www.bankmandiri.co.id

STATEMENTS OF FINANCIAL POSITION

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

STATEMENTS OF For the Years Ended 31 De

CASH FLOWS FROM OPER

ecurities purchased under re insumer financing re investment in lease finan paid taxes repaid expense ther assets Proceeds from collection of finar crease/(decrease) in onventional Banking Demand deposits Saving deposits Time deposits ter-bank call mone Obligation due immediately Liability to unit - linked pol Other taxes payable Other liabilities

Sharia Banking - Tempor Demand deposit - restr Saving deposit - restricte Mudharabah time depo et cash provided by o SH FLOWS FROM INVE

et cash used in investin I FLOWS FROM F

Net cash provided by finance NET INCREASE IN CASH AND C/ EFFECT OF EXCHANGE RATE C CASH AND CASH EQUIVALENTS CASH AND CASH EQUIVALENTS h and cash equivalent at Current accounts with Bank Current accounts with other Placements with Bank Indo

> al cash and cash e ctivities not affecting cash

As at 31 D

A. Exchange Rat 1. Spot 2. Forward 3. Option a. Written b. Purchased 4. Future 5. Swap 6. Others 8. Interact Pote D

B. Interest Rate 1. Forward 2. Option a. Written b. Purchased 3. Future 4. Swap 5. Others

C. Others TOTAL

n Millions of Run

DESCRIPTION 31 December 2011			ВА	NK	CONSOL		_	
ASERS 0 1 0 <th>).</th> <th>DESCRIPTION</th> <th></th> <th></th> <th></th> <th></th> <th>No.</th> <th></th>).	DESCRIPTION					No.	
Colume Bit 79.466 77.20.461 20.74.561 20.74.561 20.74.561 20.74.561 20.74.561 20.74.561 20.74.561 20.74.551 20.551			(Audited)	(Audited)	(Audited)	(Audited)		
3 2 2 1 <t< td=""><td></td><td>ASSETS</td><td>18 719 445</td><td>17 226 616</td><td>20 704 563</td><td>10.051.034</td><td></td><td>OPERATING IN</td></t<>		ASSETS	18 719 445	17 226 616	20 704 563	10.051.034		OPERATING IN
3 2 2 1 <t< td=""><td></td><td>Placements with Bank Indonesia</td><td>83,185,965</td><td>69,819,352</td><td>93,335,143</td><td>78,521,140</td><td>A.</td><td>Premium Incon</td></t<>		Placements with Bank Indonesia	83,185,965	69,819,352	93,335,143	78,521,140	A.	Premium Incon
3 2 2 1 <t< td=""><td></td><td>Placements with other banks</td><td>24,227,538</td><td>23,710,890</td><td>27,463,279</td><td>24,650,787</td><td>1.</td><td>Interest and Sh</td></t<>		Placements with other banks	24,227,538	23,710,890	27,463,279	24,650,787	1.	Interest and Sh
b. Application rank 6, 272,003 6, 272,003 6, 272,003 6, 272,003 6, 272,003 6, 272,003 6, 272,003 6, 272,003 6, 272,003 6, 272,003 6, 272,003 6, 272,003 6, 272,003 6, 272,003 6, 272,003 7, 286,104 5, 262,003 7, 286,104 5, 262,003 7, 286,104 5, 262,003 7, 286,104 5, 262,003 7, 286,104 5, 262,003 7, 286,104 5, 262,003 7, 286,104 5, 262,003 7, 286,104 <t< td=""><td></td><td>Spot and derivative receivables</td><td>75,289</td><td>175,947</td><td>75,289</td><td>175,947</td><td></td><td>a. Rupiah</td></t<>		Spot and derivative receivables	75,289	175,947	75,289	175,947		a. Rupiah
Securities can will agreented in provinces (https) ///28/105 //28/105 //28/105 //28/105 //28/105 //28/105 //28/105 Accounting controlles 13/11/029 10/17/307 13/11/029 10/17/307 47/17/1467 A column for controlles 13/11/029 10/17/307 47/17/1467 10/17/307 A column for controlles 13/11/029 10/17/307 47/17/1467 10/17/307 A control for controlles 10/17/307 47/17/1467 10/17/307 47/17/1467 C control for controlles 10/17/307 10/17/307 47/17/1467 10/17/307 47/17/1467 A control for controlles 10/17/307 10/17/307 47/17/1467 10/17/307 47/17/1467 A control for controlles 10/17/307		a. Fair value through profit/loss	2,442,863	1,470,994	22,381,653	14,866,672		b. Foreign curre
Securities solution argeneric in province (hower Repoil) // 200 100 10.0000 100 10.000 100 10.000 100		b. Available for sale	66,730,393	61,370,553	67,678,009	62,197,173	Z .	Interest and Sh
Securities base with argumenter to require the require term of		 c. Held to maturity ***) d. Loans and receivables 	24,644,673	24,945,188	29,406,588	26,518,455		 b. Foreign curre
According 13.114.009 10.17.8.370 13.114.009 10.17.8.370 13.114.009 10.17.8.370 13.114.009 10.17.8.370 13.114.009 10.17.8.370 13.114.009 10.17.8.370 1		Securities sold with agreement to repurchase (Repo)	7,088,104	5,182,903	7,088,104	5 182 903		Net Interest Inc
According 13.114.009 10.17.8.370 13.114.009 10.17.8.370 13.114.009 10.17.8.370 13.114.009 10.17.8.370 13.114.009 10.17.8.370 13.114.009 10.17.8.370 1		Securities purchased with agreement to resell (Reverse Repo)	18.528.320	3,103,351	19,786,745	3,737,613	3.	Claim Expense
B. Available for sing Construction Cons		Acceptances receivables	13,114,059	10,178,370	13,114,059	10,178,370		Net Premium In
G. Hold mathry. 478,268,02 416,078,00 C237,917 497,7037 497,9037 </td <td></td> <td>a. Fair value through profit/loss</td> <td></td> <td></td> <td></td> <td>-</td> <td></td> <td>Net Interest and</td>		a. Fair value through profit/loss				-		Net Interest and
Investments 4.283.88 3.159.45 9.877 7.897 Associated (122.601) (143.78) (72.7991) (122.601) A. Sociated (122.601) (143.78) (122.601) (123.602) Accurated despinetion (123.602) (123.602) (123.602) (123.602) Accurated despinetion (123.602) (123.602) (123.602) <t< td=""><td></td><td>b. Available for sale</td><td>-</td><td>-</td><td>-</td><td>-</td><td>В.</td><td>Other Operatin</td></t<>		b. Available for sale	-	-	-	-	В.	Other Operatin
Investments 4.283.88 3.159.45 9.877 7.897 Associated (122.601) (143.78) (72.7991) (122.601) A. Sociated (122.601) (143.78) (122.601) (123.602) Accurated despinetion (123.602) (123.602) (123.602) (123.602) Accurated despinetion (123.602) (123.602) (123.602) <t< td=""><td></td><td>c. Held to maturity</td><td>475.000.000</td><td>-</td><td>-</td><td>407 470 440</td><td>1.</td><td>Other Operatin</td></t<>		c. Held to maturity	475.000.000	-	-	407 470 440	1.	Other Operatin
Investments 4.283.88 3.169.45 98.77 7.897 Association (122.601) (143.78) (72.7991) (22.691)		Consumer finance receivables	475,200,820	410,978,030	6.087.987	4.644.901		a. Increase in f
Printery information of manual assets <td></td> <td>Sharia financing</td> <td>-</td> <td>-</td> <td></td> <td>-</td> <td></td> <td>II. Loans</td>		Sharia financing	-	-		-		II. Loans
