STATEMENTS OF FINANCIAL POSITION

PT BANK MANDIRI (PERSERO) Tbk.

As at 30 September 2013 and 31 December 2012

(In Millions of Rupiah)

		ВА	NK	CONSOI	(In Millions of Rupiah) CONSOLIDATED		
NO.	POS - POS	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 (Repo)	2,816,733	-	2,816,733	-		
7.	Securities purchased with agreement to resell (Reverse Repo)	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	205 020 640	-	-	-		
10	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	2 250 026	2 240 075	7.716	7 250		
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)	· ·	(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		
13.	Accumulated amortisation for intangible assets -/-	(1,253,940)			(1,213,891)		
16.	Premises and equipment	10,875,431	10,410,946	12,579,652	11,940,765		
10.	Accumulated depreciation for premises and equipment -/-	(4,655,679)		(5,530,578)	(4,938,075)		
17.	Non earning assets	(1,033,013)	(1,220,301)	(3,330,370)	(1,550,075)		
	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		

STATEMENTS OF FINANCIAL POSITION

PT BANK MANDIRI (PERSERO) Tbk.

As at 30 September 2013 and 31 December 2012

		ВА	NK	CONSO	LIDATED
NO.	POS - POS	30 September 2013	31 December 2012 (Audited)	30 September 2013	31 December 2012 (Audited)
	LIABILITIES AND EQUITY				
	LIABILITIES				
	Demand deposits **)	107,313,005	107,829,706	113,021,975	113,911,014
	Savings deposits **)	196,273,476	182,784,459	217,723,481	202,216,209
	Time deposits **)	156,354,254	144,844,747	183,475,319	166,786,895
4. 5.	Investment fund - revenue sharing Fund from Bank Indonesia	105	-	- 105	-
5. 6.	Fund from Bank Indonesia Fund from other banks **)	185 29,973,434	755 14,118,879	185 30,131,032	755 14,320,656
	Spot and derivative liabilities	937,597	121,232	937,597	121,232
8.	Liabilities sold with repo agreements to repurchase (<i>Repo</i>)	2,556,778	-	2,556,778	-
	Acceptances liabilities	11,590,896	7,957,512	11,590,896	7,957,512
	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
	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)
ı	Deferred tax liabilities	-	-	-	-
ı	Liability to Unit Link Holders	16 227 006	10.011.264	11,619,316	11,034,239
ı	Other liabilities Investment fund - profit sharing	16,327,996	18,911,364	22,790,131	22,700,661
17.	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)
10	c. Treasury stock -/- Additional Paid-in Capital	-	-	-	-
19.	a. Agio	17,202,376	17,195,760	17,202,376	17,195,760
	b. Disagio -/-	17,202,370	17,133,700	17,202,370	-
	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
24	h. Others	-	=	-	=
21.	Difference arising from quasi reorganisation	-	-	-	-
	Difference arising from restructuring value of transaction of entities under common control Other equity	-	-	-	-
	Reserve	-	-	-	_
۷4,	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	2,000,004	3 . 7,300	2,000,004	2.7,000
	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 HABILITIES AND COLUMN	-646 200 670	-502 405 050	- 700 000 700	625-640-500
	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)

			NIK		(In Millions of Rupiah)
NO.	POS - POS	BA 30 September 2013	NK 30 September 2012	CONSO 30 September 2013	LIDATED 30 September 2012
	OPERATING INCOME AND EXPENSES				
	Interest Income and Sharia, Interest Expenses and Sharia, and Premium Income and Claim Ex Interest Income and Sharia Income	30,879,963	27,038,080	35,797,867	31,151,567
	a. Rupiah b. Foreign currencies	28,821,101 2,058,862	25,211,064 1,827,016	33,620,846 2,177,021	29,207,376 1,944,191
2.	Interest Expense and Sharia Expenses	9,796,720	8,846,247	11,631,669	10,545,661
	a. Rupiah b. Foreign currencies	9,367,856 428,864	8,513,513 332,734	11,199,986 431,683	10,201,029 344,632
	Net Interest Income and Sharia Income (Expenses)	21,083,243	18,191,833	24,166,198	20,605,906
3. 4.	Premium Income Claim Expense	-	=	5,029,988 3,008,742	4,458,055 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
	Other Operating Income and Expenses			40.500.005	0.000
1.	Other Operating Income a. Increase in fair value of financial assets (mark to market)	9,622,758	8,039,536	10,590,805	8,708,826
	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 assetsb. Decrease in fair value of financial liabilities (mark to market)	-	-	-	-
	c. Gain from sale of financial assets				
	i. Securities ii. Loans	22,323	82,089	35,411	74,694
	iii. Other financial assets	-	-	-	-
	d. Gain from spot and derivative transaction (realised) e. Gain from investment in shares with equity method	143,325	113,515	171,605	127,663
	f. Dividend	429,507 5,262,186	279,222 4,547,625	615 6,091,485	1 5,278,039
	g. Comissions/provisions/fees and administrative 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
	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	10 714		9.075	7.046
	i. Securities ii. Loans	10,714 3,039,020	2,847,585	8,075 3,668,271	7,946 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. Comissions/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 k. Promotion expenses	5,373,730 530,343	4,366,347 584,821	6,772,978 619,621	5,444,734 689,359
	I. 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 Gain (Losses) from foreign currencies translation	2,992	849	4,461	4,236
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				
	PROFII (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. Deffered 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
		12,002,030	10,505,570	15,2,0,505	11,515,555
	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
	Jacomo atributtable to .				
	Income atributtable to :	12,062,398	10,363,976	12,803,391 467,194	11,119,408 399,931
	Parent Company	12,002,398		46/194	
		12,002,398 - 12,062,398	10,363,976	13,270,585	11,519,339
	Parent Company Non controlling interest TOTAL INCOME CURRENT YEAR	-	10,363,976		11,519,339
	Parent Company Non controlling interest TOTAL INCOME CURRENT YEAR Total comprehensive income atributtable to: Parent Company	-	10,363,976 10,562,113		11,420,016
	Parent Company Non controlling interest TOTAL INCOME CURRENT YEAR Total compensive income atributtable to: Parent Company Non controlling interest	12,062,398 11,231,510	10,562,113 -	13,270,585 11,960,538 467,194	11,420,016 399,931
	Parent Company Non controlling interest TOTAL INCOME CURRENT YEAR Total comprehensive income atributtable to: Parent Company Non controlling interest TOTAL COMPREHENSIVE INCOME CURRENT YEAR	12,062,398		13,270,585 11,960,538	11,420,016 399,931
	Parent Company Non controlling interest TOTAL INCOME CURRENT YEAR Total compensive income atributtable to: Parent Company Non controlling interest	12,062,398 11,231,510	10,562,113 -	13,270,585 11,960,538 467,194	11,420,016 399,931
	Parent Company Non controlling interest TOTAL INCOME CURRENT YEAR Total comprehensive income atributtable to: Parent Company Non controlling interest TOTAL COMPREHENSIVE INCOME CURRENT YEAR	12,062,398 11,231,510	10,562,113 -	13,270,585 11,960,538 467,194	11,420,016 399,931
	Parent Company Non controlling interest TOTAL INCOME CURRENT YEAR Total comprehensive income atributtable to: Parent Company Non controlling interest TOTAL COMPREHENSIVE INCOME CURRENT YEAR TRANSFER INCOME (LOSSES) TO HEAD OFFICE	12,062,398 11,231,510	10,562,113 -	13,270,585 11,960,538 467,194	11,519,339 11,420,016 399,931 11,819,947 476.55

