

STATEMENTS OF FINANCIAL POSITION
PT BANK MANDIRI (PERSERO) Tbk.
As at 30 June 2014 and 31 December 2013

(In Millions of Rupiah)

(In Millions of Rupiah)

NO.	POS - POS	BANK		CONSOLIDATED	
		30 June 2014	31 December 2013	30 June 2014	31 December 2013
			(Audited)		(Audited)
	ASSETS				
1.	Cash	14,511,692	17,226,616	16,347,441	19,051,934
2.	Placements with Bank Indonesia	75,213,662	69,819,352	81,664,291	78,521,140
3.	Placements with other banks	21,667,199	23,710,890	24,620,924	24,650,787
4.	Spot and derivative receivables	416,617	175,947	416,789	175,947
5.	Securities				
	a. Fair value through profit/loss	1,237,630	1,470,994	17,948,592	14,866,672
	b. Available for sale	68,678,553	61,370,553	69,289,867	62,197,173
	c. Held to maturity ***)	24,841,341	24,945,188	28,521,713	26,518,455
	d. Loans and receivables	-	13,210	-	13,210
6.	Securities sold with agreement to repurchase (Repo)	7,232,155	5,182,903	7,232,155	5,182,903
7.	Securities purchased with agreement to resell (Reverse Repo)	1,815,222	3,103,351	2,716,459	3,737,613
8.	Acceptances receivables	10,274,341	10,178,370	10,274,341	10,178,370
9.	Loans				
	a. Fair value through profit/loss	-	-	-	-
	b. Available for sale	-	-	-	-
	c. Held to maturity	-	-	-	-
	d. Loans and receivables	430,384,751	416,978,030	479,558,969	467,170,449
10.	Consumer finance receivables	-	-	5,564,703	4,644,901
11.	Sharia financing	-	-	-	-
12.	Investments in shares	4,172,607	3,159,465	8,580	7,891
13.	Policy holder's investment in Unit Link Contract	-	-	-	-
14.	Allowance for impairment on financial assets -/-				
	a. Securities	(134,942)	(148,728)	(276,860)	(292,049)
	b. Loans	(15,463,621)	(15,002,015)	(17,279,077)	(16,535,651)
	c. Others	(1,782,158)	(1,677,609)	(1,930,570)	(1,774,259)
15.	Intangible assets	2,184,989	2,178,033	2,825,205	2,514,368
	Accumulated amortisation for intangible assets -/-	(1,372,536)	(1,288,191)	(1,460,617)	(1,354,113)
16.	Premises and equipment	12,175,492	11,700,899	13,891,869	13,258,249
	Accumulated depreciation for premises and equipment -/-	(5,156,413)	(4,807,311)	(6,094,054)	(5,612,651)
17.	Non earning assets				
	a. Abandoned properties	150,039	151,090	150,272	151,323
	b. Repossessed assets	19,815	19,815	33,838	33,838
	c. Suspense account	432,226	427,009	432,226	427,009
	d. Inter office assets				
	i. Operational activities conducted in Indonesia	-	-	-	-
	ii. Operational activities conducted outside Indonesia	-	-	-	-
18.	Allowance for impairment on non financial assets -/-	(292,093)	(287,147)	(305,156)	(300,209)
19.	Lease Financing	-	-	720,128	619,691
20.	Deferred tax assets	3,108,712	4,093,766	3,380,912	4,322,498
21.	Other assets	20,432,698	15,555,697	26,685,271	20,724,273
	TOTAL ASSETS	674,747,978	648,250,177	764,938,211	733,099,762