b. Lores C. Chars (15.227)685 (17.2705)2477 (17.2532)475 (17.2552)477 C. Dars (15.227)485 (17.7700)		Investments in shares Boliau boldar's investment in Unit Link Contract	4,235,368	3,159,465	58,672	7,891		iii. Spot and
b. Lors C. Clam (15) 227/965 (15) 227/965 (15) 227/965 (15) 227/965 (15) 227/965 (15) 227/965 (15) 227/965 (15) 227/965 (17) 7605 (17)		Allowance for impairment on financial assets -/-						iv. Other fin
Academic operation (b.91-9.51) (b.920-37) (c.920-37) (c.920-37) <t< td=""><td></td><td>a. Securities</td><td>(127,801)</td><td>(148,728)</td><td>(272,861)</td><td>(292,049)</td><td></td><td>c. Gain from sa</td></t<>		a. Securities	(127,801)	(148,728)	(272,861)	(292,049)		c. Gain from sa
Academic operation (b.91-9.51) (b.920-37) (c.920-37) (c.920-37) <t< td=""><td></td><td>b. Loans</td><td>(15,927,985)</td><td>(15,002,015)</td><td>(17,706,947)</td><td>(16,535,651)</td><td></td><td> Securitie </td></t<>		b. Loans	(15,927,985)	(15,002,015)	(17,706,947)	(16,535,651)		 Securitie
Academic apprendix (b31-537) (b30-37) (b30-37) </td <td></td> <td>Intangible assets</td> <td>(1,850,478)</td> <td>(1,677,609)</td> <td>(2,077,815)</td> <td>2,514,368</td> <td></td> <td></td>		Intangible assets	(1,850,478)	(1,677,609)	(2,077,815)	2,514,368		
Academic operation (b.91-9.51) (b.920-37) (c.920-37) (c.920-37) <t< td=""><td></td><td>Accumulated amortisation for intangible assets -/-</td><td>(1,472,270)</td><td>(1,288,191)</td><td>(1,575,399)</td><td>(1,354,113)</td><td></td><td>d Gain from c</td></t<>		Accumulated amortisation for intangible assets -/-	(1,472,270)	(1,288,191)	(1,575,399)	(1,354,113)		d Gain from c
Academic apprendix (b31-537) (b30-37) (b30-37) </td <td></td> <td>Premises and equipment</td> <td>13,716,579</td> <td>11,700,899</td> <td>15,487,052</td> <td>13,258,249</td> <td></td> <td>e. Gain from in</td>		Premises and equipment	13,716,579	11,700,899	15,487,052	13,258,249		e. Gain from in
G. Supporting account 490.000 420.000 420.000 420.000 420.000 1. Operational activities conducted in indonesia (12.382.356) (17.		Accumulated depreciation for premises and equipment -/- Non earning assets	(5,514,581)	(4,807,311)		(5,612,651)		I. Dividend
G. Supprise account 490.006 420.009 490.006 420.009 1. Operational activities conducted in indonesia (12.382.256) (17.382.256) (17.382.256) 1. Operational activities conducted on indonesia (12.482.494) (17.482.494) (17.482.494) 1. Operational activities conducted on indonesia (12.482.494) (17.482.494) (17.482.494) Deferred tax assets (17.482.494) (17.482.494) (17.482.494) (17.482.494) Deferred tax assets (17.482.494) (17.482.494) (17.482.494) (17.482.494) Deferred tax assets (17.482.494) (17.482.494) (17.442.494) (17.442.494) Derand deposits ") (17.482.495) (17.442.494) (17.444.592) (17.444.592) Derand deposits ") (17.442.492) (17.444.592) (17.444.592) (17.444.592) Derand deposits ") (17.445.492) (17.445.492) (17.445.492) (17.445.492) Investment fund - revenue sharing mer deposits ") (17.445.492) (17.445.492) (17.445.492) (17.445.492) Deferred fore hashaline merodeposits issued (17.490.292)		a. Abandoned properties	150,039	151,090	150,272	151,323		g. Comissions/
G. Supporting account 490.000 420.000 420.000 420.000 420.000 1. Operational activities conducted in indonesia (12.382.356) (17.		b. Repossessed assets	19,815	19,815	33,537	33,838		 h. Recovery or i. Other incom
1. Operational activities conducted in Indonesia (12.382.950) - (12.382.950) - (12.382.950) - <		c. Suspense account d. Inter office assets	480,606	427,009	480,606	427,009	2.	Other Operatin
Alevance for impairment on non financial assets -^ (242,240) (247,477) (282,302) (200,203) Lass fit fittions 3803,325 4.083,769 4.196,130 4.22,290 Char assets 22,085,134 15,555,677 28,784,941 20,724,723 TOTAL ASSETS 723,097,262 4.083,769 723,097,262 6.000,000,000,000,000,000,000,000,000,00		i Operational activities conducted in Indonesia	(12,382,956)		(12,382,956)			a. Decrease in
Laber minimum 38/33 322 468/32 468/32 468/32 42224 Debre asses 20.085 1/4 15.555 697 20.724/251 66.250,077 855.038,673 733.097.02 6 0.058 TOTAL ASSETS 757.039,212 66.250,077 855.038,673 733.097.02 6 0.058 UABLITES NO EOUTY 122.042.265 112.8047,153.045,225 128.807,003 198.852.29 6 0.058 Swings deposits ") 222.845.461 123.802.24 255.870,03 198.852.29 6 0.058 Fund from other banks ") 17.680.226 12.867,83 17.772.00 12.867,845 1.87 South and devices inballines 16.122.99 4.667,97 6.1122.99 1.87 1.87 Labilities and with rep atterments to reporchase (Repo) 6.1122.99 1.896,524 4.67,57 4.465,515 1.67,528 1.67,528 1.67,528 1.67,528 1.67,528 1.67,528 1.67,528 1.67,528 1.67,528 1.67,528 1.67,528 1.67,528 1.67,528 1.67,528 1.67,528 1.67,5		ii. Operational activities conducted outside Indonesia	12,484,994		12,484,994			i. Securitie
TOTAL ASSETS F57,039,212 648,250,177 855,039,673 733,089,762 C. Dosset LABLITES 120,042,656 112,659,682 122,445,534 103,087,061 122,445,534 Demmod deposits ") 223,645,014 112,639,682 228,645,014 112,639,682 228,645,014 112,659,682 123,687,003 119,385,254 228,645,014 112,659,682 126,897,853 117,772,200 112,659,235 112,659,259,222,659,753 11,674,259,153 11,659,259,222,659,753 11,674,259,153 11,659,259,222,659,753 11,674,539,153 11,659,259,222,659,753 <td></td> <td>Allowance for impairment on non financial assets -/-</td> <td></td> <td>(287,147)</td> <td>(262,302)</td> <td>(300,209)</td> <td></td> <td>ii. Loans</td>		Allowance for impairment on non financial assets -/-		(287,147)	(262,302)	(300,209)		ii. Loans
TOTAL ASSETS F57,039,212 648,250,177 855,039,673 733,089,762 C. Dosset LABLITES 120,042,656 112,659,682 122,445,534 103,087,061 122,445,534 Demmod deposits ") 223,645,014 112,639,682 228,645,014 112,639,682 228,645,014 112,659,682 123,687,003 119,385,254 228,645,014 112,659,682 126,897,853 117,772,200 112,659,235 112,659,259,222,659,753 11,674,259,153 11,659,259,222,659,753 11,674,259,153 11,659,259,222,659,753 11,674,539,153 11,659,259,222,659,753 <td></td> <td>Deferred tax assets</td> <td>3.803.325</td> <td>4.093.766</td> <td>4 189 120</td> <td>4.322.498</td> <td></td> <td>iv. Other fin</td>		Deferred tax assets	3.803.325	4.093.766	4 189 120	4.322.498		iv. Other fin
