

---

# Asian Tour

## PT Bank Commonwealth Presentation

**Symon Brewis-Weston**  
President Director

**Jakarta**  
**6 March 2006**



# History of PT Bank Commonwealth (PTBC)

1997

CBA enters 50/50 joint venture with Bank International Indonesia

Jul 2000

CBA achieves majority ownership - launches PT Bank Commonwealth

Sep 2000

PT Bank Commonwealth commences operations

Nov 2000

Launches first mutual fund (Dana Premium Money Market Fund)

Dec 2000

Second branch office opened

Jun 2002

CommlInvest "Investment Supermarket" launched

Jan 2003

Surabaya branch office opened - network grows to 6 branches

Oct 2004

Stage 1 of new retail banking system (CORINA) rolled out

Nov 2004

Manga Dua Cash Office opened

Jun 2005

PT Bank Commonwealth's ATMs accessible to CBA customers

Sep 2005

Milestone of 100,000 customers reached

Jan 2006

16<sup>th</sup> branch office opened



# Vision

---

**“To be respected as the best financial services provider of choice in its chosen market.”**

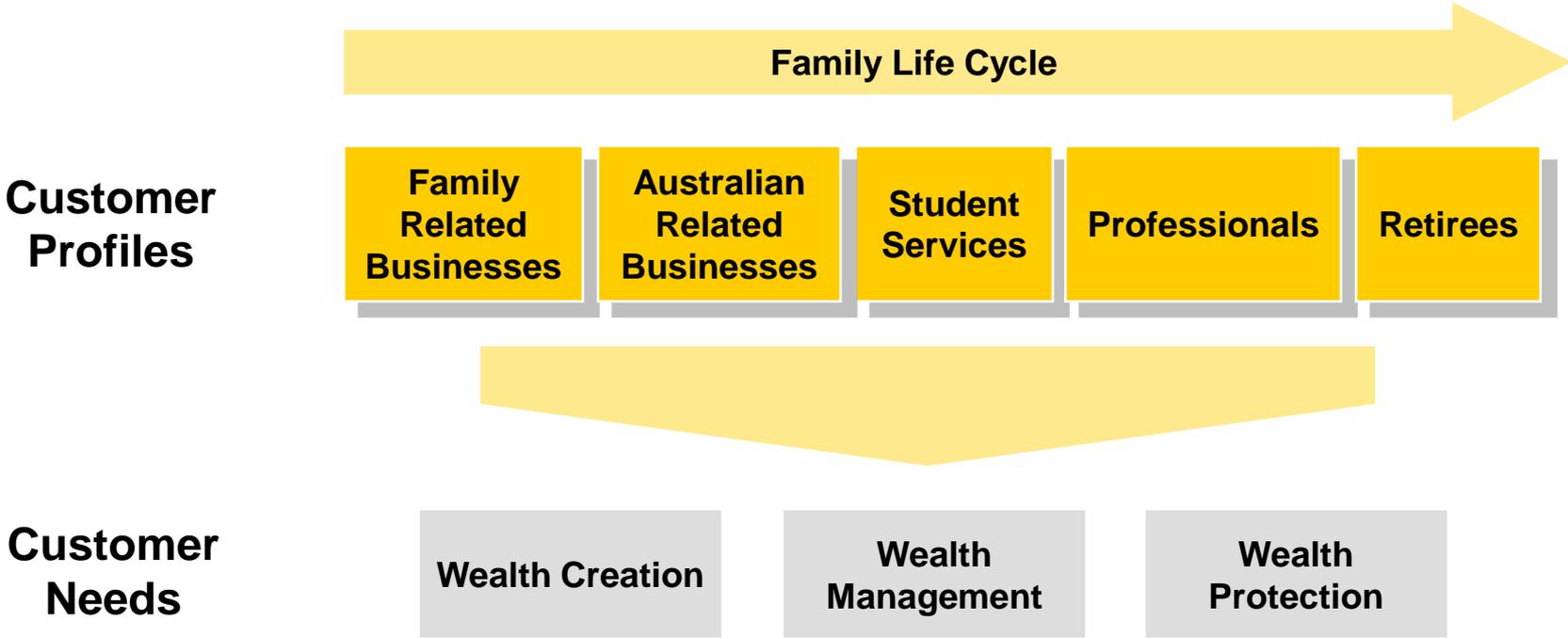


**Target Market: mass affluent Indonesian families and their businesses and Australian related companies**



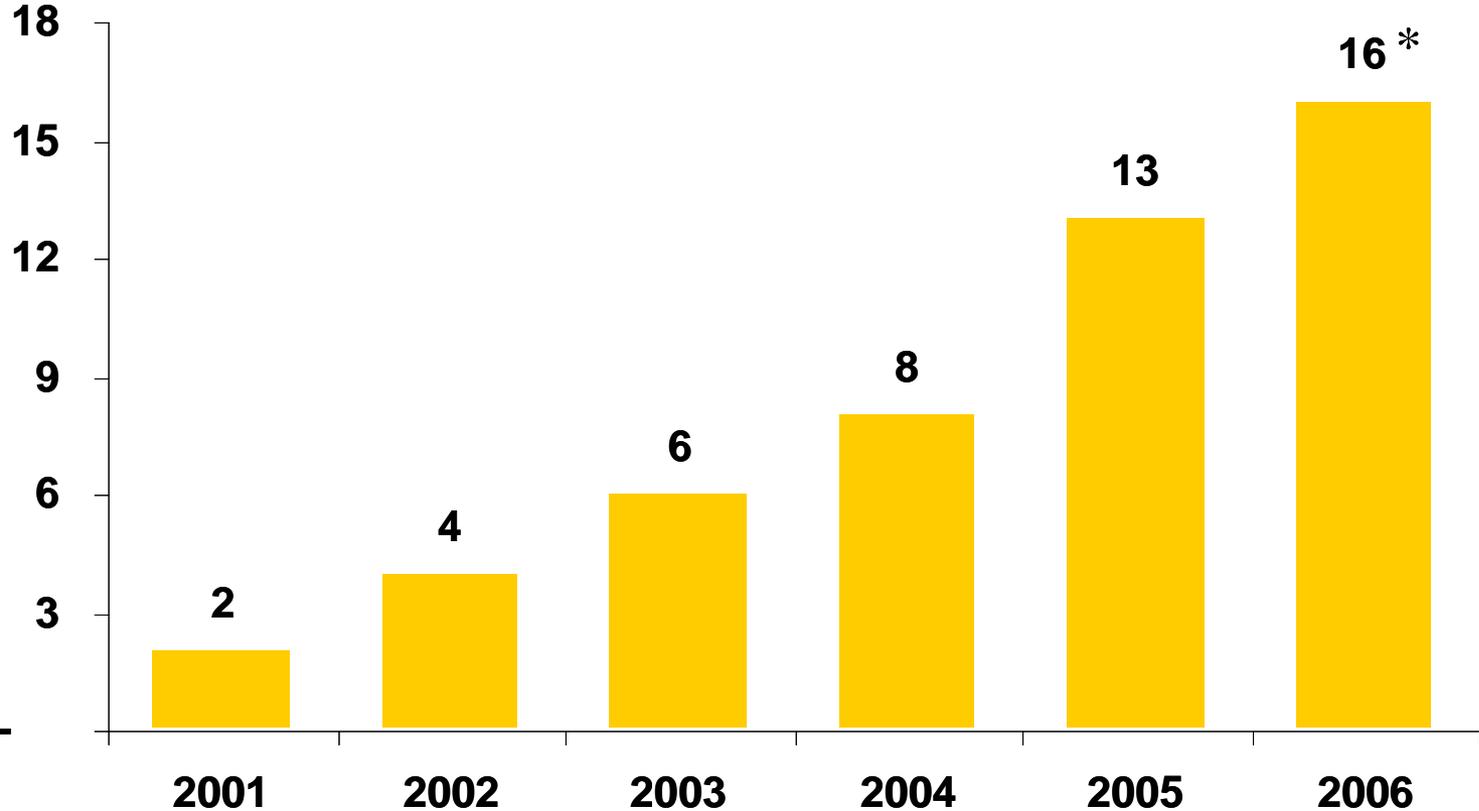
# Focus on Family Services

The Bank's focus is to provide excellent customer service, delivered through an integrated service model