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NO	POS - POS	BANK		CONSOLIDATED	
		30 June 2014	31 December 2013 (Audited)	30 June 2014	31 December 2013 (Audited)
	LIABILITIES				
1.	Demand deposits **)	115,288,726	116,250,862	119,470,491	123,445,524
2.	Savings deposits **)	205,015,797	214,128,654	226,152,840	236,510,887
3.	Time deposits **)	181,045,318	169,338,524	210,297,128	196,385,250
4.	Investment fund - revenue sharing	-	-	-	-
5.	Fund from Bank Indonesia	-	-	-	-
6.	Fund from other banks **)	34,607,520	12,658,783	34,376,499	12,669,235
7.	Spot and derivative liabilities	127,568	230,621	127,637	231,955
8.	Liabilities sold with repo agreements to repurchase (Repo)	6,446,874	4,656,149	6,446,874	4,656,149
9.	Acceptances liabilities	10,274,341	10,178,370	10,274,341	10,178,370
10.	Securities issued	564	564	1,923,363	1,674,299
11.	Fund borrowings				
	a. Loans capital	3,765,024	4,470,615	3,750,024	4,465,615
	b. Others fund borrowings	12,594,865	13,996,524	15,951,315	15,999,539
12.	Margin deposits received	1,704,474	2,061,958	1,704,474	2,061,958
13.	Inter office liabilities				
	a. Operational activities conducted in Indonesia	12,922,352	8,729,833	12,922,352	8,729,833
	b. Operational activities conducted outside Indonesia	(12,896,287)	(8,753,251)	(12,896,287)	(8,753,251)
14.	Deferred tax liabilities	-	-	-	-
15.	Liability to Unit Link Holders	-	-	14,671,499	12,002,997
16.	Other liabilities	17,078,407	17,740,655	25,805,342	24,050,806
17.	Investment fund - profit sharing	-	-	-	-
	TOTAL LIABILITIES	587,975,543	565,688,861	670,977,892	644,309,166
	EQUITY				
18.	Share capital				
	a. Authorised capital	16,000,000	16,000,000	16,000,000	16,000,000
	b. Unpaid-in capital-/-	(4,333,333)	(4,333,333)	(4,333,333)	(4,333,333)
	c. Treasury stock -/-	-	-	-	-
19.	Additional Paid-in Capital				
	a. Agio	17,476,308	17,476,308	17,316,192	17,316,192
	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	121,764	126,010	202,360	221,620
	b. Gain (Losses) from changes of financial assets on available for sale	(897,598)	(1,760,611)	(888,502)	(1,765,808)
	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	167,224	347,529	165,405	348,568
	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	4,399,179	2,050,894	4,399,179	2,050,894
25.	Retained Earning				
	a. Previous years *)	42,511,775	33,108,218	47,438,360	37,044,018
	b. Current year	8,993,783	17,212,968	9,585,405	18,203,753
	TOTAL EQUITY ATTRIBUTABLE TO OWNER	86,772,435	82,561,316	92,218,399	87,419,237
	TOTAL EQUITY	86,772,435	82,561,316	93,960,319	88,790,596
	TOTAL LIABILITIES AND EQUITY	674,747,978	648,250,177	764,938,211	733,099,762

*) Accumulated losses of Rp162,874,901 million has been eliminated against additional paid-in capital/agio through quasi-reorganisation on 30 April 2003.

**) Consolidated balance includes temporary syirkah funds from a Subsidiary.

***) Including Securities owned by Subsidiary which classified "At Cost", accordance with SFAS 110 "Accounting for Sukuk", which was effective since 1 January 2012.

STATEMENTS OF COMPREHENSIVE INCOME

PT BANK MANDIRI (PERSERO) Tbk.

For the Periods Ended 30 June 2014 and 2013

(In Millions of Rupiah)