STATEMENTS OF COMMITMENTS AND CONTIGENCIES

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

				(In Millions of Rupiah) CONSOLIDATED			
Na	200 200	BA					
NO	POS - POS	30 September 2013	31 December 2012 (Audited)	30 September 2013	31 December 2012		
			(Audited)		(Audited)		
I.	COMMITMENT RECEIVABLES						
	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						
	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	130,336	134,760	130,336	134,766		
	Outstanding irrevocable letters of credit		-	-	-		
		0 111 006	0.512.676	0 177 420	0.575.543		
	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	-	-	-	-		
	CONTINGENT RECEIVABLES						
1111.	Guarantees received						
1	a. Rupiah	388,917	251,694	391,320	254,097		
	·		·				
1	b. Foreign currencies	17,286,908	9,916,800	17,289,993	9,919,327		
1	2. Unrecognized interest income	6.644.6:=	- cco (c)	6.647.655	5.574.445		
	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		
I IV.	CONTINGENT PAYABLES						
ı	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		
1	2. Others	208,666	23,931,138	208,666	20,037,908		
	2. Others	200,000	241,111	200,000	241,111		
L							

IVIANAGE	MENT OF THE BANK	SHAREHOLDER	
Board of Commissioners			
- President Commissioner	: Edwin Gerungan	Ultimate Shareholder :	
(concurrently Independent Commiss	sioner)	Republic of Indonesia: 60.00%	
- Commissioner	: Wahyu Hidayat	Non Ultimate Shareholder through Capital Market (≥ 5%)	: Nill
- Independent Commissioner	: Pradjoto	Non Ultimate Shareholder through non Capital Market (≥ 5%) : Nill
- Independent Commissioner	: Gunarni Soeworo		
- Independent Commissioner	: Krisna Wijaya		
- Commissioner	: Agus Suprijanto **)		
- Commissioner	: Abdul Aziz ***)		
Board of Dispetors			
Board of Directors - President Director	: Budi Gunadi sadikin *)	Jakarta, 31 October 20	13
- President Director	: Budi Gunadi sadikin *) : Riswinandi	Jakarta, 31 October 20 S. E & O	13
President DirectorDeputy President Director	: Budi Gunadi sadikin *) : Riswinandi : Abdul Rachman	•	13
- President Director	: Riswinandi	S. E & O	
 President Director Deputy President Director Director 	: Riswinandi : Abdul Rachman	S. E & O Board of Directors	
 President Director Deputy President Director Director Director 	: Riswinandi : Abdul Rachman : Sentot A. Sentausa	S. E & O Board of Directors	
President Director Deputy President Director Director Director Director	: Riswinandi : Abdul Rachman : Sentot A. Sentausa : Ogi Prastomiyono	S. E & O Board of Directors	
President Director Deputy President Director Director Director Director Director Director	: Riswinandi : Abdul Rachman : Sentot A. Sentausa : Ogi Prastomiyono : Pahala N. Mansury	S. E & O Board of Directors	
President Director Deputy President Director Director Director Director Director Director Director Director	: Riswinandi : Abdul Rachman : Sentot A. Sentausa : Ogi Prastomiyono : Pahala N. Mansury : Fransisca N. Mok	S. E & O Board of Directors	
President Director Deputy President Director Director Director Director Director Director Director Director Director	: Riswinandi : Abdul Rachman : Sentot A. Sentausa : Ogi Prastomiyono : Pahala N. Mansury : Fransisca N. Mok : Sunarso	S. E & O Board of Directors	

^{*)} Based on approval from Bank Indonesia upon fit & proper test regarding Letter of Bank Indonesia No. 15/35/GBI/DPIP/Rahasia dated 31 July 2013.

Notes:

- 1) Presentation of the above Published Financial Statements as at and for nine months ended 30 September 2013 and 2012 are derived from the Consolidated Financial Statements of PT Bank Mandiri (Persero) Tbk. and Subsidiaries (unaudited), and Consolidated Financial Statements as at and for the years ended 31 December 2012 are derived from the Consolidated Financial Statements which were audited by Public Accounting Firm KAP Tanudiredja, Wibisana & Rekan a member firm of PwC Global Network (partner in charge 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 Financial Accounting Standards in Indonesia effective from 1 January 2012 and adoption of Sapepam and LK regulation No. VIII.G.7, Decision of Chairman of Bapepam and LK No. Kep-347/BL/2012 dated 25 June 2012. regarding Financial Statements Presentation and Disclosure for Issuers or Public Companies.
- 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 No. 13/30/DPNP dated 16 December 2011, and also in accordance with regulation of Capital Market and Financial Institution Supervisory Agency (Bapepam and LK) No. X.K.2, Decision of Chairman of Bapepam 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 Bapepam 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 nine months ended 30 September 2012 have been reclassified to conform with the presentation of Consolidated Financial Statements as at and for nine months ended 30 September 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 30 September 2013, 30 September 2012 and 31 December 2012 were Rp11,580.00; Rp9,570.00 and Rp9,637.50 respectively.

