

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

	ember 2013 (In Millions of Rupiah) BANK CONSOLIDATED		For the Periods Ended 30 September 2014 and 2013 (In Millions of Rupia BANK CONSOLIDATED					iah) As at 30 September 2014 and 31 December 2013 (In Millions of R BANK CONSOLIDAT				
DESCRIPTION	30 September 2014				No. DESCRIPTION					No. DESCRIPTION BANK 30 September 2014 31 December 20		
	ou ochicimper zora	(Audited)	ou ocprember 2014	(Audited)		30 September 2014	30 September 2013	30 September 2014	30 September 2013	(Audited)	o ochreninger zi	2014 51 0
TS	13,891,640	17,226,616	15,727,497	19,051,934	OPERATING INCOME AND EXPENSES A. Interest Income and Sharia, Interest Expenses and Sharia, and					I. COMMITMENT RECEIVABLES 1. Unused fund borrowings facilities	1	÷
ments with Bank Indonesia ments with other banks	84,264,764 22,146,765	69,819,352 23,710,890	92,556,201 24,806,624	78,521,140 24,650,787	Premium Income and Claim Expenses 1. Interest Income and Sharia Income	39.694.839	30.879.963	45.275.388	35,797,867	a. Rupiah b. Foreign currencies		-
and derivative receivables	123,919	175,947	123,919	175,947	a. Rupiah b. Foreign currencies	36,947,628	28,821,101 2.058,862	42,355,310 2,920,078	33,620,846 2,177,021	Outstanding purchase position on spot and derivative 326,352 347,357 Others	326,35	52
air value through profit/loss /ailable for sale	2,162,524 71,336,023	1,470,994 61,370,553	20,780,857 71,846,529	14,866,672 62,197,173	2. Interest Expense and Sharia Expenses	14,663,529	9,796,720	16,969,790	11,631,669			
eld to maturity ***) bans and receivables	24,529,439	24,945,188 13,210	28,533,227	26,518,455 13,210	a. Rupiah b. Foreign currencies	14,056,964 606,565	9,367,856 428,864	16,358,763 611,027	11,199,986 431,683	I. Unused loan facilities granted to customer a. BUMN	-	
rities sold with agreement to repurchase (Repo)	2,851,477	5,182,903	2,851,477	5,182,903	Net Interest Income and Sharia Income (Expenses) 3. Premium Income	25,031,310	21,083,243	28,305,598 7,068,151	24,166,198 5,029,988	i. Committed	0 700 / /	42
ities purchased with agreement to resell (Reverse Repo) tances receivables	1,463,810 10,370,580	3,103,351 10,178,370	2,911,239 10,370,580	3,737,613 10,178,370	4. Claim Expense Net Premium Income (Claim Expenses)	-	-	5,084,334 1,983,817	3,008,742 2,021,246	- Rupiah 6,729,142 7,591,000 - Foreign currencies 723,510 793,437		42
r value through profit/loss	-	-	-	-	Net Interest Income (Expenses), Sharia and Net Premium Income (Claim Expenses)	25,031,310	21,083,243	30,289,415	26,187,444	ii. Uncommitted - Rupiah 10,189,063 11,372,089	10,189,06	163
ailable for sale	-	-	-	-	B. Other Operating Income and Expenses	10 101 751	0 000 750	40.000.000	40 500 005	- Foreign currencies 442,287 584,900 b. Others	442,28	87
ins and receivables	451,841,946	416,978,030	500,299,977 5,399,230	467,170,449 4,644,901	1. Other Operating Income a. Increase in fair value of financial assets (mark to market)	10,131,751	9,622,758	10,902,890	10,590,805	i. Committed 24,076,663 20,460,055 ii. Uncommitted 45,630,749 42,999,343		
finance receivables	-	-	-	-	i. Securities ii. Loans	2,923	985	69,742	-	2. Unused loan facilities granted to other banks a. Committed	10,020,20	
nents in shares holder's investment in Unit Link Contract	4,172,441	3,159,465	8,414	7,891	iii. Spot and derivative iv. Other financial assets	1,026,511	1,241,978	1,026,510	1,334,208	i. Rupiah 56,064 62,025	56,06	
nce for impairment on financial assets -/-	(128,325)	(148,728)	(270,094)	(292,049)	 b. Decrease in fair value of financial liabilities (mark to market) 	-	-	-	-	b. Uncommitted		-
ans iers	(15,335,036) (1,806,288)	(15,002,015) (1,677,609)	(17,103,308)	(16,535,651) (1,774,259)	c. Gain from sale of financial assets i. Securities	160,449	22,323	200,476	35,411	i. Rupiah 105,000 28,300 ii. Foreign currencies -	105,00	- 00
ble assets	2,225,381	2,178,033	(1,969,119) 2,871,286	2,314,300	ii. Loans iii. Other financial assets		-		-	Outstanding irrevocable letters of credit a. Foreign L/C 10,559,890 11,739,958		
ulated amortisation for intangible assets -/-	(1,421,285) 12,594,141	(1,288,191) 11,700,899	(1,514,606) 14,338,009	(1,354,113) 13,258,249	d. Gain from spot and derivative transaction (realised) e. Gain from investment in shares with equity method	141,970	143,325	161,703	171,605	b. Local L/C 2,748,458 3,321,460 4. Outstanding sales position on spot and derivative 615,085 238,689	2,775,80	309
ulated depreciation for premises and equipment -/-	(5,338,543)	(4,807,311)	(6,325,263)	(5,612,651)	f. Dividend	561,119	429,507	6,627,524	-	5. Others		÷
andoned properties possessed assets	150,039 19,815	151,090 19,815	150,272 33,537	151,323 33,838	g. Comissions/provisions/fees and administrative h. Recovery on allowance for impairment	5,939,985 9,031	5,262,186 47,184 2,475,270	6,627,524 10,582 2,806,353	6,092,100 47,883	III. CONTINGENT RECEIVABLES 1. Guarantees received		
pense account	416,480	427,009	416,480	427,009	i. Other income 2. Other Operating Expenses	2,289,763 17,700,330	2,475,270 15,721,979	2,806,353 22,220,921	2,909,598 20,205,945	a. Rupiah 367,206 359,299		
r office assets Deerational activities conducted in Indonesia	(13,617,747)	-	(13,617,747)	-	 Decrease in fair value of financial assets (mark to market) 	11,100,000	10,121,019	,-20,321		b. Foreign currencies 18,367,605 18,195,261 2. Unrecognized interest income 2004,001 0000000		
Departional activities conducted outside Indonesia nce for impairment on non financial assets -/-	13,683,617 (296,584)	- (287,147)	13,683,617 (309,646)	- (300,209)	i. Securities ii. Loans	-	-	-	212,755	a. Interest Ioan 7,321,424 6,889,648 b. Others interest 51,949 51,949	729,93	337
Financing ed tax assets	3,037,321	4.093.766	756,562	619,691 4,322,498	iii. Spot and derivative iv. Other financial assets	-	-	-	-	3. Others 32,729 32,729	32,72	29
ssets	20,286,751	15,555,697	27,461,317	20,724,273	 b. Increase in fair value of financial liabilities (mark to market) c. Losses from sale of financial assets 	-	-	-	-	IV. CONTINGENT PAYABLES 1. Guarantees issued		٩
ASSETS ITIES AND EQUITY	703,625,065	648,250,177	798,161,442	733,099,762	i. Securities	-	-	-	-	a. Rupiah 23,621,236 25,274,039 b. Foreign currencies 41,854,041 39,643,850	23,755,72	
ITIES					ii. Loans iii. Other financial assets	-	-	-	-	2. Others 371,607 256,757	371,60	.07
d deposits **) s deposits **)	126,601,064 208,259,446	116,250,862 214,128,654	131,546,563 230,218,815	123,445,524 236,510,887	d. Losses from spot and derivative transaction (realised) e. Impairment for financial assets	-	-	-	-			
deposits **) ment fund - revenue sharing	198,224,649	169,338,524	229,124,311	196,385,250	i. Securities ii. Loans	- 2,836,117	10,714 3,039,020	- 3,408,803	8,075 3,668,271	STATEMENTS OF CASH FLOWS		
rom Bank Indonesia	- 28,427,441	- 12,658,783	- 28,471,356	- 12,669,235	iii. Sharia financing		-		-	For the Periods Ended 30 September 2014 and 2013	(In Milli	lion
