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

		B.A	NK	(In Millions of Rupiah) CONSOLIDATED			
NO	POS - POS	30 June 2013	31 December 2012 (Audited)	30 June 2013	31 December 2012 (Audited)		
	ASSETS						
1.	Cash	11,331,798	14,131,136	12,248,288	15,286,190		
2.	Placements with Bank Indonesia	73,670,206	69,830,072	78,964,143	75,286,859		
3.	Placements with other banks	17,807,728	19,262,173	20,247,081	20,960,551		
4.	Spot and derivative receivables	39,665	93,280	40,050	93,291		
5.	Securities						
	a. Designated at fair value through profit/loss	1,516,871	1,785,047	3,766,956	4,130,708		
	b. Available for sale	59,579,220	59,104,726	59,871,432	59,428,193		
	c. Held to maturity ***)	24,285,121	24,182,676	26,033,725	26,073,041		
	d. Loans and receivables	10,791	10,817	10,791	10,817		
6.	Securities sold with agreement to repurchase (Repo)	5,457,684	-	5,457,684	-		
7.	Securities purchased with agreement to resell (Reverse Repo)	1,528,551	14,322,362	1,955,498	14,515,235		
8.	Acceptances receivables	7,827,510	7,957,512	7,827,510	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	375,203,929	339,973,690	423,241,476	384,581,706		
10.	Consumer finance receivables	-	-	4,896,856	3,919,146		
11.	Sharia financing	-	-	-	-		
12.	Investments in shares	3,252,313	3,218,075	9,103	7,350		
13.	Policy holder's investment in Unit Link Contract	-	-	12,641,838	11,034,239		
14.	Allowance for impairment on financial assets -/-						
	a. Securities	(139,210)	(124,870)	(281,760)	(268,841)		
	b. Loans	(13,591,982)	(12,740,561)	(15,008,979)	(14,011,350)		
	c. Others	(1,454,621)	(1,284,357)	(1,519,876)	(1,361,841)		
15.	Intangible assets	1,862,582	1,829,609	2,146,421	2,074,593		
	Accumulated amortisation for intangible assets -/-	(1,224,226)		(1,274,493)			
16.	Premises and equipment	10,519,236	10,410,946	12,162,459	11,940,765		
	Accumulated depreciation for premises and equipment -/-	(4,501,099)	(4,226,501)	(5,320,916)			
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	776,922	779,222	776,922	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 -/-	(286,749)	(283,905)	(299,812)	(296,967)		
19.	Lease Financing	- ,	- 1	548,107	329,447		
20.	Deferred tax assets	3,123,338	3,777,111	3,316,048	3,966,613		
21.	Other assets	14,648,646	12,070,531	19,502,469	15,120,078		
	TOTAL ASSETS	591,444,085	563,105,056	672,173,138	635,618,708		

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

		BA	NK	CONSO	CONSOLIDATED		
10	POS - POS	30 June 2013	31 December 2012 (Audited)	30 June 2013	31 December 2012 (Audited)		
T	LIABILITIES AND EQUITY						
	LIABILITIES						
1.	Demand deposits **)	107,219,012	107,829,706	113,015,736	113,911,01		
2.	Savings deposits **)	185,996,087	182,784,459	206,572,817	202,216,20		
3.	Time deposits **)	158,059,985	144,844,747	182,781,469	166,786,89		
4.	Investment fund - revenue sharing	-	-	-	-		
5.	Fund from Bank Indonesia	375	755	375	75		
6.	Fund from other banks **)	23,677,937	14,118,879	23,713,818	14,320,65		
7.	Spot and derivative liabilities	140,383	121,232	140,383	121,23		
8.	Liabilities sold with repo agreements to repurchase (<i>Repo</i>)	4,689,905	7 057 513	4,689,905	7.057.51		
9. .0.	Acceptances liabilities	7,827,510	7,957,512	7,827,510	7,957,51		
0. 1.	Securities issued Fund borrowings	564	564	1,668,297	1,250,36		
1	a. Loans capital	5,129,472	5,142,950	5,124,472	5,137,95		
	b. Others fund borrowings	8,153,759	8,701,422	11,586,460	11,608,07		
2.	Margin deposits received	1,626,569	1,872,976	1,626,569	1,872,97		
3.	Inter office liabilities	1,020,303	1,072,370	1,020,303	1,072,37		
	a. Operational activities conducted in Indonesia	7,793,304	4,226,590	7,793,304	4,226,59		
	b. Operational activities conducted outside Indonesia	(7,739,093)	(4,059,287)	(7,739,093)	(4,059,28		
4.	Deferred tax liabilities	-	-	-	- (1,555,2		
5.	Liability to Unit Link Holders	-	-	12,641,838	11,034,23		
6.	Other liabilities	15,443,850	18,911,364	21,267,714	22,700,66		
7.	Investment fund - profit sharing	-	-	, , , <u>-</u>	-		
	TOTAL LIABILITIES	518,019,619	492,453,869	592,711,574	559,085,84		
	EQUITY						
8.	Share capital						
	a. Authorised capital	16,000,000	16,000,000	16,000,000	16,000,00		
	b. Unpaid-in capital-/-	(4,333,333)	(4,333,333)	(4,333,333)	(4,333,33		
	c. Treasury stock -/-	-	-	-	-		
9.	Additional Paid-in Capital						
	a. Agio	17,195,760	17,195,760	17,195,760	17,195,70		
	b. Disagio -/-	-	-	-	-		
	c. Donated capital	-	-	-	-		
	d. Funds for paid-up capital	-	-	-	-		
	e. Others	-	-	-	-		
0.	Other comprehensive income (losses)						
	a. Adjustment arising from translation of financial statement	135,092	72,694	109,588	47,6		
	b. Gain (Losses) from changes of financial assets on available for sale	(1,250,854)	(528,757)	(1,236,250)	(506,06		
	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	- 245,578	- 101,158	242,657	- 06.6		
	g. Income tax related to other comprehensive income h. Others	243,376	101,136	242,037	96,62		
1.	Difference arising from quasi reorganisation	-	_	-	_		
2.	Difference arising from restructuring value of transaction of entities under common control	_	_	_			
3.	Other equity	_	_	_	_		
4,	Reserve						
"	a. General reserve	2,333,333	2,333,333	2,333,333	2,333,3		
	b. Appropriated reserve	2,050,894	547,000	2,050,894	547,0		
5.	Retained Earning	, , , , , , , , , , , , , , , , , , , ,	3 ,520	,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,	2 ,0		
	a. Previous years *)	33,108,218	24,961,431	37,041,727	27,695,0		
	b. Current year	7,939,778	14,301,901	8,294,010	15,504,0		
	TOTAL EQUITY ATTRIBUTABLE TO OWNER	73,424,466	70,651,187	77,698,386	74,580,1		
6.	Non controlling interest	-	-	1,763,178	1,952,7		
	TOTAL EQUITY	73,424,466	70,651,187	79,461,564	76,532,8		

