

STATEMENTS OF FINANCIAL POSITION
PT BANK MANDIRI (PERSERO) Tbk.
As at 30 September 2012 and 31 December 2011

(In Millions of Rupiah)

NO	POS - POS	BANK		CONSOLIDATED	
		30 September 2012	31 December 2011 (Audited)	30 September 2012	31 December 2011 (Audited)
ASSETS					
1.	Cash	10,230,397	10,259,053	11,476,441	11,357,523
2.	Placements with Bank Indonesia	59,890,698	62,711,629	64,530,218	69,593,901
3.	Placements with other banks	22,352,588	26,243,728	23,893,999	27,926,232
4.	Spot and derivative receivables	61,957	124,422	62,203	128,005
5.	Securities				
	a. Designated at fair value through profit/loss	2,529,974	4,281,564	3,761,704	5,401,586
	b. Available for sale	57,600,659	58,723,208	58,102,962	59,428,638
	c. Held to maturity	24,210,280	23,334,074	26,108,277	25,495,706
	d. Loans and receivables	10,725	9,588	10,725	9,588
6.	Securities sold with agreement to repurchase (<i>Repo</i>)	650,340	-	650,340	-
7.	Securities purchased with agreement to resell (<i>Reverse Repo</i>)	6,791,327	12,170,910	6,793,437	12,369,885
8.	Acceptances receivables	7,237,649	6,551,103	7,237,649	6,551,103
9.	Loans				
	a. Designated at fair value through profit/loss	-	-	-	-
	b. Available for sale	-	-	-	-
	c. Held to maturity	-	-	-	-
	d. Loans and receivables	319,154,003	273,962,101	361,347,857	311,093,306
10.	Consumer finance receivables	-	-	3,610,138	3,248,560
11.	Sharia financing	-	-	-	-
12.	Investments in shares	2,887,917	2,887,626	6,705	7,327
13.	Policy holder's investment in Unit Link Contract	-	-	10,609,440	9,044,266
14.	Allowance for impairment on financial assets -/-				
	a. Securities	(115,112)	(163,210)	(260,446)	(236,254)
	b. Loans	(12,996,655)	(11,111,571)	(14,122,809)	(12,105,048)
	c. Others	(1,247,958)	(1,285,241)	(1,332,259)	(1,356,397)
15.	Intangible assets	1,661,107	1,633,712	1,661,107	1,633,712
	Accumulated amortisation for intangible assets -/-	(1,151,164)	(1,100,378)	(1,151,164)	(1,100,378)
16.	Premises and equipment	9,765,074	9,258,876	11,195,808	10,418,120
	Accumulated depreciation for premises and equipment -/-	(4,105,005)	(3,787,184)	(4,783,169)	(4,361,860)
17.	Non earning assets				
	a. Abandoned properties	180,046	180,046	180,280	180,280
	b. Repossessed assets	120,030	120,030	143,052	143,052
	c. Suspense account	2,000,763	1,434,376	2,000,763	1,434,376
	d. Inter office assets				
	i. Operational activities conducted in Indonesia	-	-	-	-
	ii. Operational activities conducted outside Indonesia	-	-	-	-
18.	Allowance for impairment on non financial assets -/-	(305,139)	(298,163)	(327,201)	(320,225)
19.	Finance lease	-	-	204,741	38,982
20.	Deferred tax assets	2,482,392	3,648,627	2,632,951	3,800,412
21.	Other assets	9,675,137	9,317,738	14,162,148	12,067,306
TOTAL ASSETS		519,572,030	489,106,664	588,405,897	551,891,704

STATEMENTS OF FINANCIAL POSITION
PT BANK MANDIRI (PERSERO) Tbk.
As at 30 September 2012 and 31 December 2011