ion derivative liabilities ies sold with repo agreements to repurchase (Repo)	604,299 2,562,333	230,621 4,656,149	604,299 2,562,333	231,955 4,656,149	iv. Other financial assets f. Losses related to operational risk	133,562 7,576	279,889 20,174	301,450 7,576	356,369 20,174	DESCRIPTION	CONS	IS0
ances liabilities	10,370,580	10,178,370	10,370,580	10,178,370	g. Losses from investment in shares under equity method h. Comissions/provisions/fees and administrative	- 519,825	406,645	- 519,825	406,645	DESCRIPTION	30 September 20	2014
ies issued iorrowings	564	564	1,924,264	1,674,299	Impairment on non financial assets J. Salaries and employee benefits	48,926 6,165,872	5,373,730	43,171 7,772,007	6,772,978	CASH FLOWS FROM OPERATING ACTIVITIES		
ans capital ers fund borrowings	3,757,280 12,548,176	4,470,615 13,996,524	3,742,280 15,547,248	4,465,615 15,999,539	k. Promotion expenses I. Other expenses	561,177 7,427,275	530,343 6,061,464	658,251 9,509,838	619,621 8,141,057	Receipts from interest income and sharia income	43,310,10	
deposits received	1,665,656	2,061,958	1,665,656	2,061,958	Other Operating Income (Expenses)	(7,568,579)	(6,099,221)	(11,318,031)	(9,615,140)	Receipts from fees, commissions and premium - net	8,581,48	
erational activities conducted in Indonesia	-	8,729,833	-	8,729,833	PROFIT (LOSS) FROM OPERATIONS	17,462,731	14,984,022	18,971,384	16,572,304	Payments of interest expense and sharia expenses Receipts from the sale of Government Bonds - Fair value through profit or loss	19,934,49	
erational activities conducted outside Indonesia ed tax liabilities	-	(8,753,251)	-	(8,753,251)	NON OPERATING INCOME AND EXPENSES 1. Gain (Losses) from sale of premises and equipment	3,367	2,992	3,427	4,461	Acquisition of Government Bonds - Fair value through profit or loss Foreign exchange gains/(losses) - net	(20,686,42	
y to Unit Link Holders	18,868,639	17,740,655	16,289,533 27,059,955	12,002,997 24,050,806	2. Gain (Losses) from foreign currencies translation	-	-	-	-	Operating income - others	999,62	623
nent fund - profit sharing	611,890,127	565,688,861	- 699,127,193	- 644,309,166	3. Other non operating income (expenses) PROFIT (LOSS) FROM NON OPERATING	11,654 15,021	46,255 49,247	16,971 20,398	172,082 176,543	Operating expenses - others Salaries and employee benefits	(2,178,64	
Y capital					PROFIT (LOSS) CURRENT YEAR BEFORE TAX	17,477,752	15,033,269	18,991,782	16,748,847	General and administrative expenses	(7,084,55	555)
horised capital	16,000,000	16,000,000	16,000,000	16,000,000	a. Estimated current tax	(2,566,015)	(1,733,604)	(3,050,661)	(2,240,295)	Non operating income Cash Flow From Operating Activities Before Changes in Operating Assets and Liabiliti	20,39 17,531,04	
baid-in capital-/- asury stock -/-	(4,333,333)	(4,333,333)	(4,333,333)	(4,333,333)	b. Deffered tax income (expenses)	(898,474)	(1,237,267)	(902,401)	(1,237,967)	Decrease/(increase) in operating assets:		
nal Paid-in Capital	17,476,308	17,476,308	17,316,192	17,316,192	PROFIT (LOSS) AFTER INCOME TAX - NET	14,013,263	12,062,398	15,038,720	13,270,585	Placements with Bank Indonesia and other banks Marketable securities - Fair value through profit or loss	362,98	
) igio -/- ated capital		-	-	-	OTHER COMPREHENSIVE INCOME a. Adjustment arising from translation of financial statement	(10,403)	90,916	(0.210)	90,346	Other receivables - trade transactions	(3,955,19	192)
ds for paid-up capital	-	-	-	-	b. Gain (Losses) from changes of financial assets on available for sale	789,860	(1,152,255)	(9,210) 803,570	(1,166,499)	Loans Securities purchased under resale agreements	(35,676,84	
comprehensive income (losses)		-	-	-	c. Effective cash flow hedges d. Premises and equipment revaluation increment	-	-	-	-	Consumer financing receivable	(856,11	116)
stment arising from translation of financial statement n (Losses) from changes of financial assets on available for sale	115,607 (758,227)	126,010 (1,760,611)	212,410 (667,269)	221,620 (1,765,808)	e. Other comprehensive income from entity associations f. Gain (Losses) from actuarial benefit program	-	-	-	-	Net investment in lease financing Prepaid taxes	(136,79	
ctive cash flow hedges nises and equipment revaluation increment			-	-	g. Income tax related to other comprehensive income h. Others	(157,972)	230,451	(160,714)	233,300	Prepaid expense	(657,89	893)
r comprehensive income from entity associations		-	-	-	Other comprehensive income current year after income tax - net	621,485	(830,888)	633,646	(842,853)	Other assets Proceeds from collection of financial assets already written - off	(1,686,15	
me tax related to other comprehensive income	(22,967)	347,529	(107,115)	348,568	TOTAL OTHER COMPREHENSIVE INCOME CURRENT YEAR	14,634,748	11,231,510	15,672,366	12,427,732	Increase/(decrease) in operating liabilities and temporary syirkah funds:	1,030,30	,00
ce arising from quasi reorganisation		-	-	-	Income atributtable to:					Conventional Banking	0.000.0	040
e arising from restructuring value of transaction of entities under common control quity	-	-	-	-	Parent Company Non controlling interest	14,013,263	12,062,398	14,453,515 585,205	12,803,391 467,194	Demand deposits Saving deposits	8,668,04	745)
eral reserve	2.333.333	2.333.333	2,333,333	2.333.333	TOTAL INCOME CURRENT YEAR Total comprehensive income atributtable to:	14,013,263	12,062,398	15,038,720	13,270,585	Time deposits	44,987,92	920
opriated reserve d Earning	4,399,179	2,050,894	4,399,179	2,050,894	Parent Company	14,634,748	11,231,510	15,087,161 585,205	11,960,538 467,194	Inter-bank call money Obligation due immediately	(823,91 368,19	192
vious years *)	42,511,775	33,108,218	47,438,360	37,044,018	Non controlling interest TOTAL COMPREHENSIVE INCOME CURRENT YEAR	- 14,634,748	-			Liability to unit linked holders	4,286,53	536
ent year EQUITY ATTRIBUTABLE TO OWNER	14,013,263 91,734,938	17,212,968 82,561,316	14,453,515 97,045,272	18,203,753 87,419,237	TOTAL COMPREHENSIVE INCOME CURRENT YEAR TRANSFER INCOME (LOSSES) TO HEAD OFFICE	14,034,/48	11,231,510	15,672,366	12,427,732	Other taxes payable Payment of corporate income tax	(966,28 (3,207,44	,446)
ntrolling interest EQUITY	91,734,938	82,561,316	1,988,977 99,034,249	1,371,359 88,790,596	DIVIDEND	-	-	-	-	Other liabilities Sharia Banking - Temporary Syirkah Funds	5,207,33	331
LIABILITIES AND EQUITY	703,625,065	648,250,177	798,161,442	733,099,762	EARNING PER SHARE	-	-	619.44	548.72	Demand deposit - restricted investment and demand deposit - mudharabah musytarakah		,259)
	l paid in conital/agia	through guasi-reorg	anightion on 20 Apr	il 2003						Saving deposit - restricted investment and mudharabah saving deposit - unrestricted investme	nt (347,08	0821
ted losses of Rp162,874,901 million has been eliminated against additiona ted balance includes temporary syirkah funds from a Subsidiary. Securities owned by Subsidiary which classsified "At Cost", accordance with					STATEMENTS					Mudharabah time deposit - unrestricted investment	3,800,82	