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 June 2013 and 2012

POS - POS 30 June 2012 30 June 2013 30 June 2012 30 June 2013 OPERATING INCOME AND EXPENSES Interest Income and Sharia, Interest Expenses and Sharia, and Premium Income and Claim Expenses Interest Income and Sharia Income 19.876.850 17.547.087 23.114.382 20.222.180 16,346,248 1,200,839 21,711,928 18,946,883 1,275,297 Foreign currencies 1.402.454 1.318.356 terest Expense and Sharia Expenses 6.323.622 5.989.246 7 513 684 7 131 583 5,790,537 7,243,711 Foreign currencies 268,031 198,709 269,973 206,698 et Interest Income and Sharia Income (Expenses) 13,553,228 11,557,841 15.600.698 **13,090,597** 3,025,208 Claim Expense 2.142.857 1.926.622 Net Premium Income (Claim Expenses) Net Interest Income (Expenses), Sharia, and Net Premium Income (Claim Expenses) 1,323,485 1,098,586 13,553,228 11,557,841 er Operating Income and Expenses Other Operating Income 6.190.496 5.122.502 6,627,189 5,785,065 Securities Loans Spot and derivative 536,267 528,342 514,647 536,267 iv. Other financial assets b. Decrease in fair value of financial liabilities (mark to market)
 c. Gain from sale of financial assets Securities 30.205 15.140 32,450 Other financial assets d. Gain from spot and derivative transaction (realised) 85.622 69.912 96.120 78.668 Gain from investment in shares with equity method 423,181 11,096 Dividend Comissions/provisions/fees and administrative 3,370,997 3.002.621 3.950.959 3.498.776 Recovery on allowance for impairment 79,391 Other income 1,765,844 1,408,075 2,019,318 1,636,422 8,654,481 10,761,474 Other Operating Expenses 12,785,639 Decrease in fair value of financial assets (mark to market) Securities 10,684 Loans Snot and derivative iv. Other financial assets
b. Increase in fair value of financial liabilities (mark to market) c. Losses from sale of financial assets 4,407 Securities Loans iii. Other financial assets
 d. Losses from spot and derivative transaction (realised) e. Impairment for financial assets Securities 12,129 1,855,283 20,814 1,601,277 10,707 2,307,526 93,722 1,673,327 iii. Sharia financing Other financial assets 138,659 169.962 18.851 Losses related to operational risk 48,543 48,543 5,035 5,035 Losses from investment in shares under equity method
 Comissions/provisions/fees and administrative 259,209 225,232 259,209 225,232 Impairment on non financial assets 18,393 1,291 17,945 2.910.382 Salaries and employee benefits 3.316.353 4.205.608 3.645.154 Promotion expenses 336,283 373,551 388,924 435,588 Other expenses 3,976,038 3,470,797 5,318,538 4,605,966 Other Operating Income (Expenses) (3.732.235) (3.531.979 (6.158.450 (4.976.409 ROFIT (LOSS) FROM OPERATIONS 9,820,993 8,025,862 10,765,733 9,212,774 NON OPERATING INCOME AND EXPENSES Gain (Losses) from sale of premises and equipmer Gain (Losses) from foreign currencies translation 2,543 108,699 Other non operating income (expenses) 31.056 156.788 196.277 PROFIT (LOSS) FROM NON OPERATING 34,052 156,636 111,695 198,818 ROFIT (LOSS) CURRENT YEAR BEFORE TAX 9,855,045 8,182,498 10,877,428 9,411,592 Income tax expenses a. Estimated current tax
 b. Deffered tax income (expenses) (1,117,075 (1,469,181 (798, 192 (752,181 (799,438 (751,863 OFIT (LOSS) AFTER INCOME TAX - NET 7,939,778 6,512,356 7,404,835 OTHER COMPREHENSIVE INCOME Adjustment arising from translation of financial statement (4,788 61,911 (3,727 b. Gain (Losses) from changes of financial assets on available for sale (722,097) 156,080 (730,180 255,067 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 h. Others 144,420 (31,154 146,036 (31,154 (515,279 120,138 (522,233 220,186 Other comprehensive income current year after income tax - net TOTAL OTHER COMPREHENSIVE INCOME CURRENT YEAR 7,424,499 6,632,494 8,086,576 7,625,021 me atributtable to : Parent Company 7,939,778 6,512,356 8,294,010 7,146,872 Non controlling interest 314.799 257.96 TOTAL INCOME CURRENT YEAR 7,404,835 7,939,778 6,512,356 8,608,809 Total comprehensive income atributtable to : Parent Company 7,367,058 7,424,499 6,632,494 7,771,77 Non controlling interest TOTAL COMPREHENSIVE INCOME CURRENT YEAR 7.424.499 6,632,494 8,086,576 TRANSFER INCOME (LOSSES) TO HEAD OFFICE DIVIDEND EARNING PER SHARE 355.4 306.30

STATEMENTS OF COMMITMENTS AND CONTIGENCIES

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

(In Millions of Rupiah)

		BAN	IK .	CONSOLIDATED		
NO.	POS - POS	30 June 2013	31 December 2012	30 June 2013	31 December 2012	
			(Audited)		(Audited)	
ı.	COMMITMENT RECEIVABLES					
	Unused fund borrowings facilities					
	a. Rupiah	-	-	-	-	
	b. Foreign currencies	-	-	-	-	
	2. Outstanding purchase position on spot and derivative	1,388,561	93,280	1,391,286	99,522	
	3. Others	-	-	=	-	
II.	COMMITMENT PAYABLES					
	1. Unused loan facilities granted to customer					
	a. BUMN					
	i. Committed					
	- Rupiah	4,764,565	10,555,252	4,764,565	10,555,252	
	- Foreign currencies	312,439	429,736	312,439	429,736	
	ii. Uncommitted					
	- Rupiah	8,623,096	9,889,235	8,623,096	9,889,235	
	- Foreign currencies	494,768	455,415	494,768	455,415	
	b. Others					
	i. Committed	19,174,886	18,317,538	19,179,301	18,326,668	
	ii. Uncommitted	45,605,304	41,783,658	46,411,000	43,538,037	
	2. Unused loan facilities granted to other banks					
	a. Committed					
	i. Rupiah	88,778	68,373	88,778	68,373	
	ii. Foreign currencies	-	-	-	-	
	b. Uncommitted					
	i. Rupiah	79,598	134,788	79,598	134,788	
	ii. Foreign currencies	-	-	-	-	
	3. Outstanding irrevocable letters of credit					
	a. Foreign L/C	8,578,763	9,513,676	8,658,838	9,575,542	
	b. Local L/C	2,480,213	2,378,427	2,484,257	2,389,196	
	4. Outstanding sales position on spot and derivative	158,264	121,232	160,986	127,464	
	5. Others	-	-	=	=	
	CONTINGENT RECEIVABLES					
III.	Guarantees received					
	a. Rupiah	366,838	251,694	369,241	254,097	
	b. Foreign currencies	12,809,890	9,916,800	12,812,468	9,919,327	
	Unrecognized interest income	12,003,030	3,313,000	12,012,400	3,313,321	
	a. Interest loan	6,087,876	5,669,484	6,093,432	5,674,413	
	b. Others interest	51,949	51,949	388,015	234,732	
	3. Others	32,729	32,729	32,729	32,729	
IV.	CONTINGENT PAYABLES					
	1. Guarantees issued					
	a. Rupiah	18,619,137	22,329,910	18,769,843	22,541,654	
	b. Foreign currencies	30,324,297	25,951,138	30,419,650	26,057,908	
	2. Others	169,418	247,777	169,418	247,777	

MANAGEMENT OF THE	BANK	SHAREHOLDER				
Board of Commissioners *)						
 President Commissioner 	: Edwin Gerungan	Ultimate Shareholder :				
(concurrently Independent Commissioner)		Republic of Indonesia: 60.00%				
 Deputy President Commissioner 	:=	Non Ultimate Shareholder through Capital Market (≥ 5%)	: Nill			
- Commissioner	: Wahyu Hidayat	Non Ultimate Shareholder through non Capital Market (≥ 5%)	: Nill			
 Independent Commissioner 	: Pradjoto					
 Independent Commissioner 	: Gunarni Soeworo					
 Independent Commissioner 	: Krisna Wijaya					
- Commissioner	: Agus Suprijanto					
- Commissioner	: Rudi Rubiandini					
- Commissioner	: Abdul Aziz					
Board of Directors - President Director	: Budi Gunadi sadikin **)	Jakarta, 30 July 2013				
- Deputy President Director	: Riswinandi	S. E & O				
- Director	41 1 1 6 1	Board of Directors				
	: Abdul Rachman	board of birectors				
- Director	: Abdul Rachman : Sentot A. Sentausa	PT Bank Mandiri (Persero) Tbk.				
- Director	: Sentot A. Sentausa					
- Director - Director	: Sentot A. Sentausa : Ogi Prastomiyono					
- Director - Director - Director	: Sentot A. Sentausa : Ogi Prastomiyono : Pahala N. Mansury					
Director Director Director Director Director Director Director	: Sentot A. Sentausa : Ogi Prastomiyono : Pahala N. Mansury : Fransisca N. Mok	PT Bank Mandiri (Persero) Tbk.				
 Director Director Director Director Director 	: Sentot A. Sentausa : Ogi Prastomiyono : Pahala N. Mansury : Fransisca N. Mok : Sunarso		Pahala N. Mansury			

- *) 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 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 appointed Hery Gunardi as a Director effectively based on BI approval on fit and proper test regarding Circular Letter of Bank Indonesia No. 15/16/GBI/DPIP/Rahasia dated 27 June 2013.

Notes:

- 1) Presentation of the above Published Financial Statements as at and for six months ended 30 June 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.
- 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 No. 13/30/DPNP dated 14 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 six months ended 30 June 2012 have been reclassified to conform with the presentation of Consolidated Financial Statements as at and for six months ended 30 June 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 June 2013, 30 June 2012 and 31 December 2012 were Rp9,925.00; Rp9,392.50 and Rp9,637.50 respectively.

