

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

(In Millions of Rupiah)

NO	POS - POS	BANK		CONSOLIDATED	
		31 March 2013	31 December 2012 (Audited)	31 March 2013	31 December 2012 (Audited)
	ASSETS				
1.	Cash	10,817,455	14,131,136	11,680,982	15,286,190
2.	Placements with Bank Indonesia	53,894,600	69,830,072	59,070,987	75,286,859
3.	Placements with other banks	40,163,753	19,262,173	43,045,520	20,960,551
4.	Spot and derivative receivables	140,654	93,280	140,970	93,291
5.	Securities				
	a. Designated at fair value through profit/loss	1,606,229	1,785,047	4,122,842	4,130,708
	b. Available for sale	62,512,052	59,104,726	62,749,303	59,428,193
	c. Held to maturity ***)	24,051,602	24,182,676	25,933,669	26,073,041
	d. Loans and receivables	10,740	10,817	10,740	10,817
6.	Securities sold with agreement to repurchase (<i>Repo</i>)	-	-	-	-
7.	Securities purchased with agreement to resell (<i>Reverse Repo</i>)	7,551,193	14,322,362	7,887,517	14,515,235
8.	Acceptances receivables	7,621,743	7,957,512	7,621,743	7,957,512
9.	Loans				
	a. Designated at fair value through profit/loss	-	-	-	-
	b. Available for sale	-	-	-	-
	c. Held to maturity	-	-	-	-
	d. Loans and receivables	340,654,443	339,973,690	386,807,512	384,581,706
10.	Consumer finance receivables	-	-	4,403,718	3,919,146
11.	Sharia financing	-	-	-	-
12.	Investments in shares	3,220,171	3,218,075	9,338	7,350
13.	Policy holder's investment in Unit Link Contract	-	-	12,742,198	11,034,239
14.	Allowance for impairment on financial assets -/-				
	a. Securities	(134,253)	(124,870)	(278,190)	(268,841)
	b. Loans	(12,963,975)	(12,740,561)	(14,355,357)	(14,011,350)
	c. Others	(1,377,488)	(1,284,357)	(1,465,968)	(1,361,841)
15.	Intangible assets	1,831,568	1,829,609	2,088,883	2,074,593
	Accumulated amortisation for intangible assets -/-	(1,198,154)	(1,173,596)	(1,242,789)	(1,213,891)
16.	Premises and equipment	10,432,229	10,410,946	12,005,120	11,940,765
	Accumulated depreciation for premises and equipment -/-	(4,358,790)	(4,226,501)	(5,125,132)	(4,938,075)
17.	Non earning assets				
	a. Abandoned properties	180,046	180,046	180,280	180,280
	b. Repossessed assets	19,815	19,815	33,837	33,837
	c. Suspense account	755,461	779,222	755,461	779,222
	d. Inter office assets				
	i. Operational activities conducted in Indonesia	(7,201,777)	-	(7,201,777)	-
	ii. Operational activities conducted outside Indonesia	7,434,828	-	7,434,828	-
18.	Allowance for impairment on non financial assets -/-	(282,983)	(283,905)	(296,046)	(296,967)
19.	Lease Financing	-	-	429,916	329,447
20.	Deferred tax assets	3,356,073	3,777,111	3,541,837	3,966,613
21.	Other assets	13,354,142	12,070,531	17,866,743	15,120,078
	TOTAL ASSETS	562,091,377	563,105,056	640,598,685	635,618,708