LABLITES ADDITION Loss LABLITES 112.042.656 116.250.862 123.465.54 Demand deposits ") 223.426.556 116.250.862 123.465.54 Understand 223.426.556 116.250.862 123.465.54 Investment fund - reverue sharing - - - - Fund from Sark fundoresia - - - - - Fund from Chark fundoresia -		Other assets	23,085,124	15,555,697	28,764,941	20,724,273		b. Increase in f
LABLIFIES Image of the second of		TOTAL ASSETS	757,039,212	648,250,177	855,039,673	733,099,762		c. Losses from
Sevings appoints "1 229,464,611 20,461,461 <td></td> <td></td> <td></td> <td></td> <td></td> <td></td> <td></td> <td>i. Securitie</td>								i. Securitie
Time deposits ") 222,828,634 199,338,524 255,870,003 196,385,254 255,870,003 196,385,254 255,870,003 196,385,254 100,003 100,000 100,000 100,000 100,000 100,000 100,000 100,000		LIABILITIES	102 042 656	116 250 962	129.067.001	102 445 524		ii. Loans iii. Other fin
Time deposits ") 222,828,634 199,338,524 255,870,003 196,385,254 255,870,003 196,385,254 255,870,003 196,385,254 100,003 100,000 100,000 100,000 100,000 100,000 100,000 100,000		Savings deposits **)	229.454.611	214.128.654	252,444,999	236.510.887		d. Losses from
Investment fund - revenue sharing -		Time deposits **)	223,828,534	169,338,524	255,870,003	196,385,250		e. Impairment
Labilities sold with repo agreements to repurchase (Repo) 6,112,589 4,656,149 6,112,589 4,656,149 6,112,589 4,656,149 Acceptances labilities 13,114,059 10,178,370 13,114,059 10,178,370 13,114,059 10,178,370 13,114,059 10,178,370 13,114,059 10,178,370 13,114,059 10,178,370 13,114,059 10,178,370 13,114,059 10,178,370 13,114,059 10,178,370 13,114,059 10,178,370 13,114,059 10,178,370 13,114,059 10,178,370 13,114,059 10,178,370 10,178,370 11,118,118 10,178,370 13,114,059 10,178,370		Investment fund - revenue sharing				•		ii. Loans
Labilities sold with repo agreements to repurchase (Ropo) 6,112,589 4,656,149 6,112,589 4,656,149 6,112,589 4,656,149 Acceptance liabilities 13,114,059 10,178,370 13,114,059 10,178,370 13,114,059 10,178,370 15,74,299 Fund borrowings 3,76,574 4,470,615 3,746,574 4,480,027 2,061,958 1,949,027 2,061,958 1,949,027 2,061,958 1,049,027 2,061,958 1,049,027 2,061,958 0,076,654 3,729,833 6,729,833 6,729,833 6,729,833 0,872,933 0,076,753,251 0,040,073,251 0,046,073,251 0,046,073,251 0,046,073,251 0,046,073,251 0,046,073,251 0,046,073,251 0,046,073,251 0,046,073,251 0,066,073,251 0,066,074,424,050,086 0,076,64 3,033,033,11,77,40,655 2,7,560,744,424,050,086 3,0,000,000 10,000,000 1,000,000 1,000,000 1,000,000 1,000,000 1,000,000 1,000,000 1,000,000 1,000,000 1,000,000 1,000,000 1,000,000 1,000,000 1,000,000 1,000,000 1,000,000 1,000,000		Fund from other banks **)	17 690 236	12 658 783	17 772 200	12 669 235		iii. Sharia fir
Puice Dord/Wings 3,761,574 4,400,615 3,746,574 4,465,615 , Delabitito Unital cital f		Spot and derivative liabilities	160.038	230,621	160,038	231,955		f. Losses relat
Punc Dortwings 3,761 574 4,470 615 3,746,574 4,465,615 .<		Liabilities sold with repo agreements to repurchase (Repo)	6,112,589	4,656,149	6,112,589	4,656,149		
Punc Dortwings 3,761 574 4,470 615 3,746,574 4,465,615 .<		Acceptances liabilities Securities issued	13,114,059	10,178,370	13,114,059	10,178,370		h. Comissions
b. Others fund borrowings 21:367.445 13:996.524 24:222.064 15:999.539 Margin deposits freezived 1.849.027 2.061.958 1.849.027 2.061.958 Inter office liabilities 8.729.833 - 8.729.833 - 8.729.833 Depensional activities conducted uniside indonesia - - 17.343.799 12.002.997 Deterroof tax liabilities - - 17.343.799 12.002.997 Investment fund - profit sharing - - 75.0155,111 644.309.166 TOTAL LABLITIES 659.076.64 565.688.661 750.195,111 644.309.166 Directional capital 16.000.000 16.000.000 16.000.000 16.000.000 Autional Paicin Capital - - - - Differion function Capital - - - - Differion Complemensive income (losses) - - - - Differion Complemensive income from capital capital - - - - - Differion Comprehensive income from capitage frame c		Fund borrowings						i. Impairment
D. Optimizer in advince Onfolded Gaste Indexia 1 (6):732-01 (6):732-01 1 Cold Optimizer Jubility to Unit Dirk Holders 1 17,343,799 12,002.997 1 Gain (Los S) 2 Gain (Los S) 1 Gain (Los S) 2 Gain (Los S) 3 Cher range 1 Real (Los R) Real (Lo		a. Loans capital	3,761,574	4,470,615	3,746,574	4,465,615		k. Promotion e
0. dynamic modulated obside incomes 10:0732201 0:0732201 10:0732201 1. Gain (Loss) 17:343.799 12:002.997 10:00107 Other itabilities 19:326.331 17.740.655 27.560,744 24.050,806 TOTAL LABILITIES 659,707,664 565,688,861 750,195,111 644,309,166 TOTAL EQUITY 659,707,664 565,688,861 750,195,111 644,309,166 TOTAL EQUITS 659,707,664 565,688,861 750,195,111 644,309,166 Total Labilities 16:000,000 16:000,000 16:000,000 16:000,000 10:0000,000 10:0000 10:0000,000 10:000,000 1		b. Others fund borrowings Marnin denosits received	1 849 027	2 061 958	1 849 027	2 061 958		 Other exper
Construction Construction<		Inter office liabilities	1,010,021		1,010,027			Other Operatin
0. dynamic modulated obside incomes 10:0732201 0:0732201 10:0732201 1. Gain (Loss) 17:343.799 12:002.997 10:00107 Other itabilities 19:326.331 17.740.655 27.560,744 24.050,806 TOTAL LABILITIES 659,707,664 565,688,861 750,195,111 644,309,166 TOTAL EQUITY 659,707,664 565,688,861 750,195,111 644,309,166 TOTAL EQUITS 659,707,664 565,688,861 750,195,111 644,309,166 Total Labilities 16:000,000 16:000,000 16:000,000 16:000,000 10:0000,000 10:0000 10:0000,000 10:000,000 1		a. Operational activities conducted in Indonesia		8,729,833		8,729,833		PROFIT (LOSS
Labelity to Unit Link Holders 19.326,331 17.443,499 12.002,997 2. Gain Los Other Inabilities United Figure 11 19.326,331 17.740,658 27.560,774 24.060,806 3. Other mon Investment fund - profit sharing 659,707,664 565,688,861 750,195,111 644,309,166 PROFIT (Share capital 16.000,000		D. Operational activities conducted outside indonesia Deferred tax liabilities		(8,753,251)	-	(8,753,251)		NON OPERAT
EQUIT Y FORM Control		Liability to Unit Link Holders			17,343,799	12,002,997	1.	Gain (Losses) f
LUTT Control PROFIT State capital 16.000.000 <t< td=""><td></td><td>Other liabilities</td><td>19,326,331</td><td>17,740,655</td><td>27,560,744</td><td>24,050,806</td><td>2.</td><td>Gain (Losses) f</td></t<>		Other liabilities	19,326,331	17,740,655	27,560,744	24,050,806	2.	Gain (Losses) f
