

STATEMENTS OF FINANCIAL POSITION
PT BANK MANDIRI (PERSERO) Tbk.
As at 31 December 2013 and 31 December 2012

(In Millions of Rupiah)

NO.	POS - POS	BANK		CONSOLIDATED	
		31 December 2013 (Audited)	31 December 2012 (Audited)	31 December 2013 (Audited)	31 December 2012 (Audited)
	ASSETS				
1.	Cash	17,226,616	14,131,136	19,051,934	15,482,025
2.	Placements with Bank Indonesia	69,819,352	69,830,072	78,521,140	75,286,859
3.	Placements with other banks	23,710,890	19,262,173	24,650,787	20,960,551
4.	Spot and derivative receivables	175,947	93,280	175,947	93,291
5.	Securities				
	a. Fair value through profit/loss	1,470,994	1,785,047	14,866,672	13,821,203
	b. Available for sale	61,370,553	59,104,726	62,197,173	59,428,193
	c. Held to maturity ***)	24,945,188	24,182,676	26,518,455	26,073,041
	d. Loans and receivables	13,210	10,817	13,210	10,817
6.	Securities sold with agreement to repurchase (<i>Repo</i>)	5,182,903	-	5,182,903	-
7.	Securities purchased with agreement to resell (<i>Reverse Repo</i>)	3,103,351	14,322,362	3,737,613	14,515,235
8.	Acceptances receivables	10,178,370	7,957,512	10,178,370	7,957,512
9.	Loans				
	a. Fair value through profit/loss	-	-	-	-
	b. Available for sale	-	-	-	-
	c. Held to maturity	-	-	-	-
	d. Loans and receivables	416,978,030	339,973,690	467,170,449	384,581,706
10.	Consumer finance receivables	-	-	4,644,901	3,919,146
11.	Sharia financing	-	-	-	-
12.	Investments in shares	3,159,465	3,218,075	7,891	7,350
13.	Policy holder's investment in Unit Link Contract	-	-	-	-
14.	Allowance for impairment on financial assets -/-				
	a. Securities	(148,728)	(124,870)	(292,049)	(268,841)
	b. Loans	(15,002,015)	(12,740,561)	(16,535,651)	(14,011,350)
	c. Others	(1,677,609)	(1,284,357)	(1,774,259)	(1,361,841)
15.	Intangible assets	2,178,033	1,829,609	2,514,368	2,074,593
	Accumulated amortisation for intangible assets -/-	(1,288,191)	(1,173,596)	(1,354,113)	(1,213,891)
16.	Premises and equipment	11,700,899	10,410,946	13,258,249	11,940,765
	Accumulated depreciation for premises and equipment -/-	(4,807,311)	(4,226,501)	(5,612,651)	(4,938,075)
17.	Non earning assets				
	a. Abandoned properties	151,090	180,046	151,323	180,280
	b. Repossessed assets	19,815	19,815	33,838	33,838
	c. Suspense account	427,009	779,222	427,009	779,222
	d. Inter office assets				
	i. Operational activities conducted in Indonesia	-	-	-	-
	ii. Operational activities conducted outside Indonesia	-	-	-	-
18.	Allowance for impairment on non financial assets -/-	(287,147)	(283,905)	(300,209)	(296,967)
19.	Lease Financing	-	-	619,691	329,447
20.	Deferred tax assets	4,093,766	3,777,111	4,322,498	3,966,613
21.	Other assets	15,555,697	12,070,531	20,724,273	16,267,986
	TOTAL ASSETS	648,250,177	563,105,056	733,099,762	635,618,708

STATEMENTS OF FINANCIAL POSITION
PT BANK MANDIRI (PERSERO) Tbk.
As at 31 December 2013 and 31 December 2012

