NO.

ASSETS

PT Bank Commonwealth Gedung World Trade Centre 6 Lt. 3A Jl. Jend. Sudirman Kav. 29-31 Kel. Karet Kec. Setiabudi Jakarta Selatan 12920 Telp. (021) 5296-1222 Fax. (021) 5296-2293 www.commbank.co.id

## STATEMENTS OF FINANCIAL POSITION PT BANK COMMONWEALTH AS OF 31 DECEMBER 2018

ACCOUNTS

(in millions Rupiah) INDIVIDUAL 31 DECEMBER 2018

Placement with Bank Indonesia Placement with other banks 1,738,185 2,167,563 Spot and derivative receivables 2,549 Securities
a. Measured at fair value through profit and loss
b. Available for sale 37,407 2,503,517 c. Hold to maturity d. Loans and receivables Securities sold under repurchase agreements (repo)
Securities purchase under resale agreements (reverse repo)
Acceptance receivables 1,439 a. Measured at fair value through profit and loss b. Available for sale c. Hold to maturity C. Hold to maturity
 d. Loans and receivables
 Sharia financing
 Investment in shares
 Allowance for impairment losses on financial assets -/ a. Securities 13,979,807 b. Loans (248.260) c. Others

13. Intangible assets

Accumulated amortisation on intangible assets -/-(70) 839,826 (422,404) Accumulated amortisation on intanguise assets -y14. Fixed assets and equipments -/15. Non productive assets
a. Abandoned properties
b. Foreclosed assets 717,374 899 5,928 I. Followski assets
 I. Conducting operational activities in Indonesia
 II. Conducting operational activities outside Indonesia Allowance for impairment losses on non financial assets -/ Lease financing
 Deferred tax assets (72) 19. Other assets
TOTAL ASSETS 494,330 21,572,933 LIABILITIES AND EQUITY LIABILITIES

1. Current accounts
2. Saving accounts
3. Time deposits
4. Revenue sharing investment fund
5. Liabilities to Bank Indonesia 1 127 193 5,812,108 Liabilities to other banks Spot and derivative liabilities 2.053.846 Liabilities on securities sold under repurchase agreement (repo) Liabilities on securities
 Acceptance liabilities
 Securities issued
 Loans received
 Margin deposits
 Interbranch liabilities 1 439 2,967 a. Conducting operational activities in Indonesia
 b. Conducting operational activities outside Indonesia
 b. Conducting operational activities outside Indonesia
 Deferred tax liabilities 1.116.821 16. Profit sharing investment fund
TOTAL LIABILITIES 17,474,944 EQUITY

17. Paid up capital
a. Authorised capital
b. Unpaid capital -/c. Treasury stock -/18. Additional paid up capital 13 000 000 a. Agio
b. Disagio -/c. Donated capital
d. Funds for paid up capital 25,097 . Others 19. Other comprehensive income Adjustment arising from translation of financial statements in foreign currencies currencies

b. Unrealized pains (losses) on available for sale marketable securities

c. Effective portion of cash flow hedges

d. Gain on revaluation of fixed assets

e. Other comprehensive income from association entity (7,082) f. Remeasurement of post employment benefit g. Income taxes related to other comprehensive income 16.518 (2,359) R. Income taxes related to other comprehensive income
 h. Others

 Difference arising from quasi reorganisation

 Difference arising from restructuring value of entities under common control 21. Difference arising from res