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

NO	POS - POS	BANK		CONSOLIDATED	
		31 March 2013	31 December 2012 (Audited)	31 March 2013	31 December 2012 (Audited)
	LIABILITIES AND EQUITY				
	LIABILITIES				
1.	Demand deposits **)	89,801,160	107,829,706	94,524,499	113,911,014
2.	Savings deposits **)	175,687,729	182,784,459	195,665,269	202,216,209
3.	Time deposits **)	153,190,102	144,844,747	176,827,376	166,786,895
4.	Investment fund - revenue sharing	-	-	-	-
5.	Fund from Bank Indonesia	565	755	565	755
6.	Fund from other banks **)	28,708,900	14,118,879	28,942,495	14,320,656
7.	Spot and derivative liabilities	59,617	121,232	59,619	121,232
8.	Liabilities sold with repo agreements to repurchase (<i>Repo</i>)	-	-	-	-
9.	Acceptances liabilities	7,621,743	7,957,512	7,621,743	7,957,512
10.	Securities issued	564	564	1,250,703	1,250,364
11.	Fund borrowings				
a.	Loans capital	5,124,986	5,142,950	5,119,986	5,137,950
b.	Others fund borrowings	8,314,187	8,701,422	11,785,810	11,608,077
12.	Margin deposits received	1,818,130	1,872,976	1,818,130	1,872,976
13.	Inter office liabilities				
a.	Operational activities conducted in Indonesia	-	4,226,590	-	4,226,590
b.	Operational activities conducted outside Indonesia	-	(4,059,287)	-	(4,059,287)
14.	Deferred tax liabilities	-	-	-	-
15.	Liability to Unit Link Holders	-	-	12,742,198	11,034,239
16.	Other liabilities	17,295,972	18,911,364	23,206,543	22,700,661
17.	Investment fund - profit sharing	-	-	-	-
	TOTAL LIABILITIES	487,623,655	492,453,869	559,564,936	559,085,843
	EQUITY				
18.	Share capital				
a.	Authorised capital	16,000,000	16,000,000	16,000,000	16,000,000
b.	Unpaid-in capital/-	(4,333,333)	(4,333,333)	(4,333,333)	(4,333,333)
c.	Treasury stock -/-	-	-	-	-
19.	Additional Paid-in Capital				
a.	Agio	17,195,760	17,195,760	17,195,760	17,195,760
b.	Disagio -/-	-	-	-	-
c.	Donated capital	-	-	-	-
d.	Funds for paid-up capital	-	-	-	-
e.	Others	-	-	-	-
20.	Other comprehensive income (losses)				
a.	Adjustment arising from translation of financial statement	132,200	72,694	107,275	47,677
b.	Gain (Losses) from changes of financial assets on available for sale	(646,420)	(528,757)	(621,374)	(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	124,691	101,158	119,681	96,620
h.	Others	-	-	-	-
21.	Difference arising from quasi reorganisation	-	-	-	-
22.	Difference arising from restructuring value of transaction of entities under common control	-	-	-	-
23.	Other equity	-	-	-	-
24.	Reserve				
a.	General reserve	2,333,333	2,333,333	2,333,333	2,333,333
b.	Appropriated reserve	547,000	547,000	547,000	547,000
25.	Retained Earning				
a.	Previous years *)	39,263,334	24,961,431	43,198,044	27,695,065
b.	Current year	3,851,157	14,301,901	4,303,354	15,504,067
	TOTAL EQUITY ATTRIBUTABLE TO OWNER	74,467,722	70,651,187	78,849,740	74,580,120
26.	Non controlling interest	-	-	2,184,009	1,952,745
	TOTAL EQUITY	74,467,722	70,651,187	81,033,749	76,532,865
	TOTAL LIABILITIES AND EQUITY	562,091,377	563,105,056	640,598,685	635,618,708

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

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

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

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

(In Millions of Rupiah)