^{**)} Based on approval from Bank Indonesia upon fit & proper test regarding Letter of Bank Indonesia No. 15/79/GBI/DPIP/Rahasia dated 24 October 2013.

^{***} Based on approval from Bank Indonesia upon fit & proper test regarding Letter of Bank Indonesia No. 15/80/GBI/DPIP/Rahasia dated 24 October 2013.

STATEMENTS OF ASSETS' QUALITY AND OTHER INFORMATION

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

					(In Millions of R	upian)							
							BA	NK					
No.	DESCRIPTION			30 Septem	aber 2013 *)					30 Septen	nber 2012		
		Current	Special Mention	Sub Standard	Doubtful	Loss	Total	Current	Special Mention	Sub Standard	Doubtful	Loss	Total
I.	RELATED PARTIES												
1.	Placements with other banks												
	a. Rupiah	193	_	_	_	_	193	_	-	-	_	_	
	b. Foreign currencies	1,281,281	_	_	_	_	1,281,281	547,431	-	-	_	_	547,431
		_,,					-,,	,					,
2.	Spot and derivative receivables												
	a. Rupiah	-	-	-	-	-	-	-	-	-	-	-	-
	b. Foreign currencies	-	-	-	-	-	-	-	-	-	-	-	-
3.	Securities												
	a. Rupiah	149,730	-	-	-	-	149,730	-	-	-	-	-	-
	b. Foreign currencies	-	-	-	-	-	-	-	-	-	-	-	-
4.	Securities sold with agreement to repurchase (Repo)												
	a. Rupiah	-	-	-	-	-	-	-	-	-	-	-	-
	b. Foreign currencies	-	-	-	-	-	-	-	-	-	-	-	-
5.	Securities purchased with agreement to resell												
	(Reverse Repo)												
	a. Rupiah	-	-	-	-	=	-	-	-	-	-	-	-
	b. Foreign currencies	-	-	-	-	-	-	-	-	-	-	-	-
6.	Acceptances receivables					_	_						
0.	Acceptances receivables	_	-	-	-	-		-	-	-	-	-	
7.	Other Receivable - Trade Transaction												
.,	a. Rupiah	_	_	_	_	_	_	_	_	_	_	-	
	b. Foreign currencies	_	_	-	_	_	_	_	_	-	_	_	_
8,	Loans												
	a. Micro, small and medium loans (UMKM)	-	-	-	-	-	-	539	-	-	-	-	539
	i. Rupiah	-	-	-	-	-	-	539	-	-	-	-	539
	ii. Foreign currencies	-	-	-	-	-	-	-	-	-	-	-	-
	b. Non UMKM	3,970,611	1,066	12	-	79,451	4,051,140	3,738,069	-	-	-	-	3,738,069
	i. Rupiah	3,879,731	1,066	12	-	3	3,880,812	3,625,529	-	-	-	-	3,625,529
	ii. Foreign currencies	90,880	-	-	-	79,448	170,328	112,540	-	-	-	-	112,540
	c. Restructured loans	-	-	-	-	-	-	-	-	-	-	-	-
	i. Rupiah	-	-	=	=	-	-	-	-	-	-	-	-
	ii. Foreign currencies			-	-				-	-	-	-	
	d. Property loans	12,043	640	-	-	3	12,686	6,327	-	-	-	-	6,327
9,	Investments in shares	2,745,740	-	-	474,227	27,469	3,247,436	2,883,269	-	-	-	2,278	2,885,547
10.	Tompororeinusetment	_			-							_	
10,	Temporary investment	_	-	-	-	-	-	-	-	-	-	-	•
11.	Commitments and contingencies												
11,	a. Rupiah	353,620	_	_	_	_	353,620	97,872	_	_	_	_	97,872
	b. Foreign currencies	85,212	_		_	_	85,212	71,177	-	-		_	71,177
		23,212					33,222	,_,,					,_,,
12,	Repossessed assets	-	-	-	-	-	-	-	-	-	-	-	
· ·		I											

II.	THIRD PARTIES												
1.	Placements with other banks												
	a. Rupiah	12,455,314	-	-	-	-	12,455,314	21,143,330	-	-	-	-	21,143,330
	b. Foreign currencies	33,583,218	-	-	-	67,406	33,650,624	27,988,875	-	-	-	53,416	28,042,291
2.	Spot and derivative receivables												
	a. Rupiah	550,989	-		-	-	550,989	61,600	-	-	-		61,600
	b. Foreign currencies	111	-	-	-	-	111	357	-	-	-	-	357
3.	Securities												
	a. Rupiah	82,005,204	-	-	_	86,720	82,091,924	81,222,965	-	-	_	86,507	81,309,472
	b. Foreign currencies	10,764,889	_	_	_	12,809	10,777,698	3,031,441	_		_	10,725	3,042,166
	5. Toroign currences	10,701,003				12,003	10,777,050	3,031,111				10,723	5,0-12,100
4.	Securities sold with agreement to repurchase (Repo)												
	a. Rupiah	2,816,733	_	_	_	_	2,816,733	650,340	_		_	_	650,340
	b. Foreign currencies	-	_	_	_	_	-	-	_	_	_	_	-
	b. Torcign currences						_						-
5	Securities purchased with agreement to resell												
٥.	(Reverse Repo)							_					
	a. Rupiah	1 100 354				_	1 100 254	6,791,327	-	-	-	-	6,791,327
	b. Foreign currencies	1,100,254	-	-	-	-	1,100,254	0,/91,32/	-	-	-	-	0,/91,32/
	b. Foreign currencies	-	-	-	-	-	-						
		44 500 004	40.00					7 222 252	0.677		040		
6.	Acceptances receivables	11,580,201	10,695	-	-	-	11,590,896	7,233,053	3,677	-	919	-	7,237,649
_													
7.	Other Receivable - Trade Transaction												
	a. Rupiah	3,072,688	59,718	-	-	145,944	3,278,350	2,024,166	42,380	-	-	145,944	2,212,490
	b. Foreign currencies	3,833,765	447,459	-	-	806,147	5,087,371	2,211,583	354,877	-	664	664,845	3,231,969
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	50,577,350
	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	50,231,812
	ii. Foreign currencies	339,061	17,036	-	-	-	356,097	320,296	25,242	-	-	-	345,538
	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	264,838,045
	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	219,569,433
	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	45,268,612
	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	14,064,151
	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	7,891,647
	ii. Foreign currencies	4,192,157	1,945,950		· -	337,669	6,475,776	3,713,950	2,178,932	279,622			6,172,504
	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	23,281,962
9,	Investments in shares	1,955	-	-	-	-	1,955	1,955	-	-	-	-	1,955
10,	Temporary investment	-	-	-	1,535	-	1,535	=	-	-	415	-	415
1					•								
11.	Administrative account transaction												
1	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	44,332,788
	b. Foreign currencies	56,386,715	155,422	-	-	3,981	56,546,118	37,080,602	50,276	-	-	14,671	37,145,549
		23,300,713				3,301	22,540,220	2.,500,002	50,270			11,071	21,240,040
12	Repossessed assets	_	_	_	_	19,815	19,815	_	_	_	_	120,030	120,030
12,						15,015	15,515					120,030	120,000
I													
L		I.											