NO	POS - POS	BANK		CONSOLIDATED	
		30 September 2012	31 December 2011 (Audited)	30 September 2012	31 December 2011 (Audited)
LIABILITIES AND EQUITY					
LIABILITIES					
1.	Demand deposits **)	86,396,143	89,152,870	91,441,379	92,616,188
2.	Savings deposits **)	162,196,970	149,088,472	180,206,135	163,779,820
3.	Time deposits **)	137,741,495	141,994,836	159,268,823	165,854,396
4.	Investment fund - revenue sharing	-	-	-	-
5.	Fund from Bank Indonesia	2,995	7,279	2,995	7,279
6.	Fund from other banks **)	27,613,854	12,439,224	27,938,068	12,653,630
7.	Spot and derivative liabilities	142,205	178,036	142,210	178,704
8.	Liabilities sold with repo agreements to repurchase (<i>Repo</i>)	652,975	-	652,975	-
9.	Acceptances liabilities	7,237,649	6,551,103	7,237,649	6,551,103
10.	Securities issued	564	564	1,249,962	1,795,975
11.	Fund borrowings	-	-	-	-
a.	Loans capital	5,828,209	5,856,798	5,823,209	5,851,798
b.	Others fund borrowings	9,148,831	9,152,966	12,137,993	11,696,219
12.	Margin deposits received	1,745,497	1,685,061	1,745,497	1,685,061
13.	Inter office liabilities	-	-	-	-
a.	Operational activities conducted in Indonesia	3,754,295	3,520,845	3,754,295	3,520,845
b.	Operational activities conducted outside Indonesia	(3,463,668)	(3,486,349)	(3,463,668)	(3,486,349)
14.	Deferred tax liabilities	-	-	-	-
15.	Liability to Unit Link Holders	-	-	10,609,440	9,044,266
16.	Other liabilities	13,771,811	13,785,816	18,363,708	17,488,362
17.	Investment fund - profit sharing	-	-	-	-
	TOTAL LIABILITIES	452,769,825	429,927,521	517,110,670	489,237,297
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	71,932	83,282	46,846	56,794
b.	Gain (Losses) from changes of financial assets on available for sale	(416,626)	(678,466)	(399,705)	(762,614)
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	78,732	131,085	78,732	131,085
h.	Others	-	-	-	-
21.	Difference arising from quasi reorganisation	-	-	-	-
22.	Difference arising from restructuring value of transaction of entities under common control	-	-	-	-
23.	Other equity	-	-	-	-
24.	Reserve	-	-	-	-
a.	General reserve	2,333,333	2,333,333	2,333,333	2,333,333
b.	Appropriated reserve	547,000	547,000	547,000	547,000
25.	Retained Earning	-	-	-	-
a.	Previous years *)	24,961,431	16,523,449	27,695,066	18,379,149
b.	Current year	10,363,976	11,377,033	11,119,408	12,246,044
	TOTAL EQUITY ATTRIBUTABLE TO OWNER	66,802,205	59,179,143	70,283,107	61,793,218
26.	Non controlling interest	-	-	1,012,120	861,189
	TOTAL EQUITY	66,802,205	59,179,143	71,295,227	62,654,407
	TOTAL LIABILITIES AND EQUITY	519,572,030	489,106,664	588,405,897	551,891,704

*) 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.

STATEMENTS OF COMPREHENSIVE INCOME
PT BANK MANDIRI (PERSERO) Tbk.
For the Periods Ended 30 September 2012 and 2011

(In Millions of Rupiah)