NO.	POS - POS	BANK		CONSOLIDATED	
		31 December 2013 (Audited)	31 December 2012 (Audited)	31 December 2013 (Audited)	31 December 2012 (Audited)
	LIABILITIES AND EQUITY				
	LIABILITIES				
1.	Demand deposits **)	116,250,862	107,829,706	123,445,524	113,911,014
2.	Savings deposits **)	214,128,654	182,784,459	236,510,887	202,216,209
3.	Time deposits **)	169,338,524	144,844,747	196,385,250	166,786,895
4.	Investment fund - revenue sharing	-	-	-	-
5.	Fund from Bank Indonesia	-	755	-	755
6.	Fund from other banks **)	12,658,783	14,118,879	12,669,235	14,320,656
7.	Spot and derivative liabilities	230,621	121,232	231,955	121,232
8.	Liabilities sold with repo agreements to repurchase (<i>Repo</i>)	4,656,149	-	4,656,149	-
9.	Acceptances liabilities	10,178,370	7,957,512	10,178,370	7,957,512
10.	Securities issued	564	564	1,674,299	1,250,364
11.	Fund borrowings				
a.	Loans capital	4,470,615	5,142,950	4,465,615	5,137,950
b.	Others fund borrowings	13,996,524	8,701,422	15,999,539	11,608,077
12.	Margin deposits received	2,061,958	1,872,976	2,061,958	1,872,976
13.	Inter office liabilities				
a.	Operational activities conducted in Indonesia	8,729,833	4,226,590	8,729,833	4,226,590
b.	Operational activities conducted outside Indonesia	(8,753,251)	(4,059,287)	(8,753,251)	(4,059,287)
14.	Deferred tax liabilities	-	-	-	-
15.	Liability to Unit Link Holders	-	-	12,002,997	11,034,239
16.	Other liabilities	17,740,655	18,911,364	24,050,806	23,477,937
17.	Investment fund - profit sharing	-	-	-	-
	TOTAL LIABILITIES	565,688,861	492,453,869	644,309,166	559,863,119
	EQUITY				
18.	Share capital				
a.	Authorised capital	16,000,000	16,000,000	16,000,000	16,000,000
b.	Unpaid-in capital/-	(4,333,333)	(4,333,333)	(4,333,333)	(4,333,333)
c.	Treasury stock -/-	-	-	-	-
19.	Additional Paid-in Capital				
a.	Agio	17,476,308	17,195,760	17,316,192	17,195,760
b.	Disagio -/-	-	-	-	-
c.	Donated capital	-	-	-	-
d.	Funds for paid-up capital	-	-	-	-
e.	Others	-	-	-	-
20.	Other comprehensive income (losses)				
a.	Adjustment arising from translation of financial statement	126,010	72,694	221,620	47,677
b.	Gain (Losses) from changes of financial assets on available for sale	(1,760,611)	(528,757)	(1,765,808)	(506,069)
c.	Effective cash flow hedges	-	-	-	-
d.	Premises and equipment revaluation increment	-	-	-	-
e.	Other comprehensive income from entity associations	-	-	-	-
f.	Gain (Losses) from actuarial benefit program	-	-	-	-
g.	Income tax related to other comprehensive income	347,529	101,158	348,568	96,620
h.	Others	-	-	-	-
21.	Difference arising from quasi reorganisation	-	-	-	-
22.	Difference arising from restructuring value of transaction of entities under common control	-	-	-	-
23.	Other equity	-	-	-	-
24.	Reserve				
a.	General reserve	2,333,333	2,333,333	2,333,333	2,333,333
b.	Appropriated reserve	2,050,894	547,000	2,050,894	547,000
25.	Retained Earning				
a.	Previous years *)	33,108,218	24,961,431	37,044,018	27,695,065
b.	Current year	17,212,968	14,301,901	18,203,753	15,504,067
	TOTAL EQUITY ATTRIBUTABLE TO OWNER	82,561,316	70,651,187	87,419,237	74,580,120
26.	Non controlling interest	-	-	1,371,359	1,175,469
	TOTAL EQUITY	82,561,316	70,651,187	88,790,596	75,755,589
	TOTAL LIABILITIES AND EQUITY	648,250,177	563,105,056	733,099,762	635,618,708

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

STATEMENTS OF COMPREHENSIVE INCOME
PT BANK MANDIRI (PERSERO) Tbk.
For the Years Ended 31 December 2013 and 2012

(In Millions of Rupiah)