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	16,503,381	1	14,359,725
3.	Total required allowance for possible losses on assets	15,516,676	6	12,931,613
4.	Percentage of UMKM loans to total loans	15.57%	¹⁹⁶	15.85%
5.	Percentage of UMK loans to total loans	6.47%	<mark>%</mark>	6.45%
6.	Percentage of UMKM debtors to total debtors	46.48%	¹⁹⁸	43.03%
7.	Percentage of UMK debtors to total debtors	43.28%	w <mark>.</mark>	40.08%
8.	Others a. Chanelling 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	4	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)

30 September 2013 30 September 2012 **Required Allowance for Possible Required Allowance for Possible** DESCRIPTION Allowance for Impairment Allowance for Impairment Losses on Earning Assets Losses on Earning Assets Individual Individual Collective Collective Placements with other banks 67,406 26,555 247,417 67,406 53,416 48,790 222,992 53,416 Spot and derivative receivables 5,445 569 140,044 7,017 116,372 99,529 108,870 6,242 75,791 97,232 Securities Securities sold with agreement to repurchase (Repo) 6,503 Securities purchased with agreement to resell (Reverse Repo) 1,377 177,029 115,802 535 2,269 24,596 72,331 644 Acceptances receivables 46,406 Other Receivable - Trade Transaction 1,388,667 21,855 69,065 977,450 1,099,868 16,299 42,357 830,984 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 Investments in shares 55,643 264,582 2,513 51 2,278 Temporary invesment 768 768 207 207 137,231 696,431 75,030 119,737 8,695 545,481 44,203 Administrative account transaction 17,785

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 Septer	nber 2013	30 Septen	nber 2012
		Bank	Consolidated	Bank	Consolidated
l.	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 d. Appropriated reserves	2,333,333 2,050,894	2,333,333 2,050,894	2,333,333 547,000	2,333,333 547,000
	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 cummulative perpetual)	_	-	-	-
	3.2. Subordinated loans (non cummulative 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 assets4.3. Investments in shares (50%)	(1,597,003)	- (587,734)	- (1,443,723)	- (508,137)
	4.4. Shortage of capital on insurance subsidiaries (50%)	(1,337,003)	(307,734)	(1,443,723)	(508,137)
	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 (cummulative perpetual)1.2. Subordinated bonds (cummulative perpetual)	-	-	-	-
	1.3. Subordinated bonds (cummulative perpetual)	_	-	-	-
	1.4. Mandatory convertible bond	-	-	-	-
	1.5. Innovative capital not included as core capital	-	-	-	-
	1.6. Other 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)1.9. Other comprehensive income: Gain from increase in fair value of	5,130,275	5,667,520 -	4,118,166	4,579,217
	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)	(1,597,003)	- (507.734)	- (4 442 722)	- (500 137)
	3. Supplemental Capital Deduction 3.1. Investments in shares (50%)	(1,597,003)	(587,734) (587,734)	(1,443,723) (1,443,723)	(508,137) (508,137)
	3.2. Shortage of capital on insurance subsidiaries (50%)	(1,337,003)	(307,734)	-	(500,137)
	C. Core Capital and Supplemental Capital Deduction Securitisation exposure	-	-	-	-
	Security Chapter				
	D. Additional Supplemental Capital Fulfilling Requirement (Tier 3)	-	•		
	E. Additional Supplemental Capital Allocated To Anticipate				
	Market Risk	-	-	-	-
,	TOTAL CODE CADITAL AND SUDDIEMENTAL CADITAL (A.D.C.)	74 427 47-	70 440 64-	CO 002 0C2	CC FD3 305
II. III.	TOTAL CORE CAPITAL AND SUPPLEMENTAL CAPITAL (A+B-C) TOTAL CORE CAPITAL, SUPPLEMENTAL CAPITAL, AND ADDITIONAL SUPPLEMENTAL	71,127,175	78,140,617	60,983,062	66,582,393
	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	45.0001	45.00*	40.4401	45 3001
VIII.	OPERATIONAL RISK {II:(IV+V)} REQUIRED MINIMUM CAPITAL ADEQUACY RATIO FOR CREDIT RISK,	15.20%	15.00%	16.14%	15.78%
\ \ \ \ \ \ \ \ \ \ \ \ \ \ \ \ \ \ \	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)

		BANK					
No.	TRANSACTION	Notional Amount	Ту	pe		ables & Payables	
		Notional Amount	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	-	-	-	-	-	
В.	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 %)