		BANK		(In Millions of Rupiah)	
NO	POS - POS	31 March 2013	31 march 2012	31 March 2013	31 march 2012
OPERATING INCOME AND EXPENSES					
A. Interest Income and Sharia, Interest Expenses and Sharia, and Premium Income and Claim Expenses					
1.	Interest Income and Sharia Income	9,858,438	8,641,261	11,401,529	9,938,554
a.	Rupiah	9,203,594	8,068,807	10,704,014	9,332,705
b.	Foreign currencies	654,844	572,454	697,515	605,849
2.	Interest Expense and Sharia Expenses	3,140,470	3,165,714	3,715,812	3,734,358
a.	Rupiah	3,001,625	3,070,001	3,575,603	3,633,817
b.	Foreign currencies	138,845	95,713	140,209	100,541
	Net Interest Income and Sharia Income (Expenses)	6,717,968	5,475,547	7,685,717	6,204,196
3.	Premium Income	-	-	1,668,200	1,460,379
4.	Claim Expense	-	-	1,057,738	932,805
	Net Premium Income (Claim Expenses)	-	-	610,462	527,574
	Net Interest Income (Expenses), Sharia, and Net Premium Income (Claim Expenses)	6,717,968	5,475,547	8,296,179	6,731,770
B. Other Operating Income and Expenses					
1.	Other Operating Income	2,855,152	2,346,641	3,272,941	2,742,491
a.	Increase in fair value of financial assets (mark to market)	-	-	11,002	19,692
i.	Securities	-	-	-	-
ii.	Loans	-	-	-	-
iii.	Spot and derivative	174,324	175,013	178,814	175,013
iv.	Other financial assets	-	-	-	-
b.	Decrease in fair value of financial liabilities (mark to market)	-	-	-	-
c.	Gain from sale of financial assets	-	-	-	-
i.	Securities	32,041	84,753	34,745	113,827
ii.	Loans	-	-	-	-
iii.	Other financial assets	-	-	-	-
d.	Gain from spot and derivative transaction (realised)	42,803	31,088	47,238	35,188
e.	Gain from investment in shares with equity method	-	-	-	-
f.	Dividend	4,661	10,435	-	-
g.	Comissions/provisions/fees and administrative	1,595,686	1,408,300	1,869,510	1,653,855
h.	Recovery on allowance for impairment	-	1,226	-	-
i.	Other income	1,005,637	635,826	1,131,632	744,916
2.	Other Operating Expenses	4,763,208	4,065,780	5,961,484	5,157,555
a.	Decrease in fair value of financial assets (mark to market)	-	-	-	-
i.	Securities	5,760	614	-	-
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	7,376	-	7,339	72,636
ii.	Loans	852,626	750,546	951,060	772,490
iii.	Sharia financing	-	-	-	-
iv.	Other financial assets	88,813	34,397	121,768	65,475
f.	Losses related to operational risk	4,583	13,374	4,583	13,374
g.	Losses from investment in shares under equity method	-	-	-	-
h.	Comissions/provisions/fees and administrative	127,046	116,504	127,046	116,504
i.	Impairment on non financial assets	4,331	11,926	4,310	12,257
j.	Salaries and employee benefits	1,557,612	1,424,653	1,971,012	1,812,842
k.	Promotion expenses	157,893	172,884	181,152	208,031
l.	Other expenses	1,957,168	1,540,882	2,593,214	2,083,946
	Other Operating Income (Expenses)	(1,908,056)	(1,719,139)	(2,688,543)	(2,415,064)
PROFIT (LOSS) FROM OPERATIONS		4,809,912	3,756,408	5,607,636	4,316,706
NON OPERATING INCOME AND EXPENSES					
1.	Gain (Losses) from sale of premises and equipment	3,000	-	3,056	219
2.	Gain (Losses) from foreign currencies translation	-	-	-	-
3.	Other non operating income (expenses)	14,655	144,538	39,314	173,453
PROFIT (LOSS) FROM NON OPERATING		17,655	144,538	42,370	173,672
PROFIT (LOSS) CURRENT YEAR BEFORE TAX		4,827,567	3,900,946	5,650,006	4,490,378
Income tax expenses		-	-	-	-
a.	Estimated current tax	(532,050)	(451,999)	(734,468)	(608,815)
b.	Deferred tax income (expenses)	(444,360)	(342,039)	(449,676)	(345,020)
PROFIT (LOSS) AFTER INCOME TAX - NET		3,851,157	3,106,908	4,465,862	3,536,543
OTHER COMPREHENSIVE INCOME		-	-	-	-
a.	Adjustment arising from translation of financial statement	59,506	724	59,598	662
b.	Gain (Losses) from changes of financial assets on available for sale	(117,662)	2,923	(115,305)	104,109
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	23,532	(567)	23,061	(37,636)
h.	Others	-	-	-	-
	Other comprehensive income current year after income tax - net	(34,624)	3,080	(32,646)	67,135
TOTAL OTHER COMPREHENSIVE INCOME CURRENT YEAR		3,816,533	3,109,988	4,433,216	3,603,678
Income atributable to :		-	-	-	-
	Parent Company	3,851,157	3,106,908	4,303,354	3,402,749
	Non controlling interest	-	-	162,508	133,794
TOTAL INCOME CURRENT YEAR		3,851,157	3,106,908	4,465,862	3,536,543
Total comprehensive income atributable to :		-	-	-	-
	Parent Company	3,816,533	3,109,988	4,270,708	3,469,884
	Non controlling interest	-	-	162,508	133,794
TOTAL COMPREHENSIVE INCOME CURRENT YEAR		3,816,533	3,109,988	4,433,216	3,603,678
TRANSFER INCOME (LOSSES) TO HEAD OFFICE		-	-	-	-
DIVIDEND		-	-	-	-
EARNING PER SHARE		-	-	184.43	145.83

STATEMENTS OF COMMITMENTS AND CONTINGENCIES

PT BANK MANDIRI (PERSERO) Tbk.

As at 31 March 2013 and 31 December 2012

(In Millions of Rupiah)

(In Millions of Rupiah)