NO	POS - POS	BANK		CONSOLIDATED	
		31 December 2013	31 December 2012	31 December 2013	31 December 2012
OPERATING INCOME AND EXPENSES					
A. Interest Income and Sharia, Interest Expenses and Sharia, and Premium Income and Claim Expenses					
1.	Interest Income and Sharia Income	43,339,930	36,800,542	50,208,842	42,550,442
a.	Rupiah	40,338,122	34,317,199	47,029,634	39,904,930
b.	Foreign currencies	3,001,808	2,483,343	3,179,208	2,645,512
2.	Interest Expense and Sharia Expenses	13,803,483	11,840,200	16,399,424	14,128,901
a.	Rupiah	13,192,293	11,371,943	15,783,269	13,646,708
b.	Foreign currencies	611,190	468,257	616,155	482,193
	Net Interest Income and Sharia Income (Expenses)	29,536,447	24,960,342	33,809,418	28,421,541
3.	Premium Income	-	-	6,446,149	5,664,495
4.	Claim Expense	-	-	3,820,143	3,501,423
	Net Premium Income (Claim Expenses)	-	-	2,626,006	2,163,072
	Net Interest Income (Expenses), Sharia, and Net Premium Income (Claim Expenses)	29,536,447	24,960,342	36,435,424	30,584,613
B. Other Operating Income and Expenses					
1.	Other Operating Income	13,330,254	11,185,538	14,759,607	12,302,311
a.	Increase in fair value of financial assets (mark to market)	-	-	-	-
i.	Securities	-	4,274	-	42,470
ii.	Loans	-	-	-	-
iii.	Spot and derivative	1,617,223	913,054	1,617,223	913,054
iv.	Other financial assets	-	-	-	-
b.	Decrease in fair value of financial liabilities (mark to market)	-	-	-	-
c.	Gain from sale of financial assets	-	-	-	-
i.	Securities	24,514	287,327	39,116	296,739
ii.	Loans	-	-	-	-
iii.	Other financial assets	-	-	-	-
d.	Gain from spot and derivative transaction (realised)	195,462	156,776	235,876	181,422
e.	Gain from investment in shares with equity method	-	-	-	-
f.	Dividend	432,714	279,222	615	1
g.	Comissions/provisions/fees and administrative	7,579,358	6,365,600	8,706,027	7,377,213
h.	Recovery on allowance for impairment	27,871	204,994	33,854	65,280
i.	Other income	3,453,112	2,974,291	4,126,896	3,426,132
2.	Other Operating Expenses	21,562,367	18,837,645	27,643,320	23,261,505
a.	Decrease in fair value of financial assets (mark to market)	-	-	-	-
i.	Securities	2,769	-	219,353	-
ii.	Loans	-	-	-	-
iii.	Spot and derivative	-	-	-	-
iv.	Other financial assets	-	-	-	-
b.	Increase in fair value of financial liabilities (mark to market)	-	-	-	-
c.	Losses from sale of financial assets	-	-	-	-
i.	Securities	-	-	-	-
ii.	Loans	-	-	-	-
iii.	Other financial assets	-	-	-	-
d.	Losses from spot and derivative transaction (realised)	-	-	-	-
e.	Impairment for financial assets	-	-	-	-
i.	Securities	5,833	-	5,180	16,740
ii.	Loans	3,798,149	3,151,013	4,635,551	3,414,546
iii.	Sharia financing	-	-	-	-
iv.	Other financial assets	103,461	-	230,711	-
f.	Losses related to operational risk	18,746	26,214	18,746	26,214
g.	Losses from investment in shares under equity method	-	-	-	-
h.	Comissions/provisions/fees and administrative	563,784	461,941	563,784	461,941
i.	Impairment on non financial assets	-	-	-	-
j.	Salaries and employee benefits	7,163,504	6,193,255	8,995,513	7,663,431
k.	Promotion expenses	855,085	839,964	989,542	1,000,810
l.	Other expenses	9,051,036	8,165,258	11,984,940	10,677,823
	Other Operating Income (Expenses)	(8,232,113)	(7,652,107)	(12,883,713)	(10,959,194)
PROFIT (LOSS) FROM OPERATIONS		21,304,334	17,308,235	23,551,711	19,625,419
NON OPERATING INCOME AND EXPENSES					
1.	Gain (Losses) from sale of premises and equipment	127,836	898	101,983	4,558
2.	Gain (Losses) from foreign currencies translation	-	-	-	-
3.	Other non operating income (expenses)	239,295	740,696	408,143	874,291
PROFIT (LOSS) FROM NON OPERATING		367,131	741,594	510,126	878,849
PROFIT (LOSS) CURRENT YEAR BEFORE TAX		21,671,465	18,049,829	24,061,837	20,504,268
Income tax expenses		-	-	-	-
a.	Estimated current tax	(4,528,782)	(3,906,338)	(5,288,489)	(4,640,513)
b.	Deferred tax income (expenses)	70,285	158,410	56,586	179,863
PROFIT (LOSS) AFTER INCOME TAX - NET		17,212,968	14,301,901	18,829,934	16,043,618
OTHER COMPREHENSIVE INCOME					
a.	Adjustment arising from translation of financial statement	53,316	(10,588)	173,943	(9,117)
b.	Gain (Losses) from changes of financial assets on available for sale	(1,231,853)	149,708	(1,259,738)	277,581
c.	Effective cash flow hedges	-	-	-	-
d.	Premises and equipment revaluation increment	-	-	-	-
e.	Other comprehensive income from entity associations	-	-	-	-
f.	Gain (Losses) from actuarial benefit program	-	-	-	-
g.	Income tax related to other comprehensive income	246,370	(29,926)	251,947	(55,501)
h.	Others	-	-	-	-
	Other comprehensive income current year after income tax - net	(932,167)	109,194	(833,848)	212,963
TOTAL OTHER COMPREHENSIVE INCOME CURRENT YEAR		16,280,801	14,411,095	17,996,086	16,256,581
Income attributable to :		-	-	-	-
	Parent Company	17,212,968	14,301,901	18,203,753	15,504,067
	Non controlling interest	-	-	626,181	539,551
TOTAL INCOME CURRENT YEAR		17,212,968	14,301,901	18,829,934	16,043,618
Total comprehensive income attributable to :		-	-	-	-
	Parent Company	16,280,801	14,411,095	17,369,905	15,717,030
	Non controlling interest	-	-	626,181	539,551
TOTAL COMPREHENSIVE INCOME CURRENT YEAR		16,280,801	14,411,095	17,996,086	16,256,581
TRANSFER INCOME (LOSSES) TO HEAD OFFICE		-	-	-	-
DIVIDEND		-	-	-	-
EARNING PER SHARE		-	-	780.16	664.46

STATEMENTS OF COMMITMENTS AND CONTIGENCIES

PT BANK MANDIRI (PERSERO) Tbk.
As at 31 December 2013 and 31 December 2012

(In Millions of Rupiah)

