STATEMENTS

Commonwealth Bank

	w.commbank.co.id STATEMENTS OF FINANCIAL PO			STATEMENTS OF PROFIT OR LOSS AND OTHER CO		
۱۵	AS AT 30 JUNE 2020 AND 31 DECEM	/IBER 2019 (In Millio		FOR PERIOD FROM 1 JANUARY TO 30 JUN No. ACCOUNTS	(In Million	ns Rup VAL
o. SS	ACCOUNTS EETS Cash	30 Jun 2020 159,906	31 Dec 2019 142,804	OPERATIONAL INCOME AND EXPENSES A. Interest Income and Expenses	30 Jun 2020	30 Jur
2. 3. 4.	Placement with Bank Indonesia Placement with other banks Spot and derivative receivables	1,646,364 2,263,769 2,122	1,742,804 2,169,965 10,230	1. Interest income a. Rupiah b. Foreign currencies	796,613 774,148 22,465	86 82 3
5.	Securities a. Measured at fair value through profit or loss b. Measured at fair value through other comprehensive income	99,760 2,741,889	109,239 2,523,738	2. Interest expenses a. Rupiah b. Foreign currencies	333,314 328,987 4,327	37
6. 7. 3.	Measured at amortised cost Securities sold under repurchase agreements (repo) Securities purchased under resale agreements (reverse repo) Acceptance receivables	774,153	-	Net interest income (expenses) B. Other Operational Income and Expenses	463,299	48
).).	Loans a. Measured at fair value through profit or loss b. Measured at fair value through other comprehensive income	-	-	Other Operational Income a. Increase in fair value of financial assets i. Securities	294,951 4,582 606	32
0. 1.	c. Measured at amortised cost Sharia financing Investment in shares	12,993,418 - -	14,244,035 - 64	ii. Loans iii. Spot and derivatives iv. Other financial assets	3,976	2
2.	Allowance for impairment losses on financial assets -/- a. Securities b. Loans	(439,542)	(248,352)	b. Decrease in fair value of financial liabilities c. Gain on sale of financial assets i. Securities	111,768 111,768	3
3.	c. Others Intangible assets Accumulated amortisation on intangible assets -/-	(113) 939,931 (522,549)	(64) 892,629 (485,751)	ii. Loans iii. Other financial assets	-	
4. 5.	Fixed assets and equipments Accumulated depreciation on fixed assets and equipments -/- Non productive assets	806,788 (503,973)	626,151 (461,999)	d. Gain on spot and derivative transactions (realised) e. Dividend f. Gain on investment in shares under equity method q. Commissions/provisions/fees and administrations	47,035	3
	Abandoned properties Foreclosed assets Suspense accounts	899 11,587	899 5,187	g. Commissionisprovisionisnees and administrations h. Recovery on allowance for impairment i. Other income	127,906 537 3,123	19
6.	d. Interbranch assets i. Conducting operational activities in Indonesia ii. Conducting operational activities outside Indonesia Allowance for impairment losses on non financial assets -/-	98 - (72)	49 - (72)	Other Operational Expenses Decrease in fair value of financial assets Securities	830,154 18,264 529	82
7. 8. 9.	Lease financing Deferred tax assets Other assets	142,893 592,613	54,934 506,168	ii. Loans iii. Spot and derivatives iv. Other financial assets	17,735	
OT	AL ASSETS BILITIES AND EQUITY	21,709,941	21,832,658	b. Increase in fair value of financial liabilities c. Loss on sale of financial assets j. Securities	-	
	LIABILITIES Current accounts	1,358,411	1,713,845	ii. Loans iii. Other financial assets d. Loss on spot and derivative transactions (realised)	18,744	2
).).	Saving accounts Time deposits Revenue sharing investment fund	6,304,858 7,336,748	6,165,385 7,572,724	e. Impairment expense on financial assets i. Securities ii. Loans	170,046 170,046	15
i.	Liabilities to Bank Indonesia Liabilities to other banks Spot and derivative liabilities	1,032,783 9,769	1,468,171 4,119	iii. Sharia financing iv. Other financial assets f. Loss on operational risk	- 259	
3. 9. 0. 1.	Liabilities on securities sold under repurchase agreements (repo) Acceptance liabilities Securities Issued Loans received	-	-	g. Loss on operational hisk g. Loss on investment in shares under equity method h. Commissions/provisions/fees and administrations i. Impairment expense on non financial assets	8,893 2,743	1
2.	Margin deposits Interbranch liabilities a. Conducting operational activities in Indonesia	-	-	j. Personnel expenses k. Promotion expenses l. Other expenses	322,605 6,702 281,898	35 27