STATEMENTS OF ASSETS' QUALITY AND OTHER INFORMATION

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

	(In Millions of Rupiah) BANK												
							BANK	`					
No.	DESCRIPTION			30 June 2	013					30 June 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	211	-	-	-	-	211	-	-	-	-	-	-
	b. Foreign currencies	75,191	-	-	-	-	75,191	708,834	-	-	-	-	708,834
2.	Spot and derivative receivables												
	a. Rupiah	_	_	_	_	_	_	_	_	_	_	_	_
	b. Foreign currencies	2	_	-	_	_	2	_	-	_	_	_	_
	S. Toreign contendes	_					_						
3.	Securities												
	a. Rupiah	150,630	-	-	-	-	150,630	-	-	-	-	-	-
	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	-	-	-	-	-	-	-	-	-	-	-	-
7,	Other Receivable - Trade Transaction												
,,	a. Rupiah	_	_	_	_	_	-	_	_	_	_	_	_
	b. Foreign currencies	_	_	-	_	_	_	_	-	_	_	_	_
8,	Loans												
	a. Micro, small and medium loans (UMKM)	-	-	-	-	-	-	743	-	-	-	-	743
	i. Rupiah	-	-	-	-	-	-	743	-	-	-	-	743
	ii. Foreign currencies	-	-	-	-	-	-	-	-	-	-	-	-
	b. Non UMKM	3,776,935		-	-	3	3,777,603	3,842,991	-	-	-	-	3,842,991
	i. Rupiah	3,657,935		-	-	3	3,658,603	3,736,553	-	-	-	-	3,736,553
	ii. Foreign currencies c. Restructured loans	119,000	-	-	-	-	119,000	106,438	-	-	-	-	106,438
	i. Rupiah	-	-	-	-	-		-	-	-	-	-	
	ii. Foreign currencies	-	-	-	-	-		-	-	-	-	-	-
	d. Property loans	88,821	665	-	-	3	89,489	4,593	-	-		-	- 4,593
	u. Property loans	00,021	003			3	65,465	4,555					4,333
9,	Investments in shares	2,745,740	-	-	474,227	27,469	3,247,436	2,883,269	-	-	-	2,278	2,885,547
10,	Temporary investment	-	-	-	-	-	-	-	-	-	-	-	-
11,	Commitments and contingencies												
,	a. Rupiah	297,673	-	-	-	-	297,673	120,081	-	-	-	-	120,081
	b. Foreign currencies	157,226	-	-	-	-	157,226	67,358	-	-	-	-	67,358
12	Papageograd agents						_						
12,	Repossessed assets	_	-	-	-	-	-	-	-	-	-	-	-
		I											

II.	THIRD PARTIES												
1.	Placements with other banks												
	a. Rupiah	21,532,983	-	-	-	_	21,532,983	16,983,052	-	_	_	-	16,983,052
	b. Foreign currencies	31,333,622	-	-	-	55,832	31,389,454	26,029,333	-	-	_	73,423	26,102,756
		, , , , , , ,				,	,,	-,,				-, -	., . ,
2.	Spot and derivative receivables												
	a. Rupiah	38,759	-	-	-	_	38,759	113,443	-	-	_	-	113,443
	b. Foreign currencies	904	-	-	-	_	904	738	-	-	_	-	738
3.	Securities												
	a. Rupiah	77,333,099	-	-	-	86,672	77,419,771	81,409,171	-	-	_	86,310	81,495,481
	b. Foreign currencies	7,810,752	-	-	-	10,850	7,821,602	2,950,416	-	_	_	10,157	2,960,573
						,	, ,	, ,				ŕ	, ,
4.	Securities sold with agreement to repurchase (Repo)												
	a. Rupiah	5,457,684	-	-	-	-	5,457,684	2,578,731	-	_	_	-	2,578,731
	b. Foreign currencies	, , , , ₌	-	-	-	-		, , , ₌	-	_	_	-	, , , -
5.	Securities purchased with agreement to resell												
	(Reverse Repo)							-	-	-	-	_	-
	a. Rupiah	1,528,551	-	-	-	-	1,528,551	10,581,813	-	-	-	_	10,581,813
	b. Foreign currencies	-	-	-	-	-	-						
6.	Acceptances receivables	7,817,699	9,617	-	-	194	7,827,510	8,404,001	9,830	-	_	-	8,413,831
		,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,					,- ,-	-, - ,	.,				, ,,,,,
7.	Other Receivable - Trade Transaction												
	a. Rupiah	2,671,959	49,504	-	-	145,944	2,867,407	1,753,791	40,791	-	-	145,944	1,940,526
	b. Foreign currencies	4,609,362	361,957	-	-	689,507	5,660,826	2,772,925	366,961	-	-	652,514	3,792,400
8,	Loans												
	a. Micro, small and medium loans (UMKM)	54,330,454	3,671,672	257,772	509,174	1,386,258	60,155,330	43,260,847	2,915,903	233,671	306,143	846,111	47,562,675
	i. Rupiah	53,979,870	3,655,080	257,772	509,174	1,386,258	59,788,154	42,923,837	2,890,300	233,671	306,143	846,111	47,200,062
	ii. Foreign currencies	350,584	16,592	-	-	-	367,176	337,010	25,603	-	-	-	362,613
	b. Non UMKM	295,934,902	10,809,260	295,690	385,318	3,845,826	311,270,996	241,611,233	9,137,250	872,621	537,991	3,267,258	255,426,353
	i. Rupiah	246,412,846	8,732,834	288,008	374,386	2,659,117	258,467,191	200,021,994	7,229,908	597,584	523,375	2,048,441	210,421,302
	ii. Foreign currencies	49,522,056	2,076,426	7,682	10,932	1,186,709	52,803,805	41,589,239	1,907,342	275,037	14,616	1,218,817	45,005,051
	c. Restructured loans	7,353,927	3,453,438	143,893	237,340	952,550	12,141,148	9,009,555	4,139,658	717,810	20,390	438,768	14,326,181
	i. Rupiah	3,919,530	1,532,444	143,893	237,340	663,140	6,496,347	5,030,662	2,437,768	442,822	20,390	311,123	8,242,765
	ii. Foreign currencies	3,434,397	1,920,994	-	-	289,410	5,644,801	3,978,893	1,701,890	274,988	-	127,645	6,083,416
	d. Property loans	31,795,685	3,037,040	80,515	60,703	302,804	35,276,747	19,482,401	2,444,939	70,828	71,097	265,232	22,334,497
9,	Investments in shares	1,955	-	-	-	-	1,955	1,955	-	-	-	-	1,955
10,	Temporary investment	-	-	-	2,922	-	2,922	-	-	-	367	-	367
11,	Administrative account transaction												
	a. Rupiah	89,087,543	553,850	46,066	2,021	36,766	89,726,246	37,218,809	207,354	425	77	41,779	37,468,444
	b. Foreign currencies	48,790,908	163,927	1,588	-	8,276	48,964,699	31,569,584	137,649	-	-	8,970	31,716,203
12,	Repossessed assets	-	-	-	-	19,815	19,815	-	-	-	-	120,030	120,030

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	15,185,813		13,868,648
3.	Total required allowance for possible losses on assets	14,660,372		12,408,142
4.	Percentage of UMKM loans to total loans	16.03%	4	15.50%
5.	Percentage of UMK loans to total loans	6.579	4	6.16%
6.	Percentage of UMKM debtors to total debtors	46.049	5	42.31%
7.	Percentage of UMK debtors to total debtors	42.90%		39.39%
8.	Others			
	a. Chanelling of loans	10,631,447		12,701,635
	b. Mudharabah Muqayyadah financing			-
	c. Write off on earning assets	946,847		1,430,212
	d. Recovery-of write off on earning assets	1,600,659		2,368,789
	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 30 June 2013 and 2012 (in Millions of Rupiah)

30 June 2013 30 June 2012 **Required Allowance for Possible** Required Allowance for Possible DESCRIPTION Allowance for Impairment Allowance for Impairment No. Losses on Earning Assets **Losses on Earning Assets** Individual Collective General Spesific Individual Collective General Spesific 55,832 26,437 177,519 55,832 73,423 55,471 196,047 73,423 Placements with other banks Spot and derivative receivables 316 964 133,339 5,871 106,250 97,522 122,408 76,995 70,580 96,467 Securities Securities sold with agreement to repurchase (Repo) 25,787 Securities purchased with agreement to resell (Reverse Repo) 15,286 Acceptances receivables 28,889 78,177 675 6,885 31,091 84,040 492 78,050 Other Receivable - Trade Transaction 1,177,145 26,820 72,813 856,024 1,114,948 15,003 45,267 818,846 Loans 8,436,209 5,155,773 5,464,336 7,469,528 8,376,394 3,993,336 3,891,331 7,102,387 Investments in shares 59,987 50 264,583 2,511 50 2,278 Temporary invesment 1,461 1,461 183 183 Administrative account transaction 193,632 12,936 596,595 67,402 140,383 45,457 548,503 43,272

