

STATEMENTS OF FINANCIAL POSITION
PT BANK MANDIRI (PERSERO) Tbk.
As at 30 September 2013 and 31 December 2012

(In Millions of Rupiah)

NO	POS - POS	BANK		CONSOLIDATED	
		30 September 2013	31 December 2012 (Audited)	30 September 2013	31 December 2012 (Audited)
	ASSETS				
1.	Cash	13,119,623	14,131,136	14,352,087	15,286,190
2.	Placements with Bank Indonesia	61,406,676	69,830,072	69,027,421	75,286,859
3.	Placements with other banks	24,809,092	19,262,173	26,322,381	20,960,551
4.	Spot and derivative receivables	551,100	93,280	551,625	93,291
5.	Securities				
	a. Designated at fair value through profit/loss	3,118,403	1,785,047	5,366,037	4,130,708
	b. Available for sale	65,249,609	59,104,726	65,610,472	59,428,193
	c. Held to maturity ***)	24,638,678	24,182,676	26,419,304	26,073,041
	d. Loans and receivables	12,662	10,817	12,662	10,817
6.	Securities sold with agreement to repurchase (<i>Repo</i>)	2,816,733	-	2,816,733	-
7.	Securities purchased with agreement to resell (<i>Reverse Repo</i>)	1,100,254	14,322,362	1,584,574	14,515,235
8.	Acceptances receivables	11,590,896	7,957,512	11,590,896	7,957,512
9.	Loans				
	a. Designated at fair value through profit/loss	-	-	-	-
	b. Available for sale	-	-	-	-
	c. Held to maturity	-	-	-	-
	d. Loans and receivables	395,830,648	339,973,690	445,046,607	384,581,706
10.	Consumer finance receivables	-	-	5,102,600	3,919,146
11.	Sharia financing	-	-	-	-
12.	Investments in shares	3,250,926	3,218,075	7,716	7,350
13.	Policy holder's investment in Unit Link Contract	-	-	11,619,316	11,034,239
14.	Allowance for impairment on financial assets -/-				
	a. Securities	(147,061)	(124,870)	(288,394)	(268,841)
	b. Loans	(14,571,991)	(12,740,561)	(16,026,497)	(14,011,350)
	c. Others	(1,784,329)	(1,284,357)	(1,866,873)	(1,361,841)
15.	Intangible assets	1,924,849	1,829,609	2,222,093	2,074,593
	Accumulated amortisation for intangible assets -/-	(1,253,940)	(1,173,596)	(1,310,396)	(1,213,891)
16.	Premises and equipment	10,875,431	10,410,946	12,579,652	11,940,765
	Accumulated depreciation for premises and equipment -/-	(4,655,679)	(4,226,501)	(5,530,578)	(4,938,075)
17.	Non earning assets				
	a. Abandoned properties	180,048	180,046	180,282	180,280
	b. Repossessed assets	19,815	19,815	33,837	33,837
	c. Suspense account	1,069,076	779,222	1,069,076	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 -/-	(308,574)	(283,905)	(321,636)	(296,967)
19.	Lease Financing	-	-	616,592	329,447
20.	Deferred tax assets	2,770,294	3,777,111	2,967,640	3,966,613
21.	Other assets	14,690,434	12,070,531	20,327,353	15,120,078
	TOTAL ASSETS	616,303,673	563,105,056	700,082,582	635,618,708

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As at 30 September 2013 and 31 December 2012

