

FINANCIAL STATEMENTS  
PT Bank Commonwealth

STATEMENTS OF FINANCIAL POSITION AS AT 31 DECEMBER 2019 AND 2018			
(In Millions Rupiah)			
No.	ACCOUNTS	INDIVIDUAL	
		31 Dec 2019	31 Dec 2018
ASSETS			
1.	Cash	142,804	181,850
2.	Placement with Bank Indonesia	1,742,804	1,738,185
3.	Placement with other banks	2,169,965	2,189,263
4.	Spot and derivative receivables	10,230	2,549
5.	Securities	-	-
a.	Measured at fair value through profit and loss	109,239	37,407
b.	Available for sale	2,523,738	2,503,517
c.	Held to maturity	-	-
d.	Loans and receivables	-	-
6.	Securities sold under repurchase agreements (repo)	-	-
7.	Securities purchased under resale agreements (reverse repo)	-	-
8.	Acceptance receivables	-	1,439
9.	Loans	-	-
a.	Measured at fair value through profit and loss	-	-
b.	Available for sale	-	-
c.	Held to maturity	-	-
d.	Loans and receivables	14,244,035	13,979,807
10.	Sharia financing	-	-
11.	Investment in shares	64	64
12.	Allowance for impairment losses on financial assets -/-	-	-
a.	Securities	-	-
b.	Loans	(248,352)	(251,248)
c.	Others	(64)	(70)
13.	Intangible assets	892,629	839,826
14.	Accumulated amortisation on intangible assets -/-	(485,751)	(422,404)
15.	Fixed assets and equipments	626,151	717,373
16.	Accumulated depreciation on fixed assets and equipments -/-	(461,999)	(508,922)
17.	Non productive assets	-	-
a.	Abandoned properties	899	899
b.	Foreclosed assets	5,187	5,928
c.	Suspense accounts	-	-
d.	Interbranch assets	-	-
e.	Conducting operational activities in Indonesia	49	6
f.	Conducting operational activities outside Indonesia	-	-
18.	Allowance for impairment losses on non financial assets -/-	(72)	(72)
19.	Lease financing	-	-
20.	Deferred tax assets	54,934	76,378
21.	Other assets	506,168	453,009
TOTAL ASSETS		21,832,658	21,544,784
LIABILITIES AND EQUITY			
LIABILITIES			
1.	Current accounts	1,713,845	1,127,193
2.	Saving accounts	6,165,385	5,812,109
3.	Time deposits	7,572,724	7,339,698
4.	Revenue sharing investment fund	-	-
5.	Liabilities to Bank Indonesia	-	-
6.	Liabilities to other banks	1,468,171	2,053,846
7.	Spot and derivative liabilities	4,119	20,871
8.	Liabilities on securities sold under repurchase agreements (repo)	-	-
9.	Acceptance liabilities	-	1,439
10.	Securities issued	-	-
11.	Loans received	-	-
12.	Margin deposits	-	2,967
13.	Interbranch liabilities	-	-
a.	Conducting operational activities in Indonesia	-	-
b.	Conducting operational activities outside Indonesia	-	-
14.	Deferred tax liabilities	-	-
15.	Other liabilities	771,789	1,087,354
16.	Profit sharing investment fund	-	-
TOTAL LIABILITIES		17,696,033	17,445,477
EQUITY			
17.	Paid up capital	-	-
a.	Authorised capital	13,000,000	13,000,000
b.	Unpaid capital -/-	(9,180,333)	(9,180,333)
c.	Treasury stock -/-	-	-
18.	Additional paid up capital	-	-
a.	Agio	25,097	25,097
b.	Disagio -/-	-	-
c.	Donated capital	-	-
d.	Funds for paid up capital	-	-
e.	Others	-	-
19.	Other comprehensive income	-	-
a.	Adjustment arising from translation of financial statements in foreign currencies	-	-