		BANK											
ю.	DESCRIPTION	DESCRIPTION 30 September 2014							30 September 2013				
		Current	Special Mention	Sub Standard	Doubtful	Loss	Total	Current	Special Mention	Sub Standard	Doubtful	Loss	Total
i	RELATED PARTIES												
1.	Placements with other banks a. Rupiah	22					22	193					1
2.	 b. Foreign currencies 	1,660,321	-	-	-	-	1,660,321	1,281,281	-		-		1,281,2
	Spot and derivative receivables a. Rupiah	-			-		-	-	-		-		
	b. Foreign currencies Securities	-	-	•	•	-	-	-	-		-	•	
) .	a. Rupiah	260,028 8,759	-	-	-		260,028 8,759	149,730	-		-		149,
	 b. Foreign currencies Securities sold with agreement to repurchase (Repo) 	8,759	-		-	-	8,759	-	-	-	-		
	a. Rupiah	-	-	-		-	-	-	-		-		
	 b. Foreign currencies Securities purchased with agreement to resell (Reverse Repo) 	-		-			-	-	-		-		
	a. Rupiah	-	-	-	•	-	-	-	-	-	-	•	
ò.	b. Foreign currencies Acceptances receivables	2,265,170					2,265,170						
. 1	Other receivable - trade transaction a. Rupiah			-				-					
	b. Foreign currencies	-		-			-	-	-				
•	a. Micro, small and medium loans (UMKM)			-				-					
1	i. Rupiah		-	-	-	-	-	-		-	-	-	
-	ii. Foreign currencies b. Non UMKM	- 10,792,285	- 831		•		- 10,793,116	3,970,611	- 1,066	- 12	-	- 79,451	4,051,
1	i. Rupiah	3,514,562 7,277,723	831	-		-	3,515,393 7,277,723	3.879.731	1,066	12	-	3	3.880.
+	ii. Foreign currencies c. Restructured loans	7,277,723					7,277,723	90,880				79,448	170,
1	i. Rupiah	-	-	-		-	-	-	-		-		
+	ii. Foreign currencies d. Property loans	- 14 861					- 14,861	12,043	- 640			- 3	12
	Investments in shares	14,861 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	611,240	681		-	-	611,921	353,620	-	-	-		353,
	b. Foreign currencies Repossessed assets	6,184,609			•		6,184,609	85,212	•	•			85
	THIRD PARTIES			-			-	-					
·	Placements with other banks	20.734.066					20.734.066	12.455.314					12.455.
	a. Rupiah b. Foreign currencies	40,187,109				49,587	40,236,696	33,583,218			-	67,406	33,650,
	Spot and derivative receivables	113,387					113,387	550,989			-		550,
	a. Rupiah b. Foreign currencies	10,532	-	-	-	-	10,532	111	-	-	-		550,
	a. Rupiah	80,783,541		-		86,912	80,870,453	82,005,204				86,720	82,091,
	 b. Foreign currencies 	16,888,746	-	-			16,888,746	10,764,889	-		-	12,809	10,777
•	Securities sold with agreement to repurchase (Repo) a. Rupiah	2,851,477					2,851,477	2,816,733					2,816
	 Foreian currencies 	-,		-	-	-	-	-	-		-		
•	Securities purchased with agreement to resell (Reverse Repo) a. Rupiah	1,463,810	-	-		-	1,463,810	1,100,254					1,100
	b. Foreian currencies	-	452.042	•	-	-	-	-	- 10,695	-	-		
-	Acceptances receivables Other receivable - trade transaction	7,651,497	453,913	•	•	-	8,105,410	11,580,201		-			11,590,
	a. Rupiah b. Foreign currencies	4,383,714 6,853,413	95,500 523,933	-		145,944 846,513	4,625,158 8,223,859	3,072,688 3,833,765	59,718 447,459		-	145,944 806,147	3,278 5,087
	Loans												
	a. Micro, small and medium loans (UMKM) i. Rupiah	61,864,962 61,553,074	5,292,406 5,281,813	267,413 267,413	445,637 445,637	1,958,688 1,958,688	69,829,106 69,506,625	55,167,281 54,828,220	4,099,899 4,082,863	372,926 372,926	545,864 545,864	1,440,260 1,440,260	61,626, 61,270,
	ii. Foreian currencies	311.888	10.593	-	-		322.481	339,061	17.036	-	-		356.
+	b. Non UMKM i. Rupiah	351,599,850 290,748,579	14,667,369 12,482,015	1,057,121 316,717	317,154 317,154	3,578,230 2,712,626	371,219,724 306,577,091	314,723,994 258,906,528	11,038,165 8,910,223	354,597 354,537	283,162 270,551	3,753,360 2,447,017	330,153, 270,888,
	ii. Foreign currencies	290,748,579 60,851,271 5,144,437	2,185,354	740,404 499,798	17.650	865,604 1,233,238	64,642,633 10,157,380	55,817,466 7,768,680	2,127,942 3.478.033	60 191,498	12,611 55,051	1,306,343 1,215,599	59,264, 12,708,
	c. Restructured loans	2.064.693	1,561,253	25,398 474,400	17,650	877,927	4,546,921 5,610,459	3,576,523	1.532.083	191,498	55,051	877,930	6,233, 6,475,
	ii. Foreign currencies	3,079,744 24,619,931	1,701,004 3,642,649	474,400 95,417	- 87,285	355,311 348,587	5,610,459 28,793,869	4,192,157 26,386,090	1,945,950 3,202,377	92,160	58,799	337,669 289,217	6,475 30,028
	d. Property loans Investments in shares	1,955	3,042,045	- 35,417	-	- 340,307	1,955	1,955	- 3,202,377	52,100		209,217	1.
	Temporary investment Administrative account transaction	-	-	-	339	-	339	-	-	-	1,535		1,
	a. Rupiah	98,560,794	550,115	393	1,625	79,949	99,192,876	96,621,179	414,088	2,204	3,108	55,580	97,096,
	b. Foreign currencies Repossessed assets	60,411,447	332,318	•	•	200,636	60,944,401	56,386,715	155,422	•	•	3,981	56,546
	OTHER INFORMATIONS	-				19,815	19,815	-	-			19,815	19
	Value of bank's assets pledge as collateral :												
	a. To Bank Indonesia b. To others												
	Total allowance for impairment on financial assets to earning assets						17,269,649						16,503 15,516
3. I.	Total required allowance for possible losses on assets Percentage of UMKM loans to total loans						13,442,423						15.
Ĵ	Percentage of UMK loans to total loans						6.79%						6.
	Percentage of UMKM debtors to total debtors Percentage of UMK debtors to total debtors						49.56% 46.37%						46.4
	Others												
	a. Chanelling of loans b. Mudharabah Mugayyadah financing						9,788,352						11,802
	c. Write off on earning assets d. Recovery of write off on earning assets						2,130,008 1,882,705						1,826, 2,230,
-													