NO.	POS - POS	BANK		CONSOLIDATED	
		30 June 2014	30 June 2013	30 June 2014	30 June 2013
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	25,586,042	19,876,850	29,291,415	23,114,382
	a. Rupiah	23,800,817	18,558,494	27,413,796	21,711,928
	b. Foreign currencies	1,785,225	1,318,356	1,877,619	1,402,454
2.	Interest Expense and Sharia Expenses	9,143,578	6,323,622	10,667,145	7,513,684
	a. Rupiah	8,743,484	6,055,591	10,263,532	7,243,711
	b. Foreign currencies	400,094	268,031	403,613	269,973
3.	Net Interest Income and Sharia Income (Expenses)	16,442,464	13,553,228	18,624,270	15,600,698
4.	Premium Income	-	-	4,077,524	3,466,342
	Claim Expense	-	-	2,817,871	2,142,857
	Net Premium Income (Claim Expenses)	-	-	1,259,653	1,323,485
	Net Interest Income (Expenses), Sharia, and Net Premium Income (Claim Expenses)	16,442,464	13,553,228	19,883,923	16,924,183
B. Other Operating Income and Expenses					
1.	Other Operating Income	6,377,901	6,190,496	7,275,163	6,627,189
	a. Increase in fair value of financial assets (mark to market)	-	-	-	-
	i. Securities	1,506	-	81,863	-
	ii. Loans	-	-	-	-
	iii. Spot and derivative	684,145	514,647	684,145	528,342
	iv. Other financial assets	-	-	-	-
	b. Decrease in fair value of financial liabilities (mark to market)	-	-	-	-
	c. Gain from sale of financial assets	-	-	-	-
	i. Securities	102,226	30,205	116,948	32,450
	ii. Loans	-	-	-	-
	iii. Other financial assets	-	-	-	-
	d. Gain from spot and derivative transaction (realised)	87,386	85,622	100,148	96,120
	e. Gain from investment in shares with equity method	-	-	-	-
	f. Dividend	38,722	423,181	-	-
	g. Commissions/provisions/fees and administrative	3,868,494	3,370,997	4,363,575	3,950,959
	h. Recovery on allowance for impairment	1,112	-	2,513	-
	i. Other income	1,594,310	1,765,844	1,925,971	2,019,318
2.	Other Operating Expenses	11,560,870	9,922,731	14,606,938	12,785,639
	a. Decrease in fair value of financial assets (mark to market)	-	-	-	-
	i. Securities	-	5,349	-	102,185
	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	-	12,129	-	10,707
	ii. Loans	2,107,619	1,855,283	2,548,161	2,307,526
	iii. Sharia financing	-	-	-	-
	iv. Other financial assets	139,847	138,659	253,568	169,962
	f. Losses related to operational risk	2,392	5,035	2,392	5,035
	g. Losses from investment in shares under equity method	-	-	-	-
	h. Comissions/provisions/fees and administrative	332,983	259,209	332,983	259,209
	i. Impairment on non financial assets	44,574	18,393	39,614	17,945
	j. Salaries and employee benefits	4,069,840	3,316,353	5,129,742	4,205,608
	k. Promotion expenses	308,670	336,283	354,978	388,924
	l. Other expenses	4,554,945	3,976,038	5,945,500	5,318,538
	Other Operating Income (Expenses)	(5,182,969)	(3,732,235)	(7,331,775)	(6,158,450)
PROFIT (LOSS) FROM OPERATIONS		11,259,495	9,820,993	12,552,148	10,765,733
NON OPERATING INCOME AND EXPENSES					
1.	Gain (Losses) from sale of premises and equipment	3,342	2,996	3,342	2,996
2.	Gain (Losses) from foreign currencies translation	-	-	-	-
3.	Other non operating income (expenses)	3,457	31,056	1,971	108,699
PROFIT (LOSS) FROM NON OPERATING		6,799	34,052	5,313	111,695
PROFIT (LOSS) CURRENT YEAR BEFORE TAX		11,266,294	9,855,045	12,557,461	10,877,428
Income tax expenses					
a.	Estimated current tax	(1,458,134)	(1,117,075)	(1,774,253)	(1,469,181)
b.	Deffered tax income (expenses)	(814,377)	(798,192)	(817,654)	(799,438)
PROFIT (LOSS) AFTER INCOME TAX - NET		8,993,783	7,939,778	9,965,554	8,608,809
OTHER COMPREHENSIVE INCOME					
a.	Adjustment arising from translation of financial statement	(4,246)	62,398	(19,260)	61,911
b.	Gain (Losses) from changes of financial assets on available for sale	863,012	(722,097)	877,306	(730,180)
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	(180,304)	144,420	(183,163)	146,036
h.	Others	-	-	-	-
	Other comprehensive income current year after income tax - net	678,462	(515,279)	674,883	(522,233)
TOTAL OTHER COMPREHENSIVE INCOME CURRENT YEAR		9,672,245	7,424,499	10,640,437	8,086,576
Income attributable to :					
	Parent Company	8,993,783	7,939,778	9,585,405	8,294,010
	Non controlling interest	-	-	380,149	314,799
TOTAL INCOME CURRENT YEAR		8,993,783	7,939,778	9,965,554	8,608,809
Total comprehensive income attributable to :					
	Parent Company	9,672,245	7,424,499	10,260,288	7,771,777
	Non controlling interest	-	-	380,149	314,799
TOTAL COMPREHENSIVE INCOME CURRENT YEAR		9,672,245	7,424,499	10,640,437	8,086,576
TRANSFER INCOME (LOSSES) TO HEAD OFFICE		-	-	-	-
DIVIDEND *)		-	-	-	-
EARNING PER SHARE		-	-	410.81	355.46