b.	Unrealized gains (losses) on available for sale marketable securities	23,422	(7,081)
c.	Effective portion of cash flow hedges	-	-
d.	Gain on revaluation of fixed assets	-	-
e.	Other comprehensive income from association entity	-	-
f.	Remeasurement of post employment benefit	19,848	22,664
g.	Income tax related to other comprehensive income	(10,818)	(3,896)
h.	Others	-	-
20.	Difference arising from quasi reorganisation	-	-
21.	Difference arising from restructuring value of entities under common control	-	-
22.	Other equity	-	-
23.	Reserves	-	-
a.	General reserves	14,911	14,911
b.	Appropriated reserves	-	-
24.	Retained earnings	-	-
a.	Previous years	227,945	182,171
b.	Current year	16,553	45,774
TOTAL ATTRIBUTABLE EQUITY TO OWNER		4,136,625	4,099,307
25.	Non-controlling interest	-	-
TOTAL EQUITY		4,136,625	4,099,307
TOTAL LIABILITIES AND EQUITY		21,832,658	21,544,784

STATEMENTS OF COMMITMENTS AND CONTINGENCIES AS AT 31 DECEMBER 2019 AND 2018				
(In Millions Rupiah)				
No.	ACCOUNTS	INDIVIDUAL		
		31 Dec 2019	31 Dec 2018	
I. COMMITMENT RECEIVABLES				
1.	Unused fund borrowings facilities			
a.	Rupiah	-	-	
b.	Foreign currencies	-	-	
2.	Outstanding spot and derivative purchase position	734,069	796,227	
3.	Others			
II. COMMITMENT 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	25,614	30,292	
ii.	Uncommitted	2,191,097	2,486,367	
2.	Unused loan facilities granted to other banks			
a.	Committed			
i.	Rupiah	-	-	
ii.	Foreign currencies	-	-	
b.	Uncommitted			
i.	Rupiah	10	10	
ii.	Foreign currencies	-	-	
3.	Outstanding irrevocable L/C			
a.	Foreign L/C		10,673	
b.	Local L/C		-	
4.	Outstanding spot and derivative sale position	584,833	623,315	
5.	Others	-	-	
III. CONTINGENT RECEIVABLES				
1.	Guarantees received			
a.	Rupiah	-	-	
b.	Foreign currencies	-	-	
2.	Non performing interest receivables			
a.	Interest on loans	201,496	159,701	
b.	Other interests	-	-	
3.	Others	-	-	
IV. CONTINGENT LIABILITIES				
1.	Guarantees issued			
a.	Rupiah	20,625	26,215	
b.	Foreign currencies	856	781	
2.	Others			

CAPITAL ADEQUACY RATIO AS AT 31 DECEMBER 2019 AND 2018						
					(In Millions Rupiah)	
No.	CAPITAL COMPONENTS			INDIVIDUAL		
				31 Dec 2019	31 Dec 2018	
I.	Core Capital (Tier 1)			3,541,352	3,473,482	
1.	Common Equity Tier 1 (CET 1)			3,541,352	3,473,482	
1.1	Paid up capital (after deducted with treasury stock)			3,819,667	3,819,667	
1.2	Disclosed Reserve			183,497	147,615	
1.2.1	Additional factors			302,072	267,953	
1.2.1.1	Other comprehensive income			17,566	-	
1.2.1.1.1	Excess from translation of financial statements			-	-	
1.2.1.1.2	Potential gain from increasing fair value of available-for-sale financial assets			17,566	-	
1.2.1.1.3	Surplus balance from fixed asset revaluation			-	-	
1.2.1.2	Other disclosed reserves			284,506	267,953	
1.2.1.2.1	Agio			25,097	25,097	
1.2.1.2.2	General reserves			14,911	14,911	
1.2.1.2.3	Previous years profit			227,945	182,171	
1.2.1.2.4	Current year profit			16,553	45,774	
1.2.1.2.5	Funds for paid up capital			-	-	