# Branches/ Outlets

## Number of Branches



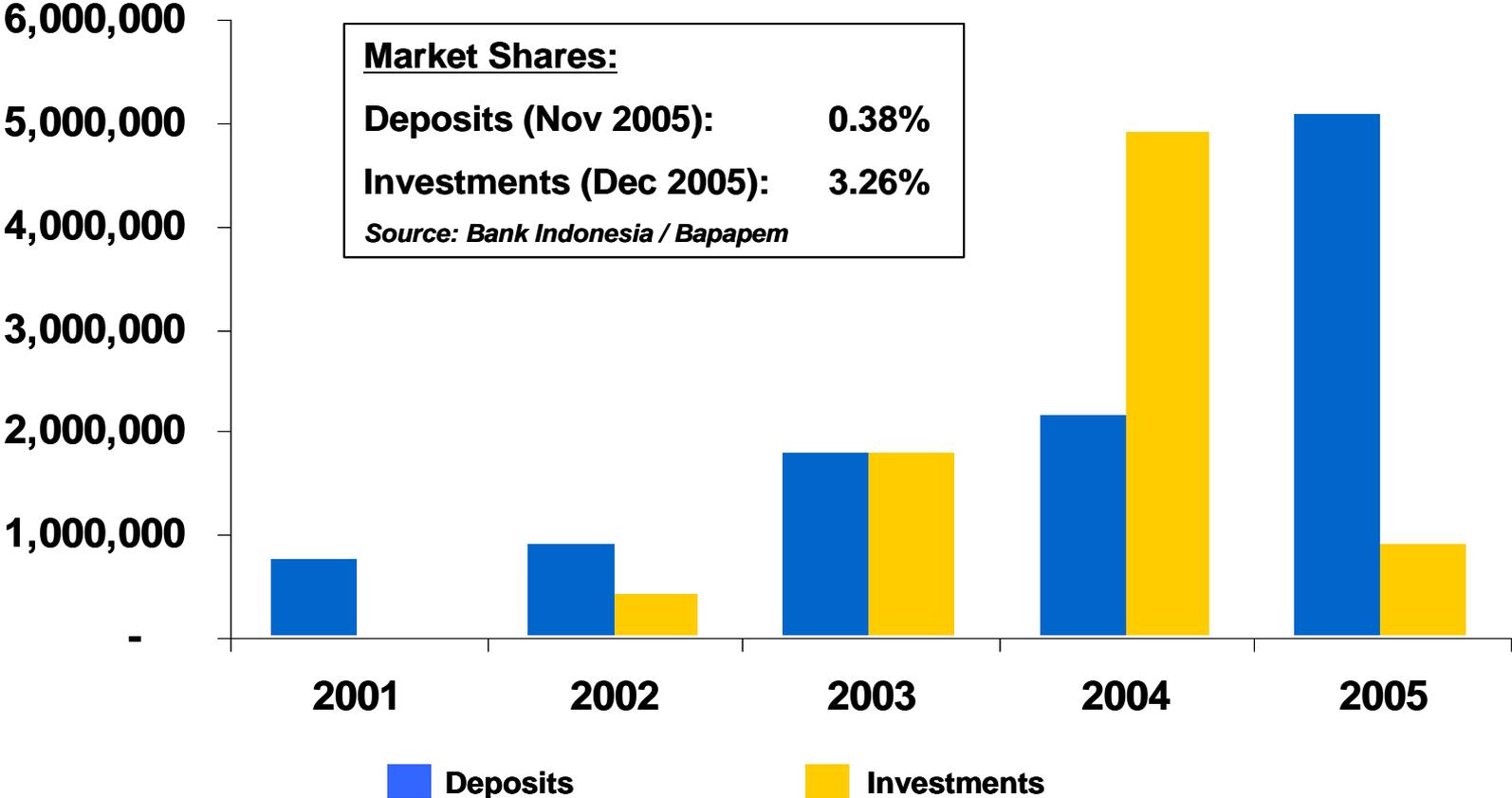
\* Note YTD only. Including outlets total 20