		BAN	NK
No.	RATIOS	30 September 2013	30 September 2012
PERF	DRMANCE 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%
СОМІ	PLIANCE		
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	CONSO	LIDATED
	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 Operating expenses - others	311,011 (1,152,274)	311,532 (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 Other receivables - Trade Transactions	926,850 (1,637,377)	1,412,958 430,491
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
Froceeus from collection of milancial assets difeduly Written - Off	2,160,9/1	1,088,555
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 Other liabilities	(4,161,958)	(2,061,995)
Other habilities	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)	
	(300)	622
Proceeds from sale of fixed assets	(565)	4,252
Acquisition of fixed assets	(565) (634,541)	4,252 (828,957)
Acquisition of fixed assets Acquisition of intangible assets	(565) (634,541) (148,072)	622 4,252 (828,957) (64,074)
Acquisition of fixed assets	(565) (634,541)	4,252 (828,957)
Acquisition of fixed assets Acquisition of intangible assets	(565) (634,541) (148,072)	4,252 (828,957) (64,074)
Acquisition of fixed assets Acquisition of intangible assets	(565) (634,541) (148,072)	4,252 (828,957) (64,074)
Acquisition of fixed assets Acquisition of intangible assets	(565) (634,541) (148,072)	4,252 (828,957) (64,074) 150,931
Acquisition of fixed assets Acquisition of intangible assets Increase in Non Controlling Interests	(565) (634,541) (148,072) (104,258)	4,252 (828,957) (64,074) 150,931
Acquisition of fixed assets Acquisition of intangible assets Increase in Non Controlling Interests Net cash (used in)/provided by investing activities CASH FLOWS FROM FINANCING ACTIVITIES	(565) (634,541) (148,072) (104,258) (9,957,489)	4,252 (828,957) (64,074) 150,931 (285,377)
Acquisition of fixed assets Acquisition of intangible assets Increase in Non Controlling Interests Net cash (used in)/provided by investing activities CASH FLOWS FROM FINANCING ACTIVITIES (Decrease)/increase in marketable securities issued	(565) (634,541) (148,072) (104,258) (9,957,489)	4,252 (828,957) (64,074) 150,931 (285,377) (606,414)
Acquisition of fixed assets Acquisition of intangible assets Increase in Non Controlling Interests Net cash (used in)/provided by investing activities CASH FLOWS FROM FINANCING ACTIVITIES (Decrease)/increase in marketable securities issued (Decrease)/increase in fund borrowings	(565) (634,541) (148,072) (104,258) (9,957,489) 241,191 484,334	4,252 (828,957) (64,074) 150,931 (285,377) (606,414) 405,566
Acquisition of fixed assets Acquisition of intangible assets Increase in Non Controlling Interests Net cash (used in)/provided by investing activities CASH FLOWS FROM FINANCING ACTIVITIES (Decrease)/increase in marketable securities issued (Decrease)/increase in fund borrowings Payment of Subordinated Loans	(565) (634,541) (148,072) (104,258) (9,957,489) 241,191 484,334 3,461	4,252 (828,957 (64,074 150,931 (285,377 (606,414 405,566 (28,589
Acquisition of fixed assets Acquisition of intangible assets Increase in Non Controlling Interests Net cash (used in)/provided by investing activities CASH FLOWS FROM FINANCING ACTIVITIES (Decrease)/increase in marketable securities issued (Decrease)/increase in fund borrowings Payment of Subordinated Loans Decrease in securities sold under repurchase agreements	(565) (634,541) (148,072) (104,258) (9,957,489) 241,191 484,334	4,252 (828,957 (64,074 150,931 (285,377) (606,414 405,566 (28,589 652,975
Acquisition of fixed assets Acquisition of intangible assets Increase in Non Controlling Interests Net cash (used in)/provided by investing activities CASH FLOWS FROM FINANCING ACTIVITIES (Decrease)/increase in marketable securities issued (Decrease)/increase in fund borrowings Payment of Subordinated Loans	(565) (634,541) (148,072) (104,258) (9,957,489) 241,191 484,334 3,461 2,556,778	4,252 (828,957 (64,074 150,931 (285,377) (606,414 405,566 (28,589 652,975 10,755
Acquisition of fixed assets Acquisition of intangible assets Increase in Non Controlling Interests Net cash (used in)/provided by investing activities CASH FLOWS FROM FINANCING ACTIVITIES (Decrease)/increase in marketable securities issued (Decrease)/increase in fund borrowings Payment of Subordinated Loans Decrease in securities sold under repurchase agreements Capital contribution	(565) (634,541) (148,072) (104,258) (9,957,489) 241,191 484,334 3,461	4,252 (828,957 (64,074 150,931 (285,377) (606,414 405,566 (28,589 652,975 10,755
Acquisition of fixed assets Acquisition of intangible assets Increase in Non Controlling Interests Net cash (used in)/provided by investing activities CASH FLOWS FROM FINANCING ACTIVITIES (Decrease)/increase in marketable securities issued (Decrease)/increase in fund borrowings Payment of Subordinated Loans Decrease in securities sold under repurchase agreements Capital contribution	(565) (634,541) (148,072) (104,258) (9,957,489) 241,191 484,334 3,461 2,556,778	(285,377) (606,414) (285,377) (606,414) 405,566 (28,589) 652,975 10,755 (2,940,883)
Acquisition of fixed assets Acquisition of intangible assets Increase in Non Controlling Interests Net cash (used in)/provided by investing activities CASH FLOWS FROM FINANCING ACTIVITIES (Decrease)/increase in marketable securities issued (Decrease)/increase in fund borrowings Payment of Subordinated Loans Decrease in securities sold under repurchase agreements Capital contribution Payments of dividends, cooperative development fund program and community development fund program Net cash (used in)/provided by financing activities	(565) (634,541) (148,072) (104,258) (9,957,489) 241,191 484,334 3,461 2,556,778 (4,651,220) (1,365,456)	4,252 (828,957) (64,074) 150,931 (285,377) (606,414) 405,566 (28,589) 652,975 10,755 (2,940,883) (2,506,590)