	at 30 September 2014 and 2013	20 Sonto	mber 2014	(In Millions of Rupial 30 September 2013		
0.	COMPONENTS OF CAPITAL	BANK	CONSOLIDATED	BANK	CONSOLIDA	
	COMPONENTS	DAIM	CONJULIDATED	DANN	CONJOLIDA	
-	A. Core Capital 1. Paid-in Capital	76 812 018	82 275 762	63 600 7/8	69.067.E	
	1. Paid-in Capital	76,812,018 11,666,667	82,275,762 11,666,667	63,600,748 11,666,667	69,067,6 11,666,6	
	2. DISCIOSED RESERVES	67,211,535	71,334,733	53,531,084	57,775,3	
	2.1. Additional	67,431,635	71,567,895	53,813,314	58,070,6	
	a. Agio	17,476,308	17,316,192	17,202,376	17,202,3	
	 b. Donated capital 					
	c. General reserves	2,333,333	2,333,333	2,333,333	2,333,	
	 Appropriated reserves 	4,399,179	4,399,179	2,050,894	2,050,	
-	e. Previous years profit (100%)	35,651,339	39,628,823	25,413,268	29,325,	
+	f. Current year profit (50%)	7,455,869	7,677,958	6,649,833	7,020,	
+	 g. Differences arising from translation of financial statement h. Funds for Paid-up Capital 	115,607	212,410	163,610	138,	
+	i. Warrant issued (50%)					
+	i. Stock option issued for stock-based		-			
+	compensation program (50%)					
Ť	2.2. Deduction	(220,100)	(233,162)	(282,230)	(295,	
T	a. Disagio					
T	 b. Previous years loss (100%) c. Current year loss (100%) 					
	c. Current year loss (100%)					
	 Differences arising from translation of financial 					
	statement		•	•		
4	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	(220,100)	(233,162)	(282,230)	(295,	
t	 b. Difference in adjustment amounts from fair value 	(220,100)	(200,102)	(202,200)	(200,	
t	of financial assets in trading book					
t	3. Innovative Capital	-	-	•		
1	 Subordinated bonds (non cummulative perpetual) 					
	3.2. Subordinated loans (non cummulative perpetual)					
4	 Other innovative capital Instrument 					
4	4. Core Capital Deduction	(2,066,184)	(1,151,725)	(1,597,003)	(705,	
+	4.1. Goodwill 4.2. Other intancible assets		(117,741)		(117,	
+	4.2. Other intangible assets 4.3. Investments in shares (50%)	(2.066.184)	(1.033.984)	(1,597,003)	(587,	
+	4.4. Shortage of capital on insurance subsidiaries (50%)	(2,000,104)	(1,033,304)	(1,397,003)	(367,	
1	5. Non Controlling Interest		426,087	•	331,	
	B Sunnlemental Canital	6 526 558	8 117 067	7 526 427	9.072	
	B. Supplemental Capital 1. Upper Tier 2	6,526,558 6,826,869	8,117,067 7,385,178	7,526,427	9,072, 7,038,	
	Upper Tier 2 1.1. Preference stock (cummulative perpetual)	6,526,558 6,826,869	8,117,067 7,385,178	7,526,427 6,501,396	9,072, 7,038,	
	1.1. Preference stock (cummulative perpetual) 1.2. Subordinated bonds (cummulative perpetual)	6,526,558 6,826,869	8,117,067 7,385,178		9,072,1 7,038,1	
	1.1. Preference stock (cummulative perpetual) 1.2. Subordinated bonds (cummulative perpetual) 1.3. Subordinated loans (cummulative perpetual)	6,526,558 6,826,869 -	8,117,067 7,385,178 - -	7,526,427 6,501,396	9,072,1 7,038,1	
	1.1. Preference stock (cummulative perpetual) 1.2. Subordinated bonds (cummulative perpetual) 1.3. Subordinated loans (cummulative perpetual) 1.4. Mandatory convertible bond	6,526,558 6,826,869 -	8,117,067 7,385,178 - - -		9,072,1 7,038,1	
	1.1. Preference stock (curmulative perpetual) 1.2. Subordinated bonds (curmulative perpetual) 1.3. Subordinated loans (curmulative perpetual) 1.4. Mandatory converbibe bond 1.5. Innovative capital not included as core capital	6,526,558 6,826,869 - -	8,117,067 7,385,178 - - - -		9,072,1 7,038,1	
	1.1. Preference stock (cummulative perpetual) 1.2. Subordinated bonds (cummulative perpetual) 1.3. Subordinated bonds (cummulative perpetual) 1.4. Mandatory convertible bond 1.5. Innovative capital not included as core capital 1.6. Other supolmernial capital (upper tir)	6,826,869 - - - - - - -	- - - -		7,038,	
	1.1. Preference stock (cummulative perpetual) 1.2. Subordinated borns (cummulative perpetual) 1.3. Subordinated borns (cummulative perpetual) 1.4. Mandatory convertible bond 1.5. Innovative capital not included as core capital 1.6. Other supplemental capital (upper tier 2) 1.7. Fixed assets revuluation	6,826,869	1.371.121	1.371.121	1.371.	
	1.1. Protences stock (cummulative perpetual) 12. Subordinated bons(cummulative perpetual) 13. Subordinated bons(cummulative perpetual) 14. Mandatory convertible bond 15. Innovative capital not included as core capital 16. Other supplemental capital (upper tite 2) 17. Fixed assets revaluation 18. General provision on earning assets (max. 125% RWA)	6,826,869 - - - - - - -	- - - -		1.371.	
	1.1. Preference stock (cummulative perpetual) 12. Subortinate dons (cummulative perpetual) 13. Subortinated cons (cummulative perpetual) 14. Modours convertible board on so nor copial 16. Other supplemental capital (upper tier 2) 17. Fraid assets revolution 18. General provision on earning assets (max. 125% RWA) 19. Other comprehensive income Cain from increase In far:	6,826,869	1.371.121	1.371.121	1.371.	
	 Preference stock (cummulative perpetual) Suboritisation const (cummulative perpetual) Suboritisation const (cummulative perpetual) Mandatory convertible bond Innovalve capital on involuded as core capital Other supplemental capital (upper ter 2) Freed statis reveluation General provision on earning asset (max. 125% RWA) Other comprehensive incomes for intro moreasies in fair 	6,826,869	1.371.121	1.371.121	9,072, 7,038,1 1,371, 5,667,1	
	 Preference stock (cummulative perpetual) Suboritisation const (cummulative perpetual) Suboritisation const (cummulative perpetual) Mandatory convertible bond Innovalve capital on involuded as core capital Other supplemental capital (upper ter 2) Freed statis reveluation General provision on earning asset (max. 125% RWA) Other comprehensive incomes for intro moreasies in fair 	6,826,869	- - - 1,371,121 6,014,057	1,371,121 5,130,275	7,038, 1,371, 5,667,	
	 Preference stock (cummulative perpetual) Subordination clones (cummulative perpetual) Subordination constrainting perpetual) Mandatory convertible lond Innovalve capital not included as core capital Other supplemental capital (upper ter 2) Fined assists revaluation Green providen on earning assets (max. 125% RWA) Other comprehensive income Can from increase in fair Availabile for stall (45%) Lower for 2 maximum SVA of Oce Capital 	6,826,869	1.371.121	1.371.121	7,038, 1,371, 5,667,	
	1.1. Preference stock (cummulative perpetual) 1.2. Subortinated bons (cummulative perpetual) 1.3. Subortinated bons (cummulative perpetual) 1.4. Madatury convertible bond ones a non copital 1.6. Bohn supplemental capital (upper time 2) 1.7. Find assets revealuation 1.8. General provision on earning assets (max. 125% RWA) 1.9. Other comprehensive income Cain from increase in fair value of mestiment in shares classified for state (45%) 2. Lower Tier 2 maximum 5% of Core Capital 2.1. Redenails preference and shares	6,826,869	- - - 1,371,121 6,014,057	1,371,121 5,130,275	7,038, 1,371, 5,667, 2,622,	
	1.1. Preference stock (cummulative perpetual) 1.2. Subortinated bons (cummulative perpetual) 1.3. Subortinated bons (cummulative perpetual) 1.4. Madatury convertible bond ones a non copital 1.6. Bohn supplemental capital (upper time 2) 1.7. Find assets revealuation 1.8. General provision on earning assets (max. 125% RWA) 1.9. Other comprehensive income Cain from increase in fair value of mestiment in shares classified for state (45%) 2. Lower Tier 2 maximum 5% of Core Capital 2.1. Redenails preference and shares	6,826,869 	1,371,121 6,014,057 1,765,873 1,765,873	1,371,121 5,130,275 2,622,034 2,622,034	7,038, 1,371, 5,667, 2,622, 2,622,	