22. Other equity

23. Reserves

a. General reserves

b. Appropriated reserves

24. Retained earnings

a. Previous years

b. Current were 14.911 b. Current year 49,066 TOTAL FOULTY 4,097,989 21,572,933



## STATEMENTS OF COMMITMENTS AND CONTINGENCIES PT BANK COMMONWEALTH AS OF 31 DECEMBER 2018

NO.		ACCOUNTS	INDIVIDUAL 31 DECEMBER 2018
L.	CON	MITMENT RECEIVABLES	
	1.	Unused fund borrowings facilities	
		a. Rupiah	-
		b. Foreign currencies	-
			796,227
		Others	-
II.		IMITMENT LIABILITIES	
	1.	Unused loan facilities granted to non bank debtors	
		a. SOE (BUMN)	
		i. Committed	
		- Rupiah	-
		- Foreign currencies	-
		ii. Uncommitted	
		- Rupiah	-
		- Foreign currencies	-
		b. Others	
		i. Committed	30,292
		ii. Uncommitted	2,486,367
	2.	Unused loan facilities granted to other banks	
		a. Committed	
		i. Rupiah	-
		ii. Foreign currencies	-
		b. Uncommitted	
		i. Rupiah	10
		ii. Foreign currencies	-
	3.	Outstanding irrevocable L/C	
		a. Foreign L/C	-
		b. Local L/C	10,673
	4.	Outstanding spot and derivative sale position	623,315
	5.	Others	-
III.		TINGENT RECEIVABLES	
	1.	Guarantees received	
		a. Rupiah	-
		b. Foreign currencies	-
	2.	Non performing interest receivables	
		a. Interest on loans	159,701
		b. Other interests	-
		Others	-
IV.		TINGENT LIABILITIES	
	1.	Guarantees issued	1
		a. Rupiah	26,215
		b. Foreign currencies	781
	2.	Others	-

## STATEMENTS OF PROFIT OR LOSS AND OTHER COMPREHENSIVE INCOME PT BANK COMMONWEALTH FOR PERIOD FROM 1 JANUARY TO 31 DECEMBER 2018