NO	POS - POS	BANK		CONSOLIDATED	
		31 December 2013 (Audited)	31 December 2012 (Audited)	31 December 2013 (Audited)	31 December 2012 (Audited)
I.	COMMITMENT RECEIVABLES				
	1. Unused fund borrowings facilities				
	a. Rupiah	-	-	-	-
	b. Foreign currencies	-	-	-	-
	2. Outstanding purchase position on spot and derivative	347,357	93,280	347,357	99,522
	3. Others	-	-	-	-
II.	COMMITMENT PAYABLES				
	1. Unused loan facilities granted to customer				
	a. BUMN				
	i. Committed				
	- Rupiah	7,591,000	10,555,252	7,591,000	10,555,252
	- Foreign currencies	793,437	429,736	793,437	429,736
	ii. Uncommitted				
	- Rupiah	11,372,089	9,889,235	11,372,089	9,889,235
	- Foreign currencies	584,900	455,415	584,900	455,415
	b. Others				
	i. Committed	20,460,055	18,317,538	20,462,699	18,326,668
	ii. Uncommitted	42,999,343	41,783,658	44,257,143	43,538,037
	2. Unused loan facilities granted to other banks				
	a. Committed				
	i. Rupiah	62,025	68,373	62,025	68,373
	ii. Foreign currencies	-	-	-	-
	b. Uncommitted				
	i. Rupiah	28,300	134,788	28,300	134,788
	ii. Foreign currencies	-	-	-	-
	3. Outstanding irrevocable letters of credit				
	a. Foreign L/C	11,739,958	9,513,676	11,861,603	9,575,542
	b. Local L/C	3,321,460	2,378,427	3,356,527	2,389,196
	4. Outstanding sales position on spot and derivative	238,689	121,232	238,689	127,464
	5. Others	-	-	-	-
III.	CONTINGENT RECEIVABLES				
	1. Guarantees received				
	a. Rupiah	359,299	251,694	361,902	254,097
	b. Foreign currencies	18,195,261	9,916,800	18,198,552	9,919,327
	2. Unrecognized interest income				
	a. Interest loan	6,889,648	5,669,484	6,895,977	5,674,413
	b. Others interest	51,949	51,949	495,657	234,732
	3. Others	32,729	32,729	32,729	32,729
IV.	CONTINGENT PAYABLES				
	1. Guarantees issued				
	a. Rupiah	25,274,039	22,329,910	25,404,802	22,541,654
	b. Foreign currencies	39,643,850	25,951,138	39,667,080	26,057,908
	2. Others	256,757	247,777	256,757	247,777

MANAGEMENT OF THE BANK	SHAREHOLDER
Board of Commissioners <ul style="list-style-type: none"> - President Commissioner (concurrently Independent Commissioner) - Commissioner - Independent Commissioner - Independent Commissioner - Independent Commissioner - Commissioner - Commissioner 	Ultimate Shareholder : Republic of Indonesia : 60.00% Non Ultimate Shareholder through Capital Market (≥ 5%) : Nihil Non Ultimate Shareholder through non Capital Market (≥ 5%) : Nihil
Board of Directors <ul style="list-style-type: none"> - President Director - Deputy President Director - Director - Director - Director - Director - Director - Director - Director - Director 	<p style="text-align: center;">Jakarta, 11 February 2014 S. E & O Board of Directors PT Bank Mandiri (Persero) Tbk.</p> <p>Budi G. Sadikin President Director</p> <p>Pahala N. Mansury Director</p>

Notes :

- 1) Presentation of the above Published Financial Statement as at and for the years ended 31 December 2013 and 2012 are derived from the consolidated Financial Statement of PT. Bank Mandiri (Persero) Tbk and Subsidiaries which were audited by Public Accounting Firm KAP Tanudiredja, Wibisana, dan Rekan – a member Firm of PwC Global Network with partner in-charge for 2013 : Drs. Haryanto Sahari, CPA whose report dated 10 February 2014 expressed an Unqualified Opinion and for 2012 : Lucy Luciana Suhenda, S.E., Ak., CPA whose report dated 25 February 2013 expressed an Unqualified Opinion with an explanatory paragraph regarding adoption of various new and revised Statement of Financial Accounting Standards (SFAS) effective from 1 January 2012 and adoption of Baepam and LK Regulation No. VIII.G.7, Decision of Chairman of Baepam and LK No. KEP-347/BL/2012 dated 25 June 2012 regarding Financial Statement Presentation and Disclosure for Issuers or Public Companies.
- 2) The above Published Financial Statements are presented to comply with Bank Indonesia Regulation No. 3/22/PBI/2001 dated 13 December 2001 which was amended by Bank Indonesia Regulation No. 14/14/PBI/2012 dated 18 October 2012 regarding Transparency and Published Financial Statement of the Bank and Circular Letter of Bank Indonesia No. 3/30/DPNP dated 14 December 2001 regarding Quarterly Published Financial Statements and Monthly Financial Statements of Commercial Banks and Specific Reports to Bank Indonesia , which was amended by Circular Letter of Bank Indonesia No. 13/30/DPNP dated 16 December 2011, and also in accordance with regulation of Capital Market and Financial Institution Supervisory Agency (Baepam and LK) No. X.K.2, Decision of Chairman of Baepam and LK No. Kep-346/BL/2011 dated 5 July 2011 regarding Submission of Periodic Financial Statement for Issuers or Public Companies. Financial Statements Information and Statement of Cash Flows included in the published financial statements have been prepared in accordance with Baepam and LK regulation No. VIII.G.7. Decision of Chairman of Baepam and LK No. Kep 347/BL/2012 dated 25 June 2012. The Calculation of Consolidated Capital Adequacy Ratios have been complied with Bank Indonesia Regulation No. 8/6/PBI/2006 dated 30 January 2006 regarding The Implementation of Consolidated Risk Management for Banks Performing Control on Subsidiary Companies.
- 3) For comparative purposes, certain accounts in the Consolidated Financial Statements as at and for the years ended 31 December 2012 have been reclassified to conform with the presentation of Consolidated Financial Statements as at and for the years ended 31 December 2013.
- 4) Related Parties in the Assets' Quality and Other Information are presented in accordance with Bank Indonesia Regulation No. 7/3/PBI/2005 dated 20 January 2005 which was amended by Bank Indonesia Regulation No. 8/13/PBI/2006 dated 5 October 2006 regarding The Legal Lending Limit For Commercial Banks.
- 5) Exchange rate of 1 US Dollar as at 31 December 2013 and 31 December 2012 were Rp12,170.00 and Rp9,637.50 respectively.