NO	POS - POS	BANK		CONSOLIDATED	
		30 September 2012	30 september 2011	30 September 2012	30 september 2011
OPERATING INCOME AND EXPENSES					
A. Interest Income and Interest Expenses and Premium Income and Claim Expenses					
1.	Interest Income	27,038,080	24,155,136	31,151,567	27,512,123
a.	Rupiah	25,211,064	22,585,689	29,207,376	25,863,874
b.	Foreign currencies	1,827,016	1,569,447	1,944,191	1,648,249
2.	Interest Expenses	8,846,247	9,721,756	10,545,661	11,248,158
a.	Rupiah	8,513,513	9,564,110	10,201,029	11,075,110
b.	Foreign currencies	332,734	157,646	344,632	173,048
	Net Interest Income (Expenses)	18,191,833	14,433,380	20,605,906	16,263,965
3.	Premium Income	-	-	4,458,055	3,684,889
4.	Claim Expense	-	-	2,809,346	2,382,653
	Net Premium Income (Claim Expenses)	-	-	1,648,709	1,302,236
	Net Interest Income (Expenses) and Net Premium Income (Claim Expenses)	18,191,833	14,433,380	22,254,615	17,566,201
B. Other Operating Income and Expenses					
1.	Other Operating Income	8,039,536	7,863,848	8,708,826	8,700,500
a.	Increase in fair value of financial assets (mark to market)	-	-	-	-
i.	Securities	302	5,957	7,452	-
ii.	Loans	-	-	-	-
iii.	Spot and derivative	733,861	380,554	733,861	380,554
iv.	Other financial assets	-	-	-	-
b.	Decrease in fair value of financial liabilities (mark to market)	-	-	-	-
c.	Gain from sale of financial assets	-	-	-	-
i.	Securities	82,089	95,914	74,694	97,422
ii.	Loans	-	-	-	-
iii.	Other financial assets	-	-	-	-
d.	Gain from spot and derivative transaction (realised)	113,515	97,294	127,663	99,292
e.	Gain from investment in shares with equity method	-	-	-	-
f.	Dividend	279,222	21,271	1	15
g.	Comissions/provisions/fees and administrative	4,547,625	3,895,001	5,278,039	4,587,384
h.	Recovery on allowance for impairment	276,259	198,137	125,910	115,387
i.	Other income	2,006,663	3,169,720	2,361,206	3,420,446
2.	Other Operating Expenses	13,449,071	11,195,029	16,593,926	13,965,336
a.	Decrease in fair value of financial assets (mark to market)	-	-	-	111,389
i.	Securities	-	-	-	-
ii.	Loans	-	-	-	-
iii.	Spot and derivative	-	-	-	-
iv.	Other financial assets	-	-	-	-
b.	Increase in fair value of financial liabilities (mark to market)	-	-	-	-
c.	Losses from sale of financial assets	-	-	-	-
i.	Securities	-	-	-	-
ii.	Loans	-	-	-	-
iii.	Other financial assets	-	-	-	-
d.	Losses from spot and derivative transaction (realised)	-	-	-	-
e.	Impairment for financial assets	-	-	-	-
i.	Securities	-	-	7,946	-
ii.	Loans	2,847,585	1,890,709	2,973,643	2,072,849
iii.	Sharia financing	-	-	-	-
iv.	Other financial assets	-	-	-	-
f.	Losses related to operational risk	(57,741)	20,543	(57,741)	20,543
g.	Losses from investment in shares under equity method	-	-	-	-
h.	Comissions/provisions/fees and administrative	343,370	353,788	343,370	353,788
i.	Impairment on non financial assets	1,375	814,321	-	815,162
j.	Salaries and employee benefits	4,366,347	3,722,130	5,444,734	4,628,858
k.	Promotion expenses	584,821	468,664	689,359	582,772
l.	Other expenses	5,363,314	3,924,874	7,192,615	5,378,975
	Other Operating Income (Expenses)	(5,409,535)	(3,331,181)	(7,885,100)	(5,264,836)
PROFIT (LOSS) FROM OPERATIONS		12,782,298	11,102,199	14,369,515	12,301,365
NON OPERATING INCOME AND EXPENSES					
1.	Gain (Losses) from sale of premises and equipment	849	7,343	4,236	7,343
2.	Gain (Losses) from foreign currencies translation	-	-	-	-
3.	Other non operating income (expenses)	169,411	23,689	230,725	105,829
PROFIT (LOSS) FROM NON OPERATING		170,260	31,032	234,961	113,172
PROFIT (LOSS) CURRENT YEAR BEFORE TAX		12,952,558	11,133,231	14,604,476	12,414,537
Income tax expenses					
a.	Estimated current tax	(1,474,700)	(1,428,671)	(1,969,156)	(1,817,484)
b.	Deffered tax income (expenses)	(1,113,882)	(1,096,771)	(1,115,981)	(1,109,075)
PROFIT (LOSS) AFTER INCOME TAX - NET		10,363,976	8,607,789	11,519,339	9,487,978
OTHER COMPREHENSIVE INCOME					
a.	Adjustment arising from translation of financial statement	(11,350)	130,738	(9,948)	116,247
b.	Gain (Losses) from changes of financial assets on available for sale	261,840	(258,699)	362,909	(162,706)
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	(52,353)	19,624	(52,353)	19,624
h.	Others	-	-	-	-
	Other comprehensive income current year after income tax - net	198,137	(108,337)	300,608	(26,835)
TOTAL OTHER COMPREHENSIVE INCOME CURRENT YEAR		10,562,113	8,499,452	11,819,947	9,461,143
Income attributable to :					
	Parent Company	10,363,976	8,607,789	11,119,408	9,172,620
	Non controlling interest	-	-	399,931	315,358
TOTAL INCOME CURRENT YEAR		10,363,976	8,607,789	11,519,339	9,487,978
Total comprehensive income attributable to :					
	Parent Company	10,562,113	8,499,452	11,420,016	9,145,785
	Non controlling interest	-	-	399,931	315,358
TOTAL COMPREHENSIVE INCOME CURRENT YEAR		10,562,113	8,499,452	11,819,947	9,461,143
TRANSFER INCOME (LOSSES) TO HEAD OFFICE		-	-	-	-
DIVIDEND		-	-	-	-
EARNING PER SHARE		-	-	476.55	393.11

STATEMENTS OF COMMITMENTS AND CONTINGENCIES

PT BANK MANDIRI (PERSERO) Tbk.
As at 30 September 2012 and 31 December 2011

(In Millions of Rupiah)

NO	POS - POS	BANK		CONSOLIDATED	
		30 September 2012	31 December 2011 (Audited)	30 September 2012	31 December 2011 (Audited)
I. COMMITMENT RECEIVABLES					
	1. Unused fund borrowings facilities				
	a. Rupiah	-	-	-	-
	b. Foreign currencies	-	-	-	-
	2. Outstanding purchase position on spot and derivative	124,753	238,525	133,297	623,058
	3. Others	-	-	-	-
II. COMMITMENT PAYABLES					
	1. Unused loan facilities granted to customer				
	a. BUMN				
	i. Committed				
	- Rupiah	6,494,618	9,504,077	6,494,618	9,504,077
	- Foreign currencies	430,650	300,478	430,650	300,478
	ii. Uncommitted				
	- Rupiah	7,743,697	6,086,260	7,743,697	6,086,260
	- Foreign currencies	478,685	679,688	478,685	679,688
	b. Others				
	i. Committed	19,951,324	16,537,631	19,987,803	16,554,108
	ii. Uncommitted	43,519,050	35,024,658	45,403,333	36,389,080
	2. Unused loan facilities granted to other banks				
	a. Committed				
	i. Rupiah	113,220	47,818	113,220	68,368
	ii. Foreign currencies	-	-	-	-
	b. Uncommitted				
	i. Rupiah	102,598	108,923	102,598	115,114
	ii. Foreign currencies	-	-	-	-
	3. Outstanding irrevocable letters of credit				
	a. Foreign L/C	9,726,281	9,736,868	9,781,895	9,810,830
	b. Local L/C	2,356,623	2,243,545	2,525,187	2,259,960
	4. Outstanding sales position on spot and derivative	207,389	314,052	215,954	696,432
	5. Others	-	-	-	-
III. CONTINGENT RECEIVABLES					
	1. Guarantees received				
	a. Rupiah	205,148	371,132	205,148	371,232
	b. Foreign currencies	9,863,701	5,324,499	9,865,538	5,336,210
	2. Unrecognized interest income				
	a. Interest loan	5,490,654	5,160,713	5,495,291	5,164,416
	b. Others interest	59,991	56,394	224,996	183,988
	3. Others	32,729	32,729	32,729	32,729
IV. CONTINGENT PAYABLES					
	1. Guarantees issued				
	a. Rupiah	18,249,778	16,607,997	18,518,766	16,820,394
	b. Foreign currencies	24,324,892	15,777,728	24,487,896	15,894,417
	2. Others	100,191	70,264	100,191	70,264

