Wisma Metropolitan II Lt. Dasar & 2 Jl. Jend. Sudirman, Kav. 29-31, Jakarta 12920 Telp. 5296 1222 Fax : 5296 2292

FINANCIAL STATEMENTS

CommonwealthBank

EARNING ASSETS QUALITY AND OTHER INFORMATION



	AS AT 31 MARCH 2013 AND			(in Millio	n Rupiah)
lo.	ACCOUNT		NK	CONSOL	
	ASSET	31-3-2013	31-12-2012	31-3-2013	31-12-201
1.	Cash	184,578	222,150	184,578	222,150
2.	Placement to Bank Indonesia	1,200,590	941,725	1,200,590	941,725
3.	Placement with other bank	2,923,744	1,238,458	2,923,744	1,238,458
4. 5.	Spot and derivatives claims Securities	91,728	77,093	91,728	77,093
J.	Measured of fair value through profit and loss	_	_	-	
	b. Available for sales	1,157,982	811,039	1,157,982	811,039
	c. Hold to maturity	-	-	-	
	d. Loan and receivables	-	-	-	
6. 7.	Securities sold under repurchase agreement (repo) Claims on securities bought under reverse Repo	1,132,627	445,022	1.132.627	445,022
8.	Acceptance claims	11,487	2,834	11,487	2,834
9.	Loans	,	2,00	,	_,
	a. Measured at fair value through profit and loss	-	-	-	
	b. Available for sale	-	-	-	
	c. Hold to maturity d. Loan and receivables	9,799,798	9,970,741	9,799,798	9,970,74
10.	Sharia financing	9,799,790	5,510,141	3,133,130	5,570,74
11.	Equity investment	29,764	29,764	64	64
2.	Impairment on financial assets -/-				
	a. Securities	-	-	-	
	b. Loans	(64,528)	(71,780)	(64,528)	(71,78
13.	c. Others Intangible assets	(71) 264,754	(66) 254,953	(71) 264,754	(66 254,953
J.	Accumulated amortisation on intangible assets -/-	(129,291)	(125,305)		(125,305
14.	Fixed assets and equipment	612,297	608,511	614,116	610,330
	Accumulated depreciation on fixed assets and equipment -/-	(368,680)	(348,117)	(369,592)	(348,993
15.	Non productive Asset		-		
	a. Abandoned property	2,354	7,884	2,354	7,884
	b. Foreclosed assets c. Suspense accounts	2,794	3,908	2,794	3,908
	d. Interbranch assets 2)	-	_	[
	i. Conducting operational activities in Indonesia	_	-		
	ii. Conducting operational activities outside Indonesia	-	-	-	
16.	Impairment of non financial assets -/-	-	-	-	
17.	Leasing	- 00.070	07.004	20.070	07.004
18. 19.	Deferred tax assets Other assets	36,673 354,056	27,831 313,125	36,673 354,056	27,83° 313,130
٥.	TOTAL ASSET	17,242,656	14,409,770	17,213,863	14,381,018
_	LIABILITIES AND EQUITIES	17,242,000	14,403,770	17,213,003	14,301,010
	ELABIETTES AND EQUITES				
	LIABILITIES				
1.	Current account	1,337,014	1,127,473	1,304,956	1,095,40
2.	Saving account Time deposit	6,936,481 3,376,782	6,465,736 3,792,754	6,936,481 3,376,782	6,465,736 3,792,75