	1.1. Preference stock (cummulative perpetual) 1.2. Subortinated conts (cummulative perpetual) 1.3. Subortinated conts (cummulative perpetual) 1.5. Subortinated conts (cummulative perpetual) 1.6. Toneous contain carinal (cuptor ter 2) 1.7. Freed assets revealuado 1.8. General provision on earning assets (max. 125% RWA) 1.9. Other comprehensive income: Cain from increase in fair value of investment in shares classified as walable for sale (45%) 2. Comer Tier 2 maximum 5% of Core Capital 2.1. Reclamative perference assumes 2.1. Reclamative perference assumes 2.3. Other supplementatic capital (indirument (cumer ter 2) 2.3. Other supplementatic capital indirument (cumer ter 2) 3. Sumblementatic capital indirument (cumer ter 2) 3. Sumblementatic capital indirument (cumer ter 2)	6,826,869 	1,371,121 6,014,057 1,765,873 1,765,873	1,371,121 5,130,275 2,622,034 2,622,034	7,038, 1,371, 5,667, 2,622, 2,622,	
	11. Preference stock (cummulative perpetual) 12. Subordinated bons (cummulative perpetual) 13. Subordinated bons (cummulative perpetual) 14. Mandative constraints of the prefutual) 15. Other subplemental capital (perpetual) 16. Other subplemental capital (perpetual) 17. Fixed assets revealuation 18. Other subplemental capital (perpetual) 19. Other comprehensive income can from increase in fair value of investment is starse classified as value of investment as starse increase in fair value of investment as starse increase in capital value of investment as starse (Soft) value of the starse increase in capital value of the starse increase in capital value of investment as datase increase in capital value of investment as datase increase in capital value of the starse increase in capital value of investment is otherse value of investment in capital value of investment in capital value of investment in capital value of investment value value of investment value valu	6,826,869 	- - - 1,371,121 6,014,057 - - 1,765,873	1,371,121 5,130,275 2,622,034	7,038, 1,371, 5,667, 2,622, 2,622,	
	1.1. Preference stock (cummulative perpetual) 1.2. Subortinated conts (cummulative perpetual) 1.3. Subortinated conts (cummulative perpetual) 1.5. Subortinated conts (cummulative perpetual) 1.6. Toneous contain carinal (cuptor ter 2) 1.7. Freed assets revealuado 1.8. General provision on earning assets (max. 125% RWA) 1.9. Other comprehensive income: Cain from increase in fair value of investment in shares classified as walable for sale (45%) 2. Comer Tier 2 maximum 5% of Core Capital 2.1. Reclamative perference assumes 2.1. Reclamative perference assumes 2.3. Other supplementatic capital (indirument (cumer ter 2) 2.3. Other supplementatic capital indirument (cumer ter 2) 3. Sumblementatic capital indirument (cumer ter 2) 3. Sumblementatic capital indirument (cumer ter 2)	6,826,869 	1,371,121 6,014,057 1,765,873 1,765,873	1,371,121 5,130,275 2,622,034 2,622,034	7,038, 1,371, 5,667, 2,622, 2,622,	
	1.1. Preference stock (cummulative perpetual) 12. Subortinated confs (cummulative perpetual) 12. Subortinated confs (cummulative perpetual) 13. Subortinated confs (cummulative perpetual) 15. Innovative capital criticulated as core capital 16. Other supplemental capital (uppet tire 2) 17. Fred assets revolution 18. General provision on earning assets (max. 129% RWA) 19. Other comprehensive income Cain from increase in fair value of newstament in stares: classified as 12. Low Quite for start (SS) 12. Therefore the supplemental capital 12. Supplemental capital provision bonds 23. Other supplemental capital instrument (lower fair 2) 31. Innestments in stares; (DSA) 32. Shortes gord (cupped continue)	6,826,869 	1,371,121 6,014,057 1,765,873 1,765,873 (1,033,984) (1,033,984)	1,371,121 5,130,275 2,622,034 2,622,034	7,038, 1,371, 5,667, 2,622, 2,622,	
	1.1. Preference stock (cummulative perpetual) 1.2. Subordinated bons (cummulative perpetual) 1.3. Subordinated bons (cummulative perpetual) 1.4. Mandatury convertible bond 1.4. Indicative capital continuative perpetual) 1.4. Mandatury convertible bond 1.4. Indicative capital continuative perpetual) 1.4. Mandatury convertible bond 1.5. Text dasts resultation 1.6. General provision on earning assets (max. 125% RWA) 1.9. Other comprehensive income Cain from increase in fair value of investment in starse: classified as valued of investment models 2. Incoderable preference cain form increase 2.3. Other supplemental capital Deduction 3.1. Investments in shares (CPA) 3.2. Strottage of capital continuations subsidiaries (SO%) 3.2. Corec capital al Deduction	6,826,869 1,371,121 5,455,748 1,765,873 1,765,873 (2,066,184) (2,066,184)	1,371,121 6,014,057 1,765,873 1,765,873	1,371,121 5,130,275 2,622,034 2,622,034 (1,597,003) (1,597,003)	7,038, 1,371, 5,667, 2,622, 2,622,	
	1.1. Preference stock (cummulative perpetual) 12. Subordinated borns (cummulative perpetual) 12. Subordinated borns (cummulative perpetual) 13. Subordinated borns (cummulative perpetual) 15. Innovative capital ort inducid as core capital 16. Other supplemental capital (upper tire 2) 17. Fred assets revolution 18. General provision on earning assets (max. 125% RWA) 19. Other comprehensive income Cain from increase in fair value of meetiment in stares classified as value of meetiment in stares. classified as 12. Exclusionate or prain (SiG) 12. Redematible proteinmon stares 22. Subordinated borns and borns 23. Other supplemental capital Instrument (lower fair 2) 31. Innestments in stares (SO%) 42. Conceptial or display compared capital Instrument (lower fair 2) 32. Storing or capital on insurance subsidiaries (SO%) C. One Capital and Supplemental Capital Deduction Supplementa capital Deduction	6,826,869	1,371,121 6,014,057 1,765,873 1,765,873 (1,033,984) (1,033,984)	1,371,121 5,130,275 2,622,034 2,622,034 (1,597,003) (1,597,003)	7,038, 1,371, 5,667, 2,622, 2,622,	
	1.1. Preference stock (cummulative perpetual) 1.2. Subortinated bons (cummulative perpetual) 1.3. Subortinated bons (cummulative perpetual) 1.4. Mandatury convertible bond on as non copial 1.6. Dohn supplemental capital (upper tier 2) 1.7. Fred assets revealuado 1.8. General provision on earning assets (max, 125% RWA) 1.9. Ohne comprehensive income Cain from increase Infan value of mestment in shares: classified as value of a state in states value of a state (SS) value of upplemental capital instrument (lower tier 2) Subortinated lowplemental Capital Deduction value of a Supplemental Capital Deduction Sourcitation exposure vadue opplemental capital Deduction Suddinated Supplemental Capital Deduction Sourcitation exposure vadue opplemental capital Deduction Suddinated Supplemental Capital Deduction Sourcitation exposure vadue opplemental capital Deduction	6,826,869	1,371,121 6,014,057 1,765,873 1,765,873 (1,033,984) (1,033,984)	1,371,121 5,130,275 2,622,034 2,622,034 (1,597,003) (1,597,003)	7,038, 1,371, 5,667, 2,622, 2,622,	
	1.1. Preference stock (cummulative perpetual) 1.2. Subortinated bons (cummulative perpetual) 1.3. Subortinated bons (cummulative perpetual) 1.4. Mandatury convertible bond on as non copial 1.6. Dohn supplemental capital (upper tier 2) 1.7. Fred assets revealuado 1.8. General provision on earning assets (max, 125% RWA) 1.9. Ohne comprehensive income Cain from increase Infan value of mestment in shares: classified as value of a state in states value of a state (SS) value of upplemental capital instrument (lower tier 2) Subortinated lowplemental Capital Deduction value of a Supplemental Capital Deduction Sourcitation exposure vadue opplemental capital Deduction Suddinated Supplemental Capital Deduction Sourcitation exposure vadue opplemental capital Deduction Suddinated Supplemental Capital Deduction Sourcitation exposure vadue opplemental capital Deduction	6,826,869	1,371,121 6,014,057 1,765,873 1,765,873 (1,033,984) (1,033,984)	1,371,121 5,130,275 2,622,034 2,622,034 (1,597,003) (1,597,003)	7,038, 1,371, 5,667, 2,622, 2,622,	