005-	ACCOUNTS	(in millions Rupiah)
. UPER	ATIONAL INCOME AND EXPENSES	31 DECEMBER 2018
A. Int	erest Income and Expenses	
1.	Interest Income	1,584,897
	a. Ruplah b. Foreign currencies	1,515,684
2.	Interest Expenses	623,857
	a. Rupiah	611,310
	b. Foreign currencies	12,54 961.04
	Net Interest Income (Expenses)	361,040
	ner Operational Income and Expenses	
1.	Other Operational Income a. Increase in fair value of financial assets	544,54: 36:
	i. Securities	8
	ii. Loans	=
	iii. Spot and derivatives	270
	iv. Other financial assets b. Decrease in fair value of financial liabilities	1
	c. Gain on sale of financial assets	53,25
	i. Securities	53,250
	ii. Loans iii. Other financial assets	-
	d. Gain on spot and derivative transactions (realised)	65,15
	e. Dividend	=
	f. Gain on investment in shares under equity method	419.732
	g. Commisions/provisions/fees and administrations h. Recovery on allowance for impairment	419,732
	i. Other income	283
2.	Other Operational Expenses	1,480,068
	Decrease in fair value of financial assets     Securities	26,778
	ii. Loans	34
	iii. Spot and derivatives	26,746
	iv. Other financial assets	-
	b. Increase in fair value of financial liabilities c. Loss on sale of financial assets	
	i. Securities	-
	ii. Loans	-
	iii. Other financial assets d. Loss on spot and derivative transactions (realised)	23 580
	e. Impairment expense on financial assets	170,368
	i. Securities	-
	ii. Loans	170,362
	iii. Sharia financing iv. Other financial assets	- 6
	f. Loss on operational risk	3,162
	g. Loss on investment in shares under equity method	-
	h. Commisions/provisions/fees and administrations	20,733
	i. Impairment expense on non financial assets i. Personnel expenses	695,398
	k. Promotion expenses	31,466
	I. Other expenses	508,243
	Net Other Operational Income (Expenses)	(935,527
	OPERATIONAL INCOME (EXPENSES)	
		25,513
		25,513
	OPERATIONAL INCOME (EXPENSES)	
1. 2.		(484
1.	OPERATIONAL INCOME (EXPENSES) Gain floss) on sale of fixed assets and equipments Gain floss) on foreign exchange currency translation Other non operating income (expenses)	(48/ 72,34( (18,691
1. 2.	DEPARTIONAL INCOME (EXPENSES) Gain (loss) on sale of fixed assets and equipments Gain (loss) on foreign exchange currency translation	(48/ 72,34( (18,691
1. 2.	OPERATIONAL INCOME (EXPENSES) Gain floss) on sale of fixed assets and equipments Gain floss) on foreign exchange currency translation Other non operating income (expenses)	(484 72,344 (18,691 53,165
1. 2.	PERATIONAL INCOME (EXPENSES) Gain Doss) on sale of fleed assets and equipments Gain Doss) on Fereign exchange currency translation Other tool operating income (expenses) MON OPPERATIONAL MOOME (EXPENSES) CURRENT YEAR PROFIT (LOSS) BEFORE TAX	(48: 72,34( 18,69) 53,161 78,676
1. 2.	OPERATIONAL INCOME (EXPENSES) Gain loss) on sale of fixed assets and equipments Gain loss) on foreign exchange currency translation Other non operating income (expenses) NON OPERATIONAL INCOME (EXPENSES) CURRENT YEAR PROFIT (LOSS) BEFORE TAX Income tax expenses	(48: 72,34( 18,69) 53,161 78,676
1. 2.	PERATIONAL INCOME (EXPENSES)  Gain (loss) on sale of fixed assets and equipments  Gain (loss) on foreign exchange currency translation  Other non operating income (expensed)  NON OPPRANDANIA NCOME (EXPENSES)  CURRENT YEAR PROFIT (LOSS) BEFORE TAX  INCOME TAX EXPENSES  J. S. SETMINED CURRENCY WORT EXPENSES	(4887 72,344 (18,6916) 53,161 78,671 (29,611
1. 2.	PERATIONAL INCOME (EXPENSES)  Gain (Ioss) on reade of fixed assets and equipments  Gain (Ioss) on foreign exchange currency translation  Other non operating income (expenses)  NON OPPRANOMAL NOOME (EXPENSES)  CURRENT YEAR PROFIT (LOSS) BEFORE TAX  Income tax expenses  a. Stillnated current year tax  b. Deferred tax income (expenses)	(48%) 72.344 (18.99) 53.161 78,671 (29.61) 
1. 2.	PERATIONAL INCOME (EXPENSES)  Gain (loss) on sale of fixed assets and equipments  Gain (loss) on foreign exchange currency translation  Other non operating income (expensed)  NON OPPRANDANIA NCOME (EXPENSES)  CURRENT YEAR PROFIT (LOSS) BEFORE TAX  INCOME TAX EXPENSES  J. S. SETMINED CURRENCY WORT EXPENSES	(48%) 72.344 (18.99) 53.161 78,671 (29.61) 