NO	POS - POS	BANK		CONSOLIDATED	
		31 March 2013	31 December 2012 (Audited)	31 March 2013	31 December 2012 (Audited)
I.	COMMITMENT RECEIVABLES				
	1. Unused fund borrowings facilities				
	a. Rupiah	-	-	-	-
	b. Foreign currencies	-	-	-	-
	2. Outstanding purchase position on spot and derivative	265,466	93,280	279,089	99,522
	3. Others	-	-	-	-
II.	COMMITMENT PAYABLES				
	1. Unused loan facilities granted to customer				
	a. BUMN				
	i. Committed				
	- Rupiah	9,270,490	10,555,252	9,270,490	10,555,252
	- Foreign currencies	331,075	429,736	331,075	429,736
	ii. Uncommitted				
	- Rupiah	10,285,731	9,889,235	10,285,731	9,889,235
	- Foreign currencies	455,218	455,415	455,218	455,415
	b. Others				
	i. Committed	19,794,404	18,317,538	19,806,418	18,326,668
	ii. Uncommitted	48,803,988	41,783,658	49,720,124	43,538,037
	2. Unused loan facilities granted to other banks				
	a. Committed				
	i. Rupiah	128,083	68,373	128,083	68,373
	ii. Foreign currencies	-	-	-	-
	b. Uncommitted				
	i. Rupiah	120,507	134,788	120,507	134,788
	ii. Foreign currencies	-	-	-	-
	3. Outstanding irrevocable letters of credit				
	a. Foreign L/C	9,639,109	9,513,676	9,691,078	9,575,542
	b. Local L/C	1,875,610	2,378,427	1,882,093	2,389,196
	4. Outstanding sales position on spot and derivative	81,709	121,232	95,335	127,464
	5. Others	-	-	-	-
III.	CONTINGENT RECEIVABLES				
	1. Guarantees received				
	a. Rupiah	268,505	251,694	270,908	254,097
	b. Foreign currencies	9,901,375	9,916,800	9,903,857	9,919,327
	2. Unrecognized interest income				
	a. Interest loan	5,904,169	5,669,484	5,909,338	5,674,413
	b. Others interest	51,949	51,949	253,432	234,732
	3. Others	32,729	32,729	32,729	32,729
IV.	CONTINGENT PAYABLES				
	1. Guarantees issued				
	a. Rupiah	19,105,276	22,329,910	19,259,790	22,541,654
	b. Foreign currencies	25,554,581	25,951,138	25,639,598	26,057,908
	2. Others	231,629	247,777	231,629	247,777

NO.	POS - POS	BANK		CONSOLIDATED					
		31 March 2013	31 march 2012	31 March 2013	31 march 2012				
MANAGEMENT OF THE BANK		SHAREHOLDER							
Board of Commissioners *)		Ultimate Shareholder : Republic of Indonesia : 60.00% Non Ultimate Shareholder through Capital Market (≥ 5%) : Nil Non Ultimate Shareholder through non Capital Market (≥ 5%) : Nil							
- President Commissioner (concurrently Independent Commissioner)	: Edwin Gerungan								
- Deputy President Commissioner	: Muchayat								
- Commissioner	: Cahyana Ahmadjayadi								
- Commissioner	: Wahyu Hidayat								
- Independent Commissioner	: Pradjoto								
- Independent Commissioner	: Gunarni Soeworo								
- Independent Commissioner	: Krisna Wijaya								
Board of Directors **)						Jakarta, 30 April 2013 S. E & O Board of Directors PT Bank Mandiri (Persero) Tbk. Riswinandi Deputy President Director Pahala N. Mansury Director			
- President Director	: Zulkifli Zaini								
- Deputy President Director	: Riswinandi								
- Director	: Abdul Rachman								
- Director	: Sentot A. Sentausa								
- Director	: Budi Gunadi Sadikin								
- Director	: Ogi Prastomiyono								
- Director	: Pahala N. Mansury								
- Director	: Fransisca N. Mok								
- Director	: Sunarso								
- Director	: Kresno Sediarsi								
- Director	: Royke Tumilaar								

*) The Annual General Meeting of Shareholders' on 2 April 2013 has honorably discharged Muchayat and Cahyana Ahmadjayadi, and appointed Agus Suprijanto, Rudi Rubiandini and Abdul Azis as Commissioner, which will be effective after obtaining approval from Bank Indonesia on the fit and proper test.

**) The Annual General Meeting of Shareholders' on 2 April 2013 has honorably discharged Zulkifli Zaini as President Director of the company and appointed Budi Gunadi Sadikin's position from Director become the President Director of the company and also appointed Heri Gunardi as a member of Directors which will be effective after obtaining approval from Bank Indonesia on the fit and proper test.

Notes :

- 1) Presentation of the above Published Financial Statements as at and for three months ended 31 March 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 Taudiredja, 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 Bapepam 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.
- 2) The above Published Financial Statements are presented to comply with Bank Indonesia Regulation No. 3/22/PBI/2001 dated 13 December 2001 which was amended by Bank Indonesia Regulation No. 14/14/PBI/2012 dated 18 October 2012 regarding Transparency and Published Financial Statement of the Bank and Circular Letter of Bank Indonesia No. 3/30/DPNP dated 14 December 2001 regarding Quarterly Published Financial Statements and Monthly Financial Statements of Commercial Banks and Specific Reports to Bank Indonesia, which was amended by Circular Letter of Bank Indonesia No. 13/30/DPNP dated 16 December 2011, and also in accordance with Rule 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 regulation No. VIII.G.7. Decision of Chairman of 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 three months ended 31 March 2012 have been reclassified to conform with the presentation of Consolidated Financial Statements as at and for three months ended 31 March 2013.
- 4) Related Parties in the Assets' Quality and Other Information are presented in accordance with Bank Indonesia Regulation No. 7/3/PBI/2005 dated 20 January 2005 which was amended by Bank Indonesia Regulation No. 8/13/PBI/2006 dated 5 October 2006 regarding The Legal Lending Limit For Commercial Banks.
- 5) Exchange rate of 1 US Dollar as at 31 March 2013, 31 March 2012 and 31 December 2012 were Rp9,717.50; Rp9,144.00 and Rp9,637.50 respectively.

