## FINANCIAL STATEMENTS Commonwealth Bank



STATEMENTS OF FINANCIAL POSITION AS AT 30 JUNE 2013 AND 31 DECEMBER 2012						STATEMENT OF COMPREHENSIVE INCOME FOR PERIOD FROM 1 JAN TO 30 JUNE 2013 AND 2012					EARNING ASSETS QUALITY AND OTHER INFORMATION AS AT 30 JUNE 2013 AND 2012 (in Million Rupiah)			
No. ACCOUNT		NK	CONSOL	on Rupiah)	No.	Description	ВА		CONSO	on Rupiah) LIDATION	ACCOUNT 30 JUNE 2013	30 JUNE 2012		
No. ACCOUNT	30-06-2013	31-12-2012		31-12-2012		OPERATIONAL INCOME AND EXPENSES Interest income and expenses	2013	2012	2013	2012	Current Sp.Ment Sub Std Doubtful Loss Tota RELATED PARTIES	Current Sp.Ment Sub Std Doubtful Loss	Total	
Cash     Placement to Bank Indonesia	183,883 1,438,042	222,150 941,725	183,883 1,438,042	222,150 941,725	A.	Interest income and expenses  1. Interest income  a. Rupiah	<b>572,918</b> 559,862	<b>679,997</b> 679,755	<b>572,918</b> 559,862	<b>680,021</b> 679,779	Placement with other bank		309,161	
Placement with other bank     Spot and derivatives claims	1,282,486 109,464	1,238,458 77,093	1,282,486 109,464	1,238,458 77,093		b. Foreign currency 2. Interest expenses	13,056 142,334	242 272,198	13,056 <b>142,334</b>	242 271,317	Spot and derivative claims a. Rupiah		-	
Securities     a. Measured of fair value through profit and loss		_	-			a. Rupiah     b. Foreign currency Net interest income (expenses)	142,334 - 430,584	272,198 - <b>407.799</b>	142,334 - 430,584	271,317 - 408,704	b. Foreign currency Securities a. Rupiah	647	647	
b. Available for sales     c. Hold to maturity	934,499	811,039	934,499	811,039 -	В.	Operational Income and Expenses Other than Interest  1. Operational Income Other than Interest	284,371	239,485	284,416	239,495	b. Foreign currency Securities sold under repurchase agreement (Repo) a. Rupiah	47,882	47,882	
d. Loan and receivables     6. Securities sold under repurchase agreement (repo)		-	-			a. Positive mark to market on financial assets     i. Securities	10,483	16,180	10,483	16,180	a. kuplan  b. Foreign currency  Claims on securities bought under reverse repo		-	
Claims on securities bought under reverse Repo     Acceptance claims	601,191 39,546	445,022 2,834	601,191 39,546	445,022 2,834		ii. Loans iii. Spot and derivative iv. Other financial assets	10,483	16,180	10,483	16,180	a. Rupiah			
Loans     a. Measured at fair value through profit and loss						<ul> <li>Negative market to market on financial liabilities</li> <li>Gain on sale of financial assets</li> </ul>	20,141	-	20,141	-	Loan's a. Micro, small and medium enterprises (UMKM)			
b. Available for sale c. Hold to maturity		-	-			i. Securities ii. Loans iii. Other financial assets	20,141	-	20,141	-	i. Rupiah ii. Foreign currency b. Non mirot, small and medium enterprises (UMRM)		-	
d. Loan and receivables  10. Sharia financing	11,513,449	9,970,741	11,513,449	9,970,741		d. Gain on spot and derivatives (realised)     e. Gain on investment under equity method	30,387	26,969	30,387	26,969	i. Rupiah 11,910 11,8 ii. Foreign currency	15,428	15,428	