STATEMENTS OF COMMITMENTS AND CONTIGENCIES

PT BANK MANDIRI (PERSERO) Tbk.
As at 30 June 2014 and 31 December 2013

(In Millions of Rupiah)

NO.	POS - POS	BANK		CONSOLIDATED	
		30 June 2014	31 December 2013 (Audited)	30 June 2014	31 December 2013 (Audited)
I.	COMMITMENT RECEIVABLES				
	1 Unused fund borrowings facilities				
	a. Rupiah	-	-	-	-
	b. Foreign currencies	-	-	-	-
	2 Outstanding purchase position on spot and derivative	433,362	347,357	433,362	347,357
	3 Others	-	-	-	-
II.	COMMITMENT PAYABLES				
	1 Unused loan facilities granted to customer				
	a. BUMN				
	i. Committed				
	- Rupiah	5,013,188	7,591,000	5,013,188	7,591,000
	- Foreign currencies	384,590	793,437	384,590	793,437
	ii Uncommitted				
	- Rupiah	13,262,259	11,372,089	13,262,259	11,372,089
	- Foreign currencies	564,209	584,900	564,209	584,900
	b. Others				
	i. Committed	21,928,600	20,460,055	21,930,747	20,462,699
	ii Uncommitted	47,765,193	42,999,343	48,728,730	44,257,143
	2 Unused loan facilities granted to other banks				
	a. Committed				
	i. Rupiah	41,328	62,025	41,328	62,025
	ii Foreign currencies	-	-	-	-
	b. Uncommitted				
	i. Rupiah	24,500	28,300	24,500	28,300
	ii Foreign currencies	-	-	-	-
	3. Outstanding irrevocable letters of credit				
	a. Foreign L/C	10,279,956	11,739,958	10,324,569	11,861,603
	b. Local L/C	2,951,610	3,321,460	3,013,594	3,356,527
	4. Outstanding sales position on spot and derivative	170,448	238,689	170,448	238,689
	5 Others	-	-	-	-
III.	CONTINGENT RECEIVABLES				
	1 Guarantees received				
	a. Rupiah	283,537	359,299	285,980	361,902
	b. Foreign currencies	18,253,874	18,195,261	18,256,835	18,198,552
	2 Unrecognized interest income				
	a. Interest loan	7,033,841	6,889,648	7,039,172	6,895,977
	b. Others interest	51,949	51,949	649,407	495,657
	3 Others	32,729	32,729	32,729	32,729
IV.	CONTINGENT PAYABLES				
	1 Guarantees issued				
	a. Rupiah	22,020,396	25,274,039	22,221,518	25,404,802
	b. Foreign currencies	40,654,146	39,643,850	40,720,943	39,667,080
	2 Others	336,714	256,757	336,714	256,757

STATEMENTS OF ASSETS' QUALITY AND OTHER INFORMATION

As at 30 June 2014 and 2013

(In Millions of Rupiah)

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STATEMENTS OF ASSETS' QUALITY AND OTHER INFORMATION

As at 30 June 2014 and 2013
(In Millions of Rupiah)