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

[illegible]

II. THIRD PARTIES												
1.	Placements with other banks											
a.	Rupiah	9,231,863	-	-	-	-	9,231,863	9,644,259	-	-	-	9,644,259
b.	Foreign currencies	48,924,822	-	-	-	53,464	48,978,286	31,165,148	-	-	75,822	31,240,970
2.	Spot and derivative receivables											
a.	Rupiah	139,945	-	-	-	-	139,945	102,066	-	-	-	102,066
b.	Foreign currencies	709	-	-	-	-	709	107	-	-	-	107
3.	Securities											
a.	Rupiah	83,184,788	-	-	-	86,624	83,271,412	82,582,896	-	-	86,203	82,669,099
b.	Foreign currencies	4,748,352	-	-	-	10,822	4,759,174	804,085	-	-	9,979	814,064
4.	Securities sold with agreement to repurchase (Repo)											
a.	Rupiah	-	-	-	-	-	-	-	-	-	-	-
b.	Foreign currencies	-	-	-	-	-	-	-	-	-	-	-
5.	Securities purchased with agreement to resell (Reverse Repo)											
a.	Rupiah	7,551,193	-	-	-	-	7,551,193	13,478,217	-	-	-	13,478,217
b.	Foreign currencies	-	-	-	-	-	-	-	-	-	-	-
6.	Acceptances receivables	7,579,522	41,731	490	-	-	7,621,743	6,364,393	7,723	-	1,541	6,373,657
7.	Other Receivable - Trade Transaction											
a.	Rupiah	2,630,910	63,194	8,952	-	145,944	2,849,000	1,710,369	26,208	-	145,944	1,882,521
b.	Foreign currencies	3,367,705	307,758	52,581	-	675,092	4,403,136	3,999,510	407,463	-	635,250	5,042,223
8.	Loans											
a.	Micro, small and medium loans (UMKM)	50,037,355	3,527,691	402,787	525,191	1,115,471	55,608,495	38,721,308	2,447,690	183,962	283,346	42,473,400
i.	Rupiah	49,693,806	3,507,960	402,787	525,191	1,115,471	55,245,215	38,538,613	2,443,920	181,496	283,346	42,279,211
ii.	Foreign currencies	343,549	19,731	-	-	-	363,280	182,695	3,770	2,466	5,258	194,189
b.	Non UMKM	267,155,667	9,666,668	384,573	505,903	3,581,485	281,294,296	225,665,202	9,688,853	658,700	475,924	240,353,128
i.	Rupiah	222,985,059	7,379,205	384,522	491,895	2,419,871	233,660,552	187,451,900	7,948,149	244,001	461,529	198,669,109
ii.	Foreign currencies	44,170,608	2,287,463	51	14,008	1,161,614	47,633,744	38,213,302	1,740,704	414,699	14,395	41,684,019
c.	Restructured loans	6,772,319	3,779,457	360,865	27,540	951,872	11,892,053	8,745,580	4,045,287	361,081	88,891	14,381,266
i.	Rupiah	3,488,802	1,671,391	360,865	27,540	668,513	6,217,111	4,790,938	2,430,945	39,395	88,891	8,166,078
ii.	Foreign currencies	3,283,517	2,108,066	-	-	283,359	5,674,942	3,954,642	1,614,342	321,686	324,518	6,215,188
d.	Property loans	29,555,704	2,803,900	77,849	76,543	286,548	32,800,544	18,290,303	2,163,353	55,517	71,440	20,886,001
9.	Investments in shares	1,955	-	-	-	-	1,955	1,955	-	-	-	1,955
10.	Temporary investment	-	-	-	3,156	-	3,156	-	-	-	180	180
11.	Administrative account transaction											
a.	Rupiah	99,601,648	405,860	48,951	1,696	27,415	100,085,570	38,348,746	208,498	804	21,489	38,597,016
b.	Foreign currencies	44,796,925	192,821	9,139	-	7,659	45,006,544	28,589,976	224,255	321	-	28,825,139
12.	Reposessed assets	-	-	-	-	19,815	19,815	-	-	-	120,030	120,030