4.	Revenue sharing investment	3,370,702	5,752,754	5,510,102	3,132,13
5.	Liabilities to Bank Indonesia	-		-	
6.	Interbank liabilities	178,283	312,119	178,283	312,11
7.	Spot and derivatives liabilities	503	1,636	503	1,636
8.	Liabilities on securities sold under repurchase agreement	600,005		600,005	
9.	Acceptance liabilities Issued securities	11,487 349,119	2,834 348,845	11,487 349,119	2,834 348,84
11.	Loans received	349,119	340,043	349,119	340,040
	a. Loans recognise as capital	_	_	-	
	b. Other loans recieved	-	-	-	
12.	Margin deposit	29,368	22,615	29,368	22,61
13.	Interbranch liabilities				
	a. Conducting operational activities in Indonesia b. Conducting operational activities outside Indonesia				
14.	Deferred tax liabilities		-	_	
15.	Other liabilities	339,739	293,216	339,842	293,298
16.	Profit sharing investment	-	-	-	
	TOTAL LIABILITIES	13,158,781	12,367,228	13,126,826	12,335,24
	EQUITIES				
17.	Paid in capital				
	a. Authorised Capital	13,000,000	4,000,000	13,000,000	4,000,00
	b. Unpaid capital -/-	(9,577,271)	(2,181,580)	(9,577,271)	(2,181,580
10	c. Treasury stock -/-	-	-	-	
8.	Additional paid in capital a. Agio	25.097	25,097	25,097	25,09
	b. Disagio -/-	20,097	20,097	20,097	25,09
	c. Donated capital	_	-		
	d. Advance for shares subscription	-	-	-	
19.	Other comprehensive gain (loss)				
	a. Translation adjustment in foreign currency	-	-	-	
	b. Gain (loss) from changes in the value of financial		4 040	004	
	assets as available for sale c. The effective portion of cash flow hedge	981	1,019	981	1,019
	d. Revaluation of fixed assets				
	e. Other comprehensive income from associates entity	_	_		
	f. Gain (loss) on defined benefit actuarial program	-	-	-	
	g. Income taxes related to other comprehensive income	(245)	(254)	(245)	(254
	h. Others	-	-	-	
20.	Reserves of quaty reorganization Reserves of restructuring under common control		-		
22.	Loaned capital				
23.	Reserves				
	a. General reserves	14,911	14.911	14,911	14.91
	b. Appropriated reserves	-	-		
24.	Gain/loss				
	a. Previous years	183,349	92,332	186,251	94,62
	b. Current years	40,115	91,017	40,046	91,62
	TOTAL ATTRIBUTABLE EQUITIES TO OWNER	4,083,875	2,042,542	4,086,708	2,045,44
25.	Non-controling interests			329	329
			2,042,542	4,087,037	2,045,77
_	TOTAL EQUITIES	4,083,875	2,072,072	.,	2,040,771
	TOTAL EQUITIES TOTAL LIABILITIES AND EQUITIES	4,083,875 17,242,656	14,409,770	17,213,863	14,381,01