STATEMENTS OF CALCULATION OF CAPITAL ADEQUACY RATIO COMMERCIAL BANK

As at 30 June 2013 and 2012

	As at 30 June 2013 and 2012 (In Millions of Ruplah)				
No.	COMPONENTS OF CAPITAL	30 Jun	e 2013	30 Jun	e 2012
140.	CONFORMING OF CAPITAL	Bank	Consolidated	Bank	Consolidated
I.	COMPONENTS				
	A. Core Capital	61,294,930	66,612,484	51,042,746	55,238,986
	1. Paid-in Capital	11,666,667	11,666,667	11,666,667	11,666,667
	2. Disclosed Reserves	51,223,085	55,274,344	40,819,802	43,822,791
	2.1. Additional	51,497,332	55,561,653	41,211,748	44,236,799
	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	2,050,894	2,050,894	547,000	547,000
	e. Previous years profit (100%)	25,413,268	29,325,353	17,424,892	20,158,271
	f. Current year profit (50%)	4,368,985	4,546,724	3,632,269	3,949,368
	g. Differences arising from translation of financial statement	135,092	109,589	78,494	53,067
	h. Funds for Paid-Up Capital	-	-	-	-
	i. Warrant issued (50%)	-	-	-	-
	j. Stock option issued for stock-based compensation program (50%)	-	-	-	-
	2.2. Deduction	(274,247)	(287,309)	(391,946)	(414,008)
	a. Disagio	(2,7,247)	(207,303)	(331,540)	(414,000)
	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	(274,247)	- (287,309)	(391,946)	(414,008)
	h. Difference in adjustment amounts from fair value of financial assets in trading book	(2/4,24/)	(287,303)	(331,340)	(414,008)
	3				
	3. Innovative Capital	-	-	-	-
	3.1. Subordinated bonds (non cummulative perpetual)	-	-	-	-
	3.2. Subordinated loans (non cummulative perpetual)	-	-	-	-
	3.3. Other innovative capital Instrument	- (4.504.000)	-	-	- (= 4 0 4 4)
	4. Core Capital Deduction 4.1. Goodwill	(1,594,822)	(632,829)	(1,443,723)	(541,914)
	4.2. Other intangible assets	_	(117,741)	-	(105,666)
	4.3. Investments in shares (50%)	(1,594,822)	(515,088)	(1,443,723)	(436,248)
	4.4. Shortage of capital on insurance subsidiaries (50%)			-	
	5. Non Controlling Interest	-	304,302	-	291,442
	5. Non Controlling Interest	-		-	-
	Non Controlling Interest B. Supplemental Capital	7,416,605	9,032,577	7,970,528	9,397,555
	5. Non Controlling Interest B. Supplemental Capital 1. Upper Tier 2	7,416,605 6,161,729		7,970,528 5,316,875	-
	Non Controlling Interest B. Supplemental Capital	6,161,729	9,032,577		9,397,555
	Non Controlling Interest Supplemental Capital Upper Tier 2 1.1. Preference stock (cummulative perpetual)	6,161,729	9,032,577		9,397,555
	Non Controlling Interest Supplemental Capital Upper Tier 2 1.1. Preference stock (cummulative perpetual) 1.2. Subordinated bonds (cummulative perpetual)	6,161,729	9,032,577		9,397,555
	5. Non Controlling Interest 1. Upper Tier 2 1.1. Preference stock (cummulative perpetual) 1.2. Subordinated bonds (cummulative perpetual) 1.3. Subordinated loans (cummulative perpetual) 1.4. Mandatory convertible bond 1.5. Innovative capital not included as core capital	6,161,729	9,032,577		9,397,555
	5. Non Controlling Interest 1. Upper Tier 2 1.1. Preference stock (cummulative perpetual) 1.2. Subordinated bonds (cummulative perpetual) 1.3. Subordinated loans (cummulative perpetual) 1.4. Mandatory convertible bond 1.5. Innovative capital not included as core capital 1.6. Other supplemental capital (upper tier 2)	6,161,729 - - - - - - -	9,032,577 6,697,967 - - - - -	5,316,875 - - - - - - -	9,397,555 5,736,426 - - - - - -
	B. Supplemental Capital 1. Upper Tier 2 1.1. Preference stock (cummulative perpetual) 1.2. Subordinated bonds (cummulative perpetual) 1.3. Subordinated loans (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	6,161,729 - - - - - - - 1,371,121	9,032,577 6,697,967 - - - - - - 1,371,121	5,316,875 - - - - - - 1,371,121	9,397,555 5,736,426 - - - - - - 1,371,121
	B. Supplemental Capital 1. Upper Tier 2 1.1. Preference stock (cummulative perpetual) 1.2. Subordinated bonds (cummulative perpetual) 1.3. Subordinated loans (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 1.8. General provision on earning assets (max. 1.25% RWA)	6,161,729 - - - - - - -	9,032,577 6,697,967 - - - - -	5,316,875 - - - - - - -	9,397,555 5,736,426 - - - - - -
	B. Supplemental Capital 1. Upper Tier 2 1.1. Preference stock (cummulative perpetual) 1.2. Subordinated bonds (cummulative perpetual) 1.3. Subordinated loans (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 1.8. General provision on earning assets (max. 1.25% RWA) 1.9. Other comprehensive income: Gain from increase in fair value of	6,161,729 - - - - - - - 1,371,121	9,032,577 6,697,967 - - - - - - 1,371,121	5,316,875 - - - - - - 1,371,121	9,397,555 5,736,426 - - - - - - 1,371,121
	B. Supplemental Capital 1. Upper Tier 2 1.1. Preference stock (cummulative perpetual) 1.2. Subordinated bonds (cummulative perpetual) 1.3. Subordinated loans (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 1.8. General provision on earning assets (max. 1.25% RWA)	6,161,729 - - - - - - - 1,371,121	9,032,577 6,697,967 - - - - - - 1,371,121	5,316,875 - - - - - - 1,371,121	9,397,555 5,736,426 - - - - - - - 1,371,121
	5. Non Controlling Interest 1. Upper Tier 2 1.1. Preference stock (cummulative perpetual) 1.2. Subordinated bonds (cummulative perpetual) 1.3. Subordinated loans (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 1.8. General provision on earning assets (max. 1.25% RWA) 1.9. Other comprehensive income: Gain from increase in fair value of investment in shares classified as Available for sale (45%)	6,161,729 - - - - - 1,371,121 4,790,608	9,032,577 6,697,967 - - - - 1,371,121 5,326,846	5,316,875 - - - - - 1,371,121 3,945,754 - -	9,397,555 5,736,426 - - - - - 1,371,121 4,365,305
	5. Non Controlling Interest 1. Upper Tier 2 1.1. Preference stock (cummulative perpetual) 1.2. Subordinated bonds (cummulative perpetual) 1.3. Subordinated loans (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 1.8. General provision on earning assets (max. 1.25% RWA) 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	6,161,729 - - - - - 1,371,121 4,790,608	9,032,577 6,697,967 - - - - 1,371,121 5,326,846	5,316,875 - - - - - 1,371,121 3,945,754 - -	9,397,555 5,736,426 - - - - - 1,371,121 4,365,305
	5. Non Controlling Interest B. Supplemental Capital 1. Upper Tier 2 1.1. Preference stock (cummulative perpetual) 1.2. Subordinated bonds (cummulative perpetual) 1.3. Subordinated loans (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 1.8. General provision on earning assets (max. 1.25% RWA) 1.9. Other comprehensive income: Gain from increase in fair value of investment in shares classified as Available for sale (45%) 2. Lower Tier 2 maximum 50% of Core Capital 2.1. Redeemable preference shares 2.2. Subordinated loans and bonds 2.3. Other supplemental capital instrument (lower tier 2)	6,161,729 - - - 1,371,121 4,790,608 - 2,849,698 - 2,849,698	9,032,577 6,697,967 1,371,121 5,326,846 - 2,849,698 - 2,849,698	5,316,875 1,371,121 3,945,754 - 4,097,376 - 4,097,376	9,397,555 5,736,426 1,371,121 4,365,305 - 4,097,376 - 4,097,376
	B. Supplemental Capital 1. Upper Tier 2 1.1. Preference stock (cummulative perpetual) 1.2. Subordinated bonds (cummulative perpetual) 1.3. Subordinated loans (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 1.8. General provision on earning assets (max. 1.25% RWA) 1.9. Other comprehensive income: Gain from increase in fair value of investment in shares classified as Available for sale (45%) 2. Lower Tier 2 maximum 50% of Core Capital 2.1. Redeemable preference shares 2.2. Subordinated loans and bonds 2.3. Other supplemental capital instrument (lower tier 2) 3. Supplemental Capital Deduction	6,161,729 - - - 1,371,121 4,790,608 - 2,849,698 - 2,849,698 - (1,594,822)	9,032,577 6,697,967 1,371,121 5,326,846 2,849,698 - 2,849,698 - (515,088)	5,316,875 1,371,121 3,945,754 - 4,097,376 - 4,097,376 - (1,443,723)	9,397,555 5,736,426 1,371,121 4,365,305 - 4,097,376 - 4,097,376 - (436,247)