III.	OTHER INFORMATION			
1.	Value of bank's assets pledge as collateral :			
a.	To Bank Indonesia		-	-
b.	To others		-	-
2.	Total allowance for impairment on financial assets to earning assets		14,475,716	13,907,553
3.	Total required allowance for possible losses on assets		13,888,069	12,835,983
4.	Percentage of UMKM loans to total loans		16.32%	14.84%
5.	Percentage of UMK loans to total loans		6.73%	4.89%
6.	Percentage of UMKM debtors to total debtors		45.62%	39.70%
7.	Percentage of UMK debtors to total debtors		42.52%	37.53%
8.	Others			
a.	Chanelling of loans		11,087,159	12,485,327
b.	Mudharabah Muqayyadah financing		-	-
c.	Write off on earning assets		569,058	575,235
d.	Recovery-of write off on earning assets		918,131	1,647,663
e.	Write-off on earning assets with elimination of right to collect		-	-

*) Statement of Assets' Quality as at 31 December 2012 are presented to comply with PBI No. 14/15/PBI/2012 dated 24 October 2012 regarding Assets Quality for Commercial Bank.

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

No.	DESCRIPTION	31 March 2013				31 March 2012			
		Allowance for Impairment		Required Allowance for Possible Losses on Earning Assets		Allowance for Impairment		Required Allowance for Possible Losses on Earning Assets	
		Individual	Collective	General	Specific	Individual	Collective	General	Specific
1.	Placements with other banks	53,464	51,528	401,103	53,464	75,822	98,483	323,587	75,822
2.	Spot and derivative receivables	-	-	1,371	-	-	-	986	-
3.	Securities	128,977	5,276	85,408	97,446	110,384	65,287	65,291	96,182
4.	Securities sold with agreement to repurchase (Repo)	-	-	-	-	-	-	-	-
5.	Securities purchased with agreement to resell (Reverse Repo)	-	-	45,665	-	-	-	15,049	-
6.	Acceptances receivables	7,699	27,334	75,795	2,160	14,987	24,603	63,644	1,927
7.	Other Receivable - Trade Transaction	1,194,261	19,291	59,986	848,814	1,114,708	16,909	57,099	802,878
8.	Loans	8,255,732	4,708,243	4,814,186	7,136,460	8,495,834	3,887,938	3,655,792	7,675,307
9.	Investments in shares	22,333	-	50	264,583	2,508	-	51	2,278
10.	Temporary invesment	1,578	-	-	1,578	90	-	-	90
11.	Administrative account transaction	180,399	10,591	559,091	113,696	171,132	49,083	486,446	60,770