# Deposits / Investments Growth

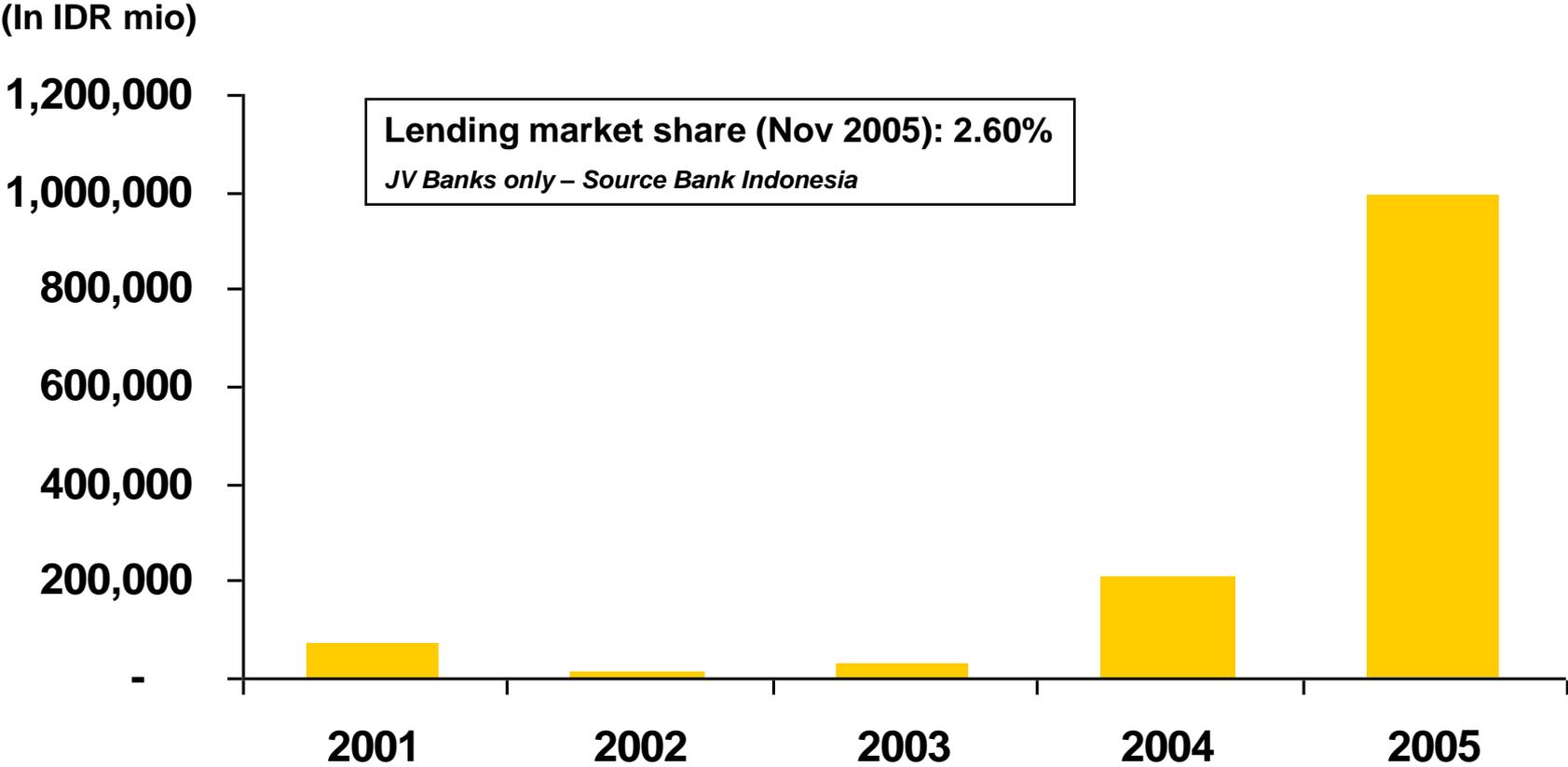
## Deposits & Investments Growth

(In IDR mio)