11. Equity investment 12. Impairment on financial assets -/-	29,764	29,764	64	64		Dividend     Comission/provision/fee and administration     Recovery impairment	207,704 2,705	195,235 982	207,704 2,705	195,235 982	c. Restructured loans i. Rupiah ii. Foreign currency			
a. Securities b. Loans	(59,108)	(71,780)	(59,108)	(71,780)		Other income     Operational Expenses Other than Interest	12,951 <b>588,345</b>	119 <b>563,509</b>	12,996 <b>588,523</b>	129 <b>563,749</b>	d. Loan on property 11,418 11,4 Equity investment 29,700 64 29,7 Temporary equity investment		14,031 29,764	
c. Others 13. Intangible assets	(89) 280,769	(66) 254,953	(89) 280,769	(66) 254,953		Negative mark to market on financial assets     Securities     I. Loans	16,288	8,484	16,288	8,484	Commitment and contingencies a. Rupiah 411 4		-	
Accumulated amortisation on intangible assets -/- 14. Fixed assets and equipment	(135,062) 615,778	(125,305) 608,511	(135,062) 616,254	(125,305) 610,330		iii. Spot and derivatives iv. Other financial assets	16,288	8,484	16,288	8,484	b. Foreign currency 29,775 29,7 Foreclosed assets		-	
Accumulated depreciation on fixed assets and equipment - 15. Non productive Asset	(388,628)	(348,117)	(389,104)	(348,993)		b. Positive mark to market on financial liabilities     c. Loss on sale of financial assets     i. Securities	-	5,444 5,444	-	5,444 5.444	OTHER PARTIES	18,981	18,981	
a. Abandoned property     b. Foreclosed assets	899 2,607	7,884 3,908	899 2,607	7,884 3,908		ii. Loans iii Other financial assets	:		-	-	b. Foreign currency 1,041,768 1,041,7 Spot dan derivative claims		1,116,152	
c. Suspense accounts d. Interbranch assets	-	-	-			d. Loss on spot and derivatives (realised)     e. Impairment of financial assets     i. Securities	16 22,931	1,658 29,290	16 22,931	1,658 29,290	a. Ruplah	67,994	67,994	
Conducting operational activities in Indonesia     Conducting operational activities outside Indonesia	- a -	-	-			ii. Loans iii. Sharia financing	22,908	29,126	22,908	29,126	a. Rupiah 390,632 390,6 b. Foreign currency 543,867 543,8		258,174 544,711	
Impairment of non financial assets -/-     Leasing	-	-				iv. Other financial assets     f. Losses on operational risk     g. Losses on investment under equity method	23 2,151	164 266	23 2,151	164 266	Securities sold under repurchase agreement (Repo) a. Rupiah b. Foreign currency		-	
18. Deferred tax assets 19. Other assets	39,121 329,464	27,831 313,125	39,121 329,371	27,831 313,130		<ul> <li>Comission/provision/fee and administration</li> <li>Impairment of other assets (non financial assets)</li> </ul>	22,556	18,370	22,556	18,370	Claims on securities bought under reverse repo a. Rupiah 601,191 601,1 601,1	548,326	548,326	
TOTAL ASSET	16,818,075		16,788,282	14,381,018		j. Personnel expenses k. Promotion expenses l. Other expenses	264,457 17,096 242,850	225,480 40,974 233,543	264,457 17,096 243,028	225,550 40,974 233,713	Acceptance claims 39,546 39,546 Loans	16,777	16,777	
LIABILITIES AND EQUITIES  LIABILITIES					$\parallel \parallel$	Net Operational Income (Expenses) Other than Interest OPERATIONAL INCOME (EXPENSES)	(303,974) 126,610	(324,024)	(304,107) 126,477	(324,254)	a. Micro, small and medium enterprises (UMKM)   i. Rupiah   1,934,233   100,406   10,308   4,844   22,606   2,072,5   1,674   1,934,233		1,517,569 222,788	
