170,449
10.	Consumer finance receivables	-	-	5,399,230	4,644,901
11.	Sharia financing	-	-	-	-
12.	Investments in shares	4,172,441	3,159,465	8,414	7,891
13.	Policy holder's investment in Unit Link Contract	-	-	-	-
14.	Allowance for impairment on financial assets +/-	-	-	-	-
a.	Securities	(128,325)	(148,728)	(270,094)	(292,049)
b.	Loans	(15,335,036)	(15,002,015)	(17,103,308)	(16,535,651)
c.	Others	(1,806,288)	(1,677,693)	(1,969,119)	(1,774,259)
15.	Intangible assets	2,225,381	2,178,033	2,871,286	2,514,368
a.	Accumulated amortisation for intangible assets +/-	(1,421,285)	(1,288,191)	(1,514,606)	(1,354,113)
16.	Premises and equipment	12,994,141	11,700,899	14,358,000	13,256,249
a.	Accumulated depreciation for premises and equipment +/-	(6,338,543)	(4,807,311)	(6,325,263)	(5,612,651)
17.	Net earning assets	-	-	-	-
a.	Abandoned properties	150,039	151,090	150,272	151,323
b.	Repossessed assets	19,815	19,815	33,537	33,838
c.	Suspense account	416,480	427,009	416,480	427,009
d.	Inter office assets	-	-	-	-
e.	Operational activities conducted in Indonesia	(13,617,747)	-	(13,617,747)	-
f.	Operational activities conducted outside Indonesia	13,683,617	-	-	-
18.	Allowance for impairment on non financial assets +/-	(296,584)	(287,147)	(309,646)	(300,209)
19.	Lease Financing	-	-	756,562	619,691
20.	Deferred tax assets	3,037,321	4,093,766	3,344,374	4,322,498
21.	Other assets	20,286,751	15,555,697	27,461,317	20,724,273
22.	Other assets	-	-	-	-
TOTAL ASSETS		703,625,065	648,250,177	798,161,442	733,099,762
LIABILITIES AND EQUITY					
LIABILITIES					
1.	Demand deposits **	126,601,064	116,250,862	131,546,563	123,445,524
2.	Savings deposits **	208,259,446	214,128,654	230,218,815	236,510,887
3.	Time deposits **	198,224,649	169,338,524	229,124,311	196,385,250
4.	Investment fund - revenue sharing	-	-	-	-
5.	Fund from Bank Indonesia	-	-	-	-
6.	Fund from other banks **	28,427,441	12,658,783	28,471,356	12,669,235
7.	Spot and derivative liabilities	604,299	230,621	604,299	231,955
8.	Liabilities sold with repo agreements to repurchase (Repo)	2,562,333	4,656,149	2,562,333	4,656,149
9.	Acceptances liabilities	10,370,580	10,178,370	10,370,580	10,178,370
10.	Securities issued	564	564	1,924,264	1,674,299
11.	Fund borrowings	-	-	-	-
a.	Loans capital	3,757,280	4,470,615	3,742,280	4,465,615
b.	Others fund borrowings	12,548,176	13,996,524	15,547,248	15,989,538
12.	Margin deposits received	1,665,656	2,061,958	1,665,656	2,061,958
13.	Inter office liabilities	-	-	-	-
a.	Operational activities conducted in Indonesia	-	8,729,833	-	8,729,833
b.	Operational activities conducted outside Indonesia	-	(8,753,251)	-	(8,753,251)
14.	Deferred tax liabilities	-	-	-	-
15.	Liability to Unit Link Holders	-	-	16,289,533	12,002,997
16.	Other liabilities	18,869,639	17,740,655	27,059,955	24,050,806
17.	Investment fund - profit sharing	-	-	-	-
TOTAL LIABILITIES		611,890,127	565,688,861	699,127,193	644,309,166
EQUITY					
18.	Share capital	-	-	-	-
a.	Authorised capital	16,000,000	16,000,000	16,000,000	16,000,000
b.	Unpaid-in capital/-	(4,333,333)	(4,333,333)	(4,333,333)	(4,333,333)
c.	Treasury stock +/-	-	-	-	-
19.	Additional Paid-in Capital	-	-	-	-
a.	Agio	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	115,607	126,010	212,410	221,620
b.	Gain (Losses) from changes of financial assets on available for sale	(758,227)	(1,760,611)	(667,269)	(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	(22,967)	347,529	(107,115)	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	4,399,179	2,050,894	4,399,179	2,050,894
25.	Retained Earnings	-	-	-	-
a.	Previous years *	42,511,775	33,108,218	47,438,360	37,044,018
b.	Current year	14,013,263	17,212,968	14,453,515	18,803,753
TOTAL EQUITY ATTRIBUTABLE TO OWNER		91,734,938	82,561,316	97,042,272	87,419,237
26.	Non controlling interest	-	-	1,988,977	1,371,359
TOTAL EQUITY		91,734,938	82,561,316	99,034,249	88,790,596
TOTAL LIABILITIES AND EQUITY		703,625,065	648,250,177	798,161,442	733,099,762

*) As consolidated based on Rp122,874,501 million has been eliminated against additional paid-in capital/agio through quasi-reorganisation on 30 April 2003.