	5. Non Controlling Interest 1. Upper Tier 2 1.1. Preference stock (cummulative perpetual) 1.2. Subordinated bonds (cummulative perpetual) 1.3. Subordinated loans (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 1.8. General provision on earning assets (max. 1.25% RWA) 1.9. Other comprehensive income: Gain from increase in fair value of investment in shares classified as Available for sale (45%) 2. Lower Tier 2 maximum 50% of Core Capital 2.1. Redeemable preference shares 2.2. Subordinated loans and bonds 2.3. Other supplemental capital instrument (lower tier 2) 3. Supplemental Capital Deduction 3.1. Investments in shares (50%)	6,161,729 - - - 1,371,121 4,790,608 - 2,849,698 - 2,849,698	9,032,577 6,697,967 1,371,121 5,326,846 - 2,849,698 - 2,849,698	5,316,875 1,371,121 3,945,754 - 4,097,376 - 4,097,376	9,397,555 5,736,426 1,371,121 4,365,305 - 4,097,376 - 4,097,376 - (436,247)
	B. Supplemental Capital 1. Upper Tier 2 1.1. Preference stock (cummulative perpetual) 1.2. Subordinated bonds (cummulative perpetual) 1.3. Subordinated loans (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 1.8. General provision on earning assets (max. 1.25% RWA) 1.9. Other comprehensive income: Gain from increase in fair value of investment in shares classified as Available for sale (45%) 2. Lower Tier 2 maximum 50% of Core Capital 2.1. Redeemable preference shares 2.2. Subordinated loans and bonds 2.3. Other supplemental capital instrument (lower tier 2) 3. Supplemental Capital Deduction	6,161,729 - - - 1,371,121 4,790,608 - 2,849,698 - 2,849,698 - (1,594,822)	9,032,577 6,697,967 1,371,121 5,326,846 2,849,698 - 2,849,698 - (515,088)	5,316,875 1,371,121 3,945,754 - 4,097,376 - 4,097,376 - (1,443,723)	9,397,555 5,736,426 1,371,121 4,365,305 - 4,097,376 - 4,097,376 - (436,247)
	5. Non Controlling Interest 1. Upper Tier 2 1.1. Preference stock (cummulative perpetual) 1.2. Subordinated bonds (cummulative perpetual) 1.3. Subordinated loans (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 1.8. General provision on earning assets (max. 1.25% RWA) 1.9. Other comprehensive income: Gain from increase in fair value of investment in shares classified as Available for sale (45%) 2. Lower Tier 2 maximum 50% of Core Capital 2.1. Redeemable preference shares 2.2. Subordinated loans and bonds 2.3. Other supplemental capital instrument (lower tier 2) 3. Supplemental Capital Deduction 3.1. Investments in shares (50%)	6,161,729 - - - 1,371,121 4,790,608 - 2,849,698 - 2,849,698 - (1,594,822)	9,032,577 6,697,967 1,371,121 5,326,846 2,849,698 - 2,849,698 - (515,088)	5,316,875 1,371,121 3,945,754 - 4,097,376 - 4,097,376 - (1,443,723)	9,397,555 5,736,426 1,371,121 4,365,305 - 4,097,376
	B. Supplemental Capital 1. Upper Tier 2 1.1. Preference stock (cummulative perpetual) 1.2. Subordinated bonds (cummulative perpetual) 1.3. Subordinated loans (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 1.8. General provision on earning assets (max. 1.25% RWA) 1.9. Other comprehensive income: Gain from increase in fair value of investment in shares classified as Available for sale (45%) 2. Lower Tier 2 maximum 50% of Core Capital 2.1. Redeemable preference shares 2.2. Subordinated loans and bonds 2.3. Other supplemental capital instrument (lower tier 2) 3. Supplemental Capital Deduction 3.1. Investments in shares (50%) 3.2. Shortage of capital on insurance subsidiaries (50%)	6,161,729 - - - 1,371,121 4,790,608 - 2,849,698 2,849,698 (1,594,822)	9,032,577 6,697,967 1,371,121 5,326,846 2,849,698 - 2,849,698 - (515,088) (515,088)	5,316,875 1,371,121 3,945,754 4,097,376 - 4,097,376 - (1,443,723) (1,443,723)	9,397,555 5,736,426 1,371,121 4,365,305 - 4,097,376 - 4,097,376 - (436,247)
	5. Non Controlling Interest B. Supplemental Capital 1. Upper Tier 2 1.1. Preference stock (cummulative perpetual) 1.2. Subordinated bonds (cummulative perpetual) 1.3. Subordinated loans (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 1.8. General provision on earning assets (max. 1.25% RWA) 1.9. Other comprehensive income: Gain from increase in fair value of investment in shares classified as Available for sale (45%) 2. Lower Tier 2 maximum 50% of Core Capital 2.1. Redeemable preference shares 2.2. Subordinated loans and bonds 2.3. Other supplemental capital instrument (lower tier 2) 3. Supplemental Capital Deduction 3.1. Investments in shares (50%) 3.2. Shortage of capital on insurance subsidiaries (50%) C. Core Capital and Supplemental Capital Deduction Securitisation exposure	6,161,729 - - 1,371,121 4,790,608 - 2,849,698 - (1,594,822) (1,594,822)	9,032,577 6,697,967 1,371,121 5,326,846 - 2,849,698 - 2,849,698 (515,088) (515,088)	5,316,875 1,371,121 3,945,754 4,097,376 - 4,097,376 - (1,443,723) (1,443,723)	9,397,555 5,736,426 1,371,121 4,365,305 - 4,097,376 - 4,097,376 - (436,247) (436,247)
	B. Supplemental Capital 1. Upper Tier 2 1.1. Preference stock (cummulative perpetual) 1.2. Subordinated bonds (cummulative perpetual) 1.3. Subordinated loans (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 1.8. General provision on earning assets (max. 1.25% RWA) 1.9. Other comprehensive income: Gain from increase in fair value of investment in shares classified as Available for sale (45%) 2. Lower Tier 2 maximum 50% of Core Capital 2.1. Redeemable preference shares 2.2. Subordinated loans and bonds 2.3. Other supplemental capital instrument (lower tier 2) 3. Supplemental Capital Deduction 3.1. Investments in shares (50%) 3.2. Shortage of capital on insurance subsidiaries (50%)	6,161,729 	9,032,577 6,697,967 1,371,121 5,326,846 - 2,849,698 - 2,849,698 (515,088) (515,088)	5,316,875 1,371,121 3,945,754 - 4,097,376 - 4,097,376 - (1,443,723) (1,443,723)	9,397,555 5,736,426 1,371,121 4,365,305 - 4,097,376 - 4,097,376 - (436,247) (436,247)
	5. Non Controlling Interest B. Supplemental Capital 1. Upper Tier 2 1.1. Preference stock (cummulative perpetual) 1.2. Subordinated bonds (cummulative perpetual) 1.3. Subordinated loans (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 1.8. General provision on earning assets (max. 1.25% RWA) 1.9. Other comprehensive income: Gain from increase in fair value of investment in shares classified as Available for sale (45%) 2. Lower Tier 2 maximum 50% of Core Capital 2.1. Redeemable preference shares 2.2. Subordinated loans and bonds 2.3. Other supplemental capital instrument (lower tier 2) 3. Supplemental Capital Deduction 3.1. Investments in shares (50%) 3.2. Shortage of capital on insurance subsidiaries (50%) C. Core Capital and Supplemental Capital Deduction Securitisation exposure	6,161,729 - - 1,371,121 4,790,608 - 2,849,698 - (1,594,822) (1,594,822)	9,032,577 6,697,967 1,371,121 5,326,846 - 2,849,698 - 2,849,698 (515,088) (515,088)	5,316,875 1,371,121 3,945,754 4,097,376 - 4,097,376 - (1,443,723) (1,443,723)	9,397,555 5,736,426 1,371,121 4,365,305 - 4,097,376 - 4,097,376 - (436,247) (436,247)