Current account     Saving account	1,143,406 6,330,093	1,127,473 6,465,736	1,110,414 6,330,093	1,095,408 6,465,736		NON OPERATIONAL INCOME (EXPENSES)  1. Gain (loss) on sale of fixed assets and equipment	7,169	3,682	7,169	3,682	b. Non micro, small and medium enterprises (UMKNI) i. Rupiah 7,316,249 280,200 7,537 18,621 26,031 7,648,6	6,849,785 481,069 14,141 16,055 41,508	7,402,558 1,039,274	
Time deposit     Revenue sharing investment	3,322,808		3,322,808	3,792,754		Gain (loss) on sale of fixed assets and equipment     Gain (loss) on foreign exchange translation     Other non operational income (expenses)	18,290 (3,548)	(10,753) (12,966)	18,290 (3,548)	(10,753) (12,966)	c. Restructured loans	3,409 96	1,039,274 3,505	
Liabilities to Bank Indonesia     Interbank liabilities	1,115,655	312,119	1,115,655	312,119		NON OPERATIONAL PROFIT (LOSS) CURRENT YEAR PROFIT (LOSS) BEFORE TAX	21,911 148,521	(20,037) 63,738	21,911 148,388	(20,037) 64,413	ii. Foreign currency 10,549 - 10,549 - 10,547 - 10,548 - 10,549 - 10,549 - 10,549 - 10,549 - 10,549 - 10,549 - 10,549 - 10,549 - 10,549 - 10,557.5 - 10,55		1,063,285	
Spot and derivatives liabilities     Liabilities on securities sold under repurchase agreement	16,924	1,636	16,924	1,636		Income taxes a. Estimated current year tax	(49,568) (60,323)	(21,055) (30,602)	(49,568) (60,323)	(21,236) (30,783)	Temporary equity investment		4.050.575	
Acceptance liabilities     Issued securities	39,546 349,402	2,834 348,845	39,546 349,402	2,834 348,845		b. Deferred tax income (expenses)  CURRENT YEAR PROFIT (LOSS) AFTER TAX	10,755 <b>98,953</b>	9,547 <b>42,683</b>	10,755 <b>98,820</b>	9,547 <b>43,177</b>	a. Rupiah 1,583,610 472 - 1,584,610 b. Foreign currency 706,546 706,546 706,646 7 155 2,6	691,975	1,352,542 691,975 5,714	
Loans received     a. Loans recognise as capital				,070		OTHER COMPREHENSIVE INCOME  a. Translation adjustment in foreign currency b. Gain (loss) from changes in the value of financial			-	-	OTHER INFORMATION Total guaranted bank's assets:			
b. Other loans recieved  12. Margin deposit	26,721	22,615	26,721	22,615		Gain (loss) from changes in the value of financial assets as available for sale     The effective portion of cash flow hedge	2,140	6,458	2,140	6,458	a. to Bank Indonesia b. to third parties Total financial assets impairment to		-	
Interbranch liabilities     a. Conducting operational activities in Indonesia		_				d. Gain on revaluation of fixed assets e. Other comprehensive income from associates entity  Coin (Inc.)  Coin (Inc.)	:	:	:	:	earning assets productive 59,1 Total provision on assets required to total asset 188,2		70,023 205,598	
b. Conducting operational activities outside Indonesia	a -	-	-	-		Gain (loss) on defined benefit actuarial program     Income taxes related to other comprehensive income     Others	(534)	(1,615)	(534)	(1,615)	Percentage micro, small, medium enterprises loans to total loams 21.1.2 Percentage micro, small enterprises loans to		17,07%	