No.	DESCRIPTION	BANK											
		30 June 2014						30 June 2013					
		Current	Special	Sub Standard	Doubtful	Loss	Total	Current	Special	Sub Standard	Doubtful	Loss	Total
II. THIRD PARTIES													
1.	Placements with other banks												
a.	Rupiah	20,095,365	-	-	-	-	20,095,365	21,532,983	-	-	-	-	21,532,983
b.	Foreign currencies	33,905,216	-	-	-	53,073	33,958,289	31,333,622	-	-	-	55,832	31,389,454
2.	Spot and derivative receivables												
a.	Rupiah	416,479	-	-	-	-	416,479	38,759	-	-	-	-	38,759
b.	Foreign currencies	138	-	-	-	-	138	904	-	-	-	-	904
3.	Securities												
a.	Rupiah	77,027,064	-	-	-	86,863	77,113,927	77,333,099	-	-	-	86,672	77,419,771
b.	Foreign currencies	17,394,784	-	-	-	-	17,394,784	7,810,752	-	-	-	10,850	7,821,602
4.	Securities sold with agreement to repurchase (Repo)												
a.	Rupiah	7,232,155	-	-	-	-	7,232,155	5,457,684	-	-	-	-	5,457,684
b.	Foreign currencies	-	-	-	-	-	-	-	-	-	-	-	-
5.	Securities purchased with agreement to resell (Reverse Repo)												
a.	Rupiah	1,815,222	-	-	-	-	1,815,222	1,528,551	-	-	-	-	-
b.	Foreign currencies	-	-	-	-	-	-	-	-	-	-	-	-
6.	Acceptances receivables	10,127,876	127,418	-	-	-	10,255,294	7,817,699	9,617	-	-	194	7,827,510
7.	Other Receivable - Trade Transaction												
a.	Rupiah	4,247,624	82,928	-	-	145,944	4,476,496	2,671,959	49,504	-	-	145,944	2,867,407
b.	Foreign currencies	7,832,157	520,030	-	-	823,588	9,175,775	4,609,362	361,957	-	-	689,507	5,660,826
8.	Loans												
a.	Micro, small and medium loans (UMKM)	58,309,796	4,948,532	295,920	553,098	1,760,761	65,868,107	54,330,454	3,671,672	257,772	509,174	1,386,258	60,155,330
i.	Rupiah	58,051,117	4,938,978	295,920	553,098	1,760,761	65,599,874	53,979,870	3,655,080	257,772	509,174	1,386,258	59,788,154
ii.	Foreign currencies	258,679	9,554	-	-	-	268,233	350,584	16,592	-	-	-	367,176
b.	Non UMKM	339,096,824	12,879,705	497,343	955,192	3,597,714	357,026,778	295,934,902	10,809,260	295,690	385,318	3,845,826	311,270,996
i.	Rupiah	284,162,848	10,533,214	329,772	493,042	2,751,432	298,270,308	246,412,846	8,732,834	288,008	374,386	2,659,117	258,467,191
ii.	Foreign currencies	54,933,976	2,346,491	167,571	462,150	846,282	58,756,470	49,522,056	2,076,426	7,682	10,932	1,186,709	52,803,805
c.	Restructured loans	6,254,704	3,497,343	17,386	560,515	1,134,818	11,464,766	7,353,927	3,453,438	143,893	237,340	952,550	12,141,148
i.	Rupiah	3,243,318	1,695,240	17,386	98,365	789,130	5,843,439	3,919,530	1,532,444	143,893	237,340	663,140	6,496,347
ii.	Foreign currencies	3,011,386	1,802,103	-	462,150	345,688	5,621,327	3,434,397	1,920,994	-	-	289,410	5,644,801
d.	Property loans	25,121,974	3,539,813	97,530	76,163	324,546	29,160,026	31,795,685	3,037,040	80,515	60,703	302,804	35,276,747
9.	Investments in shares	1,955	-	-	-	-	1,955	1,955	-	-	-	-	1,955
10	Temporary investment	-	-	-	505	-	505	-	-	-	2,922	-	2,922
11	Administrative account transaction												
a.	Rupiah	98,665,941	513,640	2,065	2,342	87,331	99,271,319	89,087,543	553,850	46,066	2,021	36,766	89,726,246
b.	Foreign currencies	62,314,040	184,665	14	-	1,345	62,500,064	48,790,908	163,927	1,588	-	8,276	48,964,699
12	Reposessed assets	-	-	-	-	19,815	19,815	-	-	-	-	19,815	19,815

STATEMENTS OF ASSETS' QUALITY AND OTHER INFORMATION

As at 30 June 2014 and 2013
(In Millions of Rupiah)

No.	DESCRIPTION	30 June 2014						BANK 30 June 2013						
		Current	Special Mention	Sub Standard	Doubtful	Loss	Total		Current	Special Mention	Sub Standard	Doubtful	Loss	Total
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													
3.	Total required allowance for possible losses on assets													
4.	Percentage of UMKM loans to total loans													
5.	Percentage of UMK loans to total loans													
6.	Percentage of UMKM debtors to total debtors													
7.	Percentage of UMK debtors to total debtors													
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													

ALLOWANCES FOR IMPAIRMENT

As at 30 June 2014 and 2013
(in Millions of Rupiah)

