

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	
	<ul> <li>a. Measured at fair value through profit and loss</li> <li>b. Available for sale</li> </ul>	-
	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	
	<ol> <li>Conducting operational activities in Indonesia</li> </ol>	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	
10. 11.		-
10. 11. 12.	Margin deposits	
10. 11.	Margin deposits Interbranch liabilities	:
10. 11. 12.	Margin deposits Interbranch liabilities a. Conducting operational activities in Indonesia	-
10. 11. 12. 13.	Margin deposits Interbranch liabilities a. Conducting operational activities in Indonesia b. Conducting operational activities outside Indonesia	-
10. 11. 12. 13.	Margin deposits Interbranch liabilities a. Conducting operational activities in Indonesia b. Conducting operational activities outside Indonesia Deferred tax liabilities	
10. 11. 12. 13. 14. 15.	Margin deposits Interbranch liabilities a. Conducting operational activities in Indonesia b. Conducting operational activities outside Indonesia Deferred tax liabilities Other liabilities	- - - 771,78
10. 11. 12. 13.	Margin deposits Interbranch liabilities a. Conducting operational activities in Indonesia b. Conducting operational activities outside Indonesia Deferred tax liabilities Other liabilities Politi shaning investment fund	-
10. 11. 12. 13. 14. 15.	Margin deposits Interbranch liabilities a. Conducting operational activities in Indonesia b. Conducting operational activities outside Indonesia Deferred tax liabilities Other liabilities	-
10. 11. 12. 13. 14. 15.	Margin deposits interknanch labilities a. Conducting operational activities in Indonesia b. Conducting operational activities outside Indonesia Deferred taxialisatilities Other failaities Politishaning investment fund TOTAL LUABILITIES	-
10. 11. 12. 13. 14. 15. 16.	Margin decoits interfvanch liabilities a. Conducting operational activities in Indonesia befored tax liabilities Deferred tax liabilities Other liabilities Profit sharing investment fund TOTAL LIABILITIES EDUITY	-
10. 11. 12. 13. 14. 15.	Margin depotits Interfranch liabilities a. Conducting operational activities in Indonesia b. Conducting operational activities outside Indonesia Deferred fax liabilities Orient liabilities Profit sharing trivestment fund TOTAL LUBARITES SOUTY Paid up capital	- 17,696,03
10. 11. 12. 13. 14. 15. 16.	Margin depoints Interfranch Itabilities a. Conducting operational activities in Indonesia b. Conducting operational activities outside Indonesia Deferred tax liabilities Other liabilities Profit shaning Investment fund TOTAL LUBARTIES EQUITY Paid us capital A. Authorised capital	- 17,696,03 13,000,00
10. 11. 12. 13. 14. 15. 16.	Margin depots Interfranch Itabilities a. Conducting operational activities in Indonesia b. Conducting operational activities outside Indonesia Deferred faulties Order Haalities Profit: Auhangt Investment fund TOTAL LUBARITES EQUITY Pad up capital a. Authorosed capital b. Ungaid capital -/-	- - - - - - - - - - - - - - - - - - -
10. 11. 12. 13. 14. 15. 16.	Margin depoints Interfvanch Itabilities a. Conducting operational activities in Indonesia b. Conducting operational activities outside Indonesia Deferred tax liabilities Other liabilities Profit sharing Investment fund TOTAL LABRUTES EQUITY Paid ou contral a. Authorised capital b. Unpaid capital C. Tressury stock -/-	- 17,696,03 13,000,00
10. 11. 12. 13. 14. 15. 16.	Margin depots Interfranch liabilities a. Conducting operational activities in Indonesia b. Conducting operational activities outside Indonesia Deferred fax liabilities Other liabilities Other liabilities Other liabilities COUNT INTERCOMPARY  FORAL UNARTICE EQUITY FORAL UNARTICE EQUITY COUNTS EQUITY EQU	- 17,696,03 13,000,00 (9,180,33
10. 11. 12. 13. 14. 15. 16.	Margin depoints Interfanach Itabilities a. Conducting operational activities in Indonesia b. Conducting operational activities outside Indonesia Deferred tax liabilities Other liabilities Profit sharing Investment fund TOTAL LABRUTES EQUITY Paid ou copital A. Authorised capital C. Tressury stock -/- Additional paid ou capital A. Advo	- 17,696,03 13,000,00 (9,180,33
