

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

(In Millions of Rupiah)

NO	POS - POS	BANK		CONSOLIDATED	
		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 (<i>Repo</i>)	5,457,684	-	5,457,684	-
7.	Securities purchased with agreement to resell (<i>Reverse Repo</i>)	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)	(1,173,596)	(1,274,493)	(1,213,891)
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)	(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	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	-	-	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

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NO	POS - POS	BANK		CONSOLIDATED	
		30 June 2013	31 December 2012 (Audited)	30 June 2013	31 December 2012 (Audited)
	LIABILITIES AND EQUITY				
	LIABILITIES				
1.	Demand deposits **)	107,219,012	107,829,706	113,015,736	113,911,014
2.	Savings deposits **)	185,996,087	182,784,459	206,572,817	202,216,209
3.	Time deposits **)	158,059,985	144,844,747	182,781,469	166,786,895
4.	Investment fund - revenue sharing	-	-	-	-
5.	Fund from Bank Indonesia	375	755	375	755
6.	Fund from other banks **)	23,677,937	14,118,879	23,713,818	14,320,656
7.	Spot and derivative liabilities	140,383	121,232	140,383	121,232
8.	Liabilities sold with repo agreements to repurchase (Repo)	4,689,905	-	4,689,905	-
9.	Acceptances liabilities	7,827,510	7,957,512	7,827,510	7,957,512
10.	Securities issued	564	564	1,668,297	1,250,364
11.	Fund borrowings				
a.	Loans capital	5,129,472	5,142,950	5,124,472	5,137,950
b.	Others fund borrowings	8,153,759	8,701,422	11,586,460	11,608,077
12.	Margin deposits received	1,626,569	1,872,976	1,626,569	1,872,976
13.	Inter office liabilities				
a.	Operational activities conducted in Indonesia	7,793,304	4,226,590	7,793,304	4,226,590
b.	Operational activities conducted outside Indonesia	(7,739,093)	(4,059,287)	(7,739,093)	(4,059,287)
14.	Deferred tax liabilities	-	-	-	-
15.	Liability to Unit Link Holders	-	-	12,641,838	11,034,239
16.	Other liabilities	15,443,850	18,911,364	21,267,714	22,700,661
17.	Investment fund - profit sharing	-	-	-	-
	TOTAL LIABILITIES	518,019,619	492,453,869	592,711,574	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	135,092	72,694	109,588	47,677
b.	Gain (Losses) from changes of financial assets on available for sale	(1,250,854)	(528,757)	(1,236,250)	(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	245,578	101,158	242,657	96,620
h.	Others	-	-	-	-
21.	Difference arising from quasi reorganisation	-	-	-	-
22.	Difference arising from restructuring value of transaction of entities under common control	-	-	-	-
23.	Other equity	-	-	-	-
24.	Reserve				
a.	General reserve	2,333,333	2,333,333	2,333,333	2,333,333
b.	Appropriated reserve	2,050,894	547,000	2,050,894	547,000
25.	Retained Earning				
a.	Previous years *)	33,108,218	24,961,431	37,041,727	27,695,065
b.	Current year	7,939,778	14,301,901	8,294,010	15,504,067
	TOTAL EQUITY ATTRIBUTABLE TO OWNER	73,424,466	70,651,187	77,698,386	74,580,120
26.	Non controlling interest	-	-	1,763,178	1,952,745
	TOTAL EQUITY	73,424,466	70,651,187	79,461,564	76,532,865
	TOTAL LIABILITIES AND EQUITY	591,444,085	563,105,056	672,173,138	635,618,708

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

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

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

STATEMENTS OF COMPREHENSIVE INCOME
PT BANK MANDIRI (PERSERO) Tbk.
For the Periods Ended 30 June 2013 and 2012

(In Millions of Rupiah)