No.	DESCRIPTION	30 June 2014				30 June 2013				
		Allowance for Impairment		Required Allowance for		Allowance for Impairment		Required Allowance for		
		Individual	Collective	General	Spesific	Individual	Collective	General	General	Spesific
1.	Placements with other banks	53,073	27,937	552,711	53,073	55,832	26,437	-	177,519	55,832
2.	Spot and derivative receivables	-	-	4,166	-	-	-	-	316	-
3.	Securities	127,795	7,147	154,188	86,863	133,339	5,871	-	106,250	97,522
4.	Securities sold with agreement to repurchase (Repo)	-	-	-	-	-	-	-	-	-
5.	Securities purchased with agreement to resell (Reverse Repo)	-	-	-	-	-	-	-	15,286	-
6.	Acceptances receivables	149,791	37,297	101,469	6,371	78,050	28,889	-	78,177	675
7.	Other Receivable - Trade Transaction	1,439,119	34,106	120,798	999,680	1,177,145	26,820	-	72,813	856,024
8.	Loans	9,312,326	6,151,295	4,048,941	7,123,141	8,436,209	5,155,773	-	5,464,336	7,469,528
9.	Investments in shares	40,582	-	50	318,582	59,987	-	-	50	264,583
10.	Temporary invesment	253	-	-	253	1,461	-	-	-	1,461
11.	Administrative account transaction	196,216	33,725	756,300	125,083	193,632	12,936	-	596,595	67,402

STATEMENTS OF CALCULATION OF CAPITAL ADEQUACY RATIO COMMERCIAL BANK

As at 30 June 2014 and 2013
(In Millions of Rupiah)

No.	COMPONENTS OF CAPITAL	30 June 2014		30 June 2013	
		Bank	Consolidated	Bank	Consolidated
I.	COMPONENTS				
	A. Core Capital	74,258,685	79,848,780	61,294,930	66,612,484
	1. Paid-in Capital	11,666,667	11,666,667	11,666,667	11,666,667
	2. Disclosed Reserves	64,657,908	68,843,614	51,223,085	55,274,344
	2.1. Additional	64,886,003	69,081,418	51,497,332	55,561,653
	a. Agio	17,476,308	17,316,192	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	4,399,179	4,399,179	2,050,894	2,050,894
	e. Previous years profit (100%)	35,651,339	39,628,823	25,413,268	29,325,353
	f. Current year profit (50%)	4,904,080	5,201,529	4,368,985	4,546,724
	g. Differences arising from translation of financial statement	121,764	202,362	135,092	109,589
	h. Funds for Paid-Up Capital	-	-	-	-
	i. Warrant issued (50%)	-	-	-	-
	j. Stock option issued for stock-based compensation program (50%)	-	-	-	-
	2.2. Deduction	(228,095)	(237,804)	(274,247)	(287,309)
	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	(228,095)	(237,804)	(274,247)	(287,309)
	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	(2,065,890)	(1,056,651)	(1,594,822)	(632,829)
	4.1. Goodwill	-	(117,741)	-	(117,741)
	4.2. Other intangible assets	-	-	-	-
	4.3. Investments in shares (50%)	(2,065,890)	(938,910)	(1,594,822)	(515,088)
	4.4. Shortage of capital on insurance subsidiaries (50%)	-	-	-	-
	5. Non Controlling Interest	-	395,150	-	304,302
	B. Supplemental Capital	6,701,247	8,336,535	7,416,605	9,032,577
	1. Upper Tier 2	6,820,828	7,329,136	6,161,729	6,697,967
	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)	5,449,707	5,958,015	4,790,608	5,326,846
	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	1,946,309	1,946,309	2,849,698	2,849,698
	2.1. Redeemable preference shares	-	-	-	-
	2.2. Subordinated loans and bonds	1,946,309	1,946,309	2,849,698	2,849,698
	2.3. Other supplemental capital instrument (lower tier 2)	-	-	-	-
	3. Supplemental Capital Deduction	(2,065,890)	(938,910)	(1,594,822)	(515,088)
	3.1. Investments in shares (50%)	(2,065,890)	(938,910)	(1,594,822)	(515,088)
	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)	80,959,932	88,185,315	68,711,535	75,645,061
III.	TOTAL CORE CAPITAL, SUPPLEMENTAL CAPITAL, AND ADDITIONAL SUPPLEMENTAL CAPITAL ALLOCATED TO ANTICIPATE MARKET RISK (A+B-C+E)	80,959,932	88,185,315	68,711,535	75,645,061
IV.	CREDIT RISK-WEIGHTED ASSETS	435,976,522	481,926,449	383,248,592	426,147,709
V.	OPERATIONAL RISK-WEIGHTED ASSETS	67,786,852	79,511,930	57,671,278	67,581,862
VI.	MARKET RISK-WEIGHTED ASSETS	1,059,349	1,306,492	1,072,285	886,610
VII.	REQUIRED MINIMUM CAPITAL ADEQUACY RATIO FOR CREDIT RISK AND OPERATIONAL RISK {II:(IV+V)}	16.07%	15.71%	15.58%	15.32%
VIII.	REQUIRED MINIMUM CAPITAL ADEQUACY RATIO FOR CREDIT RISK, OPERATIONAL RISK AND MARKET RISK {III:(IV+V+VI)}	16.04%	15.67%	15.55%	15.29%