MANAGEMENT OF THE BANK	SHAREHOLDER
Board of Commissioners - President Commissioner : Edwin Gerungan (concurrently Independent Commissioner) - Deputy President Commissioner : Muchayat - Commissioner : Cahyana Ahmadjayadi - Commissioner : Wahyu Hidayat *) - Independent Commissioner : Pradjoto - Independent Commissioner : Gunarni Soeworo - Independent Commissioner : Krisna Wijaya Board of Directors - President Director : Zulkifli Zaini - Deputy President Director : Riswinandi - Director : Abdul Rachman - Director : Sentot A. Sentausa - Director : Budi Gunadi Sadikin - Director : Ogi Prastomiyono - Director : Pahala N. Mansury - Director : Fransisca N. Mok - Director : Sunarso - Director : Kresno Sediarsi - Director : Royke Tumilaar	Ultimate Shareholder : Republic of Indonesia : 60.00% Non Ultimate Shareholder through Capital Market (≥ 5%) : Nil Non Ultimate Shareholder through non Capital Market (≥ 5%) : Nil Jakarta, 30 October 2012 S. E & O Board of Directors PT Bank Mandiri (Persero) Tbk. Zulkifli Zaini President Director Riswinandi Deputy President Director

*) Based on approval from Bank Indonesia upon fit & proper test regarding Letter of Bank Indonesia No. 14/115/GBI/DPIP/Rahasia dated 25 September 2012.

Notes :

- 1) Presentation of the above Consolidated Financial Statements as at and for nine months ended 30 September 2012 and 2011 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 2011 are derived from the Consolidated Financial Statements which were audited by Public Accounting Firm KAP Tanudiredja, Wibisana & Rekan - a member firm of PricewaterhouseCoopers Global Network (partner in charge Drs. Haryanto Sahari, CPA) whose report dated 7 March 2012 expressed an Unqualified Opinion.
- 2) The above consolidated 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. 7/50/PBI/2005 dated 29 November 2005 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, which was amended by Circular Letter of Bank Indonesia No. 13/30/DPNP dated 16 December 2011, and also in accordance with Rule of Capital Market and Financial Institution Supervisory Agency (Bapepam and LK) No. X.K.2, Decision of Chairman of Bapepam and LK No. Kep-346/BL/2011 dated 5 July 2011 regarding Submission of Periodic Financial Statement for Issuers or Public Companies, Rule of Bapepam and LK No. VIII.G.7 Decision of Chairman of Bapepam and LK No. Kep-347/BL/2011 dated 25 June 2012 regarding Presentation and Disclosure of Financial Statement for Issuers or Public Companies. 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. The Statement of Cash Flows which are calculated in accordance PSAK No. 2 are presented to comply with Bapepam and LK rule No. VIII.G.7 dated 25 June 2012.
- 3) Presentation of the Financial Statements of PT Bank Mandiri (Persero) Tbk. (Bank only) as at and for nine months ended 30 September 2012 and 2011 are presented in accordance with PSAK No. 4 " Consolidated and Separate Financial Statements" effectively since 1 January 2011, which investment in subsidiary by the parent to be accounted for using cost method with restropective application. Consequently, Financial Statements PT Bank Mandiri (Persero) Tbk. (Bank only) as at and for nine months ended 30 September 2011 was restated.
- 4) On 30 September 2012, allowance for impairment losses on financial guarantee contracts with credit risk (off balance sheet accounts) and non productive assets calculated with impairment calculation method in accordance to applicable PSAK, based on Letter of Bank Indonesia No. 13/658/DPNP/IDPnP dated 23 December 2011. On 30 September 2011 allowance for impairment losses calculated based on Bank Indonesia Regulation No. 7/2/PBI/2005 dated 20 January 2005 and Letter of Bank Indonesia No. 12/516/IDPnP dated 21 September 2010.
- 5) For comparative purposes, certain accounts in the financial information as at and for nine months ended 30 September 2011 have been reclassified to conform with the presentation of accounts in the financial information as at and for nine months ended 30 September 2012.
- 6) Related Parties in Assets' Quality and Other Information are presented in accordance with Bank Indonesia Regulation No. 7/3/PBI/2005 dated 20 January 2005 regarding Legal Lending Limit for Commercial Bank which was amended by Bank Indonesia Regulation No. 8/13/PBI/2006 dated 5 October 2006.
- 7) Since PT Bank Mandiri (Persero) Tbk. has owned 60% shares of PT Mandiri Axa General Insurance (MAGI) on 11 October 2011, the Financial Statements of MAGI has been consolidated into the Consolidated Financial Statements of PT Bank Mandiri (Persero) Tbk.
- 8) Exchange rate of 1 US Dollar as at 30 September 2012, 30 September 2011 and 31 December 2011 were Rp9,570.00; Rp8,790.00 and Rp9,067.50 respectively.