Other liabilities     Profit sharing investment	332,384	293,216	332,486	293,298		Current year other comprehensive income - Income Taxes	1,606	4,843	1,606	4,843	total loans 0.33 Percentage total micro, small, medium		0.97%	
TOTAL LIABILITIES	12,676,939	12,367,228	12,644,049	12,335,245		TOTAL CURRENT YEAR COMPREHENSIVE PROFIT	100,559	47,526	100,426	48,020	Enterprises debtors to total debtors 0.65 Percentage total micro, small enterprises debtors to total debtors 0.00		0.23%	
EQUITIES 17. Paid in capital						Attributable profit to : OWNER	98,953	42,683	98,819	43,172	Others a. Channeling b. Fund distribution mudharabah muqayyadah		-	
a. Capital     b. Unpaid capital -/-	13,000,000 (9,577,271)	4,000,000 (2,181,580)	13,000,000 (9,577,271)	4,000,000 (2,181,580)		NON-CONTROLING INTERESTS TOTAL CURRENT YEAR PROFIT	98,953	42,683	98,820	<b>43,177</b>	c. Write off productive assets d. Recovery of Write off productive assets 54,6		171,607 44,368	
c. Treasury stock -/- 18. Additional paid in capital	-	-	-	-		Total attributable comprehensive profit to : OWNER	100,559	47,526	100,425	48,015	e. Charge off productive assets 5,8		5,833	
a. Agio b. Disagio -/-	25,097	25,097	25,097	25,097		NON-CONTROLING INTERESTS TOTAL CURRENT YEAR COMPREHENSIVE PROFIT	100,559	47,526	1 100,426	48,020	SPOT AND DERIVATIVE TRANSACTION AS AT 30 JUNE 2013	FINANCIAL RATIO CALCULATION AS AT 30 JUNE 2013		
c. Donated capital     d. Advanced for shares subscription	396,938	-	396,938			TRANSFER OF PROFIT (LOSS) TO HEAD OFFICE DIVIDEND					(In Million Rupiah)  Bank No.		2012	
e. Others 19. Other comprehensive gain (loss)	-	-	-	-		NET EARNING PER SHARE	-	-	-	-	Purpose Derivative Receivable Performa		16.22%	
a. Translation adjustment in foreign currency     b. Gain (loss) from changes in the value of financial	(4.404)		- (4.404)	4.040		CAPITAL ADEQUA	ACY RAT	10			Amount Trading Hedging Receivable Payable 2 Non performance productive	ing productive assets and non performing non sets to total productive asset and non productive asset 0.54%	0.66%	
assets as available for sale c. The effective portion of cash flow hedge	(1,121)	1,019	(1,121)	1,019		AS AT 30 JUNE 201	3 AND 20	12	(in Millie	on Rupiah)	1. Spot 339,825 339,825 - 178 412 4 Financial 2. Forward 64,328 64,328 - 118 98 5 Gross NP	ing productive assets to total productive asset sets impairement to productive assets 0.62% 0.41% 0.78%	0.70% 0.53% 0.91%	
d. Revaluation of fixed assets     e. Other comprehensive income from associates entity	-	-	-	-	No.	CAPITAL ELEMENT	20 BANK	13	20 BANK	012 CONSOLIDATION	3. Option a. Sell 7 Return on	0.48% ssets (ROA) 1.79%	0.57% 0.80%	
f. Gain (loss) on defined benefit actuarial program g. Income taxes related to other comprehensive income h. Others	280	(254)	280	(254)	111.	CAPITAL		CONSOLIDATION			4. Future 9 Net Intere	quity (ROE)     6.79%       Margin (NIM)     5.08%       expenses to operational income     85.23%	4.99% 5.21% 90.89%	
Reserves of quaty reorganization     Reserves of restructuring under common control	-	-	-	-	A.	Core Capital  1. Paid - Up Capital  2. Disclosed Reserves	3,461,637 3,422,729 145.787	3,426,270 3,422,729 148,919	1,813,680 1,818,420 10.142	1,777,998 1,818,420 12,927	6. Other   11   Loan to Di		85.55%	