Acquisition of fixed assets Acquisition of intangible assets Increase in Non Controlling Interests Net cash (used in)/provided by investing activities CASH FLOWS FROM FINANCING ACTIVITIES (Decrease)/increase in marketable securities issued (Decrease)/increase in fund borrowings Payment of Subordinated Loans Decrease in securities sold under repurchase agreements Capital contribution Payments of dividends, cooperative development fund program and community development fund program	(565) (634,541) (148,072) (104,258) (9,957,489) 241,191 484,334 3,461 2,556,778 (4,651,220)	4,252 (828,957) (64,074) 150,931 (285,377) (606,414) 405,566 (28,589) 652,975 10,755 (2,940,883) (2,506,590)
Acquisition of fixed assets Acquisition of intangible assets Increase in Non Controlling Interests Net cash (used in)/provided by investing activities CASH FLOWS FROM FINANCING ACTIVITIES (Decrease)/increase in marketable securities issued (Decrease)/increase in fund borrowings Payment of Subordinated Loans Decrease in securities sold under repurchase agreements Capital contribution Payments of dividends, cooperative development fund program and community development fund program Net cash (used in)/provided by financing activities NET INCREASE IN CASH AND CASH EQUIVALENTS	(565) (634,541) (148,072) (104,258) (9,957,489) 241,191 484,334 3,461 2,556,778 (4,651,220) (1,365,456) 2,142,045	(285,377) (640,414) (285,377) (606,414) 405,566 (28,589) 652,975 10,755 (2,940,883) (2,506,590) (9,060,788)
Acquisition of fixed assets Acquisition of intangible assets Increase in Non Controlling Interests Net cash (used in)/provided by investing activities CASH FLOWS FROM FINANCING ACTIVITIES (Decrease)/increase in marketable securities issued (Decrease)/increase in fund borrowings Payment of Subordinated Loans Decrease in securities sold under repurchase agreements Capital contribution Payments of dividends, cooperative development fund program and community development fund program Net cash (used in)/provided by financing activities	(565) (634,541) (148,072) (104,258) (9,957,489) 241,191 484,334 3,461 2,556,778 (4,651,220) (1,365,456)	(4,252 (828,957 (64,074 150,931 (285,377 (606,414 405,566 (28,589 652,975 10,755 (2,940,883 (2,506,590)
Acquisition of fixed assets Acquisition of intangible assets Increase in Non Controlling Interests Net cash (used in)/provided by investing activities CASH FLOWS FROM FINANCING ACTIVITIES (Decrease)/increase in marketable securities issued (Decrease)/increase in fund borrowings Payment of Subordinated Loans Decrease in securities sold under repurchase agreements Capital contribution Payments of dividends, cooperative development fund program and community development fund program Net cash (used in)/provided by financing activities NET INCREASE IN CASH AND CASH EQUIVALENTS CASH AND CASH EQUIVALENTS AT BEGINNING OF YEAR	(565) (634,541) (148,072) (104,258) (9,957,489) 241,191 484,334 3,461 2,556,778 - (4,651,220) (1,365,456) 2,142,045	(285,377) (640,74 150,931 (285,377) (606,414 405,566 (28,589 652,975 10,755 (2,940,883 (2,506,590) (9,060,788)
Acquisition of fixed assets Acquisition of intangible assets Increase in Non Controlling Interests Net cash (used in)/provided by investing activities CASH FLOWS FROM FINANCING ACTIVITIES (Decrease)/increase in marketable securities issued (Decrease)/increase in fund borrowings Payment of Subordinated Loans Decrease in securities sold under repurchase agreements Capital contribution Payments of dividends, cooperative development fund program and community development fund program Net cash (used in)/provided by financing activities NET INCREASE IN CASH AND CASH EQUIVALENTS	(565) (634,541) (148,072) (104,258) (9,957,489) 241,191 484,334 3,461 2,556,778 (4,651,220) (1,365,456) 2,142,045	(285,377) (640,74 150,931 (285,377) (606,414 405,566 (28,589 652,975 10,755 (2,940,883 (2,506,590) (9,060,788)
Acquisition of fixed assets Acquisition of intangible assets Increase in Non Controlling Interests Net cash (used in)/provided by investing activities CASH FLOWS FROM FINANCING ACTIVITIES (Decrease)/increase in marketable securities issued (Decrease)/increase in fund borrowings Payment of Subordinated Loans Decrease in securities sold under repurchase agreements Capital contribution Payments of dividends, cooperative development fund program and community development fund program Net cash (used in)/provided by financing activities NET INCREASE IN CASH AND CASH EQUIVALENTS CASH AND CASH EQUIVALENTS AT BEGINNING OF YEAR CASH AND CASH EQUIVALENTS AT END OF YEAR	(565) (634,541) (148,072) (104,258) (9,957,489) 241,191 484,334 3,461 2,556,778 - (4,651,220) (1,365,456) 2,142,045	(285,377) (640,74 150,931 (285,377) (606,414 405,566 (28,589 652,975 10,755 (2,940,883 (2,506,590) (9,060,788)
Acquisition of fixed assets Acquisition of intangible assets Increase in Non Controlling Interests Net cash (used in)/provided by investing activities CASH FLOWS FROM FINANCING ACTIVITIES (Decrease)/increase in marketable securities issued (Decrease)/increase in fund borrowings Payment of Subordinated Loans Decrease in securities sold under repurchase agreements Capital contribution Payments of dividends, cooperative development fund program and community development fund program Net cash (used in)/provided by financing activities NET INCREASE IN CASH AND CASH EQUIVALENTS CASH AND CASH EQUIVALENTS AT BEGINNING OF YEAR CASH AND CASH EQUIVALENTS AT END OF YEAR	(565) (634,541) (148,072) (104,258) (9,957,489) 241,191 484,334 3,461 2,556,778 - (4,651,220) (1,365,456) 2,142,045	(285,377) (640,74 150,931 (285,377) (606,414 405,566 (28,589 652,975 10,755 (2,940,883 (2,506,590) (9,060,788)
Acquisition of fixed assets Acquisition of intangible assets Increase in Non Controlling Interests Net cash (used in)/provided by investing activities CASH FLOWS FROM FINANCING ACTIVITIES (Decrease)/increase in marketable securities issued (Decrease)/increase in fund borrowings Payment of Subordinated Loans Decrease in securities sold under repurchase agreements Capital contribution Payments of dividends, cooperative development fund program and community development fund program Net cash (used in)/provided by financing activities NET INCREASE IN CASH AND CASH EQUIVALENTS CASH AND CASH EQUIVALENTS AT END OF YEAR Cash and cash equivalent at end of year consist of: Cash Current accounts with Bank Indonesia	(565) (634,541) (148,072) (104,258) (9,957,489) 241,191 484,334 3,461 2,556,778 (4,651,220) (1,365,456) 2,142,045 111,307,954 113,449,999	(285,377) (64,074) (150,931) (285,377) (606,414) 405,566 (28,589) 652,975 10,755 (2,940,883) (2,506,590) (9,060,788) 108,653,748 99,592,960