II. THIRD PARTIES													
1.	Placements with other banks												
a.	Rupiah	21,285,330	-	-	-	-	21,285,330	21,097,947	-	-	-	21,097,947	
b.	Foreign currencies	27,846,875	-	-	-	53,416	27,900,291	16,697,866	-	-	73,971	16,771,837	
2.	Spot and derivative receivables												
a.	Rupiah	61,600	-	-	-	-	61,600	196,047	-	-	-	196,047	
b.	Foreign currencies	357	-	-	-	-	357	972	-	-	-	972	
3.	Securities												
a.	Rupiah	81,222,965	-	-	-	86,507	81,309,472	86,080,334	-	-	85,989	86,166,323	
b.	Foreign currencies	3,031,441	-	-	-	10,725	3,042,166	1,110,626	-	-	9,333	1,119,959	
4.	Securities sold with agreement to repurchase (Repo)												
a.	Rupiah	650,340	-	-	-	-	650,340	-	-	-	-	-	
b.	Foreign currencies	-	-	-	-	-	-	-	-	-	-	-	
5.	Securities purchased with agreement to resell (Reverse Repo)												
a.	Rupiah	6,791,327	-	-	-	-	6,791,327	2,193,959	-	-	-	2,193,959	
b.	Foreign currencies	-	-	-	-	-	-	-	-	-	-	-	
6.	Acceptances receivables	7,233,053	3,677	-	919	-	7,237,649	7,437,752	180,689	23,781	-	7,642,222	
7.	Other Receivable - Trade Transaction												
a.	Rupiah	2,024,166	42,380	-	-	145,944	2,212,490	1,661,437	25,480	-	168,847	1,855,764	
b.	Foreign currencies	2,211,583	354,877	-	664	664,845	3,231,969	2,068,610	360,626	5,796	610,657	3,045,689	
8.	Loans												
a.	Micro, small and medium loans (UMKM)	45,677,354	3,271,510	262,016	362,911	1,003,559	50,577,350	34,742,464	2,493,177	251,579	275,929	903,663	38,666,812
i.	Rupiah	45,357,058	3,246,268	262,016	362,911	1,003,559	50,231,812	34,336,159	2,467,920	251,579	275,929	891,976	38,223,563
ii.	Foreign currencies	320,296	25,242	-	-	-	345,538	406,305	25,257	-	-	11,687	443,249
b.	Non UMKM	249,817,498	10,497,976	1,229,554	225,500	3,067,517	264,838,045	204,885,090	9,350,780	960,214	324,917	3,586,763	219,107,764
i.	Rupiah	208,115,865	8,191,648	949,882	217,485	2,094,553	219,569,433	164,635,674	7,417,155	685,556	310,782	2,060,704	175,109,871
ii.	Foreign currencies	41,701,633	2,306,328	279,672	8,015	972,964	45,268,612	40,249,416	1,933,625	274,658	14,135	1,526,059	43,997,893
c.	Restructured loans	8,324,328	4,654,832	744,185	35,761	305,045	14,064,151	8,326,127	4,434,995	202,879	11,873	720,329	13,696,203
i.	Rupiah	4,610,378	2,475,900	464,563	35,761	305,045	7,891,647	5,198,139	2,591,058	61,681	11,873	648,768	8,511,519
ii.	Foreign currencies	3,713,950	2,178,932	279,622	-	-	6,172,504	3,127,988	1,843,937	141,198	-	71,561	5,184,684
d.	Property loans	20,263,839	2,584,109	78,487	63,516	292,011	23,281,962	16,851,552	2,019,769	71,293	69,798	320,019	19,332,431
9.	Investments in shares	1,955	-	-	-	-	1,955	1,955	-	-	-	1,955	
10.	Temporary investment	-	-	-	415	-	415	-	-	-	193	193	
11.	Administrative account transaction												
a.	Rupiah	44,180,817	128,922	1,842	1,821	19,386	44,332,788	31,021,763	161,339	164	561	18,672	31,202,499
b.	Foreign currencies	37,080,602	50,276	-	-	14,671	37,145,549	20,989,725	95,420	-	9,022	7,161	21,101,328
12.	Repossessed assets	-	-	-	-	120,030	120,030	-	-	-	-	128,797	128,797