NO.	POS - POS	BANK		CONSOLIDATED	
		30 June 2013	30 June 2012	30 June 2013	30 June 2012
(in millions of Rupiah)					
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	19,876,850	17,547,087	23,114,382	20,222,180
a.	Rupiah	18,558,494	16,346,248	21,711,928	18,946,883
b.	Foreign currencies	1,318,356	1,200,839	1,402,454	1,275,297
2.	Interest Expense and Sharia Expenses	6,323,622	5,989,246	7,513,684	7,131,583
a.	Rupiah	6,055,591	5,790,537	7,243,711	6,924,885
b.	Foreign currencies	268,031	198,709	269,973	206,698
	Net Interest Income and Sharia Income (Expenses)	13,553,228	11,557,841	15,600,698	13,090,597
3.	Premium Income	-	-	3,466,342	3,025,208
4.	Claim Expense	-	-	2,142,857	1,926,622
	Net Premium Income (Claim Expenses)	-	-	1,323,485	1,098,586
	Net Interest Income (Expenses), Sharia, and Net Premium Income (Claim Expenses)	13,553,228	11,557,841	16,924,183	14,189,183
B. Other Operating Income and Expenses					
1.	Other Operating Income	6,190,496	5,122,502	6,627,189	5,785,065
a.	Increase in fair value of financial assets (mark to market)	-	-	-	-
i.	Securities	-	-	-	-
ii.	Loans	-	-	-	-
iii.	Spot and derivative	514,647	536,267	528,342	536,267
iv.	Other financial assets	-	-	-	-
b.	Decrease in fair value of financial liabilities (mark to market)	-	-	-	-
c.	Gain from sale of financial assets	-	-	-	-
i.	Securities	30,205	15,140	32,450	-
ii.	Loans	-	-	-	-
iii.	Other financial assets	-	-	-	-
d.	Gain from spot and derivative transaction (realised)	85,622	69,912	96,120	78,668
e.	Gain from investment in shares with equity method	-	-	-	-
f.	Dividend	423,181	11,096	-	-
g.	Comissions/provisions/fees and administrative	3,370,997	3,002,621	3,950,959	3,498,776
h.	Recovery on allowance for impairment	-	79,391	-	34,932
i.	Other income	1,765,844	1,408,075	2,019,318	1,636,422
2.	Other Operating Expenses	9,922,731	8,654,481	12,785,639	10,761,474
a.	Decrease in fair value of financial assets (mark to market)	-	-	-	-
i.	Securities	5,349	2,594	102,185	10,684
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	-	-	-	4,407
ii.	Loans	-	-	-	-
iii.	Other financial assets	-	-	-	-
d.	Losses from spot and derivative transaction (realised)	-	-	-	-
e.	Impairment for financial assets	-	-	-	-
i.	Securities	12,129	20,814	10,707	93,722
ii.	Loans	1,855,283	1,601,277	2,307,526	1,673,327
iii.	Sharia financing	-	-	-	-
iv.	Other financial assets	138,659	-	169,962	18,851
f.	Losses related to operational risk	5,035	48,543	5,035	48,543
g.	Losses from investment in shares under equity method	-	-	-	-
h.	Comissions/provisions/fees and administrative	259,209	225,232	259,209	225,232
i.	Impairment on non financial assets	18,393	1,291	17,945	-
j.	Salaries and employee benefits	3,316,353	2,910,382	4,205,608	3,645,154
k.	Promotion expenses	336,283	373,551	388,924	435,588
l.	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)
PROFIT (LOSS) FROM OPERATIONS		9,820,993	8,025,862	10,765,733	9,212,774
NON OPERATING INCOME AND EXPENSES					
1.	Gain (Losses) from sale of premises and equipment	2,996	(152)	2,996	2,541
2.	Gain (Losses) from foreign currencies translation	-	-	-	-
3.	Other non operating income (expenses)	31,056	156,788	108,699	196,277
PROFIT (LOSS) FROM NON OPERATING		34,052	156,636	111,695	198,818
PROFIT (LOSS) CURRENT YEAR BEFORE TAX		9,855,045	8,182,498	10,877,428	9,411,592
Income tax expenses					
a.	Estimated current tax	(1,117,075)	(917,961)	(1,469,181)	(1,254,894)
b.	Deferred tax income (expenses)	(798,192)	(752,181)	(799,438)	(751,863)
PROFIT (LOSS) AFTER INCOME TAX - NET		7,939,778	6,512,356	8,608,809	7,404,835
OTHER COMPREHENSIVE INCOME					
a.	Adjustment arising from translation of financial statement	62,398	(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	144,420	(31,154)	146,036	(31,154)
h.	Others	-	-	-	-
	Other comprehensive income current year after income tax - net	(515,279)	120,138	(522,233)	220,186
TOTAL OTHER COMPREHENSIVE INCOME CURRENT YEAR		7,424,499	6,632,494	8,086,576	7,625,021
Income attributable to :					
	Parent Company	7,939,778	6,512,356	8,294,010	7,146,872
	Non controlling interest	-	-	314,799	257,963
TOTAL INCOME CURRENT YEAR		7,939,778	6,512,356	8,608,809	7,404,835
Total comprehensive income attributable to :					
	Parent Company	7,424,499	6,632,494	7,771,777	7,367,058
	Non controlling interest	-	-	314,799	257,963
TOTAL COMPREHENSIVE INCOME CURRENT YEAR		7,424,499	6,632,494	8,086,576	7,625,021
TRANSFER INCOME (LOSSES) TO HEAD OFFICE		-	-	-	-
DIVIDEND		-	-	-	-
EARNING PER SHARE		-	-	355.46	306.30

