

# FINANCIAL STATEMENTS

CommonwealthBank



STATEMENTS OF FINANCIAL POSITION AS AT 30 JUNE 2013 AND 31 DECEMBER 2012				
(in Million Rupiah)				
No.	ACCOUNT	BANK 30-06-2013	31-12-2012	CONSOLIDATION 30-06-2013 31-12-2012
<b>ASSET</b>				
1.	Cash	183,883	222,150	183,883 222,150
2.	Placement to Bank Indonesia	1,438,042	941,725	1,438,042 941,725
3.	Placement with other bank	1,282,486	1,238,458	1,282,486 1,238,458
4.	Spot and derivatives claims	109,464	77,093	109,464 77,093
5.	Securities	-	-	- -
a.	Measured at fair value through profit and loss	-	-	- -
b.	Available for sales	934,499	811,039	934,499 811,039
c.	Hold to maturity	-	-	- -
d.	Loan and receivables	-	-	- -
6.	Securities sold under repurchase agreement (repo)	601,191	445,022	601,191 445,022
7.	Claims on securities bought under reverse Repo	39,546	2,834	39,546 2,834
8.	Acceptance claims	-	-	- -
9.	Loans	-	-	- -
a.	Measured at fair value through profit and loss	-	-	- -
b.	Available for sale	-	-	- -
c.	Hold to maturity	-	-	- -
d.	Loan and receivables	11,513,449	9,970,741	11,513,449 9,970,741
10.	Sharia financing	-	-	- -
11.	Equity investment	29,764	29,764	64 64
12.	Impairment on financial assets -/-	-	-	- -
a.	Securities	-	-	- -
b.	Loans	(59,108)	(71,780)	(59,108) (71,780)
c.	Others	(89)	(66)	(89) (66)
13.	Intangible assets	280,769	254,953	280,769 254,953
a.	Accumulated amortisation on intangible assets -/-	(135,062)	(125,305)	(135,062) (125,305)
b.	Fixed assets and equipment	615,778	608,511	615,778 608,511
c.	Accumulated depreciation on fixed assets and equipment -/-	(388,628)	(348,117)	(388,628) (348,117)
15.	Non productive Asset	-	-	- -
a.	Abandoned property	899	7,884	899 7,884
b.	Foreclosed assets	2,607	3,908	2,607 3,908
c.	Suspense accounts	-	-	- -
d.	Interbranch assets	-	-	- -
i.	Conducting operational activities in Indonesia	-	-	- -
ii.	Conducting operational activities outside Indonesia	-	-	- -
16.	Impairment of non financial assets -/-	-	-	- -
17.	Leasing	-	-	- -
18.	Deferred tax assets	39,121	27,831	39,121 27,831
19.	Other assets	329,464	313,125	329,371 313,130
<b>TOTAL ASSET</b>		<b>16,818,075</b>	<b>14,409,770</b>	<b>16,788,282 14,381,018</b>
<b>LIABILITIES AND EQUITIES</b>				
<b>LIABILITIES</b>				
1.	Current account	1,143,406	1,127,473	1,110,414 1,095,408
2.	Saving account	6,330,093	6,465,736	6,330,093 6,465,736
3.	Time deposit	3,322,808	3,792,754	3,322,808 3,792,754
4.	Revenue sharing investment	-	-	- -
5.	Placement to Bank Indonesia	-	-	- -
6.	Interbank liabilities	1,115,655	312,119	1,115,655 312,119
7.	Spot and derivatives liabilities	16,924	1,636	16,924 1,636
8.	Liabilities on securities sold under repurchase agreement	-	-	- -
9.	Acceptance liabilities	39,546	2,834	39,546 2,834
10.	Issued securities	349,402	348,845	349,402 348,845
11.	Loans received	-	-	- -
a.	Loans recognise as capital	-	-	- -
b.	Other loans received	-	-	- -