22. Loaned capital 23. Reserves	-	-	-	-		2.1 Increasing factors a. Agio	239,090 25,097	241,925 25,097	130,504 25,097	133,046 25,097	1. Forward I Rel	ge incompliance of legal lending limit ad parties -		
a. General reserves b. Appropriated reserves	14,911	14,911	14,911	14,911		b. Donated capital c. General reserve	14,911	- 14,911	- 17	17	a. Sell b Percel b. Buy Rel	parties - ge overlimit of legal lending limit ed parties - l		
24. Gain/loss a. Previous years	183,349	92,332	186,251	94,629		d. Special reserve e. Previous year profit (100%) f. Current year profit (50%)	154,983 44,099	157,885 44,032	88,822 16,568	91,119		erve requirement	8.04%	
b. Current years  TOTAL ATTRIBUTABLE EQUITIES TO OWNER	98,953	91,017	98,820	91,622		g. Positive different from financial statement translation adjustment	- 44,000		-	-	C. Others 992,500 - 992,500 108,943 -   b Minimi	reserve requirement rupiah primary 8.10% reserve requirement foreign currency 8.00% Open Position (NOP) 1.38%	8.00% 1.54%	
25. Non-controling interests	4,141,136	2,042,542	<b>4,143,905</b> 328	<b>2,045,444</b> 329		h. Deposit fund of capital i. Warrant Issued (50%)	-	-	-		AS AT 30 JUNE 2013	AS AT 30 JUNE 2012		
TOTAL EQUITIES  TOTAL LIABILITIES AND EQUITIES	4,141,136 16,818,075	2,042,542 14,409,770	4,144,233 16,788,282	2,045,773 14,381,018	$\  \ $	<ul> <li>j. Option stock issued in the stock compensation program (50%)</li> <li>2.2 Decreasing factors</li> </ul>	93,303	93,006	120,362	120,119	D. ACCOUNT Impairement Provision on As Individual Collective General		set Require Specific	
COMMITMENTS AND	L				i	Disagio     Previous year loss (100%)	(28,366)	(28,366)	(18,404)	(18,404)	Placement with other bank 12,825 Spot and derivative claims 1,095	11,443 686		
AS AT 30 JUNE 2013 AND 31 DECEMBER 2012 (in Million Rupiah)						c. Current year loss (100%)     d. Negative different from financial statement translation adjustment	(10,755)	(10,755)	(9,547)	(9,547)	Securities 9,345 Securities 9,345	8,508 	-	
	ВА			LIDATION		Other comprehensive income: loss from decreasing of available for sale investment					Claims on securities bought under (reverse repo)	- 168 - 159		
No. ACCOUNT  I COMMITTED RECEIVABLES	3U-06-2013	31-12-2012	ას-06-2013	31-12-2012	$\parallel \parallel$	Negative different between impairment and provision of possible losses     Non earning assets provision require to	131,818	131,521	144,971	144,728	Loans         22,329         36,779         108,595           Equity investment         64         -         297           Temporary equity investment         -         -         -	55,099 17,414 52,377 94,044 64 64 - 297	84,055 64	
Unused loan facilities     a. Rupiah		_		.		be calculated h. Negative different adjustment total fair value financial	-	-	-	-	Commitment and contingencies 3,323	15 - 12,738		
b. Foreign currency 2. Outstanding spot and derivatives (purchased)	2,055,858	1,180,443	2,055,858	1,180,443		instrument in trading book 3. Innovative capital	-		-	:	MANAGEMENT S  Board of Commissioners Majority Shareholder:	AREHOLDERS  Minority Shareholder not through capital market	et .	