STATEMENTS OF SPOT AND DERIVATIVE TRANSACTIONS

As at 30 June 2014
(In Millions of Rupiah)

No.	TRANSACTION	BANK				
		Notional Amount	Type		Derivative Receivables & Payables	
			Trading	Hedging	Receivables	Payables
A.	Exchange Rate Related					
1	Spot	9,107,405	8,557,453	549,952	26,734	32,741
2	Forward	7,292,030	27,278	7,264,752	67,058	26,549
3	Option					
	a. Written	-	-	-	-	-
	b. Purchased	-	-	-	-	-
4	Future	-	-	-	-	-
5	Swap	28,560,034	28,505,357	54,677	314,770	38,751
6	Others	-	-	-	-	-
B.	Interest Rate Related					
1	Forward	-	-	-	-	-
2	Option					
	a. Written	-	-	-	-	-
	b. Purchased	-	-	-	-	-
3	Future	-	-	-	-	-
4	Swap	15,263,000	-	15,263,000	8,055	29,527
5	Others	-	-	-	-	-
C.	Others	-	-	-	-	-
	TOTAL	60,222,469	37,090,088	23,132,381	416,617	127,568

CALCULATION OF FINANCIAL RATIOS

As at 30 June 2014 and 2013

(In %)

No.	RATIOS	BANK	
		30 June 2014	30 June 2013
PERFORMANCE RATIOS			
1.	Capital Adequacy Ratio (CAR)	16.04%	15.55%
2.	Non performing earning assets and non performing non earning assets		
	to total earning assets and non earning assets	1.22%	1.25%
3.	Non performing earning assets to total earning assets	1.50%	1.51%
4.	Allowance for impairment on financial assets to		
	earning assets	2.81%	2.81%
5.	Gross NPL	1.77%	1.77%
6.	Net NPL	0.47%	0.38%
7.	Return on Asset (ROA)	3.48%	3.47%
8.	Return on Equity (ROE)	24.49%	25.60%
9.	Net Interest Margin (NIM)	5.89%	5.42%
10.	Operating Expenses to Operating Income	64.77%	62.32%
11.	Loan to Deposit Ratio (LDR)	85.40%	82.75%
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	8.10%	8.00%
	b. Reserve requirement Foreign currencies	8.10%	10.07%
3.	Net Open Position - Overall	1.16%	0.86%

STATEMENTS OF CASH FLOW
For the Periods Ended 30 June 2014 and 2013
(In millions of Rupiah)