1. 2. 3.	PERATIONAL INCOME (EXPENSES)  Gain (Inst) on raise of fined assets and equipments  Gain (Inst) on foreign exchange currency translation  Other non operating income (expenses)  NON OPPRIATOMAN (KOOME (EXPENSES)  CURRENT YEAR PROFIT (LOSS) BEFORE TAX  Income tax expenses  a. Stillanded current wer tax  b. Deferred tax income (expenses)  CURRENT YEAR PROFIT (LOSS) AFTER TAX	(48%) 72.344 (18.99) 53.161 78,671 (29.61) 
1. 2. 3.	PERATIONAL INCOME (EXPENSES)  Gain loss) on sale of fixed assets and equipments  Gain loss) on seleme of fixed sests and equipments  Other soil operation (notes to expenses).  Other soil operation (notes (expenses).  OWN OPPRATIONAL INCOME (EXPENSES).  CURRENT YEAR PROFIT (LOSS) BEFORE TAX  Income tax expenses  1. Estimated current year tax  2. Estimated current year tax  3. Deferred tax income (expenses).  CURRENT YEAR PROFIT (LOSS) AFTER TAX.  R COMPREHENSINSE INCOME	(48%) 72.344 (18.99) 53.161 78,671 (29.61) 
1. 2. 3.	PERATIONAL INCOME (EXPENSES)  Gain Doss) on sale of fixed assets and equipments  Gain Doss) on sele of fixed assets and equipments  Other tool operating income (expenses)  Other tool operating income (expenses)  CURRENT YEAR PROFIT (LOSS) BEFORE TAX  Income tax expenses  1. a Stimated current year tax  2. b. Deferred tax income (expenses)  CURRENT YEAR PROFIT (LOSS) AFTER TAX  S. COMPREHENSIVE, INCOME  Accounts that will not be reclassified to profit or loss  3. a Gain on revaluation of fixed assets	(488 72,342) (18,692) 53,1615 78,674 (29,611 (29,611
1. 2. 3.	PERATIONAL INCOME (EXPENSES)  Gain loss) on reade of fined assets and equipments  Gain loss) on freeing exchange currency translation  Other non operating income (expenses)  NON OPPRATIONAL INCOME (EXPENSES)  CURRENT YEAR PROFIT (LOSS) BEFORE YAX  Income tax Papenses  a. Estimated current year tax b. Deferred tax income (expenses)  CURRENT YEAR PROFIT (LOSS) AFTER TAX  CUMPRENT YEAR PROFIT (LOSS) AFTER TAX  E. COMPRENT SY LOSS (ACCOUNTED THE TAX ACCOUNTED TH	(48 72.34) (18.09 53.16) 78,671 (29.61) (29.61)
1. 2. 3.	PERATIONAL INCOME (EXPENSES)  Gain loss) on neale of fixed assets and equipments  Gain loss) on foreign exchange currency translation  Other son operating income (expenses)  NON OPERATIONAL INCOME (EXPENSES)  CURRENT YEAR PROFIT (LOSS) BEFORE TAX  Income tax expenses  a. Stimated current year tax  b. Deferred tax income (expenses)  CURRENT YEAR PROFIT (LOSS) AFTER TAX  SCOMERISHINGS (LOSS)  A SCOMERISHINGS (LOS	(48 72.34) (18.09 53.16) 78,671 (29.61) (29.61)
1. 2. 3.	PERATIONAL INCOME (EXPENSES)  Gain loss) on reside of fixed assets and equipments  Gain loss) on reside of fixed assets and equipments  Gain loss) on foreign exchange currency translation  Other non operating income (expensed)  NON OPERATIONAL NCOME (EXPENSES)  CURRENT YEAR PROFIT (LOSS) BEFORE TAX  Income tax expenses  a. Stimated current year tax  b. Deferred tax income (expenses)  CURRENT YEAR PROFIT (LOSS) AFTER TAX   CURRENT YEAR PROFIT (LOSS) AFTER TAX  Z. COMPREHENSIVE INCOME  Accounts that will not be reclassified to profit or loss  b. Remeasurement of poot employment benefit  c. Other compensesivel income from association entity  d. Others  e. Income tax related to accounts that will not be reclassified to grofit or loss	(488 72.344) (18.69) 53.167 (29.61) (29.61) 49.066
1. 2. 3.	PERATIONAL INCOME (EXPENSES) Gain loss) on reade of fixed assets and equipments Gain loss) on foreign exchange currency translation Other non operating income (expenses) NON OPERATIONAL INCOME (EXPENSES)  CURRENT YEAR PROFIT (LOSS) BEFORE TAX  Income tax expenses a. Estimated current year tax b. Deferred tax income (expenses) CURRENT YEAR PROFIT (LOSS) AFTER TAX  R. COMPREHENSIVE, INCOME R. COMPREHENSIVE, INCOME Accounts that will not be reclassified to profit or loss a. Gain on revaluation of fixed assets b. Remeasurement of post employment benefit c. Other comprehensive income from association entity d. Others d. Others e. Income tax related to accounts that will not be reclassified to profit or loss e. Income tax related to accounts that will not be reclassified to profit or loss e. Income tax related to accounts that will not be reclassified to profit or loss	(488 72.344) (18.69) 53.167 (29.61) (29.61) 49.066