	11. Preference stock (cumunidative perpetual) 12. Subordinated borns (cumunidative perpetual) 13. Subordinated borns (cumunidative perpetual) 14. Modolary convertible born (so a non copial) 16. Other supplemental capital (upper tier 2) 17. Freid assets revealuado 18. General provision on earning assets (max. 125% RWA) 19. Other comprehensive income Cain from increase in fair value of meetiment in shares classified as walked for sale (45%) 2. Lower Tier 2 maximum 50% of Core Capital 21. Revealment perference income clasmons 22. Subordinated Capital Deduction 3. Supplemental Capital Deduction 3. Auditional Supplemental Capital Induction Southersale of capital on unsunce subsidiaries (5%) C. Core Capital and Supplemental Capital Induction Supplemental Capital Induction Supplemental Capital Induction Supplemental Capital Induction Auditional Supplemental Capital Induction Auditional Supplemental Capital Induction Auditional Supplemental Capital Induction Marker Risk	6,826,869 1,371,121 5,455,748 1,765,873 1,765,875	1,371,121 6,014,057 1,765,873 1,765,873 (1,033,984) (1,033,984)	1,371,121 5,130,275 2,622,034 2,622,034 (1,597,003) (1,597,003)	7,038, 1,371, 5,667, 2,622, 2,622, (587, (587,	
	11. Preference stock (cumunidative perpetual) 12. Subordinated borns (cumunidative perpetual) 13. Subordinated borns (cumunidative perpetual) 14. Modolary convertible born (so a non copial) 16. Other supplemental capital (upper tier 2) 17. Freid assets revealuado 18. General provision on earning assets (max. 125% RWA) 19. Other comprehensive income Cain from increase in fair value of meetiment in shares classified as walked for sale (45%) 2. Lower Tier 2 maximum 50% of Core Capital 21. Revealment perference income clasmons 22. Subordinated Capital Deduction 3. Supplemental Capital Deduction 3. Auditional Supplemental Capital Induction Southersale of capital on unsunce subsidiaries (5%) C. Core Capital and Supplemental Capital Induction Supplemental Capital Induction Supplemental Capital Induction Supplemental Capital Induction Auditional Supplemental Capital Induction Auditional Supplemental Capital Induction Auditional Supplemental Capital Induction Marker Risk	6,826,869	1,371,121 6,014,057 1,765,873 1,765,873 (1,033,984) (1,033,984)	1,371,121 5,130,275 2,622,034 2,622,034 (1,597,003) (1,597,003)	7,038, 1,371, 5,667, 2,622, 2,622, (587, (587,	
	1.1. Preference stock (cumunidative perpetual) 1.2. Subordinated bords (cumunidative perpetual) 1.3. Subordinated bords (cumunidative perpetual) 1.5. Innovative capital net industriality perpetual) 1.6. Other supplemental capital (uppet tire 2) 1.7. Fred assets revaluation 1.8. General provision on earning assets (max. 129% RWA) 1.0. Other comprehensive income Cain from increase in fair value of meetiment in starse classified as 1.2. Low quick for start (SS). Conc Ospital 2. Low quick for start (SS). Conc Ospital 1. Redemable preliments sharse 2. Subordinated Logital Jondensis 2. Subordinated Logital Jondensis 2. Subordinated Logital Jondensis 3. Other supplemental capital instrument (lower fair 2) 3. Other supplemental capital Instrument (lower fair 2) 3. Supplemental Capital Jondensis 3. Linestimets in shares (SD%) C. Conc Capital and Supplemental Capital Jondention Supplemental Capital Jondention Additional Supplemental Capital Jondention Mark Risk TOTAL COBE CAPITAL SIMPLEMENTAL CAPITAL (AR-DC)	6,826,869 1,371,121 5,455,748 1,765,873 1,765,875	1,371,121 6,014,057 1,765,873 1,765,873 (1,033,984) (1,033,984)	1,371,121 5,130,275 2,622,034 2,622,034 (1,597,003) (1,597,003)	7,038, 1,371, 5,667, 2,622, 2,622, (587, (587,	
	1.1. Preference stock (cumunidative perpetual) 1.2. Subordinated bords (cumunidative perpetual) 1.3. Subordinated bords (cumunidative perpetual) 1.5. Innovative capital net industriality perpetual) 1.6. Other supplemental capital (uppet tire 2) 1.7. Fred assets revaluation 1.8. General provision on earning assets (max. 129% RWA) 1.0. Other comprehensive income Cain from increase in fair value of meetiment in starse classified as 1.2. Low quick for start (SS). Conc Ospital 2. Low quick for start (SS). Conc Ospital 1. Redemable preliments sharse 2. Subordinated Logital Jondensis 2. Subordinated Logital Jondensis 2. Subordinated Logital Jondensis 3. Other supplemental capital instrument (lower fair 2) 3. Other supplemental capital Instrument (lower fair 2) 3. Supplemental Capital Jondensis 3. Linestimets in shares (SD%) C. Conc Capital and Supplemental Capital Jondention Supplemental Capital Jondention Additional Supplemental Capital Jondention Mark Risk TOTAL COBE CAPITAL SIMPLEMENTAL CAPITAL (AR-DC)	6,826,869	1,371,121 6,014,057 1,765,873 1,765,873 (1,033,984) (1,033,984) 90,392,829 90,392,829	1.371,121 5,130,275 2,622,034 (1.597,003) (1.597,003) 71,127,175 71,127,175	7,038, 1,371, 5,667, 2,622, 2,622, (587, (587, 78,140, 78,140,	
	1.1. Preference stock (cumunidative perpetual) 1.2. Subordinated bords (cumunidative perpetual) 1.3. Subordinated bords (cumunidative perpetual) 1.5. Innovative capital net industries perpetual) 1.6. There supplemental capital (upper tire 2) 1.7. Fred sets revealuation 1.8. General provision on earning assets (max. 129% RWA) 1.0. Other comprehensive income Cealm from increase in fair value of meetiment in starse classified as 1.2. Low quick for start (SS). Conc Ospital 1. Reclemental capital Industries (SG) 1. Reclemental capital increases in terr 2. Subordinated bords (SS). 2. The supplemental capital increases in terr 2. Subordinated bords (SS). 3. Other supplemental capital increases in terr 3. Linestments in starses (SG). 3. Conc Capital and Supplemental Capital Deduction Sucuritisation exposure Additional Supplemental Capital Induction Conceptial Additional Supplemental Capital Induction Additional Supplemental Capital Induction Market Risk TOTAL COBE CAPITAL SIMPLEMENTAL CAPITAL (AR-SC).	6,826,869	1,371,121 6,014,057 1,765,873 1,765,873 (1,033,984) (1,033,984) 90,392,829 90,392,829	1.371,121 5,130,275 2,622,034 (1.597,003) (1.597,003) 71,127,175 71,127,175	7,038, 1,371, 5,667, 2,622, 2,622, (587, (587, 78,140, 78,140,	
	11. Preference stock (cumunidative perpetual) 12. Subordination const, (cumunidative perpetual) 12. Subordination const, (cumunidative perpetual) 13. Introduce capital on included as core capital 16. Other supplementia capital (upper tire 2) 17. Freed assets revealation 18. General provision on earning assets (max. 125% RNA) 19. Other comprehensive income Cain from nonzease in tar Available for said (CS) 20. Lower Ter Zamazimum SVA of Core Capital 21. Rodesmable preference shares 22. Subortige of capital controls (Upper tire 2) 32. Other supplemental Capital Deduction 32. Shortage of capital on insurnes subdivises (SNA) 42. Shortage of capital and Early Intervent (Ter 2) 4. Additional Supplemental Capital Deduction 70. CORE Capital and Supplemental Capital Indicated To insurnes 70. Core Capital and Supplemental Capital Indicated To insure (Ter 2) 4. Additional Supplemental Capital Indicated To insure (Ter 2) 70.12. CORE CAPITAL SUPPLEMENTAL CAPITAL (APE-C) TOTAL CORE CAPITAL SUPPLEMENTAL CAPITAL SUPPLEMENTAL CAPITAL SUPPLEMENTAL CAPITAL SUPPLEMENTAL CAPITAL SUPPLEMENTAL CAPITAL SUPP	6,826,869 	90,392,829 90,392,829 91,126,6873	1,371,121 5,130,275 5,130,275 2,622,034 (1,597,003) (1,597,003) (1,597,003) 71,127,175 71,127,175 71,127,175	7,038, 1,371, 5,667, 2,622, 2,622, (587	