LUIT 7 PROFIT PROFIT Stare capial capital 16.000.000 16.000.000 16.000.000 16.000.000 L. Urgazi-in capital-/- (4.333.333) (4.333.332) (4.333.333) (4.333.332) (4.333.333) (4.333.332) (4.333.332) (4.333.332) (4.333.332) (4.333.332) (4.333.332) (4.333.332) (4.333.332) (4.333.332) (4.333.332) (4.333.332) (4.333.332) (4.333.332) (4.333.332) (4.333.332) (4.334.17) (4.434.17) (4.434.17) (4.434.17) (4.434.17) (4.434.17) (4.434.17) (4.434.17) (4.434.17)		TOTAL LIABILITIES	659 707 664	565 688 861	750 195 111	644 309 166	3.	PROFIT (LOSS
Share capital 16,000,000 16,0		EQUITY	033,101,004	303,000,001	130,195,111	044,303,100		PROFIT (LOSS
b. Urgati-m capital-/- (4.333,333) (4.333,33) (4.333,33) (4.333,33) (4.333,33) (4.333,33) (4.333,33) (4.333,33) (4.333,33) (4.333,33) (4.331,10) (4.331,10) (4.331,10) (4.331,10) (4.331,10) (4.331,10) (4.331,10) (4.331,10) (4.331,10) (4.331,10) (4.331,10) (4.10,10) (1.0,1) (1.0,1) (1.0,1)		Share capital		,				Income tax ex
Additional Paid-in Capital Tr, 476,308 Tr, 476,308 Tr, 476,308 Tr, 316,192 Tr, 316,192 PROFIT (Dissign -4. C Tr, 476,308 Tr, 476,308 Tr, 476,308 Tr, 316,192 T		a. Autnonsed capital	16,000,000	16,000,000	16,000,000	16,000,000		a. Estimated c
Additional Paid-in Capital 17,476,308 17,476,308 17,476,308 17,316,192 17,316,192 PROFIT (b. Disagio -/- C. Donated Capital -		c. Treasury stock -/-	(+,333,333)	(4,333,333)	(4,333,333)	(4,333,333)		b. Deffered tax
a. Agio 17,476,308 17,476,308 17,476,308 17,476,302 17,316,192 17,512		Additional Paid-in Capital						PROFIT (LOSS
c. Donated capital -		a. Agio	17,476,308	17,476,308	17,316,192	17,316,192		
e. Others -		c. Donated capital	-			-		a Adjustment
e. Others -		d. Funds for paid-up capital				-		a. Adjustment b. Gain (Losse
Communication Communic		e. Others						c. Effective cas
Communication Communic		Utner comprehensive income (losses) a Adjustment arising from translation of financial statement	08 102	126.010	203.625	221 620		d. Premises an
b. Difference arising from quasi reorganisation -		b. Gain (Losses) from changes of financial assets on available for sale	(722,051)	(1.760.611)	(708,443)	(1,765,808)		f. Gain (Losse
d. Premises and equipment revaluation increment -		c. Effective cash flow hedges		-		-		
g. Income tax related to other comprehensive income 139,817 347,529 137,095 348,568 Difference arising from quasi reorganisation -		 Premises and equipment revaluation increment Other comprehensive income from entity associations 	-			-		h. Others
g. Income tax related to other comprehensive income 139,817 347,529 137,095 348,568 Difference arising from quasi reorganisation -		f. Gain (Losses) from actuarial benefit program	-		-	-		Other comp
h. Others -		g. Income tax related to other comprehensive income	139,817	347,529	137,095	348,568		TOTAL OTHER
Other equity - - - Non cc Reserve 2,33,333 2,333,333 2,333,333 2,333,333 2,333,333 TOTAl D. Appropriated reserve 4,399,179 2,050,894 4,399,179 2,050,894 Parent Retained Earning - - - - Non cc a. General reserve 4,399,179 2,050,894 4,399,179 2,050,894 Parent a. Previous years ') - 42,511,775 33,108,218 47,438,360 37,044,018 Non cc b. Current year 19,426,238 17,212,988 19,871,873 16,203,753 TOTAL Non controlling interest - - 2,166,681 1,371,359 Divident TOTAL EQUITY 97,331,548 82,561,316 104,844,526 88,70,596 Divident		h Others	-	-		-		
Other equity - - - Non cc Reserve 2,33,333 2,333,333 2,333,333 2,333,333 2,333,333 TOTAl D. Appropriated reserve 2,339,979 2,050,894 4,399,179 2,050,894 Parent Retained Earning - - - - Non cc a. General reserve 2,339,979 2,050,894 4,399,179 2,050,894 Parent Retained Earning - - - 10,426,238 17,212,988 19,871,873 16,203,753 TOTAL b. Current years ') - 19,426,238 17,212,988 19,871,873 16,203,753 TOTAL Non controlling interest - - 2,166,681 1,371,359 Divident TOTAL EQUITY 97,331,548 82,561,316 104,842,562 88,70,596 Divident		Difference arising from restructuring value of transaction of entities under common control				-		Parent Com
Reserve 2.33.333 2.33.333 2.33.333 2.33.333 TOTAl B. General reserve 2.33.333 2.33.333 2.33.333 2.33.333 Total con D. Approximated reserve 4.399,179 2.050.894 4.399,179 2.050.894 Parent D. Approximated reserve 4.399,179 2.050.894 4.399,179 2.050.894 Parent D. Approximated reserve 4.399,179 2.050.894 4.399,179 2.050.894 Non oc D. Current year 19.428.288 17.21.988 19.871.873 18.203.753 TOTAL TOTAL ECUTY ATTRIBUTABLE TO OWNER 97.331.548 82.561.316 102.657.881 87.474.92.37 TARANSFT TOTAL ECUTY 97.331.548 82.561.316 104.844.52 88.790.596 DIVIDENI		Other equity						Parent Com Non controll
a. General reserve 2.333,333		Reserve	0.000.007	0.000.000	0.000.00	0.000.005		TOTAL INC
a. Previous years *) 42,511,775 33,108,218 47,438,360 37,044,018 b. Current year 19,428,328 17,212,968 19,871,873 18,203,753 TOTAL TOTAL EQUITY ATTRIBUTABLE TO OWNER 97,331,548 82,561,316 102,657,881 87,419,237 TRANSFI Non controlling interest - - 2,186,681 1,371,359 DIVIDENU TOTAL EQUITY 97,331,548 82,561,316 104,84,562 88,790,596 DIVIDENU		a. General reserve	2,333,333	2,333,333	2,333,333	2,333,333		Total compreh
a. Previous years *) 42,511,775 33,108,218 47,438,360 37,044,018 b. Current year 19,428,328 17,212,968 19,871,873 18,203,753 TOTAL TOTAL EQUITY ATTRIBUTABLE TO OWNER 97,331,548 82,561,316 102,657,881 87,419,237 TRANSFI Non controlling interest - - 2,186,681 1,371,359 DIVIDENU TOTAL EQUITY 97,331,548 82,561,316 104,84,562 88,790,596 DIVIDENU		Retained Earning						Parent Com Non controll
TOTAL EQUITY ATTRIBUTABLE TO OWNER 97,331,548 82,561,316 102,557,881 87,419,237 TRANSFI Non controlling interest - - 2,186,681 1,371,359 DIVIDENU TOTAL EQUITY 97,331,548 82,561,316 104,9452 88,790,596 DIVIDENU		a. Previous years *)	42,511,775	33,108,218	47,438,360	37,044,018		Non controll
TOTAL EQUITY 97,331,548 82,561,316 104,844,562 88,790,596 DIVIDEN		b. Current year			19,871,873	18,203,753		TOTAL CO
TOTAL EQUITY 97,331,548 82,561,316 104,844,562 88,790,596 DIVIDEN		Non controlling interest	97,331,548	82,561,316	2 186 681	87,419,237 1 371 350		TRANSFER IN
		TOTAL EQUITY	97 331 548	82 561 316				DIVIDEND
TOTAL LIABILITIES AND EQUITY 757,039,212 648,250,177 855,039,673 733,099,762 EARNING		TOTAL LIABILITIES AND EQUITY			855.039.673	733.099.762		EARNING PER