1. 2. 3.	PERATIONAL INCOME (EXPENSES)  Gain loss) on reside of fixed assets and equipments  Gain loss) on foreign exchange currency translation  Other non operating income (expenses)  NON OPPARIONAL NICOME (EXPENSES)  CURRENT YEAR PROFIT (LOSS) BEFORE TAX  INCOME TAX REPORT (LOSS) BEFORE TAX  INCOME TAX REPORT (LOSS) BEFORE TAX  D. Deferred tax income (expenses)  CURRENT YEAR PROFIT (LOSS) AFFER TAX  R COMPREHENSIVE INCOME  A COMPREHENSIVE INC	(486 72.34(18.69) 33.16(18.69) 78,671 (29.61) (29.61) 49,060
1. 2. 3.	PERATIONAL INCOME (EXPENSES)  Gain loss) on sale of fixed assets and equipments  Gain loss) on sele of fixed assets and equipments  Other tool operating income (expenses)  Other tool operating income (expenses)  CURRENT YEAR PROFIT (LOSS) BEFORE TAX  Income tax expenses  a. Estimated current year tax b. Deferred tax income (expenses)  CURRENT YEAR PROFIT (LOSS) AFTER TAX  B. COMPREHENSIVE INCOME  ACCOUNTS that will not be reclassified to profit or loss a. Gain on revaluation of fixed assets b. Remeasurement of post employment benefit c. Other compensesive income from association entity d. Others as called to accounts that will not be reclassified to profit or loss a. Gain control of the desired in the composition of the desired in the compositi	(486 72.34(18.69) 33.16(18.69) 78,671 (29.61) (29.61) 49,060
1. 2. 3.	PERATIONAL INCOME (EXPENSES)  Gain loss) on sale of fixed assets and equipments  Gain loss) on selecting exchange currency translation  Other son injectiful income (expenses)  MON OPERATIONAL (MOSE) (EXPENSES)  CURRENT YEAR PROPIT (LOSS) BEFORE TAX  Income tax expenses  a. Estimated current year tax b. Deferred tax income (expenses)  CURRENT YEAR PROPIT (LOSS) ATTRE TAX  B. COMPREHENSIVE INCOME  Accounts that will not be reclassified to profit or loss a. Gain on revaluation of fixed assets b. Remeasurement of post employment benefit c. Other compensesive income from association entity d. Others  a. Income tax related to accounts that will not be reclassified to profit or loss Accounts that will not be reclassified for profit or loss Accounts that will be reclassified for profit or loss Accounts that will be reclassified for profit or loss Accounts that will be reclassified for profit or loss Accounts that will be reclassified for profit or loss Accounts that will be reclassified for profit or loss Accounts that will be reclassified for profit or loss Accounts that will be reclassified for profit or loss Accounts that will be reclassified for profit or loss Accounts that will be reclassified for profit or loss Accounts that will be reclassified for profit or loss Accounts that will be reclassified for profit or loss Accounts that will be reclassified for profit or loss Accounts that will not be reclassified for profit or loss Accounts that will not be reclassified for profit or loss Accounts that will not be reclassified for profit or loss Accounts that will not be reclassified to profit or loss Accounts that will not be reclassified to profit or loss Accounts that will not be reclassified to profit or loss Accounts that will not be reclassified to profit or loss Accounts that will not be reclassified to profit or loss Accounts the will not be reclassified to profit or loss Accounts that will not be reclassified to profit or loss Accounts that will not be reclassified to profit or loss Accounts that will not be	(488 72,344 (18,692) 53,167 (29,611 (29,611 49,066
1. 2. 3.	PERATIONAL INCOME (EXPENSES)  Gain (Ioss) on reade of fixed assets and equipments Gain (Ioss) on seale of fixed assets and equipments Gain (Ioss) on foreign exchange currency translation (Other non operating income (expenses)  NON OPPARIONAL NOOME (EXPENSES)  CURRENT YEAR PROFIT (LOSS) BEFORE TAX  Income tax expenses  a. Stitunated current were tax  b. Deferred tax income (expenses)  CURRENT YEAR PROFIT (LOSS) AFTER TAX  R. COMPREHENSIVE INCOME  ACCOUNTS that will not be reclassified to profit or loss a. Gain on revaluation of fixed assets b. Remeasurement of post employment benefit c. Other comprehensive income from association entity d. Others are valided to accounts that will not be reclassified to profit or loss a. Income that will be reclassified to account that will not be reclassified to profit or loss a. Adjustment arising from translation of financial statements in foreign currencies b. Realized gain (losses) on available for sale marketable securities c. Effective portion of ash flow hedges d. Others c. Income tax related to accounts that will be reclassified to profit or loss	(484 72,344 (18,699) 53,165 78,678 (29,612 (29,612 49,066 (809) (809)