 **) Consolidated balance includes temporary syariah 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 September 2014 and 2013

No.	DESCRIPTION	BANK										
		30 September 2014					30 September 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	193	-	-	-	193
b.	Foreign currencies	1,660,321	-	-	-	-	1,660,321	1,281,281	-	-	-	1,281,281
2.	Spot and derivative receivables	-	-	-	-	-	-	-	-	-	-	-
a.	Rupiah	-	-	-	-	-	-	-	-	-	-	-
b.	Foreign currencies	-	-	-	-	-	-	-	-	-	-	-
3.	Securities	-	-	-	-	-	-	-	-	-	-	-
a.	Rupiah	260,028	-	-	-	-	260,028	149,730	-	-	-	149,730
b.	Foreign currencies	8,759	-	-	-	-	8,759	-	-	-	-	-
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	2,265,170	-	-	-	-	2,265,170	-	-	-	-	-
7.	Other receivable - trade transaction	-	-	-	-	-	-	-	-	-	-	-
a.	Rupiah	-	-	-	-	-	-	-	-	-	-	-
b.	Foreign currencies	-	-	-	-	-	-	-	-	-	-	-
8.	Loans	-	-	-	-	-	-	-	-	-	-	-
a.	Micro, small and medium loans (UMKM)	-	-	-	-	-	-	-	-	-	-	-
i.	Rupiah	-	-	-	-	-	-	-	-	-	-	-
ii.	Foreign currencies	-	-	-	-	-	-	-	-	-	-	-
b.	Non-UMKM	10,792,285	831	-	-	-	10,793,116	3,970,611	1,066	12	-	79,451
i.	Rupiah	3,514,562	831	-	-	-	3,515,393	3,679,731	1,066	12	-	79,451
ii.	Foreign currencies	7,277,723	-	-	-	-	7,277,723	90,880	-	-	-	79,448
c.	Restructured loans	-	-	-	-	-	-	-	-	-	-	-
i.	Rupiah	-	-	-	-	-	-	-	-	-	-	-
ii.	Foreign currencies	-	-	-	-	-	-	-	-	-	-	-
d.	Property loans	14,881	-	-	-	-	14,881	12,043	640	-	-	12,686
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	-	-	-	-	-	-	-	-	-	-	-
a.	Rupiah	6,112,240	681	-	-	-	6,112,921	353,620	-	-	-	353,620
b.	Foreign currencies	6,184,609	-	-	-	-	6,184,609	85,212	-	-	-	85,212
12.	Repossessed assets	-	-	-	-	-	-	-	-	-	-	-
II. THIRD PARTIES												
1.	Placements with other banks	-	-	-	-	-	-	-	-	-	-	-
a.	Rupiah	20,734,066	-	-	-	-	20,734,066	12,455,314	-	-	-	12,455,314
b.	Foreign currencies	40,747,109	-	-	-	49,587	40,236,696	33,583,218	-	67,406	-	33,650,624
2.	Spot and derivative receivables	-	-	-	-	-	-	-	-	-	-	-
a.	Rupiah	113,387	-	-	-	-	113,387	550,989	-	-	-	550,989
b.	Foreign currencies	10,532	-	-	-	-	10,532	111	-	-	-	111
3.	Securities	80,783,541	-	-	-	86,912	80,870,453	82,095,204	-	86,720	-	82,091,924
a.	Rupiah	18,888,746	-	-	-	-	18,888,746	10,754,989	-	12,809	-	10,777,698
b.	Foreign currencies	-	-	-	-	-	-	-	-	-	-	-
4.	Securities sold with agreement to repurchase (Repo)	2,851,477	-	-	-	-	2,851,477	2,816,733	-	-	-	2,816,733
a.	Rupiah	-	-	-	-	-	-	-	-	-	-	-
b.	Foreign currencies	-	-	-	-	-	-	-	-	-	-	-
5.	Securities purchased with agreement to resell (Reverse Repo)	-	-	-	-	-	-	-	-	-	-	-
a.	Rupiah	-	-	-	-	-	-	-	-	-	-	-
b.	Foreign currencies	-	-	-	-	-	-	-	-	-	-	-
6.	Acceptances receivables	1,463,810	-	-	-	-	1,463,810	1,100,254	-	-	-	1,100,254
7.	Other receivable - trade transaction	7,651,497	453,913	-	-	-	8,105,410	11,580,201	10,695	-	-	11,590,896
a.	Rupiah	4,383,714	95,500	-	-	145,944	4,625,158	3,072,688	59,718	-	145,944	3,276,350