As at 31 December 2013 and 2012
(In Millions of Rupiah)

[illegible]

STATEMENTS OF ASSETS' QUALITY AND OTHER INFORMATION

As at 31 December 2013 and 2012
(In Millions of Rupiah)

No.	DESCRIPTION	BANK											
		31 December 2013 *)						31 December 2012					
		(Audited)						(Audited)					
		Current	Special Mention	Sub Standard	Doubtful	Loss	Total	Current	Special Mention	Sub Standard	Doubtful	Loss	Total
II. THIRD PARTIES													
1.	Placements with other banks												
a.	Rupiah	16,299,359	-	-	-	-	16,299,359	27,680,066	-	-	-	-	27,680,066
b.	Foreign currencies	33,971,666	-	-	-	72,260	34,043,926	24,742,928	-	-	-	54,894	24,797,822
2.	Spot and derivative receivables												
a.	Rupiah	175,323	-	-	-	-	175,323	92,727	-	-	-	-	92,727
b.	Foreign currencies	624	-	-	-	-	624	553	-	-	-	-	553
3.	Securities												
a.	Rupiah	75,074,711	-	-	-	86,768	75,161,479	80,011,013	-	-	-	86,527	80,097,540
b.	Foreign currencies	12,376,897	-	-	-	13,319	12,390,216	4,849,705	-	-	-	10,996	4,860,701
4.	Securities sold with agreement to repurchase (Repo)												
a.	Rupiah	5,182,903	-	-	-	-	5,182,903	-	-	-	-	-	-
b.	Foreign currencies	-	-	-	-	-	-	-	-	-	-	-	-
5.	Securities purchased with agreement to resell (Reverse Repo)												
a.	Rupiah	3,103,351	-	-	-	-	3,103,351	-	-	-	-	-	-
b.	Foreign currencies	-	-	-	-	-	-	14,322,362	-	-	-	-	14,322,362
6.	Acceptances receivables	10,073,728	24,798	-	-	-	10,098,526	7,896,901	6,690	435	-	-	7,904,026
7.	Other Receivable - Trade Transaction												
a.	Rupiah	4,190,065	65,514	-	-	145,944	4,401,523	2,766,570	72,652	-	-	145,944	2,985,166
b.	Foreign currencies	3,540,586	420,798	-	-	845,507	4,806,891	2,865,977	332,332	-	-	669,534	3,867,843
8.	Loans												
a.	Micro, small and medium loans (UMKM)	58,648,452	3,653,170	248,821	476,982	1,582,377	64,609,802	50,301,826	2,722,360	337,448	309,117	1,013,098	54,683,849
i.	Rupiah	58,348,287	3,639,821	248,821	476,982	1,582,377	64,296,288	49,966,564	2,701,847	337,448	309,117	1,013,098	54,328,074
ii.	Foreign currencies	300,165	13,349	-	-	-	313,514	335,262	20,513	-	-	-	355,775
b.	Non UMKM	330,431,954	11,733,336	319,430	235,555	3,884,438	346,604,713	266,401,517	10,141,564	322,701	282,454	3,708,488	280,856,724
i.	Rupiah	268,580,535	9,692,546	319,367	235,555	2,414,270	281,242,273	220,790,086	7,871,690	319,331	267,432	2,442,143	231,690,682
ii.	Foreign currencies	61,851,419	2,040,790	63	-	1,470,168	65,362,440	45,611,431	2,269,874	3,370	15,022	1,266,345	49,166,042
c.	Restructured loans	7,522,637	3,414,760	45,902	19,183	1,654,605	12,657,087	6,707,136	3,861,660	328,596	19,732	956,878	11,874,002
i.	Rupiah	3,942,389	1,552,225	45,902	19,183	818,115	6,377,814	3,390,960	1,748,706	328,596	19,732	675,852	6,163,846
ii.	Foreign currencies	3,580,248	1,862,535	-	-	836,490	6,279,273	3,316,176	2,112,954	-	-	281,026	5,710,156
d.	Property loans	26,404,734	3,055,251	59,553	62,136	296,851	29,878,525	22,384,596	2,558,211	56,976	52,002	293,384	25,345,169
9.	Investments in shares	1,955	-	-	-	-	1,955	1,955	-	-	-	-	1,955
10.	Temporary investment	-	-	-	1,362	-	1,362	-	-	-	1,060	-	1,060
11.	Administrative account transaction												
a.	Rupiah	99,097,986	457,415	383	574	58,180	99,614,538	95,184,250	732,091	3,126	278	24,990	95,944,735
b.	Foreign currencies	60,585,149	191,910	-	-	158,913	60,935,972	45,301,096	135,044	-	-	5,328	45,441,468
12.	Reposessed assets	-	-	-	-	19,815	19,815	-	-	-	-	19,815	19,815

STATEMENTS OF ASSETS' QUALITY AND OTHER INFORMATION

As at 31 December 2013 and 2012
(In Millions of Rupiah)