12.	Margin deposit	26,721	22,615	26,721 22,615
13.	Interbranch liabilities	-	-	- -
a.	Conducting operational activities in Indonesia	-	-	- -
b.	Conducting operational activities outside Indonesia	-	-	- -
14.	Deferred tax liabilities	-	-	- -
15.	Other liabilities	332,384	293,216	332,486 293,298
16.	Profit sharing investment	-	-	- -
<b>TOTAL LIABILITIES</b>		<b>12,676,939</b>	<b>12,367,228</b>	<b>12,644,049 12,335,245</b>
<b>EQUITIES</b>				
17.	Paid in capital	-	-	- -
a.	Capital	13,000,000	4,000,000	13,000,000 4,000,000
b.	Unpaid capital -/-	(9,577,271)	(2,181,580)	(9,577,271) (2,181,580)
c.	Treasury stock -/-	-	-	- -
18.	Additional paid in capital	-	-	- -
a.	Agio	25,097	25,097	25,097 25,097
b.	Disagio -/-	-	-	- -
c.	Donated capital	-	-	- -
d.	Advanced for shares subscription	396,938	-	396,938 -
e.	Others	-	-	- -
19.	Other comprehensive gain (loss)	-	-	- -
a.	Translation adjustment in foreign currency	-	-	- -
b.	Gain (loss) from changes in the value of financial assets as available for sale	(1,121)	1,019	(1,121) 1,019
c.	The effective portion of cash flow hedge	-	-	- -
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	280	(254)	280 (254)
h.	Others	-	-	- -
20.	Reserves of equity reorganization	-	-	- -
21.	Reserves of restructuring under common control	-	-	- -
22.	Loaned capital	-	-	- -
23.	Reserves	-	-	- -
a.	General reserves	14,911	14,911	14,911 14,911
b.	Appropriated reserves	-	-	- -
24.	Gain/loss	-	-	- -
a.	Previous years	183,349	92,332	186,251 94,629
b.	Current years	98,953	91,017	98,820 91,622
<b>TOTAL ATTRIBUTABLE EQUITIES TO OWNER</b>		<b>4,141,136</b>	<b>2,042,542</b>	<b>4,143,905 2,045,444</b>
25.	Non-controlling interests	-	-	328 329
<b>TOTAL EQUITIES</b>		<b>4,141,136</b>	<b>2,042,542</b>	<b>4,144,233 2,045,773</b>
<b>TOTAL LIABILITIES AND EQUITIES</b>		<b>16,818,075</b>	<b>14,409,770</b>	<b>16,788,282 14,381,018</b>

COMMITMENTS AND CONTINGENCIES AS AT 30 JUNE 2013 AND 31 DECEMBER 2012				
(in Million Rupiah)				
No.	ACCOUNT	BANK 30-06-2013	31-12-2012	CONSOLIDATION 30-06-2013 31-12-2012
<b>I COMMITTED RECEIVABLES</b>				
1.	Unused loan facilities	-	-	- -
a.	Rupiah	-	-	- -
b.	Foreign currency	-	-	- -
2.	Outstanding spot and derivatives (purchased)	2,055,858	1,180,443	2,055,858 1,180,443
3.	Others	-	-	- -
<b>II COMMITTED LIABILITIES</b>				
1.	Undisbursed loan facilities to debtors	-	-	- -
a.	BUMN	-	-	- -
i.	Committed	-	-	- -
-	Rupiah	-	-	- -
-	Foreign currency	-	-	- -
ii.	Uncommitted	-	-	- -
-	Rupiah	-	-	- -
-	Foreign currency	-	-	- -
b.	Others	-	-	- -
i.	Committed	897,170	1,099,634	897,170 1,099,634
ii.	Uncommitted	1,015,512	1,288,683	1,015,512 1,288,683
2.	Undisbursed loan facilities to other banks	-	-	- -
a.	Committed	-	-	- -
i.	Rupiah	2,843	3,494	2,843 3,494
-	Foreign currency	-	-	- -
b.	Uncommitted	-	-	- -
i.	Rupiah	176	1,037	176 1,037
ii.	Foreign currency	-	-	- -
3.	Outstanding irrevocable L/C	-	-	- -