1.2.1.2.6	Others			-	-	
1.2.2	Deduction factors			(118,575)	(120,338)	
1.2.2.1	Other comprehensive income			-	(5,311)	
1.2.2.1.1	Shortage from translation of financial statements			-	-	
1.2.2.1.2	Potential loss from decreasing fair value of available-for-sale financial assets			-	(5,311)	
1.2.2.2	Other disclosed reserves			(118,575)	(115,027)	
1.2.2.2.1	Disagio			-	-	
1.2.2.2.2	Previous years loss			-	-	
1.2.2.2.3	Current year loss			-	-	
1.2.2.2.4	Shortage of regulatory provision over allowance for impairment of productive assets			(117,539)	(113,990)	
1.2.2.2.5	Shortage of fair value adjustment from trading book financial instruments			-	-	
1.2.2.2.6	Required regulatory provision on non productive assets			(1,036)	(1,037)	
1.2.2.2.7	Others			-	-	
1.3	Non-controlling interest that can be taken into account			-	-	
1.4	Deduction factors of Common Equity Tier 1			(461,812)	(493,800)	
1.4.1	Deferred tax calculation			(106,097)	(122,453)	
1.4.2	Goodwill			(53,677)	(53,677)	
1.4.3	Other intangible assets			(302,038)	(317,670)	
1.4.4	Investment in shares as deduction factor			-	-	
1.4.5	Shortfall on the capital of insurance subsidiary			-	-	
1.4.6	Exposure of securitisation			-	-	
1.4.7	Other deduction factors of Common Equity Tier 1			-	-	
1.4.7.1	Fund placement at AT 1 and/or Tier 2 instrument at other banks			-	-	
1.4.7.2	Cross ownership at other entity due to ownership transfer by law or grant			-	-	
2.	Additional Tier 1 (AT 1)			-	-	
2.1	Eligible instrument for AT 1			-	-	
2.2	Agio/Disagio			-	-	
2.3	Deduction factors of AT 1			-	-	
2.3.1	Fund placement at AT 1 and/or Tier 2 instrument at other banks			-	-	
2.3.2	Cross ownership at other entity due to ownership transfer by law or grant			-	-	
II.	Supplementary capital (Tier 2)			153,619	151,451	
1.	Equity investment in form of shares or other eligible instrument for Tier 2			-	-	
2.	Agio/Disagio			-	-	
3.	General provision of productive assets (max 1.25% RWA credit risk)			153,619	151,451	
4.	Deduction factors of supplementary capital			-	-	
4.1	Sinking Fund			-	-	
4.2	Fund placement at Tier 2 instrument at other banks			-	-	
4.3	Cross ownership at other entity due to ownership transfer by law or grant			-	-	
TOTAL CAPITAL				3,694,971	3,624,933	
INFORMATION						
RISK WEIGHTED ASSETS (RWA)		31 Dec 2019	31 Dec 2018	INFORMATION		
				31 Dec 2019	31 Dec 2018	
RWA FOR CREDIT RISK		12,641,118	12,548,925	CET 1 Ratio (%)	22.95%	
RWA FOR MARKET RISK		41,942	31,018	Tier 1 Ratio (%)	22.95%	
RWA FOR OPERATIONAL RISK		2,745,375	2,748,900	Tier 2 Ratio (%)	1.00%	
TOTAL RISK WEIGHTED ASSETS (RWA)		15,428,435	15,328,843	CAR Ratio (%)	23.95%	
CAR BASED ON RISK PROFILE (%)		9.48%	9.48%	CET 1 FOR BUFFER (%)	14.47%	
ALLOCATED CAR BASED ON RISK PROFILE						
From CET 1 (%)		8.46%	8.49%	Buffer Percentage that Need to be Fulfilled by Bank (%)		
From AT 1 (%)		0.00%	0.00%	Capital Conservation Buffer (%)	0.00%	
From Tier 2 (%)		1.00%	0.99%	Countercyclical Buffer (%)	0.00%	
				Capital Surcharge for Systemic Bank (%)	0.00%	