	1.1. Preference stock (cummulative perpetual) 1.2. Subordinated borns (cummulative perpetual) 1.3. Subordinated borns (cummulative perpetual) 1.5. Subordinated borns (cummulative perpetual) 1.6. Sone stock (cupital failure failure) 1.6. Other supplemental capital (suppet for 2) 1.7. Fried assets revealuation 1.8. General provision on earning assets (max. 125% RVM) 1.9. Other compendence in cummulative perpetual) 1.0. Other compendence in cummulative perpetual 1.1. Rockenative perference in Cambridge assets (suppetual) 2. Lower Tar 2 maximum S% of Care Capital 1.1. Rockenative perference in cummulative perpetuals 2.1. Other supplemental capital Induction 3.1. Investments in stares (SX%) 2. Songenerative Capital Induction 3.1. Investments and supplemental Capital Induction Supplemental Capital Induction Supplemental Capital Induction Auditional Supplemental Capital Induction Auditional Supplemental Capital Induction Auditional Supplemental Capital Induction Toruk COBE CAPITAL JAND SUPPLEMENTAL CAPITAL JAR-CO; TOTAL COBE CAPITAL SUPPLEMENTAL CAPITAL JAR-CO; TOTAL COBE CAPITAL IND SUPPLEMENTAL CAPITAL AND ADDITIONAL. SUPPLEMENTAL CAPITAL AND ADDITIONAL SUPPLEMENTAL CAPIT	6,826,869	1,371,121 6,014,057 1,765,873 1,765,873 (1,033,984) (1,033,984) 90,392,829 90,392,829	1.371,121 5,130,275 2,622,034 (1.597,003) (1.597,003) 71,127,175 71,127,175	7,038,	
	1.1. Preference stock (cummulative perpetual) 1.2. Subordinated borns (cummulative perpetual) 1.3. Subordinated borns (cummulative perpetual) 1.5. Subordinated borns (cummulative perpetual) 1.6. Sone stock (cupital failure failure) 1.6. Other supplemental capital (suppet for 2) 1.7. Fried assets revealuation 1.8. General provision on earning assets (max. 125% RVM) 1.9. Other compendence in cummulative perpetual) 1.0. Other compendence in cummulative perpetual 1.1. Rockenative perference in Cambridge assets (suppetual) 2. Lower Tar 2 maximum S% of Care Capital 1.1. Rockenative perference in cummulative perpetuals 2.1. Other supplemental capital Induction 3.1. Investments in stares (SX%) 2. Songenerative Capital Induction 3.1. Investments and supplemental Capital Induction Supplemental Capital Induction Supplemental Capital Induction Auditional Supplemental Capital Induction Auditional Supplemental Capital Induction Auditional Supplemental Capital Induction Toruk COBE CAPITAL JAND SUPPLEMENTAL CAPITAL JAR-CO; TOTAL COBE CAPITAL SUPPLEMENTAL CAPITAL JAR-CO; TOTAL COBE CAPITAL IND SUPPLEMENTAL CAPITAL AND ADDITIONAL. SUPPLEMENTAL CAPITAL AND ADDITIONAL SUPPLEMENTAL CAPIT	6,826,869 	90,392,829 91,351,151,56,873 1,765,873 1,765,873 1,765,873 1,765,873 1,765,873 1,765,873 1,765,873 1,765,873 1,765,873 1,765,873 1,765,873 1,581,683	1,371,121 5,130,275 5,130,275 5,2622,034 (1,597,003) (1,597,003) (1,597,003) 71,127,175 71,127,175 71,127,175	7,038, 1,371, 5,667, 2,622, 2,622, (587	
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	1.1. Preference stock (cumunidative perpetual) 1.2. Subordinated bords (cumunidative perpetual) 1.3. Subordinated bords (cumunidative perpetual) 1.5. Innovative capital net industrial perpetual) 1.6. Other supplemental capital (uppet tire 2) 1.7. Fred sets revealuation 1.8. General provision on earning assets (max. 129% RWA) 1.0. Other comprehensive income Cean from increase in fair value of meetiment in starse classified as 1.2. Low fits do the starset (SVA) 2. Subort do the starset (SVA) 2. Subort do the starset (SVA) 2. Subort do the starset (SVA) 3. Other supplemental capital inclument (fiver ter 2) 3. Other supplemental capital Instrument (lower ter 2) 4. Additional Supplemental Capital Instrument (lower ter 2) Additional Supplemental Capital Instrument (lower ter 2) Additional Supplemental Capital Instrument (lower ter 2) Total Coste Capital and Supplemental Capital Instrument (lower ter 2) Total Coste Capital Allocated To Antricipate Market Risk Weighter BASSETS OPERATIONAL RISK WEIGHTED ASSETS OPERATIONAL RISK WEIGHTED ASSETS OPERATIONAL RISK WEIGHTED ASSETS OPERATIONAL RISK WEIGHTED ASSETS	6,826,869 1,371,121 5,455,748 1,765,873 1,765,874	1,765,875 1,765,875,875 1,765,875 1,765,875 1,765,875 1,765,875 1,765,875 1,	1.371121 5.130,275 2.622,034 (1.597,003) (1.597,003) (1.597,003) 71,127,175 71,127,175 71,127,175 71,127,175 71,127,175	7,038, 1,371, 5,867, 2,822, 2,822, 5,867, 5,867, 5,867, 5,87, 5,87, 1,420, 5,87, 1,420, 5,87, 1,5,87,1,5	
	 Performers stock (cumunidative perpetual) Subordination const, (cumunidative perpetual) Subordination const, (cumunidative perpetual) Simotavic capital on included as core capital Other supplemential capital (upper tire 2) Freed sets revaluation General provision on earning assets (max. 125% RNA) Other comprehensive income Gain from necesses in tar Available for said (CFS) Lower Ter Zamazimum SVA of Core Capital Redemable preference shares Subordinatic Capital Capital Deduction Strong of capital on nourance subdisfaries (SNA) Other supplemental Capital Deduction Strong of capital on nourance subdisfaries (SNA) Core Capital and Supplemental Capital Deduction Strong of capital on nourance subdisfaries (SNA) Conde Capital and Supplemental Capital Deduction Strong of capital on nourance subdisfaries (SNA) Conde Capital and Supplemental Capital Deduction Strong of capital on nourance subdisfaries (SNA) Conde Capital and Supplemental Capital Deduction Strong of capital on nourance subdisfaries (SNA) Conde Capital And Supplemental Capital Deduction Additional Supplemental Capital Patiental Capital Autor (Areb C) TOTAL CORE CAPITAL SUPPLEMENTAL CAPITAL (Arb CA) Market Rak Conder Capital And Supplemental Capital Deduction To Articipate Patientical Capital Capi	6,826,869 1,371,121 5,455,748 1,765,873 1,765,874	1,765,875 1,765,875,875 1,765,875 1,765,875 1,765,875 1,765,875 1,765,875 1,	1.371121 5.130,275 2.622,034 (1.597,003) (1.597,003) (1.597,003) 71,127,175 71,127,175 71,127,175 71,127,175 71,127,175	7,038, 1,371, 5,867, 2,822, 2,822, 5,867, 5,867, 5,867, 5,87, 5,87, 1,420, 5,87, 1,420, 5,87, 1,5,87,1,5	
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	 Performers stock (cumunidative perpetual) Subordination const, (cumunidative perpetual) Subordination const, (cumunidative perpetual) Simotavic capital on included as core capital Other supplemential capital (upper tire 2) Freed sets revaluation General provision on earning assets (max. 125% RNA) Other comprehensive income Gain from necesse in tar Available for said (CFS) Lower Ter Zamazimum SV4 of Core Capital Redemable preference shares Subordinatic Capital Capital Deduction Strong of capital on neurons assisting (max. 125% RNA) Other supplemential capital Deduction Strong of capital on neurons assisting (max. 125% RNA) Core Capital and Supplemental Capital Deduction Strong of capital on neurons assisting (max. 126% RNA) Core Capital and Supplemental Capital Deduction Strong of capital on neurons assistifications (Strong) Core Capital and Supplemental Capital Deduction Strong of capital on neurons assistifications (Strong) Core Capital and Supplemental Capital Deduction Core Capital and Supplemental Capital Deduction Additional Supplemental Capital Deduction Torial Core Capital Rais Core Capital and Supplemental Capital Deduction Torial Core Capital Rais Core Capital Associations (Strong) Additional Supplemental Capital Deduction Torial Core Capital Rais Core Capital Rais Strong S	6,826,889 1,371,121 5,455,748 1,765,873 1,637,893	1,371,121 6,014,057 1,765,873 1,265,873 1,265,873 1,265,873 1,265,873 1,265,873 1,265,873 1,265,873 1,265,873 1,581,683 16,12% 16,08%	1.371121 5.130,275 2.622,034 (1.597,003) (1.597,003) (1.597,003) 71,127,175 71,127,175 71,127,175 71,127,175 71,127,175	7,038, 1,371, 1,5867, 2,622, 2,622, (587, 78,140, 67,581, 1,425, 1,425, 1,44,5	