NO	POS - POS	BANK		CONSOLIDATED	
		30 September 2013	31 December 2012 (Audited)	30 September 2013	31 December 2012 (Audited)
	LIABILITIES AND EQUITY				
	LIABILITIES				
1.	Demand deposits **)	107,313,005	107,829,706	113,021,975	113,911,014
2.	Savings deposits **)	196,273,476	182,784,459	217,723,481	202,216,209
3.	Time deposits **)	156,354,254	144,844,747	183,475,319	166,786,895
4.	Investment fund - revenue sharing	-	-	-	-
5.	Fund from Bank Indonesia	185	755	185	755
6.	Fund from other banks **)	29,973,434	14,118,879	30,131,032	14,320,656
7.	Spot and derivative liabilities	937,597	121,232	937,597	121,232
8.	Liabilities sold with repo agreements to repurchase (Repo)	2,556,778	-	2,556,778	-
9.	Acceptances liabilities	11,590,896	7,957,512	11,590,896	7,957,512
10.	Securities issued	564	564	1,668,424	1,250,364
11.	Fund borrowings				
	a. Loans capital	5,146,411	5,142,950	5,141,411	5,137,950
	b. Others fund borrowings	10,676,386	8,701,422	13,769,189	11,608,077
12.	Margin deposits received	1,836,621	1,872,976	1,836,621	1,872,976
13.	Inter office liabilities				
	a. Operational activities conducted in Indonesia	9,321,335	4,226,590	9,321,335	4,226,590
	b. Operational activities conducted outside Indonesia	(9,243,358)	(4,059,287)	(9,243,358)	(4,059,287)
14.	Deferred tax liabilities	-	-	-	-
15.	Liability to Unit Link Holders	-	-	11,619,316	11,034,239
16.	Other liabilities	16,327,996	18,911,364	22,790,131	22,700,661
17.	Investment fund - profit sharing	-	-	-	-
	TOTAL LIABILITIES	539,065,580	492,453,869	616,340,332	559,085,843
	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	17,202,376	17,195,760	17,202,376	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	163,610	72,694	138,023	47,677
	b. Gain (Losses) from changes of financial assets on available for sale	(1,681,012)	(528,757)	(1,672,568)	(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	331,609	101,158	329,920	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	37,041,727	27,695,065
	b. Current year	12,062,398	14,301,901	12,803,391	15,504,067
	TOTAL EQUITY ATTRIBUTABLE TO OWNER	77,238,093	70,651,187	81,893,763	74,580,120
26.	Non controlling interest	-	-	1,848,487	1,952,745
	TOTAL EQUITY	77,238,093	70,651,187	83,742,250	76,532,865
	TOTAL LIABILITIES AND EQUITY	616,303,673	563,105,056	700,082,582	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 classsified "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 Periods Ended 30 September 2013 and 2012

(In Millions of Rupiah)