# Lending Growth

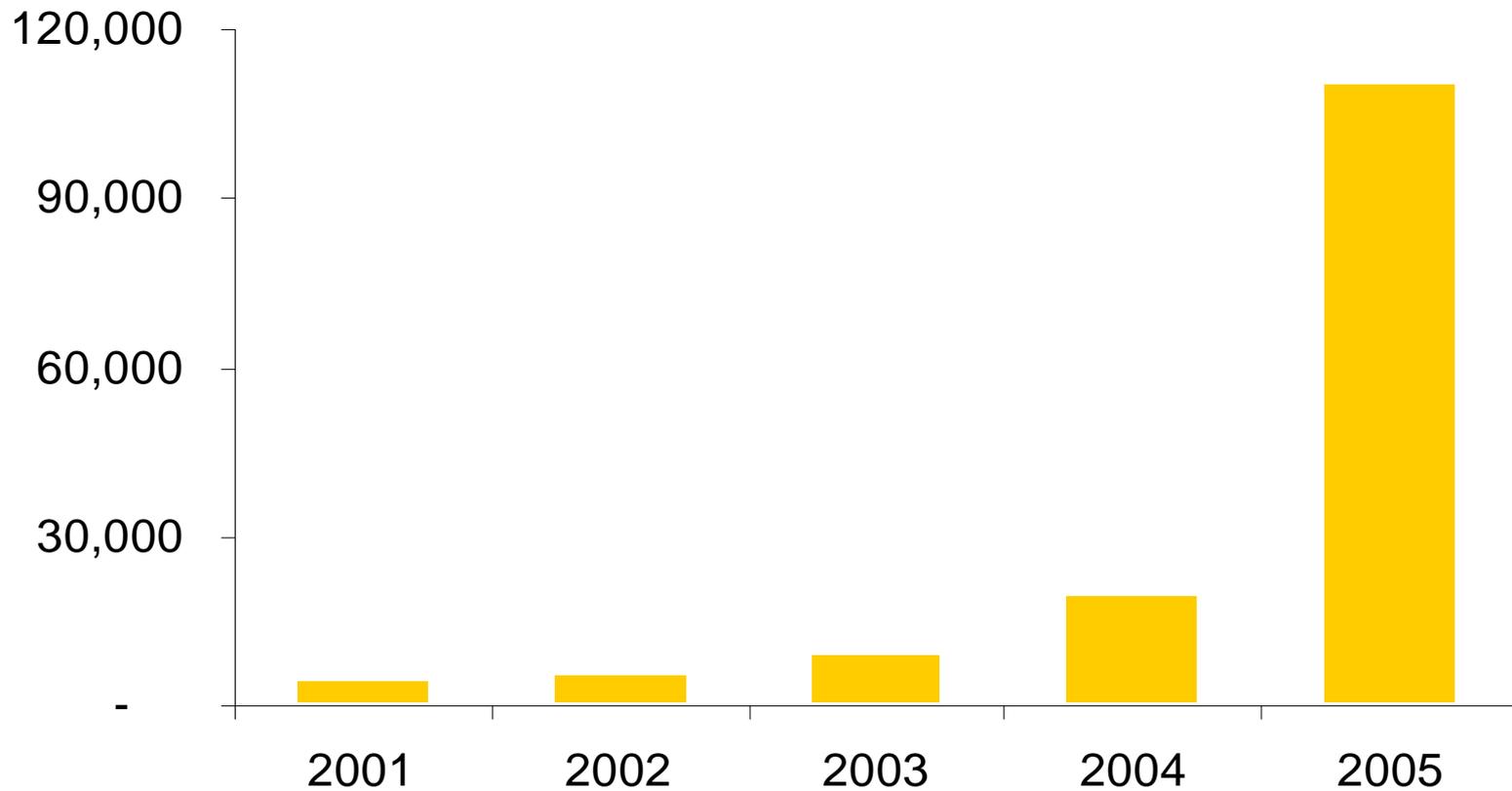
## Lending Book



# Customer Growth

---

## Number of Customers



# Financials

AUDm	2005 (Unaudited)	2004
<b>Balance Sheet</b>		
Total Assets	835	363
Risk Weighted Assets (Bank Indonesia)	199	72
Customer Deposits	781	333
Total Loans	153	32
Shareholders' Equity	36	23