			NIZ	(in Million Rupiah) CONSOLIDATION			
No.	Description	2013	NK 2012	2013	2012		
	OPERATIONAL INCOME AND EXPENSES	2010	2012	2010	2012		
A.	Interest income and expenses 1. Interest income	279,673	343,000	279,673	343,027		
	a. Rupiah b. Foreign currency	272,257 7,416	342,774 226	272,257 7,416	342,801 226		
	Interst expenses a. Rupiah	74,506 74,476	145,039 145,039	74,506 74,476	144,474 144,474		
	b. Foreign currency	30 205,167	-	30	-		
В.	Net interest income (expenses) Operational Income and Expenses Other than Interest	205,167	197,961	205,167	198,553		
-	Operational Income Other than Interest	130,226	110,125	130,226	110,125		
	i. Securities	3,365	3,099	3,365	3,099		
	ii, Loans iii. Spot and derivative	3,365	3,099	3,365	3,099		
	iv. Other financial assetsb. Negative market to market on financial liabilities	-	-	-	-		
	Gain on sale of financial assets Securities	9,492 9,492	:	9,492 9,492	-		
	ii, Loans		-	-	-		
	iii, Other financial assetsd. Gain on spot and derivatives (realised)	13,673	13,200	13,673	13,200		
	e. Gain on investment under equity method f, Dividend	-	-	-	-		
	g. Comission/provision/fee and administration h. Recovery impairment	93,145 3,355	91,586 2,142	93,145 3,355	91,586 2,142		
	i, Other income 2. Operational Expenses Other than Interest	7,196 283,873	98 286,578	7,196 283,942	98 286,736		
	 Negative mark to market on financial assets 	260	13,571	260	13,571		
	i. Securities ii. Loans	-	- :	-	-		
	iii. Spot and derivatives iv. Other financial assets	260	13,571	260	13,571		
	 Positive mark to market on financial liabilities Loss on sale of financial assets 	-	-	-	-		
	i. Securities	-	-	-	-		
	ii, Loans iii Other financial assets	-	-	-	-		
	d. Loss on spot and derivatives (realised) e. Impairment of financial assets	9 13,923	61 11,734	9 13,923	61 11,734		
	i. Securities ii. Loans	13,918	11,648	13,918	11.648		
	iii. Sharia financing iv, Other financial assets	- 5	86	- 5	- 86		
	f. Losses on operational risk g. Losses on investment under equity method	41	227	41	227		
	 h. Comission/provision/fee and administration 	11,145	9,230	11,145	9,230		
	 i. Impairment of other assets (non financial assets) j. Personnel expenses 	129,540	204 112,642	129,540	204 112,677		
	k. Promotion expenses I. Other expenses	9,779 119,176	13,249 125,660	9,779 119,245	13,249 125,783		
	Net Operational Income (Expenses) Other than Interest		(176,453)	(153,716)	(176,611)		
	OPERATIONAL INCOME (EXPENSES) NON OPERATIONAL INCOME (EXPENSES)	51,520	21,508	51,451	21,942		
	1. Gain (loss) on sale of fixed assets and equipment	6,276	82	6,276	82		
	Gain (loss) on foreign exchange translation Other non operational income (expenses)	3,561 (2,513)	2,184 (5,925)	3,561 (2,513)	2,184 (5,925)		
	NON OPERATIONAL PROFIT (LOSS)	7,324	(3,659)	7,324	(3,659)		
	CURRENT YEAR PROFIT (LOSS) BEFORE TAX Income taxes	58,844 (18,729)	17,849 (6,775)	58,775 (18,729)	18,283 (6,894)		
	a. Estimated current year tax b. Deferred tax income (expenses)	(27,561) 8,832	(11,031) 4,256	(27,561) 8,832	(11,150) 4,256		
	CURRENT YEAR PROFIT (LOSS) AFTER TAX	40,115	11,074	40,046	11,389		
	OTHER COMPREHENSIVE INCOME a. Translation adjustment in foreign currency	_		_	_		
	B. Gain (loss) from changes in the value of financial assets as available for sale	38	1,310	38	1,310		
	 The effective portion of cash flow hedge 	-	1,510	-	1,510		
	d. Gain on revaluation of fixed assets e. Other comprehensive income from associates entity	-		-	-		
	Gain (loss) on defined benefit actuarial program Income taxes related to other comprehensive income	(9)	(328)	(9)	(328)		
	Others Current year other comprehensive income - Income	-	-	-	-		
	Taxes	29	982	29	982		
	TOTAL CURRENT YEAR COMPREHENSIVE PROFIT	40,144	12,056	40,075	12,371		
	Attributable profit to :						
	OWNER NON-CONTROLING INTERESTS	40,115	11,074	40,046	11,386		
	TOTAL CURRENT YEAR PROFIT	40,115	11,074	40,046	11,389		
	Total attributable comprehensive profit to : OWNER	40 144	12.050	40.075	12,368		
	NON-CONTROLING INTERESTS	40,144	12,056	40,075	3		
	TOTAL CURRENT YEAR COMPREHENSIVE PROFIT TRANSFER OF PROFIT (LOSS) TO HEAD OFFICE	40,144	12,056	40,075	12,371		
	DIVIDEND						
	NET EARNING PER SHARE						
<u></u>							
	CAPITAL ADEQUA AS AT 31 MARCH 20						
	AS AT ST MARCH 20	IJ AND Z	012	(in Millio	on Rupiah)		
No.	CAPITAL ELEMENT	20	13	20	12		