		BAN	/	00100	IDATED
	DESCRIPTION				
1		31 December 2014 (Audited)	31 December 2013 (Audited)	31 December 2014 (Audited)	31 December 20 (Audited)
-	PERATING INCOME AND EXPENSES				
ł	nterest and Sharia Income, Interest and Sharia Expenses and Premium Income and Claim Expenses				
11	nterest and Sharia Income	55,092,073	43,339,930 40,338,122	62,637,942 58,331,972	50,208,84
2	I. Rupiah	50,994,855 4,097,218	40,338,122 3,001,808	58,331,972 4,305,970	47,029,63 3,179,20
11	. Foreign currencies nterest and Sharia Expenses	20.408.408	13,803,483	4,305,970	16,399,42
8	. Rupiah . Foreign currencies	19.522.984	13,192,293	22,614,551	15.783.26
L L	Foreign currencies let Interest Income and Sharia Income (Expenses)	885,424 34.683.665	611,190 29,536,447	890,967 39,132,424	616,15 33,809,41
L F	Premium Income	- 34,003,003	29,030,447	9,364,287	6,446,14
0	laim Expense	-	-	9,364,287 6,683,717 2,680,570	3,820,14
h	let Premium Income (Claim Expenses) let Interest and Sharia Income (Expenses) and Net Premium Income (Claim Expenses)	34,683,665	29,536,447	2,680,570 41,812,994	2,626,00 36,435,42
0	Other Operating Income and Expenses				
0	Other Operating Income Increase in fair value of financial assets (mark to market)	13,901,688	13,330,254	15,128,442	14,759,60
2	i. Securities	2,578	-	146,521	
	ii. Loans	-		-	
	iii. Spot and derivative iv. Other financial assets	1,383,388	1,617,223	1,383,388	1,617,22
Ŀ	 Decrease in fair value of financial liabilities (mark to market) 		-		
c	. Gain from sale of financial assets				
F	i. Securities	183,617	24,514	234,463	39,11
F	ii. Loans iii. Other financial assets			-	
c	 Gain from spot and derivative transaction (realised) 	177,111	195,462	204,251	235,87
e	. Gain from investment in shares with equity method	-	-	-	
f	Dividend	561,119 8,332,048	432,714 7,579,358	9,172,074	61 8,706,02
C F	Comissions/provisions/rees and administrative Recovery on allowance for impairment	49.122	27,871	59.642	33.85
i.	Other income	3,212,705	27,871 3,453,112	3,928,103	4,126,89
C	Other Operating Expenses	24,422,885	21,562,367	30,963,330	27,643,32
8	Decrease in fair value of financial assets (mark to market)		0.702		010.00
-	i. Securities ii. Loans		2,769		219,35
	ii. Spot and derivative				
	iii. Spot and derivative iv. Other financial assets		-	-	
Ł			-	-	
C	Losses from sale of financial assets Securities				
	ii. Loans	-	-		
	iii. Other financial assets	-	-	-	
e	 Losses from spot and derivative transaction (realised) 	-	-	-	
-	i. Securities		5,833	1,740	5,18
	ii. Loans	4,284,203	3,798,149	5,294,726	4,635,55
	iii. Sharia financing iy. Other financial assets	-	103,461	422 540	230,71
f	iv. Other financial assets Losses related to operational risk	154,181 (141,006)	103,461	433,518 (141,006)	230,71
c		-	-	-	
F	. Comissions/provisions/fees and administrative	709,392	563,784	709,392	563,78
	Salaries and employee benefits	8,183,968	7,163,504	10,369,554	8,995,51
- í	Promotion expenses	842,983	855.085	986,272	989,54
1	Other expenses	10,389,164	9,051,036	13,309,134	11,984,94
9	Other Operating Income (Expenses)	(10,521,197)	(8,232,113)	(15,834,888)	(12,883,71
	PROFIT (LOSS) FROM OPERATIONS	24,162,468	21,304,334	25,978,106	23,551,71
	ION OPERATING INCOME AND EXPENSES Sain (Losses) from sale of premises and equipment	3,992	127.836	4,121	101.98
	Gain (Losses) from foreign currencies translation	3,992	127,030	4,121	101,96
	Other non operating income (expenses)	19,369	239.295	25.788	408.14
	PROFIT (LOSS) FROM NON OPERATING	23.361	367,131	29,909	510.12
	PROFIT (LOSS) CURRENT YEAR BEFORE TAX	24,185,829	21,671,465	26,008,015	24,061,83
	ncome tax expenses				
a	. Estimated current tax	(4,674,771)	(4,528,782)	(5,309,919)	(5,288,48
	. Deffered tax income (expenses)	(82,730)	70,285	(43,313)	56,58
F	PROFIT (LOSS) AFTER INCOME TAX - NET	19,428,328	17,212,968	20,654,783	18,829,93
C	OTHER COMPREHENSIVE INCOME				
a	 Adjustment arising from translation of financial statement 	(27,818)	53,316	(17,995)	173,94
t	Gain (Losses) from changes of financial assets on available for sale Effective cash flow bedges	1,038,560	(1,231,853)	1,057,365	(1,259,73
0	Effective cash flow hedges Premises and equipment revaluation increment		-		
e	 Other comprehensive income from entity associations 	-	-	-	
f	Gain (Losses) from actuarial benefit program	(207,712)	246,370	(211,473)	251,94
Ì	Income tax related to other comprehensive income Others	(201,112)	240,370	(211,473)	201,94
	Other comprehensive income current year after income tax - net	803,030	(932,167)	827,897	(833,84
1	OTAL OTHER COMPREHENSIVE INCOME CURRENT YEAR	20,231,358	16,280,801	21,482,680	17,996,08
		20,201,000	,200,001	2.,402,000	. 1,000,00
ľ	Parent Company	19.428.328	17.212.968	19.871.873	18.203.75
	Parent Company Non controlling interest	-	-	782,910	626,18
	TOTAL INCOME CURRENT YEAR	19,428,328	17,212,968	20,654,783	18,829,93
1	otal comprehensive income atributtable to:				
	Parent Company	20,231,358	16,280,801	20,699,770 782,910	17,369,90
	Non controlling interest	-	-		626,18
	TOTAL COMPREHENSIVE INCOME CURRENT YEAR	20,231,358	16,280,801	21,482,680	17,996,08
	RANSFER INCOME (LOSSES) TO HEAD OFFICE	-	-	-	
	DIVIDEND	-	-	-	