STATEMENTS OF CALCULATION OF CAPITAL ADEQUACY RATIO COMMERCIAL BANK

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

No.	COMPONENTS OF CAPITAL	31 March 2013		31 March 2012	
		Bank	Consolidated	Bank	Consolidated
I.	COMPONENTS				
	A. Core Capital	63,723,971	68,979,776	52,071,749	56,001,612
	1. Paid-in Capital	11,666,667	11,666,667	11,666,667	11,666,667
	2. Disclosed Reserves	53,654,763	57,758,768	41,848,805	44,673,152
	2.1. Additional	53,924,433	58,041,500	42,248,516	45,096,117
	a. Agio	17,195,760	17,195,760	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	547,000	547,000	547,000	547,000
	e. Previous years profit (100%)	31,568,382	35,480,670	20,363,943	23,088,684
	f. Current year profit (50%)	2,147,759	2,376,967	1,724,474	1,873,884
	g. Differences arising from translation of financial statement	132,199	107,770	84,006	57,456
	h. Funds for Paid-Up Capital	-	-	-	-
	i. Warrant issued (50%)	-	-	-	-
	j. Stock option issued for stock-based compensation program (50%)	-	-	-	-
	2.2. Deduction	(269,670)	(282,732)	(399,711)	(422,965)
	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	(269,670)	(282,732)	(399,711)	(422,965)
	h. Difference in adjustment amounts from fair value of financial assets in trading book	-	-	-	-
	3. Innovative Capital	-	-	-	-
	3.1. Subordinated bonds (non cumulative perpetual)	-	-	-	-
	3.2. Subordinated loans (non cumulative perpetual)	-	-	-	-
	3.3. Other innovative capital Instrument	-	-	-	-
	4. Core Capital Deduction	(1,597,459)	(755,817)	(1,443,723)	(614,393)
	4.1. Goodwill	-	(105,666)	-	(105,666)
	4.2. Other intangible assets	-	-	-	-
	4.3. Investments in shares (50%)	(1,597,459)	(650,151)	(1,443,723)	(508,727)
	4.4. Shortage of capital on insurance subsidiaries (50%)	-	-	-	-
	5. Non Controlling Interest	-	310,158	-	276,186
	B. Supplemental Capital	7,336,264	8,781,479	7,954,161	9,391,326
	1. Upper Tier 2	5,840,535	6,338,442	5,021,638	5,523,807
	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)	4,469,414	4,967,321	3,650,517	4,152,686
	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	3,093,188	3,093,188	4,376,246	4,376,246
	2.1. Redeemable preference shares	-	-	-	-
	2.2. Subordinated loans and bonds	3,093,188	3,093,188	4,376,246	4,376,246
	2.3. Other supplemental capital instrument (lower tier 2)	-	-	-	-
	3. Supplemental Capital Deduction	(1,597,459)	(650,151)	(1,443,723)	(508,727)
	3.1. Investments in shares (50%)	(1,597,459)	(650,151)	(1,443,723)	(508,727)
	3.2. Shortage of capital on insurance subsidiaries (50%)	-	-	-	-
	C. Core Capital and Supplemental Capital Deduction	-	-	-	-
	Securitisation exposure	-	-	-	-
	D. Additional Supplemental Capital Fulfilling Requirement (Tier 3)	-	-	-	-
	E. Additional Supplemental Capital Allocated To Anticipate Market Risk	-	-	-	-
II.	TOTAL CORE CAPITAL AND SUPPLEMENTAL CAPITAL (A+B-C)	71,060,235	77,761,255	60,025,910	65,392,938
III.	TOTAL CORE CAPITAL,SUPPLEMENTAL CAPITAL, AND ADDITIONAL SUPPLEMENTAL CAPITAL ALLOCATED TO ANTICIPATE MARKET RISK (A+B-C+E)	71,060,235	77,761,255	60,025,910	65,392,938
IV.	CREDIT RISK-WEIGHTED ASSETS	357,553,111	397,385,672	292,041,340	332,214,895
V.	OPERATIONAL RISK-WEIGHTED ASSETS	57,676,323	67,581,862	48,736,405	56,133,626
VI.	MARKET RISK-WEIGHTED ASSETS	1,681,727	2,580,551	1,539,722	2,307,789
VII.	REQUIRED MINIMUM CAPITAL ADEQUACY RATIO FOR CREDIT RISK AND OPERATIONAL RISK {(IV+V)}	17.11%	16.72%	17.61%	16.84%
VIII.	REQUIRED MINIMUM CAPITAL ADEQUACY RATIO FOR CREDIT RISK, OPERATIONAL RISK AND MARKET RISK {(III:(IV+V+VI))}	17.04%	16.63%	17.54%	16.74%

STATEMENTS OF SPOT AND DERIVATIVE TRANSACTIONS

As at 31 March 2013
(In Millions of Rupiah)

No.	TRANSACTION	BANK				
		Notional Amount	Type		Derivative Receivables & Payables	
			Trading	Hedging	Receivables	Payables
A.	Exchange Rate Related					
1	Spot	3,887,003	3,784,183	102,819	3,025	3,704
2	Forward	2,158,322	458,850	1,699,473	9,163	12,952
3	Option					
	a. Written	-	-	-	-	-
	b. Purchased	-	-	-	-	-
4	Future	-	-	-	-	-
5	Swap	35,037,144	34,909,950	127,194	128,466	12,309
6	Others	-	-	-	-	-
B.	Interest Rate Related					
1	Forward	-	-	-	-	-
2	Option					
	a. Written	-	-	-	-	-
	b. Purchased	-	-	-	-	-
3	Future	-	-	-	-	-
4	Swap	5,500,000	-	5,500,000	-	30,652
5	Others	-	-	-	-	-
C.	Others	-	-	-	-	-
	TOTAL	46,582,469	39,152,983	7,429,486	140,654	59,617

CALCULATION OF FINANCIAL RATIOS

As at 31 March 2013 and 2012

(In %)

No.	RATIOS	BANK	
		31 March 2013	31 March 2012
PERFORMANCE RATIOS			
1.	Capital Adequacy Ratio (CAR)	17.04%	17.54%
2.	Non performing earning assets and non performing non earning assets to total earning assets and non earning assets	1.27%	1.50%
3.	Non performing earning assets to total earning assets	1.57%	1.65%
4.	Allowance for impairment on financial assets to earning assets	2.82%	3.15%
5.	Gross NPL	1.90%	2.18%
6.	Net NPL	0.43%	0.46%
7.	Return on Asset (ROA)	3.48%	3.25%
8.	Return on Equity (ROE)	24.26%	23.46%
9.	Net Interest Margin (NIM)	5.50%	5.22%
10.	Operating Expenses to Operating Income	62.17%	65.81%
11.	Loan to Deposit Ratio (LDR)	80.95%	78.97%
COMPLIANCE			
1.	a. Percentage violation of Legal Lending Limit		
	i. Related parties	0.00%	0.00%
	ii. Third parties	0.00%	0.00%
	b. Percentage of excess of the Legal Lending Limit		
	i. Related parties	0.00%	0.00%
	ii. Third parties	0.00%	0.00%
2.	Reserve requirement		
	a. Primary reserve requirement Rupiah	8.00%	8.00%
	b. Reserve requirement Foreign currencies	8.44%	8.01%
3.	Net Open Position - Overall	0.84%	1.61%