NO	POS - POS	BANK		CONSOLIDATED	
		30 September 2013	30 September 2012	30 September 2013	30 September 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	30,879,963	27,038,080	35,797,867	31,151,567
a.	Rupiah	28,821,101	25,211,064	33,620,846	29,207,376
b.	Foreign currencies	2,058,862	1,827,016	2,177,021	1,944,191
2.	Interest Expense and Sharia Expenses	9,796,720	8,846,247	11,631,669	10,545,661
a.	Rupiah	9,367,856	8,513,513	11,199,986	10,201,029
b.	Foreign currencies	428,864	332,734	431,683	344,632
	Net Interest Income and Sharia Income (Expenses)	21,083,243	18,191,833	24,166,198	20,605,906
3.	Premium Income	-	-	5,029,988	4,458,055
4.	Claim Expense	-	-	3,008,742	2,809,346
	Net Premium Income (Claim Expenses)	-	-	2,021,246	1,648,709
	Net Interest Income (Expenses), Sharia, and Net Premium Income (Claim Expenses)	21,083,243	18,191,833	26,187,444	22,254,615
B. Other Operating Income and Expenses					
1.	Other Operating Income	9,622,758	8,039,536	10,590,805	8,708,826
a.	Increase in fair value of financial assets (mark to market)				
i.	Securities	985	302	-	7,452
ii.	Loans	-	-	-	-
iii.	Spot and derivative	1,241,978	733,861	1,334,208	733,861
iv.	Other financial assets	-	-	-	-
b.	Decrease in fair value of financial liabilities (mark to market)	-	-	-	-
c.	Gain from sale of financial assets				
i.	Securities	22,323	82,089	35,411	74,694
ii.	Loans	-	-	-	-
iii.	Other financial assets	-	-	-	-
d.	Gain from spot and derivative transaction (realised)	143,325	113,515	171,605	127,663
e.	Gain from investment in shares with equity method	-	-	-	-
f.	Dividend	429,507	279,222	615	1
g.	Comissions/provisions/fees and administrative	5,262,186	4,547,625	6,091,485	5,278,039
h.	Recovery on allowance for impairment	47,184	276,259	47,883	125,910
i.	Other income	2,475,270	2,006,663	2,909,598	2,361,206
2.	Other Operating Expenses	15,721,979	13,446,227	20,205,945	16,591,082
a.	Decrease in fair value of financial assets (mark to market)				
i.	Securities	-	-	212,755	-
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	10,714	-	8,075	7,946
ii.	Loans	3,039,020	2,847,585	3,668,271	2,973,643
iii.	Sharia financing	-	-	-	-
iv.	Other financial assets	279,889	-	356,369	-
f.	Losses related to operational risk	20,174	(60,585)	20,174	(60,585)
g.	Losses from investment in shares under equity method	-	-	-	-
h.	Commissions/provisions/fees and administrative	406,645	343,370	406,645	343,370
i.	Impairment on non financial assets	-	1,375	-	-
j.	Salaries and employee benefits	5,373,730	4,366,347	6,772,978	5,444,734
k.	Promotion expenses	530,343	584,821	619,621	689,359
l.	Other expenses	6,061,464	5,363,314	8,141,057	7,192,615
	Other Operating Income (Expenses)	(6,099,221)	(5,406,691)	(9,615,140)	(7,882,256)
PROFIT (LOSS) FROM OPERATIONS		14,984,022	12,785,142	16,572,304	14,372,359
NON OPERATING INCOME AND EXPENSES					
1.	Gain (Losses) from sale of premises and equipment	2,992	849	4,461	4,236
2.	Gain (Losses) from foreign currencies translation	-	-	-	-
3.	Other non operating income (expenses)	46,255	166,567	172,082	227,881
PROFIT (LOSS) FROM NON OPERATING		49,247	167,416	176,543	232,117
PROFIT (LOSS) CURRENT YEAR BEFORE TAX		15,033,269	12,952,558	16,748,847	14,604,476
Income tax expenses					
a.	Estimated current tax	(1,733,604)	(1,474,700)	(2,240,295)	(1,969,156)
b.	Deferred tax income (expenses)	(1,237,267)	(1,113,882)	(1,237,967)	(1,115,981)
PROFIT (LOSS) AFTER INCOME TAX - NET		12,062,398	10,363,976	13,270,585	11,519,339
OTHER COMPREHENSIVE INCOME					
a.	Adjustment arising from translation of financial statement	90,916	(11,350)	90,346	(9,948)
b.	Gain (Losses) from changes of financial assets on available for sale	(1,152,255)	261,840	(1,166,499)	362,909
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	230,451	(52,353)	233,300	(52,353)
h.	Others	-	-	-	-
	Other comprehensive income current year after income tax - net	(830,888)	198,137	(842,853)	300,608
TOTAL OTHER COMPREHENSIVE INCOME CURRENT YEAR		11,231,510	10,562,113	12,427,732	11,819,947
Income attributable to :					
	Parent Company	12,062,398	10,363,976	12,803,391	11,119,408
	Non controlling interest	-	-	467,194	399,931
TOTAL INCOME CURRENT YEAR		12,062,398	10,363,976	13,270,585	11,519,339
Total comprehensive income attributable to :					
	Parent Company	11,231,510	10,562,113	11,960,538	11,420,016
	Non controlling interest	-	-	467,194	399,931
TOTAL COMPREHENSIVE INCOME CURRENT YEAR		11,231,510	10,562,113	12,427,732	11,819,947
TRANSFER INCOME (LOSSES) TO HEAD OFFICE		-	-	-	-
DIVIDEND		-	-	-	-
EARNING PER SHARE		-	-	548.72	476.55