STATEMENTS OF COMMITMENTS AND CONTINGENCIES

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

(In Millions of Rupiah)

NO.	POS - POS	BANK		CONSOLIDATED	
		30 June 2013	31 December 2012 (Audited)	30 June 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	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	-	-	-	-
III.	CONTINGENT RECEIVABLES				
	1. 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
	2. Unrecognized interest income				
	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

STATEMENTS OF ASSETS' QUALITY AND OTHER INFORMATION

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

[illegible]

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
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	-	-	-	-	-	-
b.	Foreign currencies	-	-	-	-	-	-	10,581,813	-	-	-	-	10,581,813
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.	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		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%		15.50%
5.	Percentage of UMK loans to total loans		6.57%		6.16%
6.	Percentage of UMKM debtors to total debtors		46.04%		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)

No.	DESCRIPTION	30 June 2013				30 June 2012			
		Allowance for Impairment		Required Allowance for Possible Losses on Earning Assets		Allowance for Impairment		Required Allowance for Possible Losses on Earning Assets	
		Individual	Collective	General	Spesific	Individual	Collective	General	Spesific
1.	Placements with other banks	55,832	26,437	177,519	55,832	73,423	55,471	196,047	73,423
2.	Spot and derivative receivables	-	-	316	-	-	-	964	-
3.	Securities	133,339	5,871	106,250	97,522	122,408	76,995	70,580	96,467
4.	Securities sold with agreement to repurchase (Repo)	-	-	-	-	-	-	25,787	-
5.	Securities purchased with agreement to resell (Reverse Repo)	-	-	15,286	-	-	-	-	-
6.	Acceptances receivables	78,050	28,889	78,177	675	6,885	31,091	84,040	492
7.	Other Receivable - Trade Transaction	1,177,145	26,820	72,813	856,024	1,114,948	15,003	45,267	818,846
8.	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
9.	Investments in shares	59,987	-	50	264,583	2,511	-	50	2,278
10.	Temporary invesment	1,461	-	-	1,461	183	-	-	183
11.	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

(In Millions of Rupiah)