1. 2. 3.	PERATIONAL INCOME (EXPENSES)  Gain loss) on sale of fixed assets and equipments  Gain loss) on selecting exchange currency translation  Other son injectiful income (expenses)  MON OPERATIONAL (MOSE) (EXPENSES)  CURRENT YEAR PROPIT (LOSS) BEFORE TAX  Income tax expenses  a. Estimated current year tax b. Deferred tax income (expenses)  CURRENT YEAR PROPIT (LOSS) ATTRE TAX  B. COMPREHENSIVE INCOME  Accounts that will not be reclassified to profit or loss a. Gain on revaluation of fixed assets b. Remeasurement of post employment benefit c. Other compensesive income from association entity d. Others  a. Income tax related to accounts that will not be reclassified to profit or loss Accounts that will not be reclassified for profit or loss Accounts that will be reclassified for profit or loss Accounts that will be reclassified for profit or loss Accounts that will be reclassified for profit or loss Accounts that will be reclassified for profit or loss Accounts that will be reclassified for profit or loss Accounts that will be reclassified for profit or loss Accounts that will be reclassified for profit or loss Accounts that will be reclassified for profit or loss Accounts that will be reclassified for profit or loss Accounts that will be reclassified for profit or loss Accounts that will be reclassified for profit or loss Accounts that will be reclassified for profit or loss Accounts that will not be reclassified for profit or loss Accounts that will not be reclassified for profit or loss Accounts that will not be reclassified for profit or loss Accounts that will not be reclassified to profit or loss Accounts that will not be reclassified to profit or loss Accounts that will not be reclassified to profit or loss Accounts that will not be reclassified to profit or loss Accounts that will not be reclassified to profit or loss Accounts the will not be reclassified to profit or loss Accounts that will not be reclassified to profit or loss Accounts that will not be reclassified to profit or loss Accounts that will not be	(484 72,344 (18,699) 53,165 78,678 (29,612 (29,612 49,066 (809) (809)
1. 2. 3.	PERATIONAL INCOME (EXPENSES)  Gain (Ioss) on reade of fixed assets and equipments Gain (Ioss) on seale of fixed assets and equipments Gain (Ioss) on foreign exchange currency translation (Other non operating income (expenses)  NON OPPARIONAL NOOME (EXPENSES)  CURRENT YEAR PROFIT (LOSS) BEFORE TAX  Income tax expenses  a. Stitunated current were tax  b. Deferred tax income (expenses)  CURRENT YEAR PROFIT (LOSS) AFTER TAX  R. COMPREHENSIVE INCOME  ACCOUNTS that will not be reclassified to profit or loss a. Gain on revaluation of fixed assets b. Remeasurement of post employment benefit c. Other comprehensive income from association entity d. Others are valided to accounts that will not be reclassified to profit or loss a. Income that will be reclassified to account that will not be reclassified to profit or loss a. Adjustment arising from translation of financial statements in foreign currencies b. Realized gain (losses) on available for sale marketable securities c. Effective portion of ash flow hedges d. Others c. Income tax related to accounts that will be reclassified to profit or loss	(484 72,344) (18,69) 53,165 76,678 (29,612 49,066 - - - (805) (25,306 (25,306 (35,22) (16,555
1. 2. 3.	PERATIONAL INCOME (EXPENSES)  Gain Inosis on sale of fixed assets and equipments Gain Inosis on sale of fixed assets and equipments Gain Inosis on foreign exchange currency translation Other soil operation (notice (EXPENSES))  CURRENT YEAR PROFIT (LOSS) BEFORE TAX  Income tax expenses  Income tax expen	25,513 (434 72,340 18,6991 53,165 78,678 (29,612 (29,612 (39,613 (39,612 (39,612 (39,612 (39,612 (39,612 (39,612 (39,612 (39,612 (39,612 (39,612 (39,612 (39,612 (39,612 (39,612 (39,612 (30,6