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			14,359,725	12,044,372
3.	Total required allowance for possible losses on assets			12,931,613	11,629,221
4.	Percentage of UMKM loans to total loans			15.85%	14.93%
5.	Percentage of UMK loans to total loans			6.45%	5.69%
6.	Percentage of UMKM debtors to total debtors			43.03%	36.44%
7.	Percentage of UMK debtors to total debtors			40.08%	33.79%
8.	Others				
a.	Chanelling of loans			13,000,917	13,804,298
b.	Mudharabah Muqayyadah financing			-	-
c.	Write off on earning assets			1,970,676	1,321,673
d.	Recovery-of write off on earning assets			2,856,656	2,823,405
e.	Write-off on earning assets with elimination of right to collect			-	-

ALLOWANCES FOR IMPAIRMENT
As at 30 September 2012 and 2011
(in Millions of Rupiah)

No.	DESCRIPTION	30 september 2012				30 september 2011			
		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	53,416	48,790	222,992	53,416	73,971	68,916	193,701	73,971
2.	Spot and derivative receivables	-	-	569	-	-	-	1,338	-
3.	Securities	108,870	6,242	75,791	97,232	94,706	68,680	65,845	95,322
4.	Securities sold with agreement to repurchase (Repo)	-	-	6,503	-	-	-	-	-
5.	Securities purchased with agreement to resell (Reverse Repo)	-	-	-	-	-	-	5,084	-
6.	Acceptances receivables	2,269	24,596	72,331	644	38,738	28,413	74,378	12,602
7.	Other Receivable - Trade Transaction	1,099,868	16,299	42,357	830,984	1,059,174	13,008	37,300	799,679
8.	Loans	8,681,503	4,315,152	4,327,456	7,198,802	6,916,354	3,681,552	3,684,340	6,585,514
9.	Investments in shares	2,513	-	51	2,278	764	-	51	-
10.	Temporary investment	207	-	-	207	96	-	-	96
11.	Administrative transaction account	119,737	8,695	545,481	44,203	30,649	536,279	521,522	43,324

STATEMENTS OF CALCULATION OF CAPITAL ADEQUACY RATIO COMMERCIAL BANK

As at 30 September 2012 and 2011

(In Millions of Rupiah)

No.	COMPONENTS OF CAPITAL	30 September 2012		30 September 2011	
		Bank	Consolidated	Bank	Consolidated
I.	COMPONENTS				
	A. Core Capital	53,133,234	57,335,928	44,925,547	47,996,787
	1. Paid - in Capital	11,666,667	11,666,667	11,666,667	11,666,667
	2. Disclosed Reserves	42,910,290	45,975,286	34,522,603	36,621,798
	2.1. Additional	43,311,846	46,398,904	34,522,603	36,621,798
	a. Agio	17,195,760	17,195,760	17,216,833	17,216,833
	b. Donated capital	-	-	-	-
	c. General reserves	2,333,333	2,333,333	2,333,333	2,333,333
	d. Appropriated reserves	547,000	547,000	547,000	547,000
	e. Previous years profit (100%)	17,424,892	20,158,271	9,342,244	11,197,945
	f. Current year profit (50%)	5,738,929	6,117,695	4,852,280	5,140,847
	g. Differences arising from translation of financial statement	71,932	46,845	230,913	185,840
	h. Funds for Paid-Up Capital	-	-	-	-
	i. Warrant issued (50%)	-	-	-	-
	j. Stock option issued for stock-based compensation program (50%)	-	-	-	-
	2.2. Deduction	(401,556)	(423,618)	-	-
	a. Disagio	-	-	-	-
	b. Previous years loss (100%)	-	-	-	-
	c. Current year loss (100%)	-	-	-	-
	d. Differences arising from translation of financial statement	-	-	-	-
	e. Other comprehensive income: Losses from decrease in fair value of investment in shares classified Available for sale	-	-	-	-
	f. Difference in allowance for possible losses and allowance for impairment on earning assets	-	-	-	-
	g. Allowance for impairment on non earning assets which shall be calculated	(401,556)	(423,618)	-	-
	h. Difference in adjustment amounts from fair value of financial assets in trading book	-	-	-	-
	3. Innovative Capital	-	-	-	-
	3.1. Subordinated bonds (non cumulative perpetual)	-	-	-	-
	3.2. Subordinated loans (non cumulative perpetual)	-	-	-	-
	3.3. Other innovative capital Instrument	-	-	-	-
	4. Core Capital Deduction	(1,443,723)	(613,803)	(1,263,723)	(543,697)
	4.1. Goodwill	-	(105,666)	-	(105,666)
	4.2. Other intangible assets	-	-	-	-
	4.3. Investments in shares (50%)	(1,443,723)	(508,137)	(1,263,723)	(438,031)
	4.4. Shortage of capital on insurance subsidiaries (50%)	-	-	-	-
	5. Non Controlling Interest	-	307,778	-	252,019
	B. Supplemental Capital	7,849,828	9,246,465	8,623,980	9,868,840
	1. Upper Tier 2	5,489,287	5,950,338	4,996,006	5,415,174
	1.1. Preference stock (cumulative perpetual)	-	-	-	-
	1.2. Subordinated bonds (cumulative perpetual)	-	-	-	-
	1.3. Subordinated loans (cumulative perpetual)	-	-	-	-
	1.4. Mandatory convertible bond	-	-	-	-
	1.5. Innovative capital not included as core capital	-	-	-	-
	1.6. Other supplemental capital (upper tier 2)	-	-	-	-
	1.7. Fixed assets revaluation	1,371,121	1,371,121	1,371,121	1,371,121
	1.8. General provision on earning assets (max. 1.25% RWA)	4,118,166	4,579,217	3,624,885	4,044,053
	1.9. Other comprehensive income: Gain from increase in fair value of investment in shares classified as Available for sale (45%)	-	-	-	-
	2. Lower Tier 2 maximum 50% of Core Capital	3,804,264	3,804,264	4,891,697	4,891,697
	2.1. Redeemable preference shares	-	-	-	-
	2.2. Subordinated loans and bonds	3,804,264	3,804,264	4,891,697	4,891,697
	2.3. Other supplemental capital instrument (lower tier 2)	-	-	-	-
	3. Supplemental Capital Deduction	(1,443,723)	(508,137)	(1,263,723)	(438,031)
	3.1. Investments in shares (50%)	(1,443,723)	(508,137)	(1,263,723)	(438,031)
	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)	60,983,062	66,582,393	53,549,527	57,865,627
III.	TOTAL CORE CAPITAL, SUPPLEMENTAL CAPITAL, AND ADDITIONAL SUPPLEMENTAL CAPITAL ALLOCATED TO ANTICIPATE MARKET RISK (A+B-C+E)	60,983,062	66,582,393	53,549,527	57,865,627
IV.	CREDIT RISK-WEIGHTED ASSETS	329,453,269	366,337,401	289,990,826	323,524,224
V.	OPERATIONAL RISK-WEIGHTED ASSETS	48,384,624	55,735,767	40,781,287	46,163,378
VI.	MARKET RISK-WEIGHTED ASSETS	1,345,933	1,599,965	1,312,676	2,066,176
VII.	REQUIRED MINIMUM CAPITAL ADEQUACY RATIO FOR CREDIT RISK AND OPERATIONAL RISK {II:(IV+V)}	16.14%	15.78%	16.19%	15.65%
VIII.	REQUIRED MINIMUM CAPITAL ADEQUACY RATIO FOR CREDIT RISK, OPERATIONAL RISK AND MARKET RISK {III:(IV+V+VI)}	16.08%	15.72%	16.13%	15.57%