## Profit and Loss

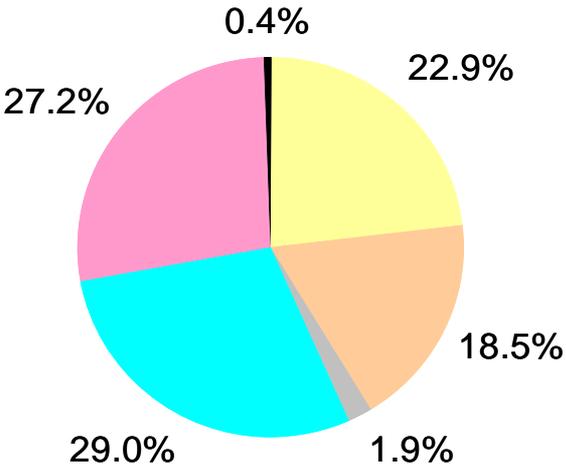
Net Interest Income	12	8
Other Banking Income	12	6
Provisioning (excluding I/Bank)	1	0
Net Profit After Tax	2	1

CAR	18.1%	32.5%
LDR	19.4%	9.5%



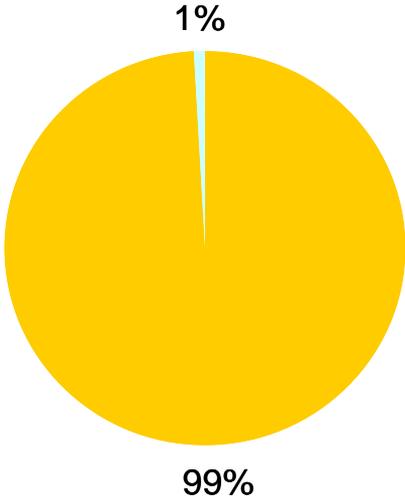
# Risk Profile

## Credit



- Corporate Bonds (0.4%)
- Government Bonds (27.2%)
- BI Certificates (29.0%)
- SME (1.9%)
- Personal/Retail Customers (18.5%)
- Interbank Placement (22.9%)

## Funding



- Wholesale (1%)
- Retail (99%)



---

# Core Products

**Andriaan Laoh**  
**Director of Marketing and Strategy**

**Jakarta**  
**6 March 2006**



# Personal Banking Services

---

- Deposits:
  - AusStudent
  - CommWealth
- Investments:
  - Structured Notes
  - Secured Forwards
  - Mutual Funds
  - BancAssurance
- Loans:
  - Home Financing
  - Car Financing
- Services:
  - ATM
  - Safe Deposit Box



# Business and Structured Products

---

- Loans:
  - Overdrafts
  - Short term demand loans
  - Medium term instalment loans
- Guarantees:
  - Bid bond
  - Payment bond
  - Performance bond
- Transactional:
  - Payroll
  - Domestic remittances
  - International remittances
  - Clean and documentary collections



# Treasury Products

---

- Foreign Exchange:
  - Spot
  - Forward
  - Forward Linked Deposit
  - Currency Linked Deposit
  - Dual Currency Deposit: plain vanilla, knock in
  - Double No Touch Deposit
- Money Market
  - Time Deposit
  - SBI Link (Primary and Secondary)
  - SBI Premium



---

# Customer Service

**Noersing Noeraini**  
**Chief of Sales and Service**

**Jakarta**  
**6 March 2006**



# Service Focus / Leverage

---

- Optimisation of business activities with customers
  - FINAP - know customer needs
  - Tag-On and Cross Selling
  - Provide Convenience and Satisfaction
- Continuous Evaluation
  - Measurement
  - Refreshment training
  - Periodic customer surveys (internal & external)
- High quality people
  - 265 front line staff
  - Strong sales focus
  - Well educated