a.	Foreign L/C	40,574	118,695	40,574 118,695
b.	Local L/C	22,286	18,408	22,286 18,408
4.	Outstanding spot and derivatives (sold)	1,069,044	140,916	1,069,044 140,916
5.	Others	-	-	- -
<b>III CONTINGENT RECEIVABLES</b>				
1.	Received guarantees	-	-	- -
a.	Rupiah	-	-	- -
b.	Foreign currency	29,775	39,965	29,775 39,965
2.	Accrued interest	-	-	- -
a.	Loan interest	3,974	5,176	3,974 5,176
b.	Other interest	-	-	- -
3.	Others	2,412	4,284	2,412 4,284
<b>IV CONTINGENT LIABILITIES</b>				
1.	Issued guarantees	-	-	- -
a.	Rupiah	35,567	46,952	35,567 46,952
b.	Foreign currency	306,686	217,238	306,686 217,238
2.	Others	-	-	- -

STATEMENT OF COMPREHENSIVE INCOME FOR PERIOD FROM 1 JAN TO 30 JUNE 2013 AND 2012				
(in Million Rupiah)				
No.	Description	BANK 2013	2012	CONSOLIDATION 2013 2012
<b>A. OPERATIONAL INCOME AND EXPENSES</b>				
<b>Interest income and expenses</b>				
1.	Interest income	572,918	679,997	572,918 680,021
a.	Rupiah	559,862	679,755	559,862 679,779
b.	Foreign currency	13,056	242	13,056 242
2.	Interest expenses	142,334	272,198	142,334 271,317
a.	Rupiah	142,334	272,198	142,334 271,317
b.	Foreign currency	-	-	- -
<b>Net interest income (expenses)</b>		<b>430,584</b>	<b>407,799</b>	<b>430,584 408,704</b>
<b>B. Operational Income and Expenses Other than Interest</b>				
1.	Operational Income Other than Interest	284,371	239,485	284,416 239,495
a.	Positive mark to market on financial assets	10,483	16,180	10,483 16,180
i.	Securities	-	-	- -
ii.	Loans	-	-	- -
iii.	Spot and derivative	10,483	16,180	10,483 16,180
iv.	Other financial assets	-	-	- -
b.	Negative mark to market on financial liabilities	-	-	- -
c.	Gain on sale of financial assets	20,141	-	20,141 -
i.	Securities	20,141	-	20,141 -
ii.	Loans	-	-	- -
iii.	Other financial assets	-	-	- -
d.	Gain on spot and derivatives (realised)	30,387	26,969	30,387 26,969
e.	Gain on investment under equity method	-	-	- -
f.	Commission/provision/fee and administration	207,704	195,235	207,704 195,235
g.	Recovery impairment	2,705	982	2,705 982
h.	Other income	12,951	119	12,951 129
<b>2. Operational Expenses Other than Interest</b>		<b>588,345</b>	<b>563,509</b>	<b>588,523 563,749</b>
a.	Negative mark to market on financial assets	16,288	8,484	16,288 8,484
i.	Securities	-	-	- -
ii.	Loans	-	-	- -
iii.	Spot and derivatives	-	-	- -
iv.	Other financial assets	-	-	- -
b.	Positive mark to market on financial liabilities	-	-	- -
c.	Loss on sale of financial assets	-	-	- -
i.	Securities	-	-	- -
ii.	Loans	-	-	- -
iii.	Other financial assets	-	-	- -
d.	Loss on spot and derivatives (realised)	16	1,658	16 1,658
e.	Impairment of financial assets	22,931	29,290	22,931 29,290
i.	Securities	22,909	29,126	22,909 29,126
ii.	Loans	-	-	- -
iii.	Sharia financing	-	-	- -
iv.	Other financial assets	-	-	- -
f.	Losses on operational risk	2,151	266	2,151 266
g.	Losses on investment under equity method	-	-	- -