STATEMENTS OF SPOT AND DERIVATIVE TRANSACTIONS

As at 30 September 2012
(In Millions of Rupiah)

No.	TRANSACTION	BANK				
		Notional Amount	Type		Derivative Receivables & Payables	
			Trading	Hedging	Receivables	Payables
A.	Exchange Rate Related					
1	Spot	3,604,650	3,375,388	229,262	4,956	5,649
2	Forward	3,550,640	631,997	2,918,643	28,810	5,278
3	Option					
	a. Written	-	-	-	-	-
	b. Purchased	76,289	76,289	-	352	347
4	Future	-	-	-	-	-
5	Swap	13,579,099	13,521,800	57,299	27,839	96,125
6	Others	-	-	-	-	-
B.	Interest Rate Related					
1	Forward	-	-	-	-	-
2	Option					
	a. Written	-	-	-	-	-
	b. Purchased	-	-	-	-	-
3	Future	-	-	-	-	-
4	Swap	4,420,000	-	4,420,000	-	34,806
5	Others	-	-	-	-	-
C.	Others	-	-	-	-	-
	TOTAL	25,230,678	17,605,474	7,625,204	61,957	142,205

CALCULATION OF FINANCIAL RATIOS

As at 30 September 2012 and 2011

(In %)

No.	RATIOS	BANK	
		30 September 2012	30 September 2011
PERFORMANCE RATIOS			
1.	Capital Adequacy Ratio (CAR)	16.08%	16.13%
2.	Non performing earning assets and non performing non earning assets to total earning assets and non earning assets	1.33%	1.68%
3.	Non performing earning assets to total earning assets	1.49%	1.81%
4.	Allowance for impairment on financial assets to earning assets	3.01%	3.00%
5.	Gross NPL	1.91%	2.41%
6.	Net NPL	0.38%	0.57%
7.	Return on Asset (ROA)	3.47%	3.52%
8.	Return on Equity (ROE)	26.61%	26.31%
9.	Net Interest Margin (NIM)	5.55%	5.23%
10.	Operating Expenses to Operating Income	63.56%	65.33%
11.	Loan to Deposit Ratio (LDR)	82.23%	76.25%
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 lending in excess of the Legal Lending Limit		
	i. Related parties	0.00%	0.00%
	ii. Third parties	0.00%	0.00%
2.	Reserve requirement		
	a. Primary reserve requirement Rupiah	8.00%	8.00%
	b. Reserve requirement Foreign currencies	8.01%	8.01%
3.	Net Open Position - Overall	2.00%	2.33%