STATEMENTS OF COMMITMENTS AND CONTINGENCIES

PT BANK MANDIRI (PERSERO) Tbk.
As at 30 September 2013 and 31 December 2012

(In Millions of Rupiah)

NO	POS - POS	BANK		CONSOLIDATED	
		30 September 2013	31 December 2012 (Audited)	30 September 2013	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	572,729	93,280	572,729	99,522
	3. Others	-	-	-	-
II.	COMMITMENT PAYABLES				
	1. Unused loan facilities granted to customer				
	a. BUMN				
	i. Committed				
	- Rupiah	5,435,550	10,555,252	5,435,550	10,555,252
	- Foreign currencies	357,707	429,736	357,707	429,736
	ii. Uncommitted				
	- Rupiah	12,580,750	9,889,235	12,580,750	9,889,235
	- Foreign currencies	416,772	455,415	416,772	455,415
	b. Others				
	i. Committed	20,315,789	18,317,538	20,319,728	18,326,668
	ii. Uncommitted	44,711,451	41,783,658	45,607,966	43,538,037
	2. Unused loan facilities granted to other banks				
	a. Committed				
	i. Rupiah	77,092	68,373	77,092	68,373
	ii. Foreign currencies	-	-	-	-
	b. Uncommitted				
	i. Rupiah	130,598	134,788	130,598	134,788
	ii. Foreign currencies	-	-	-	-
	3. Outstanding irrevocable letters of credit				
	a. Foreign L/C	9,111,006	9,513,676	9,177,420	9,575,542
	b. Local L/C	2,569,377	2,378,427	2,608,688	2,389,196
	4. Outstanding sales position on spot and derivative	998,516	121,232	998,516	127,464
	5. Others	-	-	-	-
III.	CONTINGENT RECEIVABLES				
	1. Guarantees received				
	a. Rupiah	388,917	251,694	391,320	254,097
	b. Foreign currencies	17,286,908	9,916,800	17,289,993	9,919,327
	2. Unrecognized interest income				
	a. Interest loan	6,611,217	5,669,484	6,617,302	5,674,413
	b. Others interest	51,949	51,949	473,333	234,732
	3. Others	32,729	32,729	32,729	32,729
IV.	CONTINGENT PAYABLES				
	1. Guarantees issued				
	a. Rupiah	20,820,175	22,329,910	20,965,567	22,541,654
	b. Foreign currencies	37,554,842	25,951,138	37,707,599	26,057,908
	2. Others	208,666	247,777	208,666	247,777

As at 30 September 2013 and 2012
(In Millions of Rupiah)

[illegible]