No.	COMPONENTS OF CAPITAL	30 June 2013		30 June 2012	
		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	-	-	-	-
	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	-	-	-	-
	3. Innovative Capital	-	-	-	-
	3.1. Subordinated bonds (non cummulative perpetual)	-	-	-	-
	3.2. Subordinated loans (non cummulative perpetual)	-	-	-	-
	3.3. Other innovative capital Instrument	-	-	-	-
	4. Core Capital Deduction	(1,594,822)	(632,829)	(1,443,723)	(541,914)
	4.1. Goodwill	-	(117,741)	-	(105,666)
	4.2. Other intangible assets	-	-	-	-
	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
	B. Supplemental Capital	7,416,605	9,032,577	7,970,528	9,397,555
	1. Upper Tier 2	6,161,729	6,697,967	5,316,875	5,736,426
	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	1,371,121	1,371,121	1,371,121	1,371,121
	1.8. General provision on earning assets (max. 1.25% RWA)	4,790,608	5,326,846	3,945,754	4,365,305
	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	2,849,698	2,849,698	4,097,376	4,097,376
	2.1. Redeemable preference shares	-	-	-	-
	2.2. Subordinated loans and bonds	2,849,698	2,849,698	4,097,376	4,097,376
	2.3. Other supplemental capital instrument (lower tier 2)	-	-	-	-
	3. Supplemental Capital Deduction	(1,594,822)	(515,088)	(1,443,723)	(436,247)
	3.1. Investments in shares (50%)	(1,594,822)	(515,088)	(1,443,723)	(436,247)
	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)	68,711,535	75,645,061	59,013,274	64,636,541
III.	TOTAL CORE CAPITAL, SUPPLEMENTAL CAPITAL, AND ADDITIONAL SUPPLEMENTAL CAPITAL ALLOCATED TO ANTICIPATE MARKET RISK (A+B-C+E)	68,711,535	75,645,061	59,013,274	64,636,541
IV.	CREDIT RISK-WEIGHTED ASSETS	383,248,592	426,147,709	315,660,337	349,224,377
V.	OPERATIONAL RISK-WEIGHTED ASSETS	57,671,278	67,581,862	48,384,624	55,735,767
VI.	MARKET RISK-WEIGHTED ASSETS	1,072,285	886,610	1,434,351	1,646,909
VII.	REQUIRED MINIMUM CAPITAL ADEQUACY RATIO FOR CREDIT RISK AND OPERATIONAL RISK {II: (IV+V)}	15.58%	15.32%	16.21%	15.96%
VIII.	REQUIRED MINIMUM CAPITAL ADEQUACY RATIO FOR CREDIT RISK, OPERATIONAL RISK AND MARKET RISK {III: (IV+V+VI)}	15.55%	15.29%	16.15%	15.90%

STATEMENTS OF SPOT AND DERIVATIVE TRANSACTIONS

As at 30 June 2013
(In Millions of Rupiah)

No.	TRANSACTION	BANK				
		Notional Amount	Type		Derivative Receivables & Payables	
			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	-	-	-	-	-
B.	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
5	Others	-	-	-	-	-
C.	Others	-	-	-	-	-
	TOTAL	43,362,765	32,378,162	10,984,603	39,665	140,383

CALCULATION OF FINANCIAL RATIOS

As at 30 June 2013 and 2012

(In %)

No.	RATIOS	BANK	
		30 June 2013	30 June 2012
PERFORMANCE 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%
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	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)

DESCRIPTION	CONSOLIDATED	
	30 June 2013	30 June 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	(16,017,394)	(33,767,496)
Foreign exchange gains - net	1,224,554	791,136
Operating income - others	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	(218,660)	(52,645)
Prepaid taxes	(1,232,080)	(120,459)
Prepaid expense	(147,349)	(371,774)
Other assets	(2,736,836)	(1,625,714)
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
Sharia Banking - Temporary Syirkah Funds		
Restricted investment demand deposit and mudharabah musytarakah demand deposit	1,556	(26,197)
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)
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)	670
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 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	-	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
CASH AND CASH EQUIVALENTS AT END OF YEAR	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
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 deferred tax	(993,593)	(407,616)
Acquisition of fixed assets - payable	(337,366)	(146,425)

*) Reclassified in accordance with SFAS 1 (Revised 2009) to adopt BAPEPAM-LK Regulation No. VIII.G.7 year 2012