	5. Non Controlling Interest B. Supplemental Capital 1. Upper Tier 2 1.1. Preference stock (cummulative perpetual) 1.2. Subordinated bonds (cummulative perpetual) 1.3. Subordinated loans (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 1.8. General provision on earning assets (max. 1.25% RWA) 1.9. Other comprehensive income: Gain from increase in fair value of investment in shares classified as Available for sale (45%) 2. Lower Tier 2 maximum 50% of Core Capital 2.1. Redeemable preference shares 2.2. Subordinated loans and bonds 2.3. Other supplemental capital instrument (lower tier 2) 3. Supplemental Capital Deduction 3.1. Investments in shares (50%) 3.2. Shortage of capital on insurance subsidiaries (50%) C. Core Capital and Supplemental Capital Deduction Securitisation exposure	6,161,729 - - 1,371,121 4,790,608 - 2,849,698 - (1,594,822) (1,594,822)	9,032,577 6,697,967 1,371,121 5,326,846 - 2,849,698 - 2,849,698 (515,088) (515,088)	5,316,875 1,371,121 3,945,754 4,097,376 - 4,097,376 - (1,443,723) (1,443,723)	9,397,555 5,736,426 1,371,121 4,365,305 - 4,097,376 - 4,097,376 - (436,247) (436,247)
	B. Supplemental Capital 1. Upper Tier 2 1.1. Preference stock (cummulative perpetual) 1.2. Subordinated bonds (cummulative perpetual) 1.3. Subordinated loans (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 1.8. General provision on earning assets (max. 1.25% RWA) 1.9. Other comprehensive income: Gain from increase in fair value of investment in shares classified as Available for sale (45%) 2. Lower Tier 2 maximum 50% of Core Capital 2.1. Redeemable preference shares 2.2. Subordinated loans and bonds 2.3. Other supplemental capital instrument (lower tier 2) 3. Supplemental Capital Deduction 3.1. Investments in shares (50%) 3.2. Shortage of capital on insurance subsidiaries (50%) C. Core Capital and Supplemental Capital Deduction Securitisation exposure D. Additional Supplemental Capital Allocated To Anticipate	6,161,729 - - 1,371,121 4,790,608 - 2,849,698 - (1,594,822) (1,594,822)	9,032,577 6,697,967 1,371,121 5,326,846 - 2,849,698 - 2,849,698 (515,088) (515,088)	5,316,875 1,371,121 3,945,754 4,097,376 - 4,097,376 - (1,443,723) (1,443,723)	9,397,555 5,736,426 1,371,121 4,365,305 - 4,097,376 - 4,097,376 - (436,247) (436,247)
п.	B. Supplemental Capital 1. Upper Tier 2 1.1. Preference stock (cummulative perpetual) 1.2. Subordinated bonds (cummulative perpetual) 1.3. Subordinated loans (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 1.8. General provision on earning assets (max. 1.25% RWA) 1.9. Other comprehensive income: Gain from increase in fair value of investment in shares classified as Available for sale (45%) 2. Lower Tier 2 maximum 50% of Core Capital 2.1. Redeemable preference shares 2.2. Subordinated loans and bonds 2.3. Other supplemental capital instrument (lower tier 2) 3. Supplemental Capital Deduction 3.1. Investments in shares (50%) 3.2. Shortage of capital on insurance subsidiaries (50%) C. Core Capital and Supplemental Capital Deduction Securitisation exposure D. Additional Supplemental Capital Allocated To Anticipate	6,161,729 - - 1,371,121 4,790,608 - 2,849,698 - (1,594,822) (1,594,822)	9,032,577 6,697,967 1,371,121 5,326,846 - 2,849,698 - 2,849,698 (515,088) (515,088)	5,316,875 1,371,121 3,945,754 4,097,376 - 4,097,376 - (1,443,723) (1,443,723)	9,397,555 5,736,426 1,371,121 4,365,305 - 4,097,376 - 4,097,376 - (436,247) (436,247)
II.	B. Supplemental Capital 1. Upper Tier 2 1.1. Preference stock (cummulative perpetual) 1.2. Subordinated bonds (cummulative perpetual) 1.3. Subordinated loans (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 1.8. General provision on earning assets (max. 1.25% RWA) 1.9. Other comprehensive income: Gain from increase in fair value of investment in shares classified as Available for sale (45%) 2. Lower Tier 2 maximum 50% of Core Capital 2.1. Redeemable preference shares 2.2. Subordinated loans and bonds 2.3. Other supplemental capital instrument (lower tier 2) 3. Supplemental Capital Deduction 3.1. Investments in shares (50%) 3.2. Shortage of capital on insurance subsidiaries (50%) C. Core Capital and Supplemental Capital Deduction Securitisation exposure D. Additional Supplemental Capital Allocated To Anticipate Market Risk	6,161,729 - - 1,371,121 4,790,608 - 2,849,698 - (1,594,822) (1,594,822)	9,032,577 6,697,967 1,371,121 5,326,846 2,849,698 - (515,088) (515,088)	5,316,875 1,371,121 3,945,754 4,097,376 - 4,097,376 - (1,443,723) (1,443,723)	9,397,555 5,736,426 1,371,121 4,365,305 - 4,097,376 - (436,247) (436,247)
III.	B. Supplemental Capital 1. Upper Tier 2 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 1.8. General provision on earning assets (max. 1.25% RWA) 1.9. Other comprehensive income: Gain from increase in fair value of investment in shares classified as Available for sale (45%) 2. Lower Tier 2 maximum 50% of Core Capital 2.1. Redeemable preference shares 2.2. Subordinated loans and bonds 2.3. Other supplemental capital instrument (lower tier 2) 3. Supplemental Capital Deduction 3.1. Investments in shares (50%) 3.2. Shortage of capital on insurance subsidiaries (50%) C. Core Capital and Supplemental Capital Deduction Securitisation exposure D. Additional Supplemental Capital Allocated To Anticipate Market Risk TOTAL CORE CAPITAL AND SUPPLEMENTAL CAPITAL (A+B-C) TOTAL CORE CAPITAL, SUPPLEMENTAL CAPITAL, AND ADDITIONAL SUPPLEMENTAL CAPITAL (AHB-C+E)	6,161,729 1,371,121 4,790,608 - 2,849,698 - 2,849,698 (1,594,822) (1,594,822)	9,032,577 6,697,967 1,371,121 5,326,846 - 2,849,698 - 2,849,698 (515,088) (515,088) 75,645,061	5,316,875 1,371,121 3,945,754 - 4,097,376 - (1,443,723) (1,443,723) 59,013,274	9,397,555 5,736,426 1,371,121 4,365,305 - 4,097,376 - 4,097,376 (436,247) (436,247) 64,636,541 64,636,541
III. IV.	B. Supplemental Capital 1. Upper Tier 2 1.1. Preference stock (cummulative perpetual) 1.2. Subordinated bonds (cummulative perpetual) 1.3. Subordinated loans (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 1.8. General provision on earning assets (max. 1.25% RWA) 1.9. Other comprehensive income: Gain from increase in fair value of investment in shares classified as Available for sale (45%) 2. Lower Tier 2 maximum 50% of Core Capital 2.1. Redeemable preference shares 2.2. Subordinated loans and bonds 2.3. Other supplemental capital instrument (lower tier 2) 3. Supplemental Capital Deduction 3.1. Investments in shares (50%) 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 TOTAL CORE CAPITAL AND SUPPLEMENTAL CAPITAL (A+B-C) TOTAL CORE CAPITAL, SUPPLEMENTAL CAPITAL, AND ADDITIONAL SUPPLEMENTAL CAPITAL ALLOCATED TO ANTICIPATE MARKET RISK (A+B-C+E) CREDIT RISK-WEIGHTED ASSETS	6,161,729 1,371,121 4,790,608 - 2,849,698 - (1,594,822) (1,594,822)	9,032,577 6,697,967 1,371,121 5,326,846 - 2,849,698 - 2,849,698 (515,088) (515,088) 75,645,061 75,645,061 426,147,709	5,316,875 1,371,121 3,945,754 - 4,097,376 - (1,443,723) (1,443,723) 59,013,274 59,013,274 315,660,337	9,397,555 5,736,426 1,371,121 4,365,305 - 4,097,376 4,097,376 (436,247) (436,247) (436,247) 64,636,541 64,636,541 349,224,377