STATEMENTS OF COMPREHENSIVE INCOME FOR PERIOD FROM 1 JAN TO 31 MARCH 2013 AND 2012

EARNING ASSETS QUALITY AND OTHER INFORMATION AS AT 31 MARCH 2013 AND 2012 (in Million Rupiah)									on Rupiah)				
	400011117				RCH 2013	20 10 1	1112 2012			31 MAF	RCH 2012	(,
No	ACCOUNT	Current	Sp.Ment	Sub Std	Doubtful	Loss	Total	Current	Sp.Ment	Sub Std		Loss	Total
I. 1.	RELATED PARTIES Placement with other bank\												
"	a. Rupiah b. Foreign currency	229,784	-	-		-	229,784	226,639	-	-		-	226,639
2.	Spot and derivative claims a. Rupiah	229,704					229,704	220,039					220,039
3.	b. Foreign currency Securities	7	-	-	-	-	7	85	-	-	-	-	85
"	a. Rupiah b. Foreign currency	-	-	-	-	-	-	85,792	-	-	-	-	- 85,792
4.	Securities sold under repurchase agreement (Repo) a. Rupiah	_		_				_	_	_	_	-	
5.	b. Foreign currency Claims on securities bought under reverse repo	-	-	-	-	-	-		-	-	-	-	-
	a. Rupiah b. Foreign currency	-	-	-	-				-	-	-	-	-
6. 7.	Acceptance claims Loans	-	-	-	-		-		-	-	-	-	-
	Micro, small and medium enterprises (UMKM) Rupiah			-					-		-	-	
	ii. Foreign currency b. Non micro, small and medium enterprises (UMKM)	-	-	-	-	-	-	-	-	-	-	-	-
	i. Rupiah ii. Foreign currency	9,271	-		-		9,271	15,672	-	-		-	15,672
	c. Restructured loans i. Rupiah	-	-	-	-	-	-	-	-	-	-	-1	1-
	ii. Foreign currency d. Loan on property	8,804	-			-	8,804	14,622			64	-	14,622
8. 9. 10.	Equity investment Temporary equity investment Commitment and contingencies	29,700			-	64	29,764	29,700	-		- 04	-	29,764
10.	Rupiah Foreign currency	411 34,011	-	-	-	-	411 34,011	-	-		-	-	-
11.	Foreclosed assets	34,011	-	-		-	34,011] -	-	-		-	-
II. 1.	OTHER PARTIES Placement with other bank												
	a. Rupiah b. Foreign currency	1,763,764 930,196	:		-		1,763,764 930,196	169,981 1,220,373	-	-		-	169,981 1,220,373
2.	Spot dan derivative claims a. Rupiah		-	-	-	-	- 04 704	37,109	-	-	-	-	37,109
3.	b. Foreign currency Securities	91,721	-	-	-	-	91,721	2,113	-	-			2,113
4.	Rupiah Foreign currency Securities sold under repurchase agreement (Repo)	387,928 770,054		-	-		387,928 770,054	1,309,808	-			-	1,309,808
4.	a. Rupiah b. Foreign currency	-		-		-	-	:	-	-	-	-	-
5.	Claims on securities bought under reverse repo	1,132,627					1,132,627	1,088,246				_	1,088,246
6.	b. Foreign currency Acceptance claims	11,487		-			11,487	9,418	-	-	-	-	9,418
7.	Loans a. Micro, small and medium enterprises (UMKM)												
	i. Rupiah ii. Foreign currency	1,752,489 348,105	102,547 535	7,720	4,612	18,808	1,886,176 348,640	1,249,200 189,631	6,523	4,761	2,656	13,732	1,276,872 189,631
	Non micro, small and medium enterprises (UMKM) Rupiah	5,842,774	374,579	9,546	20,477	26,856	6,274,232	7,041,637	485,059	14,637	25,657	37,879	7,604,869
	ii. Foreign currency c. Restructured loans	1,281,033	446	-	-	-	1,281,479	802,546	-	-	-	-	802,546
	i. Rupiah ii. Foreign currency	3,458 10,874	962	-	620	713	5,753 10,874	2,243	-			-	2,243
8.	d. Loan on property Equity investment	1,143,595	42,909	-	4,580	11,379	1,202,463	959,214	11,238	2,225	174	12,030	984,881
9. 10.	Temporary equity investment Commitment and contingencies a. Rupiah	1,886,856	246		-		1,887,102	1,381,596	22	-	_		1,381,618
11.	b. Foreign currency Foreclosed assets	820,251 2,579	-	- 60	-	155	820,251 2,794	660,533 6,795	-	23	188	155	660,533 7,161
III.	OTHER INFORMATION	2,0,0				.50	1 2,	5,100			.00		,,,,,,,
1.	Total guaranted bank's assets: a. to Bank Indonesia						-						-
2.	b. to third parties Total financial assets impairment to						64 500						60 400
3.	earning assets productive Total provision on assets required to total asset						64,599 197.643						68,182 204,651
5.	Percentage micro, small, medium enterprises loans to total loans Percentage micro, small enterprises loans to						22.80%						14.83%
6.	total loans Percentage micro, small enterprises loans to						0.32%						0.78%
7.	Enterprises debtors to total debtors Percentage total micro, small enterprises						0.49%						0.20%
8.	debtors to total debtors Others						0.01%						0.01%
	a. Channeling b. Fund distribution mudharabah muqayyadah						:						
	Write off productive assets Recovery of Write off productive assets						225,859 52,885						156,684 40,914
	e. Charge off productive assets						5,833						5,833
	SPOT AND DERIVA			CTION			F				LCULAT		
	AS AT 31 MAR	CH 2013 /	AND 2012	(In I	Million Rupi	ah)		AS A	1 31 MAR	CH 2013	AND 2012		