No.	DESCRIPTION	BANK												
		31 December 2013 *)						31 December 2012						
		(Audited)						(Audited)						
		Current	Special Mention	Sub Standard	Doubtful	Loss	Total	Current	Special Mention	Sub Standard	Doubtful	Loss	Total	
III.	OTHER INFORMATIONS													
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							16,828,352						
3.	Total required allowance for possible losses on assets							12,654,998						
4.	Percentage of UMKM loans to total loans							15.49%						
5.	Percentage of UMK loans to total loans							6.56%						
6.	Percentage of UMKM debtors to total debtors							47.62%						
7.	Percentage of UMK debtors to total debtors							44.37%						
8.	Others													
a.	Chanelling of loans							11,409,429						
b.	Mudharabah Muqayyadah financing							-						
c.	Write off on earning assets							2,304,223						
d.	Recovery-of write off on earning assets							3,075,755						
e.	Write-off on earning assets with elimination of right to collect							-						

*) Statement of Assets' Quality as at 30 September 2013 are presented to comply with PBI No. 14/15/PBI/2012 dated 24 October 2012 regarding Assets Quality for Commercial Bank.

ALLOWANCES FOR IMPAIRMENT
As at 31 December 2013 and 2012
(in Millions of Rupiah)

No.	DESCRIPTION	31 December 2013 (Audited)				31 December 2012 (Audited)			
		Allowance for Impairment		Required Allowance for Possible Losses on Earning Assets		Allowance for Impairment		Required Allowance for Possible Losses on Earning Assets	
		Individual	Collective	General	Specific	Individual	Collective	General	Specific
1.	Placements with other banks	72,260	37,498	236,386	72,260	54,894	32,203	192,073	54,894
2.	Spot and derivative receivables	-	-	1,607	-	-	-	871	-
3.	Securities	141,819	6,909	126,480	100,087	119,110	5,760	80,528	97,523
4.	Securities sold with agreement to repurchase (Repo)	-	-	-	-	-	-	-	-
5.	Securities purchased with agreement to resell (Reverse Repo)	-	-	31,034	-	-	-	43,264	-
6.	Acceptances receivables	28,092	35,389	101,536	1,240	12,676	24,365	79,504	400
7.	Other Receivable - Trade Transaction	1,428,133	21,338	77,306	1,015,767	1,116,160	21,527	56,325	835,727
8.	Loans	9,582,174	5,419,841	3,948,419	6,677,563	8,313,647	4,426,914	3,211,360	5,759,611
9.	Investments in shares	54,218	-	50	264,582	22,002	-	50	234,583
10.	Temporary investment	681	-	-	681	530	-	-	530
11.	Administrative account transaction	189,113	8,694	797,205	77,005	180,208	5,906	599,840	45,862

STATEMENTS OF CALCULATION OF CAPITAL ADEQUACY RATIO COMMERCIAL BANK

As at 31 December 2013 and 2012

(In Millions of Rupiah)