III. IV. V.	B. Supplemental Capital 1. Upper Tier 2 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 1.8. General provision on earning assets (max. 1.25% RWA) 1.9. Other comprehensive income: Gain from increase in fair value of investment in shares classified as Available for sale (45%) 2. Lower Tier 2 maximum 50% of Core Capital 2.1. Redeemable preference shares 2.2. Subordinated loans and bonds 2.3. Other supplemental capital instrument (lower tier 2) 3. Supplemental Capital Deduction 3.1. Investments in shares (50%) 3.2. Shortage of capital on insurance subsidiaries (50%) C. Core Capital and Supplemental Capital Deduction Securitisation exposure D. Additional Supplemental Capital Allocated To Anticipate Market Risk TOTAL CORE CAPITAL AND SUPPLEMENTAL CAPITAL (A+B-C) TOTAL CORE CAPITAL, SUPPLEMENTAL CAPITAL (A+B-C) TOTAL CORE CAPITAL, SUPPLEMENTAL CAPITAL (A+B-C) TOTAL RISK-WEIGHTED ASSETS OPERATIONAL RISK-WEIGHTED ASSETS	6,161,729 - - 1,371,121 4,790,608 - 2,849,698 - (1,594,822) (1,594,822) - - - - - - - - - - - - -	9,032,577 6,697,967 1,371,121 5,326,846 2,849,698 - (515,088) (515,088) (515,088) 75,645,061 75,645,061 426,147,709 67,581,862	5,316,875 1,371,121 3,945,754 4,097,376 - (1,443,723) (1,443,723) 59,013,274 59,013,274 315,660,337 48,384,624	9,397,555 5,736,426 1,371,121 4,365,305 - 4,097,376 - (436,247) (436,247) (436,247) 64,636,541 64,636,541 349,224,377 55,735,767
III. IV. V. VI.	5. Non Controlling Interest B. Supplemental Capital 1. Upper Tier 2 1.1. Preference stock (cummulative perpetual) 1.2. Subordinated bonds (cummulative perpetual) 1.3. Subordinated loans (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 1.8. General provision on earning assets (max. 1.25% RWA) 1.9. Other comprehensive income: Gain from increase in fair value of investment in shares classified as Available for sale (45%) 2. Lower Tier 2 maximum 50% of Core Capital 2.1. Redeemable preference shares 2.2. Subordinated loans and bonds 2.3. Other supplemental capital instrument (lower tier 2) 3. Supplemental Capital Deduction 3.1. Investments in shares (50%) 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 TOTAL CORE CAPITAL AND SUPPLEMENTAL CAPITAL (A+B-C) TOTAL CORE CAPITAL, SUPPLEMENTAL CAPITAL, AND ADDITIONAL SUPPLEMENTAL CAPITAL ALLOCATED TO ANTICIPATE MARKET RISK (A+B-C+E) CREDIT RISK-WEIGHTED ASSETS MARKET RISK-WEIGHTED ASSETS	6,161,729 1,371,121 4,790,608 - 2,849,698 - (1,594,822) (1,594,822)	9,032,577 6,697,967 1,371,121 5,326,846 - 2,849,698 - 2,849,698 (515,088) (515,088) 75,645,061 75,645,061 426,147,709	5,316,875 1,371,121 3,945,754 - 4,097,376 - (1,443,723) (1,443,723) 59,013,274 59,013,274 315,660,337	9,397,555 5,736,426 1,371,121 4,365,305 - 4,097,376 4,097,376 (436,247) (436,247) (436,247) 64,636,541 64,636,541 349,224,377
III. IV. V. VI.	B. Supplemental Capital 1. Upper Tier 2 1.1. Preference stock (cummulative perpetual) 1.2. Subordinated bonds (cummulative perpetual) 1.3. Subordinated loans (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 1.8. General provision on earning assets (max. 1.25% RWA) 1.9. Other comprehensive income: Gain from increase in fair value of investment in shares classified as Available for sale (45%) 2. Lower Tier 2 maximum 50% of Core Capital 2.1. Redeemable preference shares 2.2. Subordinated loans and bonds 2.3. Other supplemental capital instrument (lower tier 2) 3. Supplemental Capital Deduction 3.1. Investments in shares (50%) 3.2. Shortage of capital on insurance subsidiaries (50%) C. Core Capital and Supplemental Capital Publilling Requirement (Tier 3) E. Additional Supplemental Capital Fulfilling Requirement (Tier 3) E. Additional Supplemental Capital Fulfilling Requirement (Tier 3) E. Additional Supplemental Capital Allocated To Anticipate Market Risk TOTAL CORE CAPITAL AND SUPPLEMENTAL CAPITAL (A+B-C) TOTAL CORE CAPITAL SUPPLEMENTAL CAPITAL, AND ADDITIONAL SUPPLEMENTAL CAPITAL ALLOCATED TO ANTICIPATE MARKET RISK (A+B-C+E) CREDIT RISK-WEIGHTED ASSETS OPERATIONAL RISK-WEIGHTED ASSETS DPERATIONAL RISK-WEIGHTED ASSETS REQUIRED MINIMUM CAPITAL ADEQUACY RATIO FOR CREDIT RISK AND	6,161,729 - - 1,371,121 4,790,608 - 2,849,698 - (1,594,822) (1,594,822) (1,594,822) - - - 68,711,535 68,711,535 383,248,592 57,671,278 1,072,285	9,032,577 6,697,967 1,371,121 5,326,846 2,849,698 - (515,088) (515,088) (515,088) 75,645,061 75,645,061 426,147,709 67,581,862 886,610	5,316,875 1,371,121 3,945,754 4,097,376 - (1,443,723) (1,443,723) 59,013,274 59,013,274 59,013,274 315,660,337 48,384,624 1,434,351	9,397,555 5,736,426 1,371,121 4,365,305 - 4,097,376 - 4,097,376 - (436,247) (436,247) (436,541 64,636,541 64,636,541 349,224,377 55,735,767 1,646,909
III. IV. V. VI. VII.	5. Non Controlling Interest B. Supplemental Capital 1. Upper Tier 2 1.1. Preference stock (cummulative perpetual) 1.2. Subordinated bonds (cummulative perpetual) 1.3. Subordinated loans (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 1.8. General provision on earning assets (max. 1.25% RWA) 1.9. Other comprehensive income: Gain from increase in fair value of investment in shares classified as Available for sale (45%) 2. Lower Tier 2 maximum 50% of Core Capital 2.1. Redeemable preference shares 2.2. Subordinated loans and bonds 2.3. Other supplemental capital instrument (lower tier 2) 3. Supplemental Capital Deduction 3.1. Investments in shares (50%) 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 TOTAL CORE CAPITAL AND SUPPLEMENTAL CAPITAL (A+B-C) TOTAL CORE CAPITAL, SUPPLEMENTAL CAPITAL, AND ADDITIONAL SUPPLEMENTAL CAPITAL ALLOCATED TO ANTICIPATE MARKET RISK (A+B-C+E) CREDIT RISK-WEIGHTED ASSETS MARKET RISK-WEIGHTED ASSETS	6,161,729 - - 1,371,121 4,790,608 - 2,849,698 - (1,594,822) (1,594,822) - - - - - - - - - - - - -	9,032,577 6,697,967 1,371,121 5,326,846 2,849,698 - (515,088) (515,088) (515,088) 75,645,061 75,645,061 426,147,709 67,581,862	5,316,875 1,371,121 3,945,754 4,097,376 - (1,443,723) (1,443,723) 59,013,274 59,013,274 315,660,337 48,384,624	9,397,555 5,736,426 1,371,121 4,365,305 - 4,097,376 - 4,097,376 - (436,247) (436,247) (436,541 64,636,541 64,636,541 349,224,377 55,735,767 1,646,909
III. IV. V. VI. VII.	B. Supplemental Capital 1. Upper Tier 2 1.1. Preference stock (cummulative perpetual) 1.2. Subordinated bonds (cummulative perpetual) 1.3. Subordinated loans (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 1.8. General provision on earning assets (max. 1.25% RWA) 1.9. Other comprehensive income: Gain from increase in fair value of investment in shares classified as Available for sale (45%) 2. Lower Tier 2 maximum 50% of Core Capital 2.1. Redeemable preference shares 2.2. Subordinated loans and bonds 2.3. Other supplemental capital instrument (lower tier 2) 3. Supplemental Capital Deduction 3.1. Investments in shares (50%) 3.2. Shortage of capital on insurance subsidiaries (50%) C. Core Capital and Supplemental Capital Deduction Securitisation exposure D. Additional Supplemental Capital Allocated To Anticipate Market Risk TOTAL CORE CAPITAL AND SUPPLEMENTAL CAPITAL (A+B-C) TOTAL CORE CAPITAL, SUPPLEMENTAL CAPITAL (A+B-C) TOTAL LORE CAPITAL, SUPPLEMENTAL CAPITAL, AND ADDITIONAL SUPPLEMENTAL CAPITAL ALLOCATED TO ANTICIPATE MARKET RISK (A+B-C+E) CREDIT RISK-WEIGHTED ASSETS OPERATIONAL RISK-WEIGHTED ASSETS MARKET RISK-WEIGHTED ASSETS	6,161,729 - - 1,371,121 4,790,608 - 2,849,698 - (1,594,822) (1,594,822) (1,594,822) - - - 68,711,535 68,711,535 383,248,592 57,671,278 1,072,285	9,032,577 6,697,967 1,371,121 5,326,846 2,849,698 - (515,088) (515,088) (515,088) 75,645,061 75,645,061 426,147,709 67,581,862 886,610	5,316,875 1,371,121 3,945,754 4,097,376 - (1,443,723) (1,443,723) 59,013,274 59,013,274 59,013,274 315,660,337 48,384,624 1,434,351	9,397,555 5,736,426 1,371,121 4,365,305 - 4,097,376 - (436,247) (436,247) (436,247) 64,636,541 64,636,541 349,224,377 55,735,767