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

DESCRIPTION	CONSOLIDATED	
	31 March 2013	31 March 2012
CASH FLOWS FROM OPERATING ACTIVITIES		
Receipts from interest income and sharia income	11,130,674	10,029,915
Receipts from fees, commissions and premium - net	2,471,678	2,231,957
Payments of interest expense and sharia expenses	(3,945,359)	(4,026,949)
Receipts from the sale of Government Bonds - Fair value through profit or loss	9,824,758	22,922,929
Acquisition of Government Bonds - Fair value through profit or loss	(9,581,875)	(22,156,159)
Foreign exchange gains - net	310,048	116,737
Operating income - others	108,204	152,176
Operating expenses - others	(546,052)	(544,645)
Salaries and employee benefits	(2,810,700)	(1,865,457)
General and administrative expenses	(1,816,096)	(1,490,364)
Non operating income - others	42,371	175,964
Cash Flow From Operating Activities Before Changes in Operating Assets and Liabilities	5,187,651	5,546,104
Decrease/(increase) in operating assets:		
Placements with Bank Indonesia and other banks	(14,162)	(4,885,245)
Marketable securities - Fair value through profit or loss	559,712	2,388,488
Other receivables - Trade Transactions	(327,385)	(963,426)
Loans	(2,803,987)	(13,463,997)
Securities purchased under resale agreements	6,627,718	(1,108,331)
Consumer financing receivable	(506,746)	78,189
Net investment in lease financing	(100,469)	(11,797)
Prepaid taxes	(1,165,098)	(50,699)
Prepaid expense	(242,426)	(388,107)
Other assets	(2,652,652)	(2,604,967)
Proceeds from collection of financial assets already written - off	903,958	1,639,398
Increase/(decrease) in operating liabilities and temporary syirkah funds:		
Conventional Banking and Sharia - Non Syirkah Temporer Fund		
Demand deposits	(19,257,038)	(10,481,170)
Saving deposits	(7,155,366)	(762,724)
Time deposits	19,217,501	657,444
Inter-bank call money	3,659,250	3,213,059
Obligation due immediately	(238,357)	109,099
Taxes payable	(220,328)	(238,067)
Payment of corporate income tax	(575,455)	(495,637)
Other liabilities	3,061,419	1,546,955
Sharia Banking - Temporary Syirkah Funds		
Restricted investment demand deposit and mudharabah musytarakah demand deposit	(104)	4,769
Restricted investment saving deposit and unrestricted investment mudharabah saving deposit	488,968	669,083
Unrestricted investment mudharabah time deposit	1,771,653	(836,645)
Net cash provided by operating activities	6,218,257	(20,438,224)
CASH FLOWS FROM INVESTING ACTIVITIES		
Decrease/(increase) in marketable securities - Available for sale and Held to maturity	(3,112,138)	(199,739)
Decrease in Government Bonds - Available for sale and Held to maturity	(992,054)	(72,520)
Increase of investment in Subsidiaries	(1,988)	857
Proceeds from sale of fixed assets	1,304	120,541
Acquisition of fixed assets	(98,811)	(238,766)
Acquisition of intangible assets	(14,318)	(20,091)
Increase in Non Controlling Interests	231,264	131,328
Net cash (used in)/provided by investing activities	(3,986,741)	(278,390)
CASH FLOWS FROM FINANCING ACTIVITIES		
(Decrease)/increase in marketable securities issued	(41,586)	(503,429)
(Decrease)/increase in fund borrowings	107,602	(1,664,913)
Payment of Subordinated Loans	(17,964)	(17,872)
Net cash (used in)/provided by financing activities	48,052	(2,186,214)
NET INCREASE IN CASH AND CASH EQUIVALENTS	2,279,568	(22,902,828)
CASH AND CASH EQUIVALENTS AT BEGINNING OF YEAR	111,307,954	108,653,748
CASH AND CASH EQUIVALENTS AT END OF YEAR	113,587,522	85,750,920
Cash and cash equivalent at end of year consist of :		
Cash	11,680,982	9,300,832
Current accounts with Bank Indonesia	38,078,495	34,557,444
Current accounts with other banks	25,078,817	10,791,438
Placements with Bank Indonesia and other banks	38,719,386	31,041,206
Certificate of Bank Indonesia	29,842	60,000
Total cash and cash equivalents	113,587,522	85,750,920
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	(501,693)	(565,056)
Acquisition of fixed assets - payable	(441,997)	(282,442)