STATEMENTS OF CASH FLOW
For the Periods Ended 30 September 2012 and 2011
(In millions of Rupiah)

DESCRIPTION	CONSOLIDATED	
	30 September 2012	30 September 2011
CASH FLOWS FROM OPERATING ACTIVITIES		
Receipts from interest and sharia income	30,911,287	27,666,489
Receipts from fees and commissions	6,962,630	5,961,019
Payments of interest and sharia expense	(11,279,559)	(11,829,667)
Receipts from the sale of Government Bonds - Fair value through profit or loss	48,926,217	26,857,335
Acquisition of Government Bonds - Fair value through profit or loss	(48,691,841)	(26,889,977)
Foreign exchange gains - net	981,273	435,614
Operating income - others	311,532	314,822
Operating expenses - others	(1,550,246)	(1,680,295)
Salaries and employee benefits	(5,673,891)	(4,863,303)
General and administrative expenses	(5,195,668)	(4,134,374)
Non operating income - others	283,597	84,819
Cash Flow From Operating Activities Before Changes in Operating Assets and Liabilities	15,985,331	11,922,482
Decrease/(increase) in operating assets:		
Placements with Bank Indonesia and other banks *)	(43,783)	(10,261,946)
Marketable securities - Fair value through profit or loss *)	1,412,958	12,530,357
Other receivables - Trade Transactions	430,491	(822,317)
Loans	(51,198,398)	(51,304,426)
Securities purchased under resale agreements	5,576,449	6,786,174
Consumer financing receivable	(453,637)	(1,410,328)
Net investment in financial lease	(165,758)	(37,078)
Other assets	(4,464,756)	(5,385,825)
Proceeds from collection of financial assets already written - off	1,688,555	2,816,305
Increase/(decrease) in operating liabilities and temporary syirkah funds:		
Conventional Banking and Sharia - Non Syirkah Temporer Fund		
Demand deposits	(1,754,740)	4,386,230
Saving deposits	13,367,987	13,607,334
Time deposits	6,019,074	(1,478,678)
Inter-bank call money	5,418,486	1,402,653
Obligation due immediately	310,217	540,205
Taxes payable	(2,501,896)	(2,556,306)
Other liabilities	3,205,036	5,280,638
Sharia Banking - Temporary Syirkah Funds		
Restricted investment demand deposit and mudharabah musytarakah demand deposit	(82,318)	(2,459)
Restricted investment saving deposit and unrestricted investment mudharabah saving deposit	3,070,669	490,016
Unrestricted investment mudharabah time deposit	(2,088,788)	2,322,181
Net cash provided by operating activities	(6,268,821)	(11,174,788)
CASH FLOWS FROM INVESTING ACTIVITIES		
Decrease/(increase) in marketable securities - Available for sale and Held to maturity *)	(756,364)	1,463,518
Decrease in Government Bonds - Available for sale and Held to maturity	1,208,213	(233,154)
Decrease of investments in shares	622	1,049
Proceeds from sale of fixed assets	4,252	927
Acquisition of fixed assets	(893,031)	(655,497)
Increase in Non Controlling Interests	150,931	306,326
Net cash provided by investing activities	(285,377)	883,169
CASH FLOWS FROM FINANCING ACTIVITIES		
Increase/(decrease) in marketable securities issued	(606,414)	446,968
Increase in fund borrowings	405,566	4,140,852
Payment of Subordinated Loans	(28,589)	(41,874)
Decrease in securities sold under repurchase agreements	652,975	-
Capital contribution	10,755	-
Difference in change of Subsidiary equity	-	90,072
The addition of Capital through Public Offering (LPO) with Preemptive Rights after deducting the costs asso	-	11,424,573
Payments of dividends, cooperative development fund program and community development fund program	(2,940,883)	(3,182,705)
Net cash provided by/(used in) financing activities	(2,506,590)	12,877,886
NET INCREASE IN CASH AND CASH EQUIVALENTS	(9,060,788)	2,586,267
CASH AND CASH EQUIVALENTS AT BEGINNING OF PERIOD	108,653,748	73,294,496
CASH AND CASH EQUIVALENTS AT END OF PERIOD	99,592,960	75,880,763
Cash and cash equivalent at end of period consist of :		
Cash	11,476,441	10,373,407
Current accounts with Bank Indonesia	34,732,754	32,158,129
Current accounts with other banks	10,313,335	8,169,186
Placements with Bank Indonesia and other banks *)	43,065,437	23,648,842
Certificate of Bank Indonesia *)	4,993	1,531,199
Total cash and cash equivalents	99,592,960	75,880,763
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	(320,973)	(570,981)
Acquisition of fixed assets - payable	(129,331)	(29,195)

*) Effective from since 1 January 2010, Placements with Bank Indonesia and other banks including Certificate of Bank Indonesia with maturity of three months or less are classified as Cash and Cash equivalents.