10. 11. 12. 13. 14. 15. 16.	Margin depots Interfranch liabilities a. Conducting operational activities in Indonesia b. Conducting operational activities outside Indonesia Deferred fax liabilities Other liabilities Other liabilities Other liabilities COUNT INTERCOMPARY  FORAL UNARTICE EQUITY FORAL UNARTICE EQUITY COUNTS EQUITY EQU	- 17,696,03 13,000,00 (9,180,33
10. 11. 12. 13. 14. 15. 16.	Margin depoits Interfranch liabilities a. Conducting operational activities in Indonesia b. Conducting operational activities outside Indonesia Deferred fax liabilities Other liabilities Other liabilities Other liabilities Other liabilities ESUITY	- 17,696,03 13,000,00
10. 11. 12. 13. 14. 15. 16.	Margin depoints Interfranch liabilities a. Conducting operational activities in Indonesia b. Conducting operational activities outside Indonesia Deferred tax liabilities TOTAL UABLITIES TOTAL UABLITIES EQUITY Paid us catalal a. Authorised catalal b. Unadic catalal c. Creasing stock -/ c. Creasing ubox catala Action b. Disaido -/ b. Disaido -/- C. Donated catalal b. Disaido -/-	- 17,696,03 13,000,00 (9,180,33
10. 11. 12. 13. 14. 15. 16.	Margin depoits Interfranch liabilities a. Conducting operational activities outside Indonesia b. Conducting operational activities outside Indonesia Deferred tax liabilities Orden liabilities Orden liabilities Orden liabilities COUNT	- 17,696,03 13,000,00 (9,180,33
10. 11. 12. 13. 14. 15. 16. 17.	Margin decoits Interfance In labilities a. Conducting operational activities in Indonesia b. Conducting operational activities outside Indonesia Deferred tax labilities Orbot Industries Drott Auditaties COUNT Paid our catalat a. Authorized catalat a. Authorized catalat b. Disadicatalat -/- C. Tressury stock -/- Additional gala our cagatal b. Disadic -/- C. Donated Catalat b. Disadic -/- C. Donated catalat b. Disadic -/- C. Donated catalat b. Disadicatalat b. Disadicatat b. Disadicatat b. Disadicatalat b. Disadi	- 17,696,03 13,000,00 (9,180,33
10. 11. 12. 13. 14. 15. 16. 17.	Margin depots Interhanch liabilities a. Conducting operational activities outside Indonesia b. Conducting operational activities outside Indonesia Deferred tax liabilities dherr liabilities Profit sharing investment fund <b>TOTAL LIABILITIES</b> <b>COUTY</b> Paid un cancela diatal a. Automoted control a. Automoted control c. Timesury stock -/- c. Timesury stock -/- c. Timesury stock -/- c. Constact control a. Automoted control d. Funds for and un capital a. Automoted control d. Funds for and un capital a. Automoted control d. Funds for and un capital a. Automoted control d. Funds for and un capital e. Others (Direc comprehensive income	- 17,696,03 13,000,00 (9,180,33
10. 11. 12. 13. 14. 15. 16. 17.	Margin deposits Interfance In liabilities a. Conducting operational activities outside Indonesia b. Edered tax liabilities Conducting operational activities outside Indonesia Deferred tax liabilities Conducting operational activities outside Indonesia Deferred tax liabilities CONDUCT LuberRET SOUTY Paid us capital A. Authorised rational A. Au	17,696,03 13,000,00 (9,160,3) - - - - - - - - - - - - - - - - - - -
10. 11. 12. 13. 14. 15. 16. 17.	Margin deposits Interfance In labilities a. Conducting operational activities outside Indonesia b. Conducting operational activities outside Indonesia Deferred tax labilities Deferred tax labilities TOTAL UNABUTIES EQUITY Paid us catalia a. Authorises Dunad catalia b. Diada datalia b. Diada batalia b. Diada bat	17,696,03 13,000,00 (9,160,3) - - - - - - - - - - - - - - - - - - -
10. 11. 12. 13. 14. 15. 16. 17. 18.	Margin deoxits Intertranch liabilities a. Conducting operational activities in Indonesia b. Conducting operational activities outside Indonesia Deferred at liabilities Orber liabilities Profit: Auhanist investment fund TORAL LUBARITES EQUITY Pad up capital a. Authores capital a. Authores capital a. Authores capital a. Authores capital a. Ageo b. Disagio -1. c. Treasury stock, -1. Additional padiu up capital a. Ageo b. Disagio -1. c. Domated capital d. Ons d. Disagio -1. c. Domated capital d. Ons d. Disagio -1. c. Domated capital d. Ons d. Disagio -1. b. Disagio -1. c. Domated capital d. Ons d. Disagio -1. b. Disag	17,696,03 13,000,00 (9,160,3) - - - - - - - - - - - - - - - - - - -