No.	COMPONENTS OF CAPITAL	31 December 2013 (Audited)		31 December 2012 (Audited)	
		Bank	Consolidated	Bank	Consolidated
I.	COMPONENTS				
	A. Core Capital	65,853,989	71,606,641	54,438,380	58,932,922
	1. Paid-in Capital	11,666,667	11,666,667	11,666,667	11,666,667
	2. Disclosed Reserves	55,739,397	60,219,128	44,369,337	47,655,277
	2.1. Additional	55,971,155	60,463,948	44,645,424	47,944,427
	a. Agio	17,476,308	17,476,308	17,195,760	17,195,760
	b. Donated capital	-	-	-	-
	c. General reserves	2,333,333	2,333,333	2,333,333	2,333,333
	d. Appropriated reserves	2,050,894	2,050,894	547,000	547,000
	e. Previous years profit (100%)	25,413,268	29,325,353	17,424,892	20,158,556
	f. Current year profit (50%)	8,571,342	9,056,440	7,071,745	7,662,101
	g. Differences arising from translation of financial statement	126,010	221,620	72,694	47,677
	h. Funds for Paid-Up Capital	-	-	-	-
	i. Warrant issued (50%)	-	-	-	-
	j. Stock option issued for stock-based compensation program (50%)	-	-	-	-
	2.2. Deduction	(231,758)	(244,820)	(276,087)	(289,150)
	a. Disagio	-	-	-	-
	b. Previous years loss (100%)	-	-	-	-
	c. Current year loss (100%)	-	-	-	-
	d. Differences arising from translation of financial statement	-	-	-	-
	e. Other comprehensive income: Losses from decrease in fair value of investment in shares classified Available for sale	-	-	-	-
	f. Difference in allowance for possible losses and allowance for impairment on earning assets	-	-	-	-
	g. Allowance for impairment on non earning assets which shall be calculated	(231,758)	(244,820)	(276,087)	(289,150)
	h. Difference in adjustment amounts from fair value of financial assets in trading book	-	-	-	-
	3. Innovative Capital	-	-	-	-
	3.1. Subordinated bonds (non cumulative perpetual)	-	-	-	-
	3.2. Subordinated loans (non cumulative perpetual)	-	-	-	-
	3.3. Other innovative capital Instrument	-	-	-	-
	4. Core Capital Deduction	(1,552,075)	(628,743)	(1,597,624)	(679,384)
	4.1. Goodwill	-	(117,741)	-	(105,666)
	4.2. Other intangible assets	-	-	-	-
	4.3. Investments in shares (50%)	(1,552,075)	(511,002)	(1,597,624)	(573,718)
	4.4. Shortage of capital on insurance subsidiaries (50%)	-	-	-	-
	5. Non Controlling Interest	-	349,589	-	290,362
	B. Supplemental Capital	7,491,432	9,001,217	7,509,124	9,003,821
	1. Upper Tier 2	6,691,917	7,160,629	5,755,636	6,226,427
	1.1. Preference stock (cumulative perpetual)	-	-	-	-
	1.2. Subordinated bonds (cumulative perpetual)	-	-	-	-
	1.3. Subordinated loans (cumulative 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 revaluation	1,371,121	1,371,121	1,371,121	1,371,121
	1.8. General provision on earning assets (max. 1.25% RWA)	5,320,796	5,789,508	4,384,515	4,855,306
	1.9. Other comprehensive income: Gain from increase in fair value of investment in shares classified as Available for sale (45%)	-	-	-	-
	2. Lower Tier 2 maximum 50% of Core Capital	2,351,590	2,351,590	3,351,112	3,351,112
	2.1. Redeemable preference shares	-	-	-	-
	2.2. Subordinated loans and bonds	2,351,590	2,351,590	3,351,112	3,351,112
	2.3. Other supplemental capital instrument (lower tier 2)	-	-	-	-
	3. Supplemental Capital Deduction	(1,552,075)	(511,002)	(1,597,624)	(573,718)
	3.1. Investments in shares (50%)	(1,552,075)	(511,002)	(1,597,624)	(573,718)
	3.2. Shortage of capital on insurance subsidiaries (50%)	-	-	-	-
	C. Core Capital and Supplemental Capital Deduction	-	-	-	-
	Securitisation exposure	-	-	-	-
	D. Additional Supplemental Capital Fulfilling Requirement (Tier 3)	-	-	-	-
	E. Additional Supplemental Capital Allocated To Anticipate Market Risk	-	-	-	-
II.	TOTAL CORE CAPITAL AND SUPPLEMENTAL CAPITAL (A+B-C)	73,345,421	80,607,858	61,947,504	67,936,743
III.	TOTAL CORE CAPITAL, SUPPLEMENTAL CAPITAL, AND ADDITIONAL SUPPLEMENTAL CAPITAL ALLOCATED TO ANTICIPATE MARKET RISK (A+B-C+E)	73,345,421	80,607,858	61,947,504	67,936,743
IV.	CREDIT RISK-WEIGHTED ASSETS	431,632,851	476,508,651	350,761,176	388,424,480
V.	OPERATIONAL RISK-WEIGHTED ASSETS	57,671,278	67,642,899	48,384,624	55,735,767
VI.	MARKET RISK-WEIGHTED ASSETS	1,972,041	1,990,242	1,044,148	1,244,238
VII.	REQUIRED MINIMUM CAPITAL ADEQUACY RATIO FOR CREDIT RISK AND OPERATIONAL RISK (II: (IV+V))	14.99%	14.81%	15.52%	15.30%
VIII.	REQUIRED MINIMUM CAPITAL ADEQUACY RATIO FOR CREDIT RISK, OPERATIONAL RISK AND MARKET RISK (III: (IV+V+VI))	14.93%	14.76%	15.48%	15.25%

STATEMENTS OF SPOT AND DERIVATIVE TRANSACTIONS

As at 31 December 2013
(In Millions of Rupiah)

No.	TRANSACTION	BANK (Audited)				
		Notional Amount	Type		Derivative Receivables & Payables	
			Trading	Hedging	Receivables	Payables
A.	Exchange Rate Related					
1	Spot	2,395,230	2,214,127	181,103	5,064	5,787
2	Forward	5,442,861	152,012	5,290,849	83,013	50,509
3	Option					
	a. Written	-	-	-	-	-
	b. Purchased	-	-	-	-	-
4	Future	-	-	-	-	-
5	Swap	18,665,678	18,565,506	100,172	65,106	168,868
6	Others	-	-	-	-	-
B.	Interest Rate Related					
1	Forward	-	-	-	-	-
2	Option					
	a. Written	-	-	-	-	-
	b. Purchased	-	-	-	-	-
3	Future	-	-	-	-	-
4	Swap	9,000,000	-	9,000,000	22,764	5,456
5	Others	-	-	-	-	-
C.	Others	-	-	-	-	-
	TOTAL	35,503,769	20,931,645	14,572,124	175,947	230,620

CALCULATION OF FINANCIAL RATIOS

As at 31 December 2013 and 2012

(In %)

No.	RATIOS	BANK	
		31 December 2013 (Audited)	31 December 2012 (Audited)
PERFORMANCE RATIOS			
1.	Capital Adequacy Ratio (CAR)	14.93%	15.48%
2.	Non performing earning assets and non performing non earning assets		
	to total earning assets and non earning assets	1.17%	1.17%
3.	Non performing earning assets to total earning assets	1.43%	1.45%
4.	Allowance for impairment on financial assets to		
	earning assets	2.86%	2.77%
5.	Gross NPL	1.60%	1.74%
6.	Net NPL	0.37%	0.37%
7.	Return on Asset (ROA)	3.66%	3.55%
8.	Return on Equity (ROE)	27.31%	27.23%
9.	Net Interest Margin (NIM)	5.68%	5.58%
10.	Operating Expenses to Operating Income	62.41%	63.93%
11.	Loan to Deposit Ratio (LDR)	82.97%	77.66%
COMPLIANCE			
1.	a. Percentage violation of Legal Lending Limit		
	i. 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	8.00%	8.00%
	b. Reserve requirement Foreign currencies	8.10%	8.01%
3.	Net Open Position - Overall	2.40%	1.27%