THE BEST BANK IN

SERVICE EXCELLENCE

2008-2009-2010-2011-

2012-2013-2014

MRI and Infobank Magazine

Budi Gunadi Sadikin Riswinandi

: Riswinandi : Abdul Rachman : Sentot A. Sentausa : Ogi Prastomiyono : Pahala N. Mansury : Fransisca N. Mok : Sunarso

Kresno Sediarsi Royke Tumilaar

INDONESIA MOST

TRUSTED COMPANY

(IMTC)

007-2008-2009-2010-2011-2012-2013

Indonesia Institute for Corporate Governance (IICG) and SWA Magazine

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President Comm Independent Cor Independent Cor Commissioner

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Deputy F Director Director Director Director Director Director Director Director Director

Independent Cor Independent Corr

Board of Directors President Director Deputy President Director

THE BEST BANK

IN INDONESIA

2014

Alpha Southeast Asia Finance Asia

(In Millions of Rupiah)

Cash and cash equivalent at end of year consist of :		
Cash	15,727,497	14,646,147
Current accounts with Bank Indonesia	47,540,361	42,032,100
Current accounts with other banks	9,427,746	17,843,581
Placements with Bank Indonesia and other banks	59,557,004	35,139,051
Certificate of Bank Indonesia	1,742,400	4,083,180
Total cash and cash equivalents	133,995,008	113,744,059
Supplemental Cash Flows Information		
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	(774,384)	(1,342,648)
Acquisition of fixed assets - payable	(413,369)	(266,353)
*) For comparative purposes, certain accounts in the Statement of Cash Flows as at and for nine more been reclassified to conform with the presentation of Statement of Cash flows as at and for nine more the statement of Cash flows as at an at a statement of Cash flows as at an at a statement of Cash flows as at an at a statement of Cash flows as at an at a statement of Cash flows as at an at a statement of Cash flows as at an at a statement of Cash flows as at an at a statement of Cash flows as at an at a statement of Cash flows as at an at a statement of Cash flows as at an at a statement of Cash flows as		

Increase in marketable securities - Available for sale and Held to maturity Increase in Government Bonds - Available for sale and Held to maturity Proceeds from sale of fixed assets

Increase in marketable secturines issueu (Decrease)/increase in fund borrwings Payment of Subordinated Loans (Decrease)/increase labilities sold with repo agreements to repurchase Payments of dividends, pathreship program and community development program Net cash provided by/(used in) financing activities Community Community Community Community Community Net cash provided by/(used in) financing activities

EFFECT OF EXCHANGE RATE CHANGES ON CASH AND CASH EQUIVALENT

Acquisition of fixed assets Acquisition of intendiated assets Net cash used in investing activities CASH FLOWS FROM FINANCING ACTIVITIES

Decrease/(increase) of investment in Subsidiaries Increase in marketable securities issued

NET INCREASE IN CASH AND CASH EQUIVALENTS

CASH AND CASH EQUIVALENTS AT END OF YEAR

CASH AND CASH EQUIVALENTS AT BEGINNING OF YEAR

(3,882,397) (5,187,290) (565) (565) (634,541) (148,072) (9,852,865)

(104,624) 241,191 484,334 3,461 2,556,778 (4,651,220)

(4,651,220) (1,470,080)

(51,786)

2,292,056

111.503.789

113,744,059

(2,286,940) (3,811,886) 68 (1,086,647) (82,324) (7,267,729)

712,792 234,459 (364,692) (723,335) (2,093,816) (5,461,126) (7,695,718)

12,160,787

121.023.158

133,995,008

811,063

STATEMENTS OF CALCULATION OF FINANCIAL RATIOS As at 30 Septe ber 2014 and 2013

	B 4 7 10 0	BANK			
No.	RATIOS	30 September 2014	30 September 201		
PEF	RFORMANCE RATIOS	1			
1.	Capital Adequacy Ratio (CAR)	16.47%	15.14%		
2.	Non performing earning assets and non performing non earning assets				
	to total earning assets and non earning assets	1.20%	1.21%		
3.		1.44%	1.50%		
4.	Allowance for impairment on financial assets to earning assets	2.68%	2.93%		
	Gross NPL	1.68%	1.71%		
	Net NPL	0.46%	0.38%		
7.	Return on Asset (ROA)	3.53%			
8.	Return on Equity (ROÉ)	25.15%	25.82%		
9.	Net Interest Margin (NIM)	5.87%	5.52%		
10.	Operating Expenses to Operating Income	64.95%	63.00%		
11.	Loan to Deposit Ratio (LDR)	84.34%	85.65%		
CO	MPLIANCE				
1.	 Percentage violation of Legal Lending Limit 				
	 Related parties 	0.00%	0.00%		
	ii. Third parties	0.00%	0.00%		
	 b. Percentage of excess of the Legal Lending Limit 				
	i. Related parties	0.00%	0.00%		
	ii. Third parties	0.00%	0.00%		
2.	Reserve requirement				
	a. Primary reserve requirement Rupiah	8.10%	8.00%		
	b. Reserve requirement Foreign currencies	8.10%	8.01%		
3.	Net Open Position - Overall	1.07%	1.64%		

STATEMENTS OF SPOT AND DERIVATIVE TRANSACTIONS As at 30 September 2014 (In Millions of Rupiah) : Nill : Nill Notional Amount Hedging Rec bles Payables ading : Mahmuddin Yasin *) : Pradjoto : Krisna Wijaya : Abdul Aziz : Askolani *) : Avitiani *) A. Exch 15,178,111 534,440 111,646 7,048,261 17,718 53,999 15,712,551 7,159,907 19,981 77,543 2. Forward 3. Option a. Writ b. Pure 4. Future 5. Swap 6. Others Written Purchased Anton Hermanto Guna 31,766,556 31,551,004 215,552 38,038 477,099 B. Interest Rate I 1. Forward 2. Option a. Written b. Purchased Future 27,239,700 14,164 27,239,700 29,675 Swap Others C. Others TOTAL 81,878,714 46,840,761 35,037,953 123,919 604,29 Has been approved by Otoritas Jasa Keuangan (OJK) upon fit & proper test regarding letters of OJK No.SR-No.SR-150/D.03/2014, No.SR-151/D.03/2014 and No.SR-152/D.03/2014 dated 3 September 2014.

Jakarta, 24 October 2014 S. E & O Board of Directors PT Bank Mandiri (Persero) Tbk.



Deputy President Director

Pahala N. Mansury Director

ALLOWANCES FOR IMPAIRMENT As at 30 September 2014 and 2013

		Allowalice to	rimpanment	Possible Losses of	on Earning Assets	Allowalloc IU		Possible Losses of	n Earning Assets
		Individual	Collective	General	Spesific	Individual	Collective	General	Spesific
1	1. Placements with other banks	38,588	49,586	220,972	49,587	67,406	26,555	247,417	67,406
12	Spot and derivative receivables	-	-	1,062	-	-	-	5,445	-
3	3. Securities	123,000	5,325	149,832	86,912	140,044	7,017	116,372	99,529
4	Securities sold with agreement to repurchase (Repo)	-	-	-	-	-	-		
5	5. Securities purchased with agreement to resell (Reverse Repo)	-	-	-	-	-	-	1,377	
6	Acceptances receivables	75,988	73,445	99,166	22,696	177,029	46,406	115,802	535
7	Other receivable - trade transaction	1,499,716	28,797	112,371	1,023,429	1,388,667	21,855	69,065	977,450
8	8. Loans	8,753,783	6,581,253	4,242,571	7,115,023	9,181,487	5,390,504	6,072,315	7,478,563
5	Investments in shares	39,999	-	50	318,583	55,643	-	50	264,582
10	 Temporary investment 	169	-	-	169	768	-		768
11	 Administrative account transaction 	191,603	38,400	782,977	304,997	137,231	17,785	696,431	75,030

- Notes :
 1. Presentation of the above Published Financial Statements as at and for nine months ended 30 September 2014 and 2013 are derived from the Consolidated Financial Statement of PT Bank Mandiri (Persero) Tok. 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) Tok. and Subsidiaries which were audited by Public Accounting Firm KAP Tanuditedja, Wibisana & Rekan a member Firm of PvC Global Network with partner in-charge for 2013. Drs. Haryanto Sahari, CPA whose report dated 10 February 2014 expressed an Unqualified Ophilon.
- an Unqualified Opinion. The above Publiched 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. 3/22/PBI/2001 dated 14 December 2001 regarding Quarterly Published Financial Statements of the Bank and Circular Letter of Bank Indonesia No. 3/30/DPNP dated 14 December 2001 regarding Quarterly Published Financial Statements of Commercial Banks and Specific Reports to Bank Indonesia Regulation No. 3/22/PBI/2001 dated 50 Contract Comparison of Capital Banks and Specific Reports to Bank Indonesia No. 3/30/DPNP dated 14 December 2001 regarding Quarterly Published Financial Statements of Commercial Banks and Specific Reports to Bank Indonesia No. 3/30/DPNP dated 14 December 2001 regarding Quarterly Published Financial Statements and Monthly Financial Statement of Capital Market and Financial Institution Supervisory Agency (Bapepam and LK No. X-X.) Decision of Chairman of Bapepam and LK No. Key 34/BE/2011 dated 51/2011 dated 51/201

- 6.

mandiri call 14000

Leading, Trusted. Enabling growth.