10. 11. 12. 13. 14. 15. 16. 17. 18.	Margin deposits Interfance In labilities a. Conducting operational activities outside Indonesia b. Conducting operational activities outside Indonesia Deferred tax labilities Deferred tax labilities TOTAL UNABUTIES EQUITY Paid us catalia a. Authorises Dunad catalia b. Diada datalia c. Constate Catalia b. Diada datalia b. Diada datalia b. Diada datalia c. Constate Catalia c. Constate	17,696,03 13,000,00 (9,160,3) - - - - - - - - - - - - - - - - - - -
10. 11. 12. 13. 14. 15. 16. 17. 18.	Margin depots Interfranch Itabilities a. Conducting operational activities outside Indonesia b. Conducting operational activities outside Indonesia Deferred fax Itabilities Other liabilities Other liabilities Other liabilities COUNTY Padd up capital A. Autorised capital A. Autorised capital A. Autorised capital A. Age D. Disage of- C. Dressey stock -/- C. Tressey stock -/- C. Donated capital A. Age D. Disage of-	
10. 11. 12. 13. 14. 15. 16. 17.	Margin depoints Interfance In liabilities a. Conducting operational activities outside Indonesia Deferred tax liabilities Operating tax liabilities Operating tax liabilities Operating tax liabilities Operating tax liabilities Deferred tax liabilities Defere	
10. 11. 12. 13. 14. 15. 16. 17. 18. 19.	Margin depots Interfanch Itabilities a. Conducting operational activities outside Indonesia b. Conducting operational activities outside Indonesia Deferred fax liabilities Order Habilities Order Habilities TOTAL LUBARTER EQUITY Pad up capital a. Authorised cabital b. Ungadi capital a. Authorised cabital b. Ungadi capital a. Authorised cabital c. Tressury stock -/ c. Tressury stock -/ c. Tressury stock -/ b. Ungadi capital a. Authorised cabital c. Disago -/ c. Donated capital b. Disago -/ c. Donated capital b. Disago -/ b. Ungadi capital b. Disago -/ b. Ungadi capital b. Ungadi capital c. Effective portion of cash flow hedges c. Uffective portion of joset nolywent benefit	
10. 11. 12. 13. 14. 15. 16. 17. 18. 19.	Margin decoits Interfaranch liabilities a. Conducting operational activities outside Indonesia b. Conducting operational activities outside Indonesia Deferred tax liabilities Order Liabilities Order Liabilities <b>CONTAC LUBARTICS</b> <b>SOUTY</b> <b>Paid out</b> capital a. Authorised capital a. Authorised capital d. Funds for paid up capital for paid paid for paid up capital d. Funds for paid up capital for paid paid for paid up capital for paid paid for paid to paid for pai	
10. 11. 12. 13. 14. 15. 16. 17. 18. 19. 20.	Margin depots Interfranch Italities a. Conducting operational activities outside Indonesia b. Conducting operational activities outside Indonesia Deferred fax liabilities Other liabilities Oth	
10. 11. 12. 13. 14. 15. 16. 17. 18. 19. 20. 21.	Margin decoits Interfaranch liabilities a. Conducting operational activities outside Indonesia b. Conducting operational activities outside Indonesia Deferred tax liabilities Order Liabilities Order Liabilities <b>CONTAC LUBARTICS</b> <b>SOUTY</b> <b>Paid out</b> capital a. Authorised capital a. Authorised capital d. Funds for paid up capital for paid paid for paid up capital d. Funds for paid up capital for paid paid for paid up capital for paid paid for paid to paid for pai	
10. 11. 12. 13. 14. 15. 16. 17. 18. 19. 20. 21. 22.	Margin depoints Interfance In labilities a. Conducting operational activities outside Indonesia b. Conducting operational activities outside Indonesia Deferred tax labilities Deferred tax labilities TOTAL UNBAUTIES CONTROL	
10. 11. 12. 13. 14. 15. 16. 17. 18. 19. 20. 21. 22.	Margin desoits Interfranch Itabilities a. Conducting operational activities ou tside Indonesia Deferred tax labilities Order Habilities Order Habilities Order Habilities TOTAL Luber.TES SOUTY Mail du capital a. Authorised capital a. Authorised capital a. Authorised capital du capital a. Authorised capital du capital a. Authorised capital du capital b. Disabid - 1 Disabid -	17,696,03 13,000,00 (9,160,33 - - - - - - - - - - - - - - - - - -