							TRANSACTION	Notional	Purp	pose
	CARITAL AREOLI	OVDAT	10					Amount	Trading	He
	CAPITAL ADEQUA AS AT 31 MARCH 20			(in Millio	n Rupiah)	A. 1. 2.	Related with exchange rate Spot Forward	112,596 45,883	112,596 45,883	
	CAPITAL ELEMENT	20	13	20	12	3.	Option a. Sell	_	_	
		BANK	CONSOLIDATION	BANK	CONSOLIDATION		b. Buy	-	-	
CAPITAL						4. 5.	Future Swap	581.902	581.902	
Core Capi		3,437,885	3,402,551	1,792,524	1,756,508	6.	Other	- 301,302	- 301,302	
1. Paid - l		3,422,729	3,422,729	1,818,420	1,818,420					
	ed Reserves	111,792	114,956	(11,014)	(8,561)	B.	Related with interest			
	reasing factors	211,158	214,025	116,058	118,511	1.	Forward	-	-	
a. b.	Agio Donated capital	25,097	25,097	25,097	25,097	2.	Option a. Sell	-	-	
0.	General reserve	14,911	14,911	17	17		b. Buy		-	
d.	Special reserve		1-1,011	l ".	".	3.	Future	_	-	
e.	Previous year profit (100%)	155.508	158,410	87.535	89.832	4.	Swap	50,000	50,000	
f.	Current year profit (50%)	15,642	15,607	3,409	3,565	5.	Others	-	-	
g.	Positive different from financial statement					C.	Others	971,750	-	9
•	translation adjustment	-	-	-			TOTAL			
h.	Advance for shares subscription	-	-	-	-					_
i.	Warrant Issued (50%)	-	-	-	-					
j.	Option stock issued in the stock compensation					No.	ACCOUNT			
	program (50%)	-	-	-	-	110.	7,0000,111			
	creasing factors	99,366	99,069	127,072	127,072					
a.	Disagio	(07.044)	(07.044)	(40.004)	40.004	1.	Placement with other bank			
D.	Previous year loss (100%)	(27,841)	(27,841)	(19,691)	(19,691)	2.	Spot and derivative claims			
C.	Current year loss (100%)	(8,832)	(8,832)	(4,256)	(4,256)	3.	Securities			
d.	Negative different from financial statement translation adjustment					4.	Securities sold under repurchas			
	Other comprehensive income: loss from	-	-		-	5.	Claims on securities bought und	der (reverse i	repo)	
e.	decreasing of available for sale investment					6.	Acceptance claims			
f.	Negative different between impairment and	_	_	_		7.	Loans			
"	provision of possible losses	134.595	134.298	147,124	147,124	8.	Equity investment			
g.	Non earning assets provision require to	.54,000	.54,200	,124	,.24	9.	Temporary equity investment			
] ,	be calculated	1,444	1,444	3,895	3.895	10.	Commitment and contingencies			
h.	Negative different adjustment total fair value financial			.,,			MANAGEME	ENT		ī