h.	Commission/provision/fee and administration	22,556	18,370	22,556 18,370
i.	Impairment of other assets (non financial assets)	264,457	225,480	264,457 225,550
j.	Personnel expenses	17,096	40,974	17,096 40,974
k.	Promotion expenses	242,850	233,543	243,028 233,713
l.	Other expenses	(303,974)	(324,021)	(304,107) (324,254)
<b>Net Operational Income (Expense) Other than Interest</b>		<b>126,610</b>	<b>83,775</b>	<b>126,477 84,450</b>
<b>OPERATIONAL INCOME (EXPENSES)</b>				
<b>NON OPERATIONAL INCOME (EXPENSES)</b>				
1.	Gain (loss) on sale of fixed assets and equipment	7,169	3,682	7,169 3,682
2.	Gain (loss) on foreign exchange translation	18,290	(10,753)	18,290 (10,753)
3.	Other non operational income (expenses)	(3,548)	(12,966)	(3,548) (12,966)
<b>NON OPERATIONAL PROFIT (LOSS)</b>		<b>21,911</b>	<b>(20,037)</b>	<b>21,911 (20,037)</b>
<b>CURRENT YEAR PROFIT (LOSS) BEFORE TAX</b>				
<b>Income taxes</b>		<b>(48,568)</b>	<b>(48,568)</b>	<b>(48,568) (48,568)</b>
a.	Estimated current year tax	(60,323)	(30,752)	(60,323) (30,752)
b.	Deferred tax income (expenses)	10,755	9,547	10,755 9,547
<b>CURRENT YEAR PROFIT (LOSS) AFTER TAX</b>		<b>98,953</b>	<b>42,683</b>	<b>98,953 42,683</b>
<b>OTHER COMPREHENSIVE INCOME</b>				
a.	Translation adjustment in foreign currency	-	-	- -
b.	Gain (loss) from changes in the value of financial assets as available for sale	2,140	6,458	2,140 6,458
c.	The effective portion of cash flow hedge	-	-	- -
d.	Gain on 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	(534)	(1,615)	(534) (1,615)
h.	Others	-	-	- -
<b>Current year other comprehensive income - Income Taxes</b>		<b>1,606</b>	<b>4,843</b>	<b>1,606 4,843</b>
<b>TOTAL CURRENT YEAR COMPREHENSIVE PROFIT</b>		<b>100,559</b>	<b>47,526</b>	<b>100,426 48,020</b>
<b>Attributable profit to :</b>				
OWNER		98,953	42,683	98,919 43,172
NON-CONTROLLING INTERESTS		-	-	- 1
<b>TOTAL CURRENT YEAR PROFIT</b>		<b>98,953</b>	<b>42,683</b>	<b>98,920 43,177</b>
<b>Total attributable comprehensive profit to :</b>				
OWNER		100,559	47,526	100,425 48,015
NON-CONTROLLING INTERESTS		-	-	- 1
<b>TOTAL CURRENT YEAR COMPREHENSIVE PROFIT</b>		<b>100,559</b>	<b>47,526</b>	<b>100,426 48,020</b>
<b>TRANSFER OF PROFIT (LOSS) TO HEAD OFFICE</b>				
<b>DIVIDEND</b>				
<b>NET EARNING PER SHARE</b>				

CAPITAL ADEQUACY RATIO AS AT 30 JUNE 2013 AND 2012					
(in Million Rupiah)					
No.	CAPITAL ELEMENT	2013	2012		
		BANK	CONSOLIDATION	BANK	CONSOLIDATION
I.	CAPITAL				
A.	Core Capital	3,461,837	3,426,279	1,813,680	1,777,968
1.	Paid - Up Capital	3,422,728	3,422,729	1,818,420	1,818,420
2.	Disclosed Reserves	145,787	148,919	10,142	12,927
2.1	Increasing factors	239,090	241,925	130,504	133,046
a.	Age	25,097	25,097	25,097	25,097
b.	Donated capital	-	-	-	-
c.	General reserve	14,911	14,911	17	17
d.	Special reserve	-	-	-	-
e.	Previous year profit (100%)	154,983	157,885	88,822	91,119