STATEMENTS OF CASH FLOW
For the Years Ended 31 December 2013 and 2012
(In millions of Rupiah)

DESCRIPTION	CONSOLIDATED	
	31 December 2013 (Audited)	31 December 2012 *) (Audited)
CASH FLOWS FROM OPERATING ACTIVITIES		
Receipts from interest income and sharia income	48,006,235	41,306,034
Receipts from fees, commissions and premium - net	11,330,101	9,563,427
Payments of interest expense and sharia expenses	(17,291,592)	(15,061,545)
Receipts from the sale of Government Bonds - Fair value through profit or loss	26,689,634	63,020,694
Acquisition of Government Bonds - Fair value through profit or loss	(26,364,288)	(63,299,911)
Foreign exchange gains/ (losses) - net	(1,684,990)	542,860
Operating income - others	1,126,887	878,819
Operating expenses - others	(1,295,075)	(2,449,179)
Salaries and employee benefits	(8,659,586)	(7,062,317)
General and administrative expenses	(8,935,985)	(7,543,342)
Non operating income	523,356	878,821
Cash Flow From Operating Activities Before Changes in Operating Assets and Liabilities	23,444,697	20,774,361
Decrease/(increase) in operating assets:		
Placements with Bank Indonesia and other banks	(975,057)	43,263
Marketable securities - Fair value through profit or loss	(743,827)	1,021,680
Other receivables - trade transactions	(2,273,965)	(783,128)
Loans	(85,610,294)	(74,972,786)
Securities purchased under resale agreements	10,777,622	(2,145,350)
Consumer financing receivable	(833,329)	(762,916)
Net investment in lease financing	(291,229)	(290,465)
Prepaid taxes	(1,098,375)	(6,634)
Prepaid expense	(53,253)	(30,999)
Other assets	172,342	(2,466,353)
Proceeds from collection of financial assets already written - off	3,002,556	2,550,099
Increase/(decrease) in operating liabilities and temporary syirkah funds:		
Conventional Banking		
Demand deposits	10,098,878	20,800,328
Saving deposits	32,276,298	34,355,704
Time deposits	21,255,943	4,383,361
Inter-bank call money	953,750	268,819
Obligation due immediately	(932,101)	392,759
Liability to unit linked holders	968,758	1,989,973
Other taxes payable	(211,620)	10,573
Payment of corporate income tax	(5,911,725)	(3,266,066)
Other liabilities	1,523,844	4,659,131
Sharia Banking - Temporary Syirkah Funds		
Demand deposit - restricted investment and demand deposit - mudharabah musytarakah	14,717	(82,444)
Saving deposit - restricted investment and mudharabah saving deposit - unrestricted investment	2,210,646	4,353,474
Mudharabah time deposit - unrestricted investment	4,968,241	(1,748,502)
Net cash provided by operating activities	12,733,517	9,047,882
CASH FLOWS FROM INVESTING ACTIVITIES		
Increase in marketable securities - Available for sale and Held to maturity	(6,410,209)	(97,314)
(Increase)/decrease in Government Bonds - Available for sale and Held to maturity	(4,642,580)	376,925
Proceeds from sale of fixed assets	119,287	94,547
Acquisition of fixed assets	(1,584,388)	(1,668,666)
Acquisition of intangible assets	(439,775)	(251,873)
Sale of investment in PT Bumi Daya Plaza shares	264,000	-
Sale of investment in PT Usaha Gedung Mandiri shares	132,000	-
Net cash used in investing activities	(12,561,665)	(1,546,381)
CASH FLOWS FROM FINANCING ACTIVITIES		
Decrease/(Increase) of investment in Subsidiaries	98,830	(1,002,251)
Increase/(decrease) in marketable securities issued	233,721	(665,712)
Increase/(decrease) in fund borrowings	6,688,977	(185,754)
Payment of Subordinated Loans	(672,335)	(713,848)
Increase liabilities sold with repo agreements to repurchase (Repo)	4,656,149	-
Payments of dividends, partnership program and community development program	(4,651,220)	(2,940,884)
Net cash (used in)/provided by financing activities	6,354,122	(5,508,449)
NET INCREASE IN CASH AND CASH EQUIVALENTS	6,525,974	1,993,052
EXCHANGE GAINS/(LOSSES)	2,993,395	642,083
CASH AND CASH EQUIVALENTS AT BEGINNING OF YEAR	111,503,789	108,868,654
CASH AND CASH EQUIVALENTS AT END OF YEAR	121,023,158	111,503,789
Cash and cash equivalent at end of year consist of :		
Cash	19,051,934	15,482,025
Current accounts with Bank Indonesia	43,904,419	38,272,155
Current accounts with other banks	14,048,075	9,651,772
Placements with Bank Indonesia and other banks	44,018,730	48,097,837
Total cash and cash equivalents	121,023,158	111,503,789
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 deferred tax	(1,417,240)	(409,449)
Acquisition of fixed assets - payable	(812,181)	(570,233)

*) Reclassified is related to mutual fund consolidation owned by the Bank's subsidiary (AXA Mandiri Financial Services), the reclassification of non-controlling interest over net asset of the subsidiary's mutual fund being consolidated by the Bank's Subsidiary, the application of line-by-line consolidation by the Bank's subsidiary upon policyholder's investment on unit-linked contracts.