STATEMENTS OF COMPREHENSIVE INCO

STATEMENTS OF COMMITMENTS AND CONTINGENCIES As at 31 December 2014 and 2013 (In Millions of Rupiah) As at 31 December 2014 and 2013

			_				21 December	2014 (Audited)		2013 (Audited)
		BA	NK	CONSO	LIDATED	COMPONENTS OF CAPITAL				
No.	DESCRIPTION	31 December 2014	31 December 2013	24 December 2014	31 December 2013		BANK	CONSOLIDATED	BANK	CONSOLIDATE
		(Audited)	(Audited)	(Audited)	(Audited)	A. COMPONENTS	79.052.150	84,422,801	65.853.989	71,446,525
			(()		A. Core Capital 1. Paid-in Capital	11,666,667	11,666,667	11,666,667	11,666,667
						2. Disclosed Reserves	69.487.242	73.601.673	55.739.397	60.059.012
	OMMITMENT RECEIVABLES					2.1. Additional	69,713,880 17,476,308	73,841,373 17,316,192	55,971,155 17,476,308	60,303,832 17,316,192
1	Unused fund borrowings facilities					a. Agio b. Donated capital			-	
	a. Rupiah	-	-	-	-	c. General reserves	2,333,333	2,333,333	2,333,333	2,333,333
	b. Foreign currencies	1,238,500	-	1,238,500	-	d. Appropriated reserves e. Previous years profit (100%)	4,399,179 35,651,339	4,399,179 39,628,823	2,050,894 25,413,268	2,050,894 29,325,353
	. Outstanding purchase position on spot and derivative	517,643	347,357	517,643	347,357	f. Current year profit (50%)	9,755,529	9,960,221	8,571,342	9,056,440
3	Others	-	-	-	-	g. Differences arising from translation of financial statement	98,192	203,625	126,010	221,620
						h. Funds for Paid-up Capital i. Warrant issued (50%)				
	OMMITMENT PAYABLES					 Stock option issued for stock-based compensation program (50%) 	-	-	-	
1	. Unused loan facilities granted to customer					2.2. Deduction	(226,638	(239,700)	(231,758)	(244,820)
	a. BUMN					a. Disagio b. Previous years loss (100%)				
	i. Committed					c. Current year loss (100%)	-	-	-	-
	- Rupiah	8,784,000	7,591,000	8,784,000	7,591,000	 Differences arising from translation of financial statement Other comprehensive income: Losses from decrease in fair value of investment in shares classified Available for sale 	-		-	
	 Foreign currencies 	829,871	793,437	829,871	793,437	 Other comprehensive income: Losses from oecrease in any value of investment in states classified Available for sale Difference in allowance for possible losses and allowance for impairment on earning assets 				
	ii. Uncommitted					g. Allowance for impairment on non earning assets which shall be calculated	(226,638	(239,700)	(231,758)	(244,820)
	- Rupiah	8,560,597	11,372,089	8,560,597	11,372,089	h. Difference in adjustment amounts from fair value of financial assets in trading book	-		-	-
	 Foreign currencies 	371,870	584,900	371,870	584,900	3. Innovative Capital 3.1. Subordinated bonds (non cummulative perpetual)		-		
	b. Others					3.2. Subordinated loans (non cummulative perpetual)	-	-	-	
	i. Committed	23,909,362	20,460,055	23,910,508	20,462,699	3.3. Other innovative capital Instrument	-			(628,743)
	ii. Uncommitted	50,111,245	42,999,343	50,900,502	44,257,143	4. Core Capital Deduction 4.1. Goodwill	(2,101,759) (1,300,731) (117,741)	(1,552,075)	(628,743)
2	Unused loan facilities granted to other banks					4.2. Other intangible assets	-			-
	a. Committed					4.3. Investments in shares (50%) 4.4. Shortage of capital on insurance subsidiaries (50%)	(2,101,759) (1,182,990)	(1,552,075)	(511,002)
	i. Rupiah	38,620	62,025	38,620	62,025	4.4. Shortage of capital on insurance subsidiaries (50%) 5. Non Controlling Interest		455,192		349.589
	ii. Foreign currencies	-	-	-	-	B. Supplemental Capital	6.427.547	7,909,442	7.491.432	9.001.217
	b. Uncommitted					B. Supplemental Capital 1. Upper Tier 2	6,936,802	7,909,442	6.691.917	7,160,629
	i. Rupiah	10,000	28,300	10,000	28,300	1.1. Preference stock (cummulative perpetual)	-	-	-	
	ii. Foreian currencies	-		-		1.2. Subordinated bonds (cummulative perpetual)	-			· ·
3	Outstanding irrevocable letters of credit					1.3. Subordinated loans (cummulative perpetual) 1.4. Mandatory convertible bond				
	a. Foreign L/C	12.255.309	11.739.958	12.287.396	11.861.603	1.5. Innovative capital not included as core capital	-			
	b. Local L/C	2.852.728	3,321,460	2.880.718	3,356,527	1.6. Other supplemental capital (upper tier 2) 1.7. Fixed assets revaluation	1.371.121	1.371.121	1.371.121	1.371.121
1	. Outstanding sales position on spot and derivative	1	238,689	174,640	238,689	1.7. Prodo assets revaluation 1.8. General provision on earning assets (max. 1.25% RWA)	5,565,681	6,128,807	5,320,796	5,789,508
	Others	174,040	200,000	174,040	200,000	 Other comprehensive income: Gain from increase in fair value of investment in shares classified as Available for sale (45%) 	-	-		
- 5	. Others			-		2. Lower Tier 2 maximum 50% of Core Capital 2.1. Redeemable preference shares	1,592,504	1,592,504	2,351,590	2,351,590
	ONTINGENT RECEIVABLES					2.1. Redeemate preference states	1.592.504	1.592.504	2,351,590	2.351.590
	Guarantees received					2.3. Other supplemental capital instrument (lower tier 2)	-			
	a. Rupiah	453,429	359.299	455.772	361,902	3. Supplemental Capital Deduction 3.1. Investments in shares (50%)	(2,101,759 (2,101,759) (1,182,990) (1,182,990)	(1,552,075) (1,552,075)	(511,002) (511,002)
	b. Foreign currencies	18,305,893	18,195,261	18,308,707	18,198,552	3.2. Shortage of capital on insurance subsidiaries (50%)	(2,101,733	(1,102,330)	(1,332,073)	. (311,002
2	Unrecognized interest income	10,305,693	10,195,201	10,300,707	10,190,552	C. Core Capital and Supplemental Capital Deduction	-	-	-	-
2		7,615,239	6,889,648	7,620,314	6,895,977	Securitisation exposure	-	•		-
	a. Interest loan b. Others interest	51,949	51,949	946.905	495,657	D. Additional Supplemental Capital Fulfilling Requirement (Tier 3)	-	•	-	-
						E. Additional Supplemental Capital Allocated To Anticipate Market Risk	-	-	-	-
3	. Others	32,729	32,729	32,729	32,729	I. TOTAL CORE CAPITAL AND SUPPLEMENTAL CAPITAL (A+B-C)	85,479,697	92,332,243	73,345,421	80,447,742
	ONTINOENT DAVA DI EQ					I. TOTAL CORE CAPITAL, SUPPLEMENTAL CAPITAL, AND ADDITIONAL SUPPLEMENTAL CAPITAL ALLOCATED TO ANTICIPATE MARKET RISK (A+B-C+E)	85,479,697	92,332,243	73,345,421	80,447,742
	ONTINGENT PAYABLES			1		CREDIT RISK-WEIGHTED ASSETS	445,254,441	490,304,562	431,632,851	476,508,651
1		00.450.007	05 074 000	00 500 000	05 404 000	. OPERATIONAL RISK-WEIGHTED ASSETS	67,786,852	79,510,013	57,671,278	67,642,899
	a. Rupiah	28,458,307	25,274,039	28,563,086	25,404,802	I. MARKET RISK-WEIGHTED ASSETS	1,863,243	2,446,704	1,972,041	1,990,242
	b. Foreign currencies	44,501,007	39,643,850	44,539,265	39,667,080	I. REQUIRED MINIMUM CAPITAL ADEQUACY RATIO FOR CREDIT RISK AND OPERATIONAL RISK (II:(IV+V))	16.66%	16.20%	14.99%	14.78%
2	Others	377,195	256,757	377,195	256,757	I. REQUIRED MINIMUM CAPITAL ADEQUACY RATIO FOR CREDIT RISK, OPERATIONAL RISK AND MARKET RISK {III:(IV+V+VI)}	16.60%	16.13%	14.93%	14.73%