b.	Foreign currencies	6,853,413	523,933	-	-	846,513	8,223,659	8,337,765	447,489	-	806,147	5,087,371
8.	Loans	-	-	-	-	-	-	-	-	-	-	-
a.	Micro, small and medium loans (UMKM)	61,884,962	5,292,406	267,413	445,637	1,958,688	68,929,106	55,167,281	4,099,899	372,926	545,864	1,440,260
i.	Rupiah	61,553,074	5,281,813	267,413	445,637	1,958,688	67,926,625	54,828,220	4,082,863	372,926	545,864	1,440,260
ii.	Foreign currencies	311,888	10,593	-	-	-	322,481	339,051	17,036	-	-	356,087
b.	Non-UMKM	351,599,850	14,667,269	1,057,121	317,154	3,578,230	371,219,724	314,723,994	11,038,165	354,597	283,162	3,753,360
i.	Rupiah	280,746,578	12,462,564	316,717	317,154	2,712,466	294,966,065	8,910,223	354,537	270,948	2,447,017	270,948
ii.	Foreign currencies	60,851,271	2,185,257	740,408	17,650	865,604	64,642,633	55,817,466	2,127,642	60	12,611	1,305,343
c.	Restructured loans	15,444,431	3,262,254	499,758	317,154	1,233,206	10,157,380	7,688,680	3,478,033	191,498	55,051	1,278,881
d.	Property loans	1,054,683	1,561,233	25,389	17,650	877,427	4,346,446	3,576,523	1,532,083	191,498	55,051	6,233,086
e.	Foreign currencies	3,079,744	1,701,004	474,480	-	355,311	5,610,459	4,192,157	1,945,850	337,669	64,575	776,256
d.	Temporary loans	24,619,931	3,642,095	95,411,580	87,285	368,597	346,589	26,386,093	3,202,377	92,160	58,779	289,217
9.	Investments in shares	1,955	-	-	-	339	1,955	1,955	-	-	-	1,955
10.	Temporary investment	-	-	-	-	-	-	-	-	-	-	-
11.	Administrative account transaction	-	-	-	-	-	-	-	-	-	-	-
a.	Rupiah	86,590,734	550,115	393	1,625	79,949	89,912,676	96,621,179	414,088	2,204	3,108	97,096,159
b.	Foreign currencies	60,411,417	332,318	-	-	200	60,844,401	65,386,715	155,422	-	-	56,546,118
12.	Repossessed assets	-	-	-	-	19,815	19,815	-	-	-	-	19,815
III. OTHER INFORMATION												
a.	Value of bank's assets pledge as collateral :	-	-	-	-	-	-	-	-	-	-	-
1.	To Bank Indonesia	-	-	-	-	-	-	-	-	-	-	-
2.	To others	-	-	-	-	-	-	-	-	-	-	-
3.	Total allowance for impairment on financial assets to earning assets	-	-	-	-	-	17,269,649	-	-	-	-	16,503,381
4.	Total required allowance for possible losses on assets	-	-	-	-	-	13,442,423	-	-	-	-	15,516,076
5.	Percentage of UMKM loans to total loans	-	-	-	-	-	15.45%	-	-	-	-	15.57%
6.	Percentage of UMKM loans to total assets	-	-	-	-	-	8.79%	-	-	-	-	8.47%
7.	Percentage of UMKM debtors to total debtors	-	-	-	-	-	45.65%	-	-	-	-	46.48%
8.	Percentage of UMKM debtors to total debtors	-	-	-	-	-	46.37%	-	-	-	-	43.28%
9.	Others	-	-	-	-	-	9,788,352	-	-	-	-	11,802,698
a.	Channelling of loans	-	-	-	-	-	-	-	-	-	-	-
b.	Musabahat Musyabahat financing	-	-	-	-	-	-	-	-	-	-	-
c.	Write off on earning assets	-	-	-	-	-	2,130,008	-	-	-	-	1,826,454
d.	Recovery of write off on earning assets	-	-	-	-	-	1,862,705	-	-	-	-	2,230,743
e.	Write off on earning assets with elimination of right to collect	-	-	-	-	-	-	-	-	-	-	-