f.	Current year profit (85%)	44,089	44,032	16,588	16,813
g.	Positive different from financial statement translation adjustment	-	-	-	-
h.	Deposit fund of capital	-	-	-	-
i.	Warrant issued (50%)	-	-	-	-
j.	Option stock issued in the stock compensation program (50%)	-	-	-	-
2.2	Decreasing factors	93,303	93,006	120,362	120,119
a.	Diagno	-	-	-	-
b.	Previous year loss (100%)	(28,366)	(28,366)	(18,404)	(18,404)
c.	Current year loss (100%)	(10,755)	(10,755)	(9,547)	(9,547)
d.	Negative different from financial statement translation adjustment	-	-	-	-
e.	Other comprehensive income: loss from decreasing of available for sale investment	-	-	-	-
f.	Negative different between impairment and provision of possible losses	-	-	-	-
g.	Non earning assets provision require to be calculated	131,818	131,521	144,971	144,728
h.	Negative different adjustment total fair value financial 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	106,879	145,706	14,882	53,677
4.1	Goodwill	-	53,677	-	-
4.2	Other Intangible assets	92,029	92,029	-	-
4.3	Investment (50%)	14,850	-	14,882	-
4.4	Inadequate Capital in insurance subsidiary (50%)	-	-	-	-
5.	Non controlling interests	-	328	-	328
B.	Supplementary Capital	126,001	141,450	114,386	129,315
1.	Upper Tier 2	141,451	141,450	129,268	129,315
1.1	Preference stock (Perpetual cumulative)	-	-	-	-
1.2	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)	141,451	141,450	129,268	129,315
1.9	Other comprehensive income: Profit from increase Available for Sale fair value investment	-	-	-	-
2.	Lower tier 2 (max 5% Core Capital)	-	-	-	-
2.1	Redeemable preference shares	-	-	-	-
2.2	Loans or subordinated bonds	-	-	-	-
2.3	Others supplementary capital instrument lower tier 2	-	-	-	-
3.	Supplementary capital decreasing factors	14,850	-	14,882	-
3.1	Investment (50%)	14,850	-	14,882	-
3.2	Inadequate capital in insurance subsidiary (50%)	-	-	-	-
C.	Core Capital and Supplementary Capital decreasing factors Securitization Exposure	-	-	-	-
D.	Additional Supplementary Capital (Tier 3)	-	-	-	-
E.	Additional Supplementary capital which is allocated to anticipate Market Risk	-	-	-	-
III.	TOTAL TIER 1 CAPITAL AND TIER 2 CAPITAL (A+B+C)	3,588,238	3,567,720	1,928,066	1,907,313
III.	TOTAL TIER 1 CAPITAL, TIER 2 CAPITAL AND TIER 3 CAPITAL ALLOCATED TO ANTICIPATE	-	-	-	-
III.	ALLOCATED TO ANTICIPATE MARKET RISK (A+B+C+E)	3,588,238	3,567,720	1,928,066	1,907,313
IV.	RISK WEIGHTED ASSETS (RWA) FOR CREDIT RISK	11,316,081	11,316,011	10,341,471	10,345,204
V.	RISK WEIGHTED ASSETS (RWA) FOR OPERATIONAL RISK	1,880,309	1,880,309	1,516,656	1,516,656
VI.	RISK WEIGHTED ASSETS (RWA) FOR MARKET RISK	57,963	57,963	29,670	29,670
VII.	CAPITAL ADEQUACY RATIO FOR CREDIT RISK AND OPERATIONAL RISK (III/(V+VI))	27.19%	27.04%	16.26%	16.08%
VIII.	CAPITAL ADEQUACY RATIO FOR CREDIT RISK, OPERATIONAL RISK AND MARKET RISK (III/(IV+V+VI))	27.07%	26.92%	16.22%	16.04%