3. Others II COMMITTED LIABILITIES	-	-	-	-		Subordinated securities (non cumulative perpetual)     Subordinated loans (non cumulative perpetual)     Other Innovative capital instrument			-		President Commissioners : Geoffrey David Coates Commissioners : Craig Anthony Carland Ultimate shareholder *): Commonwealth Bank of Australia : 98.88 9	(less than 5%)		
Undisbursed loan facilities to debtors     BUMN						Core capital deduction factors     4.1 Goodwill	106,879	145,706 53,677	14,882	<b>53,677</b> 53,677	Commissioner : Suwartini Commissioner : Khairil Anwar  Minority Shareholder through capital market (more than 5%): none	2. PT Giga Galaxy :	: 0,38 % : 0,39 % : 0,13 %	
i. Committed						4.2 Other Intangible assets 4.3 Investment (50%)	92,029 14,850	92,029	14,882	-	(more than 5%): none  Board of Directors  Minority Shareholder through not pro capital market	4. PT Ramadewan Winoko :	: 0,09 %	
- Rupiah - Foreign currency	-	-	] -	-		4.4 Inadequate Capital in insurance subsidiary (50%)     5. Non controling interests		328		328	President Director : Antonio Da Silva Costa (more than 5%): none Director : Dhien Tjahajani		: 0,08 % : 0,05 %	
ii. Uncommitted - Rupiah		_		-	В.	Supplementary Capital  1. Upper Tier 2  1.1 Preference stock / Perpetual cumulative)	126,601 141,451	141,450 141,450	114,386 129,268	129,315 129,315	Director : Ian Phillip Whitehead Director : Mia Patria Bernardhi			
- Foreign currency b. Others	-	-	-	-		Preference stock (Perpetual cumulative)     Subordinated securities (Perpetual cumulative)     Subordinated loans (Perpetual cumulative)	-				Director : Paul S. Hasjim			
i. Committed ii. Uncommitted	897,170 1,015,512			1,099,634 1,288,683		Mandatory convertible bonds     Innovative capital unrecognise as core capitall			:	:	tiss: The financial statements have been adjusted with some adjustments in order to comply with the following regula	vn:	_	
Undisbursed loan facilities to other banks     a. Committed						1.6 Others supplementary capital instrument 1.7 Fixed assets revaluation 1.8 Faming assets general provision (may 1.25% RWA)	- 444 454	141.450	100.000	129.315	<ul> <li>Bank Indonesia Regulation No. 3/22/PBI/2001 dated 13 December 2001 which were amended by Bank Amendment of Bank Indonesia Regulation No. 3/22/PBI/2001 regarding Transparency of Bank's Financial</li> <li>Circular Letter of Bank Indonesia No. 3/30/DPNP dated 14 December 2001 which were amended by Circ</li> </ul>	ondition.		
i. Rupiah ii. Foreign currency	2,843	3,494	2,843	3,494		Earning assets general provision (max 1,25% RWA)     Other comprehensive income: Profit from increase     Available for Sale fair value investment	141,451	141,450	129,268	129,315	b. Circular Letter of Bank Indonesia No. 3/30/DPNP dated 14 December 2001 which were amended by Circular Subsequently amended by Circular Letter of Bank Indonesia No. 12/11/DPNP dated 31 March 2010 and the December 2011 regarding Quarterly and Monthly Published Financial Statements of Public Banks and Cerember 2011 regarding Quarterly and Monthly Published Financial Statements of Public Banks and Cerember 2011 regarding Quarterly and Monthly Published Financial Statements of Public Banks and Cerember 2011 regarding Quarterly and Monthly Published Financial Statements of Public Banks and Cerember 2011 regarding Quarterly and Monthly Published Financial Statements of Public Banks and Cerember 2011 regarding Quarterly and Monthly Published Financial Statements of Public Banks and Cerember 2011 regarding Quarterly and Monthly Published Financial Statements of Public Banks and Cerember 2011 regarding Quarterly and Monthly Published Financial Statements of Public Banks and Cerember 2011 regarding Quarterly and Monthly Published Financial Statements of Public Banks and Cerember 2011 regarding Quarterly and Monthly