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(In Millions of Rupiah

(In Millions of Rupiah)

cember 2014 and 2013		s of Rupiah
DECODIDITION	CONSOL	IDATED
DESCRIPTION	31 December 2014 (Audited)	31 December 2013* (Audited)
ACTIVITIES		
d sharia income	59,752,177	48,006,235
and premium - net	11,812,545	11,330,101
d sharia expense	(23,121,999)	(16,258,800)
ment Bonds - Fair value through profit or loss	26,624,838	26,689,634
s - Fair value through profit or loss	(26,249,130)	(26,364,288)
- net	1,876,047	(1,684,990)
	1,360,996	1,126,887
rs	(2,912,216)	(2,327,867)
	(10,251,940)	(8,659,586)
1SeS	(10,266,219)	(8,935,985)
	29,909	523,356
idea Defens Observes in Occurstice Associated in the little	(5,716,191)	(5,911,725)
ities Before Changes in Operating Assets and Liabilities g assets:	22,938,817	17,532,972
and other banks	(2,321,185)	(975,057)
e through profit or loss	(11,765,022)	(743,827)
tions	(4,289,584)	(2,273,965)
	(59,909,017)	(85,610,294)
e agreements	(16,049,132)	10,777,622
	(1,590,704)	(833,329)
	(165,177)	(291,229) (1,098,375)
	(1,465,433)	(1,098,375)
	(348,490)	(53,253)
	(1,583,311)	172,342
cial assets already written - off	2,607,206	3,002,556
liabilities and temporary syirkah funds:		
	4,832,745	10,098,878
	15,682,853	32,276,298
	57,414,439	21,255,943
	1,611,150	953,750
	394,236	(932,101)
ers	5,340,802	968,758
	244,614	(211,620)
	3,910,075	1,523,844
rkah Funds		
vestment and demand deposit - mudharabah musytarakah	(4,342)	14,717
ment and mudharabah saving deposit - unrestricted investment	509,134	2,210,646
restricted investment	5,097,017	4,968,241
activities	21,091,691	12,733,517
CTIVITIES		
 Available for sale and Held to maturity 	(965,192)	(6,410,209)
Available for sale and Held to maturity	(3,169,133)	(4,642,580)
ts	6,661	119,287
	(2,250,724)	(1,584,388)
aux Plaza abaras	(705,614)	(439,775)
aya Plaza shares	•	264,000
Gedung Mandiri shares /ities	(7,084,002)	132,000 (12,561,665)
ACTIVITIES	(1,004,002)	(12,301,003)
diaries	(36,365)	98,830
issued	230,028	233,721
155000	8,026,295	6.688.977
	(719,041)	(672,335)
repurchase agreements	1,456,440	4,656,149
	(5,461,126)	(4,651,220)
activities	3,496,231	6,354,122
SH EQUIVALENTS	17,503,920	6,525,974
ANGES ON CASH AND CASH EQUIVALENT	277,305	2,993,395
AT BEGINNING OF YEAR	121,023,158	111,503,789
AT END OF YEAR	138,804,383	121,023,158
of year consist of :		
	20,704,563	19,051,934
ndonesia	50,598,840	43,904,419
panks	8,986,831	14,048,075
esia and other banks	57,690,864	44,018,730
	823,285	-
ts	138,804,383	121,023,158
rmation		
ows : ase in fair value of available for sale marketable securities		

(571,348) (1,417,240) (949,120) (812,181) quisition of fixed assets - payable For comparative purposes, certain accounts in the Statement of Cash Flows for the year ended 31 December 2013 reclassified to conform with the presentation of Statement of Cash flows for the year ended 31 December 2014.

STATEMENTS OF CALCULATION OF FINANCIAL RATIOS

	BANK				
RATIOS	31 December 2014 (Audited)	31 December 2013 (Audited)			
AR)	16.60%	14.93%			
sets and non performing non earning assets					
I non earning assets	1.15%	1.17%			
sets to total earning assets	1.42%	1.43%			
on financial assets to earning assets	2.61%	2.86%			
° °	1.66%	1.60%			
	0.44%	0.37%			
	3.57%	3.66%			
	25.81%	27.31%			
	5.94%	5.68%			
erating Income	64.98%	62.41%			
R)	82.02%	82.97%			
Legal Lending Limit					
	0.00%	0.00%			
	0.00%	0.00%			
f the Legal Lending Limit					
	0.00%	0.00%			
	0.00%	0.00%			
ment Rupiah	8.00%	8.00%			
oreign currencies	8.49%	8.10%			
, , , , , , , , , , , , , , , , , , ,	2.01%	2.40%			

STATEMENTS OF SPOT AND DERIVATIVE TRANSACTIONS As at 31 December 2014

Type Derivative Receivables & Payables Notional Amount Trading Hedging Receivables Payables

2,983	4,245	115,357	2,360,422	2,475,779
12,852	43,588	6.869.020	49,092	6,918,112
-	-	-	-	-
-	-	-	-	-
-	-	-	-	-
95,143	17,660	540,303	13,769,520	14,309,823
-	-	-	-	-
-	-	-	-	-
-	-	-	-	-
-	-	-	-	-
-	-	-	-	-
49,060	9,796	32,563,700	-	32,563,700
-	-	-	-	-
-	-	-	-	-
160.038	75.289	40.088.380	16.179.034	56.267.414
- 160.038	- 75.289	-	-	-

STATEMENTS OF ASSETS' QUALITY AND OTHER INFORMATION As at 31 December 2014 and 2013