DESCRIPTION	CONSOLIDATED	
	30 June 2014	30 June 2013 *)
CASH FLOWS FROM OPERATING ACTIVITIES		
Receipts from interest income and sharia income	28,187,558	22,781,871
Receipts from fees, commissions and premium - net	5,601,936	5,289,357
Payments of interest expense and sharia expenses	(11,044,294)	(7,982,908)
Receipts from the sale of Government Bonds - Fair value through profit or loss	13,854,167	16,703,842
Acquisition of Government Bonds - Fair value through profit or loss	(14,382,366)	(15,806,461)
Foreign exchange gains/ (losses) - net	(3,143,768)	405,642
Operating income - others	660,037	159,288
Operating expenses - others	(1,549,823)	(930,439)
Salaries and employee benefits	(5,592,930)	(4,667,501)
General and administrative expenses	(4,411,763)	(3,908,353)
Non operating income	5,312	111,696
Cash Flow From Operating Activities Before Changes in Operating Assets and Liabilities	8,184,066	12,156,034
Decrease/(increase) in operating assets:		
Placements with Bank Indonesia and other banks	442,684	(1,082,520)
Marketable securities - Fair value through profit or loss	(3,613,080)	(1,284,695)
Other receivables - trade transactions	(4,808,738)	(1,682,339)
Loans	(13,869,189)	(39,982,570)
Securities purchased under resale agreements	1,021,154	12,559,737
Consumer financing receivable	(981,869)	(1,021,167)
Net investment in lease financing	(100,189)	(218,660)
Prepaid taxes	(222,021)	(1,232,080)
Prepaid expense	(375,236)	(147,349)
Other assets	(725,964)	(1,219,101)
Proceeds from collection of financial assets already written - off	1,287,226	1,562,768
Increase/(decrease) in operating liabilities and temporary syirkah funds:		
Conventional Banking		
Demand deposits	(3,865,681)	(80,846)
Savings deposits	(8,913,939)	3,251,978
Time deposits	27,726,302	21,600,126
Inter-bank call money	5,106,525	284,243
Obligation due immediately	570,812	(285,333)
Liability to unit linked holders	2,668,502	1,607,599
Other taxes payable	(1,083,131)	(113,596)
Payment of corporate income tax	(2,139,225)	(3,477,112)
Other liabilities	3,948,100	879,099
Sharia Banking - Temporary Syirkah Funds		
Demand deposit - restricted investment and demand deposit - mudharabah musytarakah	(2,555)	1,556
Savings deposit - restricted investment and mudharabah saving deposit - unrestricted investment	(1,050,441)	969,380
Mudharabah time deposit - unrestricted investment	2,283,500	2,822,629
Net cash provided by operating activities	11,487,613	5,867,781
CASH FLOWS FROM INVESTING ACTIVITIES		
Increase in marketable securities - Available for sale and Held to maturity	(3,390,645)	(4,971,588)
Increase in Government Bonds - Available for sale and Held to maturity	(5,384,520)	(2,255,529)
Proceeds from sale of fixed assets	360	(41,667)
Acquisition of fixed assets	(607,427)	(255,874)
Acquisition of intangible assets	(71,669)	(61,829)
Increase in non - controlling interests	0	0
Net cash used in investing activities	(9,453,901)	(7,586,487)
CASH FLOWS FROM FINANCING ACTIVITIES		
Increase of investment in Subsidiaries	643,823	(191,320)
Decrease in marketable securities issued	235,604	265,670
(Decrease)/increase in fund borrowings	263,725	(261,277)
Payment of Subordinated Loans	(715,591)	(13,478)
Increase liabilities sold with repo agreements to repurchase (Repo)	1,790,725	4,689,905
Payments of dividends, partnership program and community development program	(5,461,126)	(4,651,220)
Net cash provided by /(used in) financing activities	(3,242,840)	(161,720)
NET INCREASE IN CASH AND CASH EQUIVALENTS	(1,209,128)	(1,880,426)
EFFECT OF EXCHANGE RATE CHANGES ON CASH AND CASH EQUIVALENT	2,860,607	818,912
CASH AND CASH EQUIVALENTS AT BEGINNING OF YEAR	121,023,158	111,503,789
CASH AND CASH EQUIVALENTS AT END OF YEAR	122,674,637	110,442,275
Cash and cash equivalent at end of year consist of :		
Cash	16,347,441	12,529,250
Current accounts with Bank Indonesia	44,765,341	40,909,033
Current accounts with other banks	12,409,082	10,709,030
Placements with Bank Indonesia and other banks	48,352,773	46,284,994
Certificate of Bank Indonesia	800,000	9,968
Total cash and cash equivalents	122,674,637	110,442,275
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	(723,097)	(993,593)
Acquisition of fixed assets - payable	(467,082)	(337,366)

*) For comparative purposes, certain accounts in the Statement of Cash Flows as at and for six months ended 30 June 2013 have been reclassified to conform with the presentation of Statement of Cash flows as at and for six months ended 30 June 2014.