II. THIRD PARTIES													
1.	Placements with other banks												
a.	Rupiah	12,455,314	-	-	-	-	12,455,314		21,143,330	-	-	-	-
b.	Foreign currencies	33,583,218	-	-	-	67,406	33,650,624		27,988,875	-	-	-	53,416
2.	Spot and derivative receivables												
a.	Rupiah	550,989	-	-	-	-	550,989		61,600	-	-	-	-
b.	Foreign currencies	111	-	-	-	-	111		357	-	-	-	-
3.	Securities												
a.	Rupiah	82,005,204	-	-	-	86,720	82,091,924		81,222,965	-	-	-	86,507
b.	Foreign currencies	10,764,889	-	-	-	12,809	10,777,698		3,031,441	-	-	-	10,725
4.	Securities sold with agreement to repurchase (Repo)												
a.	Rupiah	2,816,733	-	-	-	-	2,816,733		650,340	-	-	-	-
b.	Foreign currencies	-	-	-	-	-	-		-	-	-	-	-
5.	Securities purchased with agreement to resell (Reverse Repo)												
a.	Rupiah	1,100,254	-	-	-	-	1,100,254		6,791,327	-	-	-	-
b.	Foreign currencies	-	-	-	-	-	-		-	-	-	-	-
6.	Acceptances receivables	11,580,201	10,695	-	-	-	11,590,896		7,233,053	3,677	-	919	-
7.	Other Receivable - Trade Transaction												
a.	Rupiah	3,072,688	59,718	-	-	145,944	3,278,350		2,024,166	42,380	-	-	145,944
b.	Foreign currencies	3,833,765	447,459	-	-	806,147	5,087,371		2,211,583	354,877	-	664	664,845
8.	Loans												
a.	Micro, small and medium loans (UMKM)	55,167,281	4,099,899	372,926	545,864	1,440,260	61,626,230		45,677,354	3,271,510	262,016	362,911	1,003,559
i.	Rupiah	54,828,220	4,082,863	372,926	545,864	1,440,260	61,270,133		45,357,058	3,246,268	262,016	362,911	1,003,559
ii.	Foreign currencies	339,061	17,036	-	-	-	356,097		320,296	25,242	-	-	-
b.	Non UMKM	314,723,994	11,038,165	354,597	283,162	3,753,360	330,153,278		249,817,498	10,497,976	1,229,554	225,500	3,067,517
i.	Rupiah	258,906,528	8,910,223	354,537	270,551	2,447,017	270,888,856		208,115,865	8,191,648	949,882	217,485	2,094,553
ii.	Foreign currencies	55,817,466	2,127,942	60	12,611	1,306,343	59,264,422		41,701,633	2,306,328	279,672	8,015	972,964
c.	Restructured loans	7,768,680	3,478,033	191,498	55,051	1,215,599	12,708,861		8,324,328	4,654,832	744,185	35,761	305,045
i.	Rupiah	3,576,523	1,532,083	191,498	55,051	877,930	6,233,085		4,610,378	2,475,900	464,563	35,761	305,045
ii.	Foreign currencies	4,192,157	1,945,950	-	-	337,669	6,475,776		3,713,950	2,178,932	279,622	-	-
d.	Property loans	26,386,090	3,202,377	92,160	58,799	289,217	30,028,643		20,263,839	2,584,109	78,487	63,516	292,011
9.	Investments in shares	1,955	-	-	-	-	1,955		1,955	-	-	-	-
10.	Temporary investment	-	-	-	1,535	-	1,535		-	-	-	415	-
11.	Administrative account transaction												
a.	Rupiah	96,621,179	414,088	2,204	3,108	55,580	97,096,159		44,180,817	128,922	1,842	1,821	19,386
b.	Foreign currencies	56,386,715	155,422	-	-	3,981	56,546,118		37,080,602	50,276	-	-	14,671
12.	Repossessioned assets	-	-	-	-	19,815	19,815		-	-	-	-	120,030

III.	OTHER INFORMATION					
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		16,503,381			14,359,725
3.	Total required allowance for possible losses on assets		15,516,676			12,931,613
4.	Percentage of UMKM loans to total loans		15.57%			15.85%
5.	Percentage of UMK loans to total loans		6.47%			6.45%
6.	Percentage of UMKM debtors to total debtors		46.48%			43.03%
7.	Percentage of UMK debtors to total debtors		43.28%			40.08%
8.	Others a. Channelling of loans b. Mudharabah Muqayyadah financing c. Write off on earning assets d. Recovery-of write off on earning assets e. Write-off on earning assets with elimination of right to collect		11,802,698 - 1,826,454 2,230,743 -			13,000,917 - 1,970,676 2,856,656 -

*) 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 30 September 2013 and 2012
(In Millions of Rupiah)