10. 11. 12. 13. 14. 15. 16. 17. 18. 19. 20. 21. 22.	Margin depoints Interfance In labilities a. Conducting operational activities outside Indonesia b. Conducting operational activities outside Indonesia b. Conducting operational activities outside Indonesia before the availabilities TOTAL MARUTES EQUITY Paid our catala a. Autoriset catala b. Disaid our catala b. Disaid our catala b. Disaid our catala b. Disaid our catala c. Constate Catala b. Disaid or catala c. Constate Catala c. Constate Catala b. Disaid or catala c. Constate Catala	17,696,03 13,000,00 (9,160,33 - - - - - - - - - - - - - - - - - -
10. 11. 12. 13. 14. 15. 16. 17. 18. 19.	Margin decoits Interfaranch Itabilities a. Conducting operational activities ou tside Indonesia b. Conducting operational activities ou tside Indonesia Deferred tax labilities Orien Itabilities Profit duranti timestment fund TORAL UNBARTER B. UDART B. UDART B. UDART A. Authorised capital a. Authorised capital a. Authorised capital a. Authorised capital a. Authorised capital a. Authorised capital b. UDART C. Tressury stock -/ c. Tressury stock -/ c. Tressury stock -/ b. Datadé capital b. Datadé capital a. Authorised capital b. Datadé capital c. Diffectiones c. Effective portion of capit flow hedges d. Glion on revaluation of financial statements in foreign currencies b. Unrealled gains (bisses) on available for sale marketable securities c. Effective portion of capit flow hedges d. Glion on revaluation of financial statements b. Others comprehensive income from association entity ( J. Breneaurement of obset marketables income b. Others Difference arising from supart argonation Difference arising from restructuring value of entities under common control Difference arising from restructuring value of entities under common control Difference arising from restructuring value of entities under common control Difference arising from restructuring value of entities under common control Difference arising from restructuring value of entities under common control Difference arising from restructuring value of entities under common control Difference arising from restructuring value of entities under common control Difference arising from restructuring value of entities under common control Difference arising from restructuring value of entities under com	- 17,696,03 13,000,00 (9,180,33
10. 11. 12. 13. 14. 15. 16. 17. 18. 19. 20. 21. 22. 23.	Margin deposits Interfance hisabilities a. Conducting operational activities outside indonesia b. Conducting operational activities outside indonesia b. Conducting operational activities outside indonesia b. Conducting operational activities outside indonesia Deferred tax labalities TOTAL UNAUTIES TOTAL UNAUTIES TOTAL UNAUTIES TOTAL UNAUTIES COUNTY Paid us catalia a. Authorized catalia b. Disadi du capital b. Disadi du capital b. Disadi du capital b. Disadi du capital b. Disadi operation b. Disadi ope	17,696,03 13,000,00 (9,160,33 - - - - - - - - - - - - - - - - - -
10. 11. 12. 13. 14. 15. 16. 17. 18. 19. 20. 21. 22. 23.	Margin deoxits Intertranch liabilities a. Conducting operational activities ou tside Indonesia b. Conducting operational activities ou tside Indonesia Deferred tax liabilities Other liabilities (Defer liabilities <b>CONTEX LUBARTES</b> <b>EQUITY</b> <b>Paid up</b> capital a. Authorised capital b. Ungaid capital a. Authorised capital d. Conside capital d. Conside capital d. Conside capital d. Authorised capital d. Authorised capital d. Conside capital d. Justice C. Disako -1 C. Consults of capital d. Justice d. Longel capital d. Justice d. Longel capital d. Justice d. Longel capital d. Justice d. Longel capital d. Long	37,696,03 33,000 (8,180,33 - - - - - - - - - - - - - - - - - -

## 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
	<ul> <li>d. Others</li> <li>e. Income tax related to accounts that will not be reclassified to profit or loss</li> </ul>	- 704
2.	Accounts that will be reclassified to profit or loss	/04
	<ol> <li>Adjustment arising from translation of financial statements in foreign currencies</li> </ol>	-
	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