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

Placement with other banks

c. Hold to maturity

Acceptance receivables

d. Loans and receivables

a. Abandoned properties

b. Foreclosed assets

c. Suspense accounts d. Interbranch assets

a. Securities

13. Intangible assets

LIABILITIES AND EQUITY

LIABILITIES

Current accounts
Saving accounts
Time deposits

Acceptance liabilities Acceptance liabilities
 Securities issued
 Loans received
 Margin deposits
 Interbranch liabilities

14. Deferred tax liabilities Other liabilities

18. Additional paid up capital a. Agio b. Disagio -/-

c. Donated capital d. Funds for paid up capital

currencies

n. Others

Reserves a. General reserves

TOTAL FOULTY TOTAL LIABILITIES AND EQUITY

b. Appropriated reserves Retained earnings a. Previous years b. Current year

EQUITY Paid up capital a. Authorised capital b. Unpaid capital -/-c. Treasury stock -/-

Profit sharing investment fund
TOTAL LIABILITIES

Revenue sharing investment fund Liabilities to Bank Indonesia Liabilities to other banks Spot and derivative liabilities

Spot and derivative receivables

Securities
a. Measured at fair value through profit and loss
b. Available for sale

Loans
a. Measured at fair value through profit and loss
b. Available for sale
c. Hold to maturity

Sharia financing
 Investment in shares
 Allowance for impairment losses on financial assets -/-

Accumulated amortisation on intangible assets -/-

Accumulated amortisation on intangible assets -/
14. Fixed assets and equipments
 Accumulated depreciation on fixed assets and equipments -/
15. Non productive assets

i. Conducting operational activities in Indonesia

i. Conducting operational activities in indonesia
 ii. Conducting operational activities outside indonesia
 iii. Allowance for impairment losses on non financial assets -/ ii. Lease financing
 iii. Deferred tax assets
 iii. Deferred tax assets
 iii. Other assets

Liabilities on securities sold under repurchase agreement (repo)

O. Funds for paid up capital
 Others
 Other comprehensive income
 Adjustment arising from translation of financial statements in foreign

Currences

b. Unrealized gains (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

Difference arising from restructuring value of entities under common control

f. Remeasurement of post employment benefit g. Income taxes related to other comprehensive income

Difference arising from quasi reorganisation
 Difference arising from restructuring value of

a. Conducting operational activities in Indonesia
 b. Conducting operational activities outside Indonesia

C. Hold to maturity
d. Loans and receivables
Securities sold under repurchase agreements (repo)
Securities purchase under resale agreements (reverse repo)

NO.

ASSET:

STATEMENTS OF FINANCIAL POSITION

INDIVIDUAL 30 NOVEMBER 2019

694 489

17,289,488

13,000,000 (9,180,333)

25,097

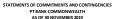
21,896

22.664 (11,140)

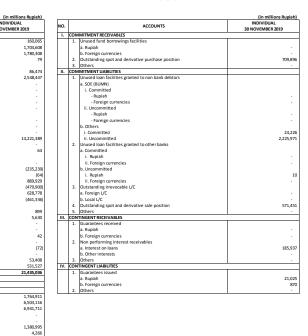
14.911

24,508

ACCOUNTS









STATEMENTS OF PROFIT OR LOSS AND OTHER COMPREHENSIVE INCOME

10.	ACCOUNTS	(in millions Rupiah) INDIVIDUAL 30 NOVEMBER 2019
PER/	ATIONAL INCOME AND EXPENSES	
	erest Income and Expenses Interest Income	1,573,627
	a. Rupiah	1,511,408
	b. Foreign currencies	62,219
2.	Interest Expenses a. Rupiah	687,141 676.676
	b. Foreign currencies	10,465
	Net Interest Income (Expenses)	886,486
011	er Operational Income and Expenses	
1	Other Operational Income Other Operational Income	545.671
	a. Increase in fair value of financial assets	14,625
	i. Securities ii. Loans	292
	ii. Spot and derivatives	14,333
	iv. Other financial assets	
	b. Decrease in fair value of financial liabilities	101 162
	c. Gain on sale of financial assets i. Securities	101,162
	ii. Loans	-
	iii. Other financial assets	-
	d. Gain on spot and derivative transactions (realised) e. Dividend	59,906
	f. Gain on investment in shares under equity method	
	g. Commisions/provisions/fees and administrations	332,418
	h. Recovery on allowance for impairment	31,869
2.	i. Other income Other Operational Expenses	5,691 1,435,242
2.	a. Decrease in fair value of financial assets	199
	i. Securities	-
	ii. Loans iii. Soot and derivatives	199
	iv. Other financial assets	-
	b. Increase in fair value of financial liabilities	-
	c. Loss on sale of financial assets i. Securities	-
	i. Securities ii. Loans	
	iii. Other financial assets	-
	d. Loss on spot and derivative transactions (realised)	34,356
	e. Impairment expense on financial assets i. Securities	243,205
	ii. Loans	243,205
	iii. Sharia financing	-
	iv. Other financial assets f. Loss on operational risk	1,738
	g. Loss on operational risk g. Loss on investment in shares under equity method	1,/36
	h. Commissions/provisions/fees and administrations	20,393
	i. Impairment expense on non financial assets	
	j. Personnel expenses k. Promotion expenses	625,690 15,565
	I. Other expenses	494,096
	Net Other Operational Income (Expenses)	(889,571)
	OPERATIONAL INCOME (EXPENSES)	(3,085)
	OPERATIONAL INCOME (EXPENSES)	(3,085)
	PERATIONAL INCOME (EXPENSES)	
	Gain (loss) on sale of fixed assets and equipments	24,383
2. 3.	Gain (loss) on foreign exchange currency translation Other non operating income (expenses)	34,111 (15,176)
	NON OPERATIONAL INCOME (EXPENSES)	43,318
		40,233
	CURRENT YEAR PROFIT (LOSS) BEFORE TAX	40,233
	Income tax expenses	(15,725)
	a. Estimated current year tax	-
	b. Deferred tax income (expenses)	(15,725)
	CURRENT YEAR PROFIT (LOSS) AFTER TAX	24,508
	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 e. Income tax related to accounts that will not be reclassified to profit or loss	-
2.	Accounts that will be reclassified to profit or loss	
	a. Adjustment arising from translation of financial statements in foreign currencies	-
	B. Realised gain (losses) on available for sale marketable securities Effective portion of cash flow hedges	28,977
	d. Others	
	e. Income tax related to accounts that will be reclassified to profit or loss	(7,244)
	OTHER CURRENT YEAR COMPREHENSIVE INCOME AFTER TAX	21,733
	OTHER CURRENT TEAR COMPREHENSIVE INCOME AFTER TAX	21,733
	OTHER CURRENT TEAR COMPREHENSIVE INCOME AFTER THAT TOTAL CURRENT YEAR COMPREHENSIVE PROFIT (LOSS) AFTER TAX	46,241