AS AT 31 MARCH 2013 AND 2012							AS AT 31 MARCH 2013 AND 2012						
					(In Mill	ion Rupiah)		71400					
				Bank			No		RATIO	2013	2012		
	TRANSACTION	Notional		pose	Derivative Receivable and Payable 1 Iging Receivable Payable 2		Performance Ratio Minimum capital required		28.39%	15.88%			
		Amount	Trading	Hedging			2		e assets and non performing non roductive asset and non productive asset	0.51%	0.69%		
Α.	Related with exchange rate Spot	112.596	112,596		46	115	3	Non performing productiv	e assets to total productive asset	0.58%	0.71%		
1.	Forward	45,883			193	164	5	Financial assets impairen Gross NPL	0.43% 0.90%	0.48% 1.00%			
3	Option	45,003	45,003		193	104	6	Net NPL		0.53%	0.67%		
0.	a. Sell	_	_				7	Return on Assets (ROA)	1.45%	0.44%			
	b. Buy	-	-	-	-	- 1	8	Return on Equity (ROE)		6.77%	2.48%		
4.	Future	-	-		-	-	9	Net Interest Margin (NIM)	í	4.83%	5.02%		
5.	Swap	581,902	581,902	-	2,888	85	10		Operational expenses to operational income		95.25%		
6.	Other	-	-	-	-	-	11	Loan to Deposit Ratio (LI	OR)	84.11%	72.44%		
B. 1. 2.	Related with interest Forward Option a. Sell b. Buy Future Swap	- - - - 50,000	50,000	- - - -	-	- - - - - 139	1	Compliance a. Percentage incompliance of legal lending limit i. Related parties ii. Other parties b. Percentage overlimit of legal lending limit i. Related parties iii. Other parties iii. Other parties iiii. Other parties			-		
5.	Others	-	-		-	-		Minimum reserve requirement rupiah primary		8.17%	8.16%		
C.	Others	971,750	-	971,750	88,601	-	ΙΙ.		uirement foreign currency	8.00%	8.00%		
	TOTAL				91,728	503	3	Overall Net Open Position	n (NOP)	2.30%	0.49%		
	AS AT 31 MA							2013	AS AT 31 MA	RCH 2012			

5.	Claims on securities boug	ht under (reverse repo)	-	-	-	-	-	-	-		-
6.	Acceptance claims		7		102	-	94	-	94		-
7.	Loans		21.689	42.839	90.859	63.143	15.557	52.499	90.547		79.267
8.	Equity investment		64	-	297	64	32	-	297		32
9.	Temporary equity investme	ent	-	-	-	-	-	-	-		-
10. Commitment and contingencies		-	-	2.986	9		-	14.549		1	
	MANAG	EMENT				SHAREHO	LDERS				
Board of Commissioners President Commissioner : Geoffrey David Coates				older *) : Common	wealth Bank of Aus		Minority Shareholder not through capital market (less than 5%)				
Vic	ce President Commissioner	: Craig Anthony Carland	through: Commonwealth Bank of Australia: 98.88 % 1. PT Murni Galaxy							:	0.38 %
Inc	dependent Commissioner	: Suwartini	Minority Shareh	older through ca	2. PT	Giga Galaxy		:	0.39 %		
	,		(more than 5%)	: none			3. PT	Samudra Anugrah I	Megah	:	0.13 %
							4. PT	Ramadewan Winok	0	:	0.09 %
Bo	ard of Directors			older not through	h capital market		5. PT	Prima Rukun Lango	jeng	:	0.08 %
	esident Director	: Antonio Da Silva Costa	(more than 5%) : none			6. PT	Finkom Surya Putra	1	:	0.05 %
Co	empliance Director	: Dhien Tjahajani									

Provision on Asset Require

29.237

917 11.580

Impairement
Individual Colle

Provision on Asset Require

16.170

393 13.956

	b, i dieigh currency					11
	2. Outstanding spot and derivatives (purchased)	1,296,041	1,180,443	1,296,041	1,180,443	Ш
	3. Others	-	-	-	-	Ш
II	COMMITED LIABILITIES					Ш
	1. Undisbursed loan facilities to debtors					Ш
	a. BUMN					Ш
	i. Committed					Ш
	- Rupiah	-	-	-	-	Ш
	- Foreign currency	-	-	-	-	Ш
	ii. Uncommitted					Ш
	- Rupiah	-	-	-	-	
	- Foreign currency	-	-	-	-	Ш
	b. Others					Ш
	i, Committed	1,090,714	1,099,634	1,090,714	1,099,634	Ш
	ii, Uncommitted	1,308,015	1,288,683	1,308,015	1,288,683	Ш
	2. Undisbursed loan facilities to other banks					Ш
	a. Committed	I	1			П