STATEMENTS OF SPOT AND DERIVATIVE TRANSACTIONS

As at 30 June 2013 (In Millions of Rupiah)

		·	ivillions of Rupium	BANK		
No.	TRANSACTION	Notional Amount		Туре		ceivables & Payables
		Trotional 7 anounc	Trading	Hedging	Receivables	Payables
A.	Exchange Rate Related	,				
1	Spot	4,117,086	3,623,213	493,873	7,112	5,543
	•					·
2	Forward	2,148,965	566,411	1,582,554	10,264	8,744
3	Option					
	a. Written	-	-	-	-	-
	b. Purchased	-	-	-	-	-
4	Future	-	-	-	-	-
_						
5	Swap	29,546,714	28,188,538	1,358,176	21,177	107,877
6	Others					
O	Others	-	-	-	-	-
В.	Interest Rate Related					
1	Forward	-	-	-	-	-
2	Option					
	a. Written	-	-	-	-	=
	b. Purchased	-	-	-	-	-
3	Future	-	-	-	-	-
4	Swap	7,550,000	-	7,550,000	1,112	18,219
_	Out					
5	Others	-	-	-	-	-
C.	Others	_		_	_	_
<u> </u>	TOTAL	43,362,765	32,378,162	10,984,603	39,665	140,383
	IOIAL	+3,302,703	32,370,102	10,500,003	33,003	170,303

CALCULATION OF FINANCIAL RATIOS

As at 30 June 2013 and 2012

(In %)

		ВА	NK
No.	RATIOS	30 June 2013	30 June 2012
PERF	ORMANCE RATIOS		
1.	Capital Adequacy Ratio (CAR)	15.55%	16.15%
2.	Non performing earning assets and non performing non earning assets		
	to total earning assets and non earning assets	1.25%	1.38%
3.	Non performing earning assets to total earning assets	1.51%	1.51%
4.	Allowance for impairment on financial assets to		
	earning assets	2.81%	2.98%
5.	Gross NPL	1.77%	1.95%
6.	Net NPL	0.38%	0.44%
7.	Return on Asset (ROA)	3.47%	3.35%
8.	Return on Equity (ROE)	25.60%	25.19%
9.	Net Interest Margin (NIM)	5.42%	5.38%
10.	Operating Expenses to Operating Income	62.32%	64.60%
11.	Loan to Deposit Ratio (LDR)	82.75%	81.42%
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	10.07%	8.20%
3.	Net Open Position - Overall	0.86%	1.30%

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

(In millions of Rupiah)	CONSO	LIDATED
DESCRIPTION	30 June 2013	30 June 2012 *)
	50 Julie 2015	30 Julie 2012 ·)
CASH FLOWS FROM OPERATING ACTIVITIES		
Receipts from interest income and sharia income	22,781,871	20,218,985
Receipts from fees, commissions and premium - net	5,289,357	4,639,849
Payments of interest expense and sharia expenses	(7,982,908)	(7,668,490)
Receipts from the sale of Government Bonds - Fair value through profit or loss	16,703,842	34,547,032
Acquisition of Government Bonds - Fair value through profit or loss Foreign exchange gains - net	(16,017,394)	(33,767,496 791,136
Operating income - others	1,224,554 159,288	148,241
Operating expenses - others	(930,439)	(1,141,116
Salaries and employee benefits	(4,667,501)	(3,804,759
General and administrative expenses	(3,908,353)	(3,331,256
Non operating income - others	111,696	233,639
Cash Flow From Operating Activities Before Changes in Operating Assets and Liabilities	12,764,013	10,865,765
Decrease/(increase) in operating assets:		
Placements with Bank Indonesia and other banks	(1,082,520)	(4,815,176
Marketable securities - Fair value through profit or loss	358,846	1,245,623
Other receivables - Trade Transactions	(1,682,339)	90,810
Loans	(39,982,570)	(37,486,102
Securities purchased under resale agreements	12,559,737	1,785,426
Consumer financing receivable	(1,021,167)	(26,796
Net investment in lease financing Prepaid taxes	(218,660) (1,232,080)	(52,645 (120,459
Prepaid expense	(1,232,080)	(371,774
Other assets	(2,736,836)	(1,625,714
	(2,730,630)	(1,023,714
Proceeds from collection of financial assets already written - off	1,562,768	2,300,477
	,,	
Increase/(decrease) in operating liabilities and temporary syirkah funds:		
Conventional Banking and Sharia - Non Syirkah Temporer Fund		
Demand deposits	(80,846)	(6,330,530
Saving deposits	3,251,978	7,741,411
Time deposits	21,600,126	3,514,875
Inter-bank call money	284,243	7,349,453
Obligation due immediately	(285,333)	127,726
Taxes payable	(113,596)	(347,240
Payment of corporate income tax	(3,477,112)	(1,601,116
Other liabilities	2,486,698	1,367,564
Charles Banking Tanananan Caidach Funda		
Sharia Banking - Temporary Syirkah Funds Restricted investment demand deposit and mudharabah musytarakah demand deposit	1,556	(26,197
Restricted investment derivate deposit and indular about most ment mudharabah saving deposit Restricted investment saving deposit and unrestricted investment mudharabah saving deposit	969,380	1,837,766
Unrestricted investment mudharabah time deposit	2,822,629	(1,410,776
On estricted investment madnaraban time deposit	2,622,023	(1,410,770
Net cash provided by operating activities	6,601,566	(15,987,629
CASH FLOWS FROM INVESTING ACTIVITIES Decrease/(increase) in marketable securities - Available for sale and Held to maturity	(4,971,588)	(29,109
Decrease in Government Bonds - Available for sale and Held to maturity	(2,255,529)	(1,955,004
Increase of investment in Subsidiaries	(1,753)	(1,933,004
Proceeds from sale of fixed assets	(41,667)	3,227
Acquisition of fixed assets	(255,874)	(229,306
Acquisition of intangible assets	(61,829)	(38,653
Increase in Non Controlling Interests	(189,567)	8,938
Net cash (used in)/provided by investing activities	(7,777,807)	(2,239,237
CASH FLOWS FROM FINANCING ACTIVITIES		
(Decrease)/increase in marketable securities issued	265,670	(589,644
(Decrease)/increase in marketable securities issued (Decrease)/increase in fund borrowings	(261,277)	(1,758,972
Payment of Subordinated Loans	(13,478)	(12,562
Decrease in securities sold under repurchase agreements	4,689,905	2,585,536
Capital contribution	,223,303	10,470
Payments of dividends, cooperative development fund program and community development fund program	(4,651,220)	(2,940,883
Net cash (used in)/provided by financing activities	29,600	(2,706,055
NET INCREASE IN CASH AND CASH EQUIVALENTS	(1,146,641)	(20,932,921
CASH AND CASH EQUIVALENTS AT BEGINNING OF YEAR	111,307,954	108,653,748
CACLLAND CACLL FOUNDALENTS AT END OF VEAR		07.70
CASH AND CASH EQUIVALENTS AT END OF YEAR Cash and cash equivalent at end of year consist of :	110,161,313	87,720,827
Cash and Cash equivalent at end of year Consist of .		
Cash	12,248,288	11,377,060
Current accounts with Bank Indonesia	40,909,033	33,580,659
Current accounts with other banks	10,709,030	7,542,272
Placements with Bank Indonesia and other banks	46,284,994	35,195,952
Certificate of Bank Indonesia	9,968	24,884
	3,366	24,004
Total cash and cash equivalents	110,161,313	87,720,827
· · · · · · · · · · · · · · · · · · ·		
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 deffered tax	(993,593)	(407,616
Acquisition of fixed assets - payable	(337,366)	(146,425
	(337,300)	(110,423

 $[\]hbox{*)} \ \ Reclassified in accordance with SFAS 1 (Revised 2009) to adopt BAPEPAM-LK Regulation No. \ VIII.G.7 \ year 2012$