No.	DESCRIPTION	30 September 2013				30 September 2012				
		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	Spesific	Individual	Collective	General	General	Spesific
1.	Placements with other banks	67,406	26,555	247,417	67,406	53,416	48,790	-	222,992	53,416
2.	Spot and derivative receivables	-	-	5,445	-	-	-	-	569	-
3.	Securities	140,044	7,017	116,372	99,529	108,870	6,242	-	75,791	97,232
4.	Securities sold with agreement to repurchase (Repo)	-	-	-	-	-	-	-	6,503	-
5.	Securities purchased with agreement to resell (Reverse Repo)	-	-	1,377	-	-	-	-	-	-
6.	Acceptances receivables	177,029	46,406	115,802	535	2,269	24,596	-	72,331	644
7.	Other Receivable - Trade Transaction	1,388,667	21,855	69,065	977,450	1,099,868	16,299	-	42,357	830,984
8.	Loans	9,181,487	5,390,504	6,072,315	7,478,563	8,681,503	4,315,152	-	4,327,456	7,198,802
9.	Investments in shares	55,643	-	50	264,582	2,513	-	-	51	2,278
10.	Temporary invesment	768	-	-	768	207	-	-	-	207
11.	Administrative account transaction	137,231	17,785	696,431	75,030	119,737	8,695	-	545,481	44,203

STATEMENTS OF CALCULATION OF CAPITAL ADEQUACY RATIO COMMERCIAL BANK

As at 30 September 2013 and 2012

(In Millions of Rupiah)

No.	COMPONENTS OF CAPITAL	30 September 2013		30 September 2012	
		Bank	Consolidated	Bank	Consolidated
I.	COMPONENTS				
	A. Core Capital	63,600,748	69,067,676	53,133,234	57,335,928
	1. Paid-in Capital	11,666,667	11,666,667	11,666,667	11,666,667
	2. Disclosed Reserves	53,531,084	57,775,366	42,910,290	45,975,286
	2.1. Additional	53,813,313	58,070,658	43,311,846	46,398,904
	a. Agio	17,202,376	17,202,376	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	20,158,271
	f. Current year profit (50%)	6,649,833	7,020,679	5,738,929	6,117,695
	g. Differences arising from translation of financial statement	163,609	138,023	71,932	46,845
	h. Funds for Paid-Up Capital	-	-	-	-
	i. Warrant issued (50%)	-	-	-	-
	j. Stock option issued for stock-based compensation program (50%)	-	-	-	-
	2.2. Deduction	(282,229)	(295,292)	(401,556)	(423,618)
	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	(282,229)	(295,292)	(401,556)	(423,618)
	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	(1,597,003)	(705,475)	(1,443,723)	(613,803)
	4.1. Goodwill	-	(117,741)	-	(105,666)
	4.2. Other intangible assets	-	-	-	-
	4.3. Investments in shares (50%)	(1,597,003)	(587,734)	(1,443,723)	(508,137)
	4.4. Shortage of capital on insurance subsidiaries (50%)	-	-	-	-
	5. Non Controlling Interest	-	331,118	-	307,778
	B. Supplemental Capital	7,526,427	9,072,941	7,849,828	9,246,465
	1. Upper Tier 2	6,501,396	7,038,641	5,489,287	5,950,338
	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)	5,130,275	5,667,520	4,118,166	4,579,217
	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	2,622,034	2,622,034	3,804,264	3,804,264
	2.1. Redeemable preference shares	-	-	-	-
	2.2. Subordinated loans and bonds	2,622,034	2,622,034	3,804,264	3,804,264
	2.3. Other supplemental capital instrument (lower tier 2)	-	-	-	-
	3. Supplemental Capital Deduction	(1,597,003)	(587,734)	(1,443,723)	(508,137)
	3.1. Investments in shares (50%)	(1,597,003)	(587,734)	(1,443,723)	(508,137)
	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)	71,127,175	78,140,617	60,983,062	66,582,393
III.	TOTAL CORE CAPITAL, SUPPLEMENTAL CAPITAL, AND ADDITIONAL SUPPLEMENTAL CAPITAL ALLOCATED TO ANTICIPATE MARKET RISK (A+B-C+E)	71,127,175	78,140,617	60,983,062	66,582,393
IV.	CREDIT RISK-WEIGHTED ASSETS	410,422,011	453,401,615	329,453,269	366,337,401
V.	OPERATIONAL RISK-WEIGHTED ASSETS	57,671,278	67,581,862	48,384,624	55,735,767
VI.	MARKET RISK-WEIGHTED ASSETS	1,558,307	1,426,982	1,345,933	1,599,965
VII.	REQUIRED MINIMUM CAPITAL ADEQUACY RATIO FOR CREDIT RISK AND OPERATIONAL RISK {II:{IV+V}}	15.20%	15.00%	16.14%	15.78%
VIII.	REQUIRED MINIMUM CAPITAL ADEQUACY RATIO FOR CREDIT RISK, OPERATIONAL RISK AND MARKET RISK {III:{IV+V+VI}}	15.14%	14.96%	16.08%	15.72%