Acquisition of fixed assets Acquisition of intangible assets Increase in Non Controlling Interests Net cash (used in)/provided by investing activities CASH FLOWS FROM FINANCING ACTIVITIES (Decrease)/increase in marketable securities issued (Decrease)/increase in fund borrowings Payment of Subordinated Loans Decrease in securities sold under repurchase agreements Capital contribution Payments of dividends, cooperative development fund program and community development fund program Net cash (used in)/provided by financing activities NET INCREASE IN CASH AND CASH EQUIVALENTS CASH AND CASH EQUIVALENTS AT BEGINNING OF YEAR Cash and cash equivalent at end of year consist of: Cash Current accounts with Bank Indonesia Current accounts with bank Indonesia Current accounts with other banks	(565) (634,541) (148,072) (104,258) (9,957,489) 241,191 484,334 3,461 2,556,778 (4,651,220) (1,365,456) 2,142,045 111,307,954 113,449,999	4,252 (828,957 (64,074 150,931 (285,377) (606,414 405,566 (28,589 652,975 (2,940,883 (2,506,590) (9,060,788 108,653,748 99,592,960
Acquisition of fixed assets Acquisition of intangible assets Increase in Non Controlling Interests Net cash (used in)/provided by investing activities CASH FLOWS FROM FINANCING ACTIVITIES (Decrease)/increase in marketable securities issued (Decrease)/increase in fund borrowings Payment of Subordinated Loans Decrease in securities sold under repurchase agreements Capital contribution Payments of dividends, cooperative development fund program and community development fund program Net cash (used in)/provided by financing activities NET INCREASE IN CASH AND CASH EQUIVALENTS CASH AND CASH EQUIVALENTS AT BEGINNING OF YEAR Cash and cash equivalent at end of year consist of: Cash Current accounts with Bank Indonesia Current accounts with Bank Indonesia and other banks Placements with Bank Indonesia and other banks	(565) (634,541) (148,072) (104,258) (9,957,489) 241,191 484,334 3,461 2,556,778 (4,651,220) (1,365,456) 2,142,045 111,307,954 113,449,999 14,352,087 42,032,100 17,843,581 35,139,051	4,252 (828,957 (64,074 150,931 (285,377 (606,414 405,566 (28,589 652,975 10,755 (2,940,883 (2,506,590 (9,060,788 108,653,748 99,592,960
Acquisition of fixed assets Acquisition of intangible assets Increase in Non Controlling Interests Net cash (used in)/provided by investing activities CASH FLOWS FROM FINANCING ACTIVITIES (Decrease)/increase in marketable securities issued (Decrease)/increase in fund borrowings Payment of Subordinated Loans Decrease in securities sold under repurchase agreements Capital contribution Payments of dividends, cooperative development fund program and community development fund program Net cash (used in)/provided by financing activities NET INCREASE IN CASH AND CASH EQUIVALENTS CASH AND CASH EQUIVALENTS AT BEGINNING OF YEAR Cash and cash equivalent at end of year consist of: Cash Current accounts with Bank Indonesia Current accounts with bank Indonesia Current accounts with other banks	(565) (634,541) (148,072) (104,258) (9,957,489) 241,191 484,334 3,461 2,556,778 (4,651,220) (1,365,456) 2,142,045 111,307,954 113,449,999	4,252 (828,957 (64,074 150,931 (285,377 (606,414 405,566 (28,589 652,975 10,755 (2,940,883 (2,506,590 (9,060,788 108,653,748 99,592,960
Acquisition of fixed assets Acquisition of intangible assets Increase in Non Controlling Interests Net cash (used in)/provided by investing activities CASH FLOWS FROM FINANCING ACTIVITIES (Decrease)/increase in marketable securities issued (Decrease)/increase in fund borrowings Payment of Subordinated Loans Decrease in securities sold under repurchase agreements Capital contribution Payments of dividends, cooperative development fund program and community development fund program Net cash (used in)/provided by financing activities NET INCREASE IN CASH AND CASH EQUIVALENTS CASH AND CASH EQUIVALENTS AT END OF YEAR Cash and cash equivalent at end of year consist of: Cash Current accounts with Bank Indonesia Current accounts with Bank Indonesia and other banks Placements with Bank Indonesia and other banks Certificate of Bank Indonesia	(565) (634,541) (148,072) (104,258) (9,957,489) 241,191 484,334 3,461 2,556,778 (4,651,220) (1,365,456) 2,142,045 111,307,954 113,449,999 14,352,087 42,032,100 17,843,581 35,139,051 4,083,180	4,252 (828,957 (64,074 150,931 (285,377 (606,414 405,566 (28,589 652,975 10,755 (2,940,883 (2,506,590 (9,060,788 108,653,748 99,592,960 11,476,441 34,732,754 10,313,335 43,065,437 4,993
Acquisition of fixed assets Acquisition of intangible assets Increase in Non Controlling Interests Net cash (used in)/provided by investing activities CASH FLOWS FROM FINANCING ACTIVITIES (Decrease)/increase in marketable securities issued (Decrease)/increase in fund borrowings Payment of Subordinated Loans Decrease in securities sold under repurchase agreements Capital contribution Payments of dividends, cooperative development fund program and community development fund program Net cash (used in)/provided by financing activities NET INCREASE IN CASH AND CASH EQUIVALENTS CASH AND CASH EQUIVALENTS AT BEGINNING OF YEAR Cash and cash equivalent at end of year consist of: Cash Current accounts with Bank Indonesia Current accounts with Bank Indonesia and other banks Placements with Bank Indonesia and other banks	(565) (634,541) (148,072) (104,258) (9,957,489) 241,191 484,334 3,461 2,556,778 (4,651,220) (1,365,456) 2,142,045 111,307,954 113,449,999 14,352,087 42,032,100 17,843,581 35,139,051	4,252 (828,957 (64,074 150,931 (285,377 (606,414 405,566 (28,589 652,975 10,755 (2,940,883 (2,506,590 (9,060,788 108,653,748 99,592,960 11,476,441 34,732,754 10,313,335 43,065,437 4,993