Published Financial Statements of Public Banks and Cerember 2011 regarding Quarterly and Monthly Published Financial Statements of Public Banks and Cerember 2011 regarding Quarterly and Monthly Published Financial Statements of Public Banks and Cerember 2011 regarding Quarterly and Monthly Published Financial Statements of Public Banks and Cerember 2011 regarding Quarterly and Monthly Published Financial Statements of Public Banks and Cerember 2011 regarding Quarterly and Monthly Published Financial Statements of Public Banks and Cerember 2011 regarding Quarterly and Monthly Published Financial Statements of Published Pu	n amended by Circular Letter of Bank Indonesia No. 13/30/DPI	PNP dated 16	
b. Uncommitted				-		Lower tier 2 (max 50% Core Capital)     Reedemable preference shares	:	:	-		Presentation of the financial statements of PT Bank Commonwealth (Bank Only) as at and for the years en accordance with Statement of Financial Accounting Standard (SFAS) No. 4 (Revised 2009) "Consolidated and Si	d 30 June 2013, 30 June 2012 and 31 December 2012 are parate Financial Statements", where investment in subsidiary by	the parent to	
i. Rupiah ii. Foreign currency	176	1,037	176	1,037		2.2 Loans or subordinated bonds     2.3 Others supplementary capital instrument lower tier 2		-	-		be accounted for using cost method with retrospective application, consequently, financial statements of PT Ban 31 December 2012 were restated.		une 2013 and	
Outstanding irrevocable L/C     a. Foreign L/C	40,574	118,695	40,574	118,695		3. Supplementary capital decreasing factors 3.1 Investment (50%) 3.2 Inadequate capital in insurance subsidiary (50%)	<b>14,850</b> 14,850	-	<b>14,882</b> 14,882	-	Exchange rate as at 30 June 2013 : 1 USD = Rp 9.925 (30 June 2012 : 1 USD = Rp 9.392,50) and 31 December 2012 : 1 USD = Rp 9.392,50 and 31 December 30 June 20	2012 . 1 UOD = KP 9.031,5U		
b. Local L/C     4. Outstanding spot and derivatives (sold)	22,286 1,069,044	18,408 140,916	22,286 1,069,044	18,408 140,916	c.	3.2 Inadequate capital in insurance subsidiary (50%)  Core Capital and Supplementary Capital decreasing factors Securitization Exposure		-						
5. Others III CONTINGENT RECEIVABLES	-	-	-	-		Additional Supplementary Capital (Tier 3)				:				
Received guarantees     a. Rupiah	_	_				Additional Supplementary capital which is allocated to anticipate Market Risk	0.500.5	2 505	4 000	4.000.00				
b. Foreign currency 2. Accrued interest	29,775	39,965	29,775	39,965	III.	TOTAL TIER 1 CAPITAL AND TIER 2 CAPITAL (A+B-C) TOTAL TIER 1 CAPITAL, TIER 2 CAPITAL AND TIER 3 CAPITAL ALLOCATED TO ANTICIPATE	3,588,238	3,567,720	1,928,066	1,907,313	Jakarta, 15 August 2013			
a. Loan interest b. Other interest	3,974	5,176	3,974	5,176		TIER 3 CAPITAL ALLOCATED TO ANTICIPATE ALLOCATED TO ANTICIPATE MARKET RISK (A+B+C+E) RISK WEIGHTED ASSETS (RWA) FOR CREDIT RISK	3,588,238 11,316,081	3,567,720 11,316,011	1,928,066 10,341,442	1,907,313 10,345,204	S.E. & O			
b. Other interest     3. Others     IV CONTINGENT LIABILITIES	2,412	4,284	2,412	4,284	V.	RISK WEIGHTED ASSETS (RWA) FOR CREDIT RISK RISK WEIGHTED ASSETS (RWA) FOR OPERATIONAL RISK RISK WEIGHTED ASSETS (RWA) FOR MARKET RISK		11,316,011 1,880,309 57,963	10,341,442 1,516,856 29,670	1,516,856 29,670	_ /	0,5		
Issued guarantees	35,567	46.050	35,567	46,952	VII.	CAPITAL ADEQUACY RATIO FOR CREDIT RISK AND OPERATIONAL RISK [II:(IV+V)] CREDIT RISK	27,19%	27,04%	16,26%	16,08%	Q +	6		
a. Rupiah b. Foreign currency	35,567 306,686	46,952 217,238	35,567 306,686		VIII.	CAPITAL ADEQUACY RATIO FOR CREDIT RISK, OPERATIONAL RISK AND MARKET RISK [III:(IV+V+VI)] MARKET RISK	27,19%	26,92%	16,22%	16,04%	Antonio Da Silva Costa	<u>Dhien Tjahajani</u>		
2. Others		-	_	-	JШ	mon trapping manner non	,01/0	20,02 /0	. 4,44 /0	. 5,07/0	President Director	Director		