STATEMENTS OF SPOT AND DERIVATIVE TRANSACTIONS

As at 30 September 2013

(In Millions of Rupiah)

No.	TRANSACTION	BANK				
		Notional Amount	Type		Derivative Receivables & Payables	
			Trading	Hedging	Receivables	Payables
A.	Exchange Rate Related					
1	Spot	5,360,101	5,212,489	147,612	6,612	6,078
2	Forward	6,393,493	192,009	6,201,484	105,769	77,435
3	Option					
	a. Written	-	-	-	-	-
	b. Purchased	-	-	-	-	-
4	Future	-	-	-	-	-
5	Swap	24,532,682	24,472,774	59,908	425,130	826,346
6	Others	-	-	-	-	-
B.	Interest Rate Related					
1	Forward	-	-	-	-	-
2	Option					
	a. Written	-	-	-	-	-
	b. Purchased	-	-	-	-	-
3	Future	-	-	-	-	-
4	Swap	9,400,000	-	9,400,000	13,589	27,738
5	Others	-	-	-	-	-
C.	Others	-	-	-	-	-
	TOTAL	45,686,276	29,877,272	15,809,004	551,100	937,597

CALCULATION OF FINANCIAL RATIOS

As at 30 September 2013 and 2012

(In %)

No.	RATIOS	BANK	
		30 September 2013	30 September 2012
PERFORMANCE RATIOS			
1.	Capital Adequacy Ratio (CAR)	15.14%	16.08%
2.	Non performing earning assets and non performing non earning assets		
	to total earning assets and non earning assets	1.21%	1.33%
3.	Non performing earning assets to total earning assets	1.50%	1.49%
4.	Allowance for impairment on financial assets to		
	earning assets	2.93%	3.01%
5.	Gross NPL	1.71%	1.91%
6.	Net NPL	0.38%	0.38%
7.	Return on Asset (ROA)	3.45%	3.47%
8.	Return on Equity (ROE)	25.82%	26.61%
9.	Net Interest Margin (NIM)	5.52%	5.55%
10.	Operating Expenses to Operating Income	63.00%	63.55%
11.	Loan to Deposit Ratio (LDR)	85.65%	82.23%
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	8.01%	8.01%
3.	Net Open Position - Overall	1.64%	2.00%

STATEMENTS OF CASH FLOW
For the Periods Ended 30 September 2013 and 2012
(In millions of Rupiah)