ACCOUNT

I COMMITED RECEIVABLES Unused loan facilities a, Rupiah

CONSOLIDATION

2013 2012 2013 2012

BANK

	3. Others	-	-	-	-		3.2 Subordinated loans (non cumulative perpetual)
Ш	COMMITED LIABILITIES						3.3 Other Innovative capital instrument
	Undisbursed loan facilities to debtors						4. Core capital deduction factors
	a. BUMN						4.1 Goodwill 4.2 Other Intangible assets
	i. Committed						4.2 Other intangible assets 4.3 Investment (50%)
	- Rupiah	-	-	-	-		4.4 Inadequate Capital in insurance subsidiary (50%)
	- Foreign currency	-	-	-			5. Non controling interests
	ii. Uncommitted					В.	Supplementary Capital
	- Rupiah	-	-	-	-		1. Upper Tier 2
	- Foreign currency	-	-	-			1.1 Preference stock (Perpetual cumulative)
	b. Others						Subordinated securities (Perpetual cumulative) Subordinated loans (Perpetual cumulative)
	i, Committed	1,090,714	1,099,634	1,090,714	1,099,634		1.4 Mandatory convertible bonds
	ii, Uncommitted	1,308,015	1,288,683	1,308,015	1,288,683		1.5 Innovative capital unrecognise as core capital
	Undisbursed loan facilities to other banks						1.6 Others supplementary capital instrument
	a. Committed						1.7 Fixed assets revaluation
	i, Rupiah	3,496	3,494	3,496	3,494		Earning assets general provision (max 1,25% RWA) Other comprehensive income: Profit from increase
	ii, Foreign currency	-	-	-	-		Available for Sale fair value investment
	b. Uncommitted						2. Lower tier 2 (max 50% Core Capital)
	i, Rupiah	1,035	1,037	1,035	1,037		2.1 Reedemable preference shares
	ii, Foreign currency	-	-	-			2.2 Loans or subordinated bonds 2.3 Others supplementary capital instrument lower tier 2
	Outstanding irrevocable L/C						Supplementary capital decreasing factors
	a. Foreign L/C	43,670	118,695	43,670	118,695		3.1 Investment (50%)
	b, Local L/C	21,529	18,408	21,529	18,408		3.2 Inadequate capital in insurance subsidiary (50%)
	Outstanding spot and derivatives (sold)	466,090	140,916	466,090	140,916	C.	Core Capital and Supplementary Capital decreasing
	5. Others	-	-	-	-		factors Securititation Exposure
III	CONTINGENT RECEIVABLES					D.	Additional Supplementary Capital (Tier 3)
	Received guarantees					E.	Additional Supplementary capital which is allocated to
	a. Rupiah	-	-	-		۱.	anticipate Market Risk
	b. Foreign currency	29,153	39,965	29,153	39,965	.	TOTAL TIER 1 CAPITAL AND TIER 2 CAPITAL (A+B-C)
	Accrued interest		F 4=0	0.001	F 470	.	TOTAL TIER 1 CAPITAL, TIER 2 CAPITAL AND TIER 3 CAPITAL ALLOCATED TO ANTICIPATE
	a. Loan interest	3,891	5,176	3,891	5,176		ALLOCATED TO ANTICIPATE MARKET RISK (A+B+C+E)
	b. Other interest	4 040	4 204	1 040	4.284	l ıv.	RISK WEIGHTED ASSETS (RWA) FOR CREDIT RISK
ıv	3. Others CONTINGENT LIABILITIES	1,819	4,284	1,819	4,284	V.	RISK WEIGHTED ASSETS (RWA) FOR OPERATIONAL RISK
IV						VI.	RISK WEIGHTED ASSETS (RWA) FOR MARKET RISK
	Issued guarantees Runich	29,784	46,952	29.784	46,952	VII.	, , , , , , , , , , , , , , , , , , , ,
	a. Rupiah b. Foreign currency	29,784	217,238	29,784	217,238	"	OPERATIONAL RISK [II:(IV+V)] CREDIT RISK
	D. Foreign currency Others	243,532	217,238	243,532	217,238	VIII	. CAPITAL ADEQUACY RATIO FOR CREDIT RISK, OPERATIONAL
	Z. Others	-	-	-	-		RISK AND MARKET RISK [III:(IV+V+VI)] MARKET RISK

