

STATEMENTS OF FINANCIAL POSITION PT BANK COMMONWEALTH AS OF 31 DECEMBER 2019 (AUDITED)

ASSET	ACCOUNTS	(in millions Rupiał INDIVIDUAL 31 DECEMBER 2019
1. 2.	Cash Placement with Bank Indonesia	142,80 1.742.80
3.	Placement with bank indonesia Placement with other banks	2,169,96
4.	Spot and derivative receivables	2,109,50
5.	Securities	10,10
	a. Measured at fair value through profit and loss	109,23
	b. Available for sale	2,523,73
	c. Hold to maturity	
	d. Loans and receivables	-
6.	Securities sold under repurchase agreements (repo)	-
7.	Securities purchase under resale agreements (reverse repo)	-
8.	Acceptance receivables	-
9.	Loans	
	 a. Measured at fair value through profit and loss b. Available for sale 	-
	c. Hold to maturity	-
	d. Loans and receivables	14.244.03
10.	Sharia financing	14,244,05
11.	Investment in shares	-
12.	Allowance for impairment losses on financial assets -/-	
	a. Securities	-
	b. Loans	(248.35
	c. Others	(6
13.	Intangible assets	892.62
	Accumulated amortisation on intangible assets -/-	(485,75
14.	Fixed assets and equipments	626,15
	Accumulated depreciation on fixed assets and equipments -/-	(461,99
15.	Non productive assets	
	a. Abandoned properties	89
	b. Foreclosed assets	5,18
	c. Suspense accounts	
	d. Interbranch assets	
	 Conducting operational activities in Indonesia 	4
	ii. Conducting operational activities outside Indonesia	-
16.	Allowance for impairment losses on non financial assets -/-	(7
17.	Lease financing	-
18.	Deferred tax assets	54,93
19.	Other assets	506,16
OTAL	ASSETS	21,832,65
	ITIES AND EQUITY	
	LIABILITIES	
1.	Current accounts	1.713.84
2.	Saving accounts	6.165.38
3.	Time deposits	7.572.72
4.	Revenue sharing investment fund	
5.	Liabilities to Bank Indonesia	-
6.	Liabilities to other banks	1,468,17
7.	Spot and derivative liabilities	4.11
8.	Liabilities on securities sold under repurchase agreement (repo)	
9.	Acceptance liabilities	-
	Securities issued	-
10.	Loans received	
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STATEMENTS OF COMMITMENTS AND CONTINGENCIES PT BANK COMMONWEALTH AS OF 31 DECEMBER 2019 (AUDITED)

NO.	ACCOUNTS		(in millions Rupia INDIVIDUAL
			31 DECEMBER 2019
I.		MITMENT RECEIVABLES	T
	1.	Unused fund borrowings facilities	
		a. Ruplah	
		b. Foreign currencies	
		Outstanding spot and derivative purchase position	734,0
	3.	Others	
Ш.		MITMENT 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	25,6
		ii. Uncommitted	2,191,0
	2.	Unused loan facilities granted to other banks	
		a. Committed	
		i. Rupiah	
		ii. Foreign currencies	
		b. Uncommitted	
		i. Rupiah	
		ii. Foreign currencies	
	3.	Outstanding irrevocable L/C	
		a. Foreign L/C	
		b. Local L/C	
	4.	Outstanding spot and derivative sale position	584.8
	5.	Others	
III.	CON	TINGENT RECEIVABLES	
	1.	Guarantees received	
		a. Rupiah	
		b. Foreign currencies	
	2.	Non performing interest receivables	
		a. Interest on loans	201.4
		b. Other interests	
	3	Others	
IV.	CON	INGENT LIABILITIES	
	1.	Guarantees issued	
		a. Rupiah	20.
		b. Foreign currencies	
	2	Others	

	FOR PERIOD FROM 1 JANUARY TO 31 DECEMBER 2019 (AUDITED)	
	(AUDITED)	(in millions Rupiah
NO.	ACCOUNTS	INDIVIDUAL 31 DECEMBER 2019
	ATIONAL INCOME AND EXPENSES	
	erest Income and Expenses Interest Income	1,713,607
	a. Rupiah	1,646,698
	b. Foreign currencies	66,909
2.	Interest Expenses a. Ruolah	747,260
	b. Foreign currencies	11,255
	Net Interest Income (Expenses)	966,347
. Oth	er Operational Income and Expenses	
1.	Other Operational Income	591,07
	a. Increase in fair value of financial assets i. Securities	25,79
	i. Securities ii. Loans	- 18
	iii. Spot and derivatives	25,01
	iv. Other financial assets b. Decrease in fair value of financial liabilities	-
	c. Gain on sale of financial assets	104.50
	i. Securities	104,50
	ii. Loans iii. Other financial assets	-
	iii. Other financial assets d. Gain on spot and derivative transactions (realised)	64.46
	e. Dividend	-
	f. Gain on investment in shares under equity method	-
	g. Commisions/provisions/fees and administrations h. Recovery on allowance for impairment	357,771
	i. Other income	5,691
2.	Other Operational Expenses	1,557,059
	a. Decrease in fair value of financial assets i. Securities	582
	i. Loans	
	iii. Spot and derivatives	58
	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 snot and derivative transactions (realised)	- 32 615
	e. Impairment expense on financial assets	271,120
	i. Securities	-
	ii. Loans iii. Sharia financing	271,120
	iv. Other financial assets	
	f. Loss on operational risk	1,734
	g. Loss on investment in shares under equity method h. Commisions/provisions/fees and administrations	- 22.097
	i. Impairment expense on non financial assets	
	j. Personnel expenses	675,38
	k. Promotion expenses	16,56
	I. Other expenses Net Other Operational Income (Expenses)	536,962
	OPERATIONAL INCOME (EXPENSES)	365
ION 0	OPERATIONAL INCOME (EXPENSES)	
1.	Gain (loss) on sale of fixed assets and equipments	24,382
2.	Gain (loss) on foreign exchange currency translation	22,997
	Other non operating income (expenses) NON OPERATIONAL INCOME (EXPENSES)	30,710
	CURRENT YEAR PROFIT (LOSS) BEFORE TAX	31,075
	Income tax expenses	(14,522
	a. Estimated current year tax	-
	b. Deferred tax income (expenses)	(14,52)
	CURRENT YEAR PROFIT (LOSS) AFTER TAX	16,555
		10,55
	R COMPREHENSIVE INCOME	
1.	Accounts that will not be reclassified to profit or loss a. Gain on revaluation of fixed assets	
	b. Remeasurement of post employment benefit	(2,81)
	c. Other comprehensive income from association entity	- 1
	 d. Others e. Income tax related to accounts that will not be reclassified to profit or loss 	- 704
2.	Accounts that will be reclassified to profit or loss	/04
	 Adjustment arising from translation of financial statements in foreign currencies 	-
	b. Realised gain (losses) on available for sale marketable securities	30,50
	c. Effective portion of cash flow hedges d. Others	
	e. Income tax related to accounts that will be reclassified to profit or loss	(7,626
	OTHER CURRENT YEAR COMPREHENSIVE INCOME AFTER TAX	20,765
_	TOTAL CURRENT YEAR COMPREHENSIVE PROFIT (LOSS) AFTER TAX	37 315
	TO THE COMPENT TERM COMPRETENSIVE PROPIL (E033) APTER TAX	37,31