Acquisition of fixed assets Acquisition of intangible assets Increase in Non Controlling Interests Net cash (used in)/provided by investing activities CASH FLOWS FROM FINANCING ACTIVITIES (Decrease)/increase in marketable securities issued (Decrease)/increase in fund borrowings Payment of Subordinated Loans Decrease in securities sold under repurchase agreements Capital contribution Payments of dividends, cooperative development fund program and community development fund program Net cash (used in)/provided by financing activities NET INCREASE IN CASH AND CASH EQUIVALENTS CASH AND CASH EQUIVALENTS AT BEGINNING OF YEAR Cash and cash equivalent at end of year consist of: Cash Current accounts with Bank Indonesia Current accounts with bank Indonesia and other banks Placements with Bank Indonesia and other banks Certificate of Bank Indonesia Total cash and cash equivalents	(565) (634,541) (148,072) (104,258) (9,957,489) 241,191 484,334 3,461 2,556,778 (4,651,220) (1,365,456) 2,142,045 111,307,954 113,449,999 14,352,087 42,032,100 17,843,581 35,139,051 4,083,180	4,252 (828,957 (64,074 150,931 (285,377 (606,414 405,566 (28,589 652,975 10,755 (2,940,883 (2,506,590 (9,060,788 108,653,748 99,592,960 11,476,441 34,732,754 10,313,335 43,065,437 4,993
Acquisition of fixed assets Acquisition of intangible assets Increase in Non Controlling Interests Net cash (used in)/provided by investing activities CASH FLOWS FROM FINANCING ACTIVITIES (Decrease)/increase in marketable securities issued (Decrease)/increase in fund borrowings Payment of Subordinated Loans Decrease in securities sold under repurchase agreements Capital contribution Payments of dividends, cooperative development fund program and community development fund program Net cash (used in)/provided by financing activities NET INCREASE IN CASH AND CASH EQUIVALENTS CASH AND CASH EQUIVALENTS AT BEGINNING OF YEAR Cash and cash equivalent at end of year consist of: Cash Current accounts with Bank Indonesia Current accounts with bther banks Placements with Bank Indonesia and other banks Certificate of Bank Indonesia Total cash and cash equivalents Supplemental Cash Flows Information	(565) (634,541) (148,072) (104,258) (9,957,489) 241,191 484,334 3,461 2,556,778 (4,651,220) (1,365,456) 2,142,045 111,307,954 113,449,999 14,352,087 42,032,100 17,843,581 35,139,051 4,083,180	4,252 (828,957 (64,074 150,931 (285,377 (606,414 405,566 (28,589 652,975 10,755 (2,940,883 (2,506,590 (9,060,788 108,653,748 99,592,960 11,476,441 34,732,754 10,313,335 43,065,437 4,993
Acquisition of fixed assets Acquisition of intangible assets Increase in Non Controlling Interests Net cash (used in)/provided by investing activities CASH FLOWS FROM FINANCING ACTIVITIES (Decrease)/increase in marketable securities issued (Decrease)/increase in fund borrowings Payment of Subordinated Loans Decrease in securities sold under repurchase agreements Capital contribution Payments of dividends, cooperative development fund program and community development fund program Net cash (used in)/provided by financing activities NET INCREASE IN CASH AND CASH EQUIVALENTS CASH AND CASH EQUIVALENTS AT BEGINNING OF YEAR Cash and cash equivalent at end of year consist of: Cash Current accounts with Bank Indonesia Current accounts with Bank Indonesia and other banks Placements with Bank Indonesia and other banks Certificate of Bank Indonesia Total cash and cash equivalents	(565) (634,541) (148,072) (104,258) (9,957,489) 241,191 484,334 3,461 2,556,778 (4,651,220) (1,365,456) 2,142,045 111,307,954 113,449,999 14,352,087 42,032,100 17,843,581 35,139,051 4,083,180	4,252 (828,957) (64,074) 150,931 (285,377) (606,414) 405,566 (28,589) 652,975 10,755 (2,940,883) (2,506,590) (9,060,788) 108,653,748 99,592,960
Acquisition of fixed assets Acquisition of intangible assets Increase in Non Controlling Interests Net cash (used in)/provided by investing activities CASH FLOWS FROM FINANCING ACTIVITIES (Decrease)/increase in marketable securities issued (Decrease)/increase in fund borrowings Payment of Subordinated Loans Decrease in securities sold under repurchase agreements Capital contribution Payments of dividends, cooperative development fund program and community development fund program Net cash (used in)/provided by financing activities NET INCREASE IN CASH AND CASH EQUIVALENTS CASH AND CASH EQUIVALENTS AT BEGINNING OF YEAR Cash and cash equivalent at end of year consist of: Cash Current accounts with Bank Indonesia Current accounts with bther banks Placements with Bank Indonesia and other banks Certificate of Bank Indonesia Total cash and cash equivalents Supplemental Cash Flows Information	(565) (634,541) (148,072) (104,258) (9,957,489) 241,191 484,334 3,461 2,556,778 (4,651,220) (1,365,456) 2,142,045 111,307,954 113,449,999 14,352,087 42,032,100 17,843,581 35,139,051 4,083,180	4,252 (828,957 (64,074 150,931 (285,377 (606,414 405,566 (28,589 652,975 10,755 (2,940,883 (2,506,590 (9,060,788 108,653,748 99,592,960 11,476,441 34,732,754 10,313,335 43,065,437 4,993
Acquisition of fixed assets Acquisition of intangible assets Increase in Non Controlling Interests Net cash (used in)/provided by investing activities CASH FLOWS FROM FINANCING ACTIVITIES (Decrease)/increase in marketable securities issued (Decrease)/increase in fund borrowings Payment of Subordinated Loans Decrease in securities sold under repurchase agreements Capital contribution Payments of dividends, cooperative development fund program and community development fund program Net cash (used in)/provided by financing activities NET INCREASE IN CASH AND CASH EQUIVALENTS CASH AND CASH EQUIVALENTS AT BEGINNING OF YEAR Cash and cash equivalent at end of year consist of: Cash Current accounts with Bank Indonesia Current accounts with Bank Indonesia and other banks Placements with Bank Indonesia and other banks Certificate of Bank Indonesia Total cash and cash equivalents Supplemental Cash Flows Information Activities not affecting cash flows:	(565) (634,541) (148,072) (104,258) (9,957,489) 241,191 484,334 3,461 2,556,778 (4,651,220) (1,365,456) 2,142,045 111,307,954 113,449,999 14,352,087 42,032,100 17,843,581 35,139,051 4,083,180	4,252 (828,957) (64,074) 150,931 (285,377) (606,414) 405,566 (28,589) 652,975 10,755 (2,940,883) (2,506,590) (9,060,788) 108,653,748 99,592,960 11,476,441 34,732,754 10,313,335 43,065,437 4,993