---

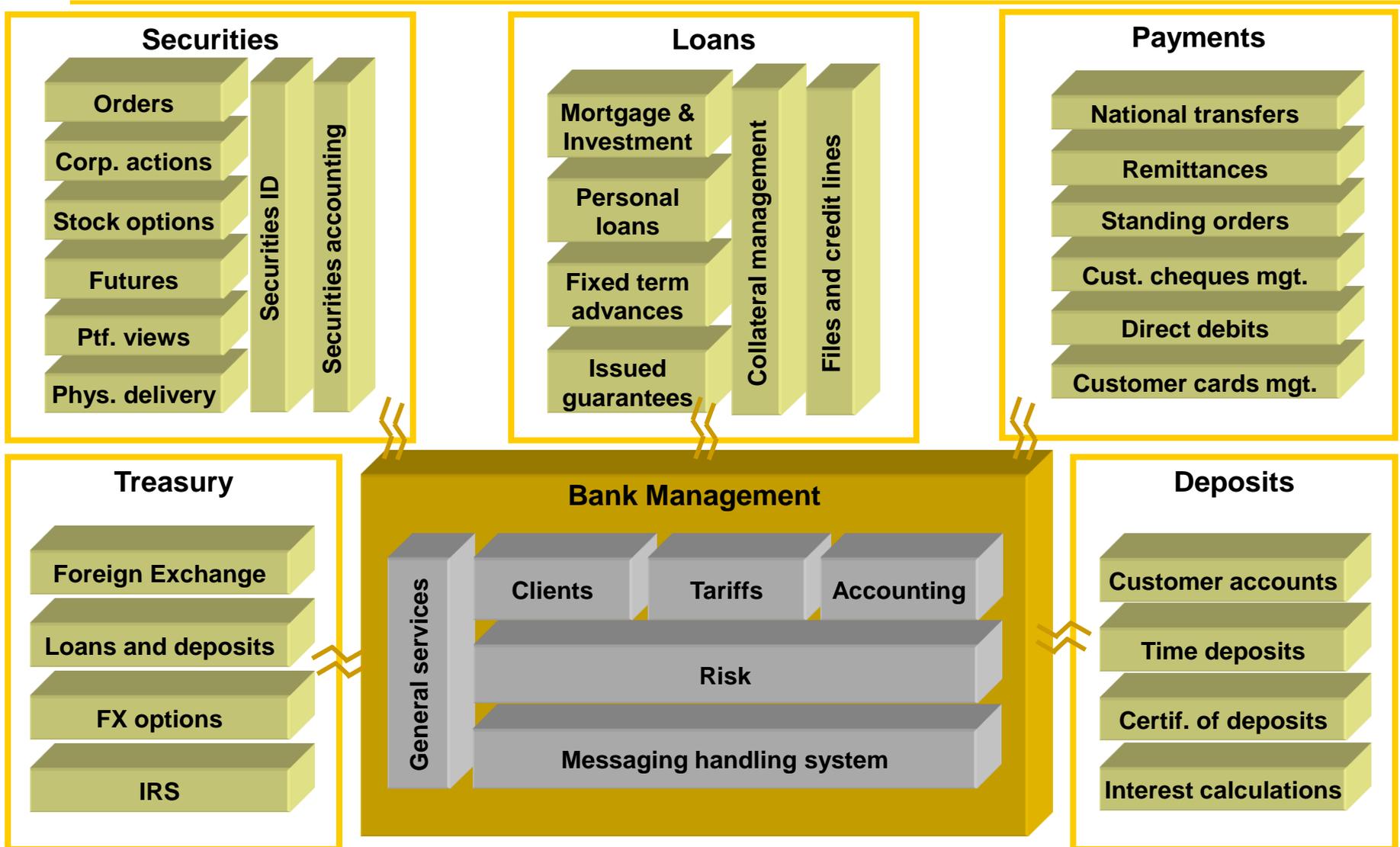
# Banking Platform

**Preditha Dewi**  
**Director of Operations**

**Jakarta**  
**6 March 2006**



# New Core Banking Platform



# CORINA Key Capabilities

---

- 24 x 7
- Integrated and Real time
- Straight Through Processing
- Multi company – Multi Currency – Multi Lingual
- Functional flexibility
- User friendly
- Single Platform – Multi Business
- Customer Centric - Modular, Parameterize, Flexible
- Open Framework
- Performance : Scalable, Robust
- Inherent security
- Consistency of processing
- Wealth of Interface (SWIFT, ATM, Payment, Rates)



---

# Asian Tour

## PT Bank Commonwealth Presentation

Jakarta  
6 March 2006