	instrument in trading book	-	-	-
	3. Innovative capital	-	-	-
	 3.1 Subordinated securities (non cumulative perpetual) 	-	-	-
	 3.2 Subordinated loans (non cumulative perpetual) 	-	-	-
	3.3 Other Innovative capital instrument	-	-	-
	4. Core capital deduction factors	96,636	135,463	14,882
	4.1 Goodwill		53,677	
	4.2 Other Intangible assets	81,786	81,786	-
	4.3 Investment (50%)	14,850		14,882
	4.4 Inadequate Capital in insurance subsidiary (50%)		-	
	5. Non controling interests		329	
3.	Supplementary Capital	117,641	132,502	116,300
	1. Upper Tier 2	132,491	132,502	131,182
	1.1 Preference stock (Perpetual cumulative)	-	-	-
	 Subordinated securities (Perpetual cumulative) 	-	-	-
	1.3 Subordinated loans (Perpetual cumulative)	-	-	-
	1.4 Mandatory convertible bonds	-	-	-
	1.5 Innovative capital unrecognise as core capital	-	-	-
	1.6 Others supplementary capital instrument	-	-	
	1.7 Fixed assets revaluation	-	-	
	1.8 Earning assets general provision (max 1,25% RWA)	132,491	132,502	131,182
	1.9 Other comprehensive income: Profit from increase			
	Available for Sale fair value investment	-	-	
	2. Lower tier 2 (max 50% Core Capital)	-	-	-
	2.1 Reedemable preference shares			-
		-	-	-

2.3 Others supplementary capital instrument lower tier 2 3. Supplementary capital decreasing factors
3.1 Investment (50%)
3.2 Inadequate capital in insurance subsidiary (50%) **14,850** 14,850 **14,882** 14,882 Core Capital and Supplementary Capital decreasing factors Securititation Exposure Additional Supplementary Capital (Tier 3) Additional Supplementary capital which is allocated to anticipate Market Risk TOTAL TIER 1 CAPITAL AND TIER 2 CAPITAL (A+B-C) 3,555,526 3,535,053 1,908,824 1,887,717 TOTAL TIER 1 CAPITAL, TIER 2 CAPITAL AND TIER 3 CAPITAL ALLOCATED TO ANTICIPATE ALLOCATED TO ANTICIPATE MARKET RISK (A+B+C+E) 1,887,717 3,555,526 3,535,053 1,908,824 RISK WEIGHTED ASSETS (RWA) FOR CREDIT RISK 10,599,281 10,600,189 10,494,595 RISK WEIGHTED ASSETS (RWA) FOR OPERATIONAL RISK 1,878,108 1,878,108 1,516,856 1,516,856 RISK WEIGHTED ASSETS (RWA) FOR MARKET RISK 44,620 44,620 9,364 9,364

28.50%

28.39%

28.33%

28.23%

15.89%

15.88%

15.71%

15.70%

Director

Director

53,677 53,677

326 131,209 131,209

131,209

1. The financial statements have been adjusted with some adjustments in order to comply with the following regulation

: Ian Phillip Whitehead

: Mia Patria Bernardhi

a. Bank Indonesia Regulation No. 3/22/PBI/2001 dated 13 December 2001 which were amended by Bank Indonesia Regulation No. 7/50/PBI/2005 dated 29 November 2005 regarding Amendment of Bank Indonesia Regulation No. 3/22/PBI/2001 regarding Transparency of Bank's Financial Condition.

b. Circular Letter of Bank Indonesia No. 3/30/DPNP dated 14 December 2001 which were amended by Circular Letter of Bank Indonesia No. 7/10/DPNP dated 31 March 2005 and then subsequently amended by Circular Letter of Bank Indonesia No. 13/30/DPNP dated 31 March 2005 and then subsequently amended by Circular Letter of Bank Indonesia No. 13/30/DPNP dated 13 March 2005 and then subsequently amended by Circular Letter of Bank Indonesia No. 13/30/DPNP dated 16 December 2011 regarding Quarterly and Monthly Published Financial Statements of Public Banks and Certain Reports Submitted to Bank Indonesia.

2. Presentation of the financial statements of PT Bank Commonwealth (Bank Only) as at and for the years ended 31 March 2012, 31 March 2013 and 31 December 2012 are presented in accordance with Statement of Financial Accounting Standard (SFAS) No. 4 (Revised 2009) 'Consolidated and Separate Financial Statements', where investment in subsidiary by the parent to be accounted for using cost method with retrospective application, consequently, financial statements of PT Bank (Dnn) was at and for the year ended 31 March 2011 and 31 December 2011 were restated.

3. Exchange rate as at 31 March 2013: 1 USD = Rp 9.717,50 (31 March 2012: 1 USD = Rp 9.144,00) and 31 December 2012: 1 USD = Rp 9.637,50

Jakarta, 15 Mei 2013 S.E. & O

Antonio Da Silva Costa President Director