DESCRIPTION	CONSOLIDATED	
	30 September 2013	30 September 2012 *)
CASH FLOWS FROM OPERATING ACTIVITIES		
Receipts from interest income and sharia income	35,023,952	30,911,287
Receipts from fees, commissions and premium - net	8,119,178	6,962,630
Payments of interest expense and sharia expenses	(12,371,924)	(11,279,559)
Receipts from the sale of Government Bonds - Fair value through profit or loss	21,658,906	48,926,217
Acquisition of Government Bonds - Fair value through profit or loss	(21,154,853)	(48,691,841)
Foreign exchange gains - net	4,756,908	981,273
Operating income - others	311,011	311,532
Operating expenses - others	(1,152,274)	(1,550,246)
Salaries and employee benefits	(6,925,267)	(5,673,891)
General and administrative expenses	(6,032,263)	(5,195,668)
Non operating income - others	176,544	283,597
Cash Flow From Operating Activities Before Changes in Operating Assets and Liabilities	22,409,918	15,985,331
Decrease/(increase) in operating assets:		
Placements with Bank Indonesia and other banks	(109,423)	(43,783)
Marketable securities - Fair value through profit or loss	926,850	1,412,958
Other receivables - Trade Transactions	(1,637,377)	430,491
Loans	(62,849,993)	(51,198,398)
Securities purchased under resale agreements	12,930,661	5,576,449
Consumer financing receivable	(1,255,239)	(453,637)
Net investment in lease financing	(287,145)	(165,758)
Prepaid taxes	(1,323,642)	(407,194)
Prepaid expense	(348,054)	(187,542)
Other assets	(2,339,636)	(3,870,020)
Proceeds from collection of financial assets already written - off	2,160,971	1,688,555
Increase/(decrease) in operating liabilities and temporary syirkah funds:		
Conventional Banking and Sharia - Non Syirkah Temporer Fund		
Demand deposits	(34,473)	(1,754,740)
Saving deposits	14,037,464	13,367,987
Time deposits	22,450,188	6,019,074
Inter-bank call money	3,580,500	5,418,486
Obligation due immediately	(362,261)	312,206
Taxes payable	(103,921)	(441,890)
Payment of corporate income tax	(4,161,958)	(2,061,995)
Other liabilities	2,698,206	3,205,036
Sharia Banking - Temporary Syirkah Funds		
Restricted investment demand deposit and mudharabah musytarakah demand deposit	7,345	(82,318)
Restricted investment saving deposit and unrestricted investment mudharabah saving deposit	1,724,505	3,070,669
Unrestricted investment mudharabah time deposit	5,351,504	(2,088,788)
Net cash provided by operating activities	13,464,990	(6,268,821)
CASH FLOWS FROM INVESTING ACTIVITIES		
Decrease/(increase) in marketable securities - Available for sale and Held to maturity	(3,882,397)	(756,364)
Decrease in Government Bonds - Available for sale and Held to maturity	(5,187,290)	1,208,213
Increase of investment in Subsidiaries	(366)	622
Proceeds from sale of fixed assets	(565)	4,252
Acquisition of fixed assets	(634,541)	(828,957)
Acquisition of intangible assets	(148,072)	(64,074)
Increase in Non Controlling Interests	(104,258)	150,931
Net cash (used in)/provided by investing activities	(9,957,489)	(285,377)
CASH FLOWS FROM FINANCING ACTIVITIES		
(Decrease)/increase in marketable securities issued	241,191	(606,414)
(Decrease)/increase in fund borrowings	484,334	405,566
Payment of Subordinated Loans	3,461	(28,589)
Decrease in securities sold under repurchase agreements	2,556,778	652,975
Capital contribution	-	10,755
Payments of dividends, cooperative development fund program and community development fund program	(4,651,220)	(2,940,883)
Net cash (used in)/provided by financing activities	(1,365,456)	(2,506,590)
NET INCREASE IN CASH AND CASH EQUIVALENTS	2,142,045	(9,060,788)
CASH AND CASH EQUIVALENTS AT BEGINNING OF YEAR	111,307,954	108,653,748
CASH AND CASH EQUIVALENTS AT END OF YEAR	113,449,999	99,592,960
Cash and cash equivalent at end of year consist of :		
Cash	14,352,087	11,476,441
Current accounts with Bank Indonesia	42,032,100	34,732,754
Current accounts with other banks	17,843,581	10,313,335
Placements with Bank Indonesia and other banks	35,139,051	43,065,437
Certificate of Bank Indonesia	4,083,180	4,993
Total cash and cash equivalents	113,449,999	99,592,960
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	(1,342,648)	(320,973)
Acquisition of fixed assets - payable	(266,353)	(129,331)