			BANK 31 December 2014 (Audited) 31 December 2013 (Audited)								d)				
No.	DESCRIPTION					·						<u> </u>			
		Current	Special Mention	Sub Standard	Doubtful	Loss	Total	Current	Special Mention	Sub Standard	Doubtful	Loss	Total		
	RELATED PARTIES	i i					i	i .	i i		i i		i		
1.	Placements with other banks a. Rupiah	22					22	30.259					30.2		
	 Foreign currencies 	1,668,884					1,668,884	2,554,066					2,554,0		
2.	Spot and derivative receivables a. Rupiah														
	 a. Ruplan b. Foreign currencies 	-	-	-		-	-	-	-	-	-	-			
3.	Securities a. Rupiah	256,183					256,183	248,250					248,2		
	b. Foreign currencies	14,700	-				14,700	246,250	-				240,23		
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. 7.	Acceptances receivables Other receivable - Trade Transaction	28,278	-	-	-	-	28,278	79,844	-	-	-	-	79,8		
	a. Rupiah	-	-	-	-	-	-	-	-	-	-	-			
8.	b. Foreign currencies Loans	-	-	-	-	-	-	-	-	-	-	-			
·	a. Micro, small and medium loans (UMKM)	622	-	-	-	-	622	-	-	-	-	-			
	i. Rupiah ii. Foreign currencies	622	-	-		-	622		-		-				
	b. Non UMKM	11,663,263	298	-	-	-	11,663,561	5,761,450	2,062	-	-	3	5,763,5		
	i. Rupiah ii. Foreign currencies	3,738,680 7,924,583	298	-			3,738,978 7,924,583	3,683,016 2,078,434	2,062			3	3,685,0 2,078,4		
	c. Restructured loans	-	-	-	-	-	-	- 2,010,101	-	-	-	-	2,010,1		
	i. Rupiah ii. Foreign currencies						:								
	d. Property loans	14,652	-	-			14,652	12,353	1,015	-	-	3	13,3		
9. 10.	Investments in shares Temporary investment	3,644,451	-	-	414,227	174,469	4,233,147	2,654,452	-		474,227	27,469	3,156,1		
11.	Commitments and contingencies														
	a. Rupiah	1,006,230	176		-		1,006,406	457,771	137	•		-	457,9		
12.	b. Foreign currencies Repossessed assets	4,432,356					4,432,356	2,862,038	-	-	-		2,862,0		
Ι.	THIRD PARTIES														
1.	Placements with other banks a. Rupiah	25.771.953					25.771.953	16.299.359					16.299.3		
	 b. Foreign currencies 	32,151,186	-	-	-	49,271	32,200,457	33,971,666	-	-	-	72,260	34,043,92		
2.	Spot and derivative receivables	65,121					65.121	175,323					175,32		
	a. Rupiah b. Foreign currencies	10,168	-				10,168	624					62		
3.	Securities a. Rupiah	76,005,220	-	86,960	-		76,092,180	75,074,711		-		86,768	75,161,47		
	 b. Foreign currencies 	17,454,866	-		-	-	17,454,866	12,376,897	-	-	-	13,319	12,390,2		
4.	Securities sold with agreement to repurchase (Repo) a. Rupiah	7,088,104		-			7,088,104	5,182,903	-				5,182,9		
	 b. Foreign currencies 	-	-	-	-	-	-		-	-	-	-	5,102,5		
5.	Securities purchased with agreement to resell (Reverse Repo) a. Rupiah	18,528,320					18,528,320	3,103,351	-				3,103,3		
	 b. Foreign currencies 		-	-	-	-	-	-	-	-	-	-			
6. 7.	Acceptances receivables Other receivable - Trade Transaction	13,079,446	6,335	-	-	-	13,085,781	10,073,728	24,798	-	-	-	10,098,52		
1.	a. Rupiah	5,596,359	79,228	14,664	-	145,944	5,836,195	4,190,065	65,514	-	-	145,944	4,401,52		
8.	b. Foreign currencies Loans	5,860,461	552,164	40,300	-	860,408	7,313,333	3,540,586	420,798	-	-	845,507	4,806,89		
0.	a. Micro, small and medium loans (UMKM)	65,749,058	5,114,152	237,631	378,278	1,916,904	73,396,023	58,648,452	3,653,170	248,821	476,982	1,582,377	64,609,80		
	i. Rupiah ii. Foreign currencies	65,371,394 377,664	5,107,807 6,345	237,631	378,278	1,916,904	73,012,014 384,009	58,348,287 300,165	3,639,821 13,349	248,821	476,982	1,582,377	64,296,28 313,51		
	b. Non UMKM	370.745.908	14.073.703	869,504	1,125,385	3,392,120	390,206,620	330.431.954	11.735.235	317,531	235,555	3,884,438	346.604.71		
	i. Rupiah ii. Foreign currencies	307,142,398 63,603,510	12,079,420 1,994,283	280,687 588.817	1,125,181 204	2,505,631 886,489	323,133,317 67.073.303	268,580,535 61,851,419	9,694,445 2,040,790	317,468 63	235,555	2,414,270 1,470,168	281,242,27		
	c. Restructured loans	5,887,500	3.954.025	547,385	89,698	1,271,844	11,750,452	7,522,637	3,414,760 1,552,225	45,902	19,183	1,654,605	12,657,08		
	i. Rupiah ii. Foreign currencies	3,088,798 2,798,702	2,165,713 1,788,312	126,199 421,186	89,698	910,701 361,143	6,381,109 5,369,343	3,942,389	1,552,225	45,902	19,183	818,115 836,490	6,377,8 6.279.2		
~	d. Property loans	25,242,969	3,483,089	84,031	66,579	349,333	29,226,001	26,404,734	3,055,251	59,553	62,136	296,851	29,878,5		
9. 10.	Investments in shares Temporary investment	1,955	-	-	266		1,955	1,955	-	-	1,362	-	1,9		
11.	Administrative account transaction														
	a. Rupiah b. Foreign currencies	110,884,814	756,546 218,976	1,811 5,124	10,605	65,235 132	111,719,011 63,525,143	99,097,986	457,415 191,910	383	574	58,180 158,913	99,614,5 60,935,9		
12.	Repossessed assets	63,300,911	210,970	5,124		19,815	19,815	60,585,149	191,910			19,815	19,8		
II.	OTHER INFORMATIONS					10,010	10,010					10,010	10,0		
1.	Value of bank's assets pledge as collateral : a. To Bank Indonesia														
	b. To others														
2.	Total allowance for impairment on financial assets to earning assets Total required allowance for possible losses on assets						17,906,264 13,806,544						16,828,3		
4.	Percentage of LIMKM loans to total loans						15.44%						15.49		
5. 6.	Percentage of UMK loans to total loans Percentage of UMKM debtors to total debtors						6.89%						6.56		
7.	Percentage of UMK debtors to total debtors						51.48% 48.27%						47.62		
8.															
	a. Chanelling of loans b. Mudharabah Muqayyadah financing						9,037,109						11,409,4		
	c. Write off on earning assets						2,986,162						2,304,2		
	 d. Recovery of write off on earning assets e. Write off on earning assets with elimination of right to collect 						2,686,428						3,075,7		

ALLOWANCES FOR IMPAIRMENT

		31 December 2014 (Audited)				31 December 2013 (Audited)					
DESCRIPTION	Allowance for Impairment		Required All Possible Losses o		Allowance for	mpairment	Required Allowance for Possible Losses on Earning Assets				
	Individual	Collective	General	Spesific	Individual	Collective	General	Spesific			
Placements with other banks	49,271	47,107	241,783	49,271	72,260	37,498	236,386	72,260			
Spot and derivative receivables	-	-	710	-	-	-	1,607				
Securities	119,442	8,359	159,921	13,044	141,819	6,909	126,480	100,087			
Securities sold with agreement to repurchase (Repo)	-	-	-	-	-	-	-	-			
Securities purchased with agreement to resell (Reverse Repo)	-	-	-	-	-	-	31,034	-			
Acceptances receivables	67,033	39,894	131,077	317	28,092	35,389	101,536	1,240			
Other Receivable - Trade Transaction	1,585,983	29,206	114,568	1,046,166	1,428,133	21,338	77,306	1,015,767			
Loans	9,299,586	6,628,399	4,481,589	7,186,333	9,582,174	5,419,841	3,948,419	6,677,563			
nvestments in shares	31,851	-	50	381,582	54,218	-	50	264,582			
Temporary invesment	133	-	-	133	681	-	-	681			
Administrative account transaction	172,537	22,610	877,128	88,467	189,113	8,694	797,205	77,005			
SHAREHOLDER				MANAG	GEMENT OF THE	BANK					
Ultimate Shareholder Republic of Indonesia : 60.00% Non Ultimate Shareholder through Capital Market (2 5 Non Ultimate Shareholder through non Capital Market		 President Independ Independ Commiss Commiss Independ 		: Mahmuddin Yasin : Pradjoto : Krisna Wijaya : Abdul Aziz : Askolani : Aviliani : Anton Hermanto Gunav	- Gr - De - Dir - Dir - Dir - Dir - Dir	ector ector ector ector	: Riswina : Abdulh : Sentof : Ogi Pra : Pahala : Fransis : Sunars : Kresno	Rachman A. Sentausa Istomiyono N. Mansury ca N. Mok o Sediarsi Tumilaar			

date 5 October 20ub regarding i ne Legal Lending Limit For Commercial banks.
4 Since 2 May 2014, the Financial Statements of PT Asuransi Juwa InHealth Indonesia has been consolidated into the Consolidated ownership in PT Asuransi Juwa InHealth Indonesia by PT Bank Mandin (Persero) Tbk.
5 Exchange rate of 1 US Dollar as at 31 December 2014 and 31 December 2013 were Rp12,385.00 and Rp12,170.00 respectively. ated Financial Statements of PT Bank Mandiri (Persero) Tbk. and Subsidiaries upon acquisition of 60%



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