4. 5.	b. Conducting operational activities outside Indonesia Deferred tax liabilities Other liabilities	1,816,238	771,789	Net Other Operational Income (Expenses) OPERATIONAL INCOME (EXPENSES)	(535,203) (71,904)	(50
6.	Profit sharing investment fund TOTAL LIABILITIES	17,858,807	17,696,033	NON OPERATIONAL INCOME (EXPENSES) 1. Gain (loss) on sale of fixed assets and equipments	(2,686)	2
7.	EQUITY Paid up capital a. Authorised capital	12 000 000	13 000 000	Gain (loss) on foreign exchange currency translation Other non operating income (expenses)	26,888 (9,759)	1
8.	Authorised capital Unpaid capital Teasury stock Additional paid up capital	13,000,000 (9,180,333)	13,000,000 (9,180,333)	NON OPERATIONAL INCOME (EXPENSES) CURRENT YEAR PROFIT (LOSS) BEFORE TAX Income tax expenses	14,443 (57,461) 7,847	1
٥.	a. Agio b. Disagio -/- c. Donated capital	25,097 - -	25,097	a. Estimated current year tax b. Deferred tax income (expenses)	7,847	
9.	d. Funds for paid up capital e. Others Other comprehensive income	-	- - -	CURRENT YEAR PROFIT (LOSS) AFTER TAX OTHER COMPREHENSIVE INCOME 1. Accounts that will not be reclassified to profit or loss.	(49,614)	
	a. Adjustment arising from translation of financial statements in foreign currencies b. Unrealized gains (losses) on financial assets measured at fair	-	-	Accounts that will not be reclassified to profit or loss a. Gain on revaluation of fixed assets b. Remeasurement of post employment benefit Other comprehensive income from		
	value through other comprehensive income c. Effective portion of cash flow hedges d. Gain on revaluation of fixed assets	16,906 - -	23,422	c. Other comprehensive income from association entity d. Others e. leading to related to accounts that will not be reclassified.		
	e. Other comprehensive income from association entity f. Remeasurement of post employment benefit g. Income tax related to other comprehensive income b. Others	19,848 (8,086)	19,848 (10,818)	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	-	
0. 1.	h. Others Difference arising from quasi reorganisation Difference arising from restructuring value of entities	47	-	a. Adjustment arising from translation of financial statements in foreign currencies b. Realised gains (losses) on financial assets measured	-	
2.	under common control Other equity Reserves a. General reserves	14,911	14,911	at fair value through other comprehensive income c. Effective portion of cash flow hedges d. Others	(6,516) - -	3
4.	a. General reserves b. Appropriated reserves Retained earnings a. Previous years	14,911 - 12,358	14,911 - 227,945	Income tax related to accounts that will be reclassified to profit or loss	1,434	(
	a. Previous years b. Current year TOTAL ATTRIBUTABLE EQUITY TO OWNER	(49,614) 3,851,134	16,553 4,136,625	CURRENT YEAR OTHER COMPREHENSIVE INCOME (EXPENSES) AFTER TAX TOTAL CURRENT YEAR COMPREHENSIVE	(5,082)	2
5.	Non-controlling interest TOTAL EQUITY	3,851,134	4,136,625	PROFIT (LOSS) AFTER TAX Attributable current year profit (loss)	(54,696)	3
TC	AL LIABILITIES AND EQUITY	21,709,941	21,832,658	after tax to : OWNER NON-CONTROLLING INTEREST	(49,614)	
	STATEMENTS OF COMMITMENTS AND (AS AT 30 JUNE 2020 AND 31 DECEN	/IBER 2019 (In Millio	ons Rupiah)	TOTAL CURRENT YEAR PROFIT (LOSS) AFTER TAX Attributable current year comprehensive profit (loss)	(49,614)	
0.	ACCOUNTS COMMITMENT RECEIVABLES	30 Jun 2020	31 Dec 2019	after tax to: OWNER NON-CONTROLLING INTEREST	(54,696)	3
	Unused fund borrowings facilities a. Rupiah	-	-	TOTAL CURRENT YEAR COMPREHENSIVE PROFIT (LOSS) AFTER TAX TRANSFER OF PROFIT (LOSS) TO HEAD OFFICE	(54,696)	3
	b. Foreign currencies Outstanding spot and derivative purchase position Others	680,787	734,069	DIVIDEND NET EARNING PER SHARE	-	
l.	Unused loan facilities granted to non bank debtors SOE (BUMN)			FINANCIAL RATIOS AS AT 30 JUNE 2020 AND 201	9	
	i. Committed - Rupiah - Foreign currencies		- -	No. RATIO Performance Ratio	30 Jun 2020	(Ir 30 Jun
	ii. Uncommitted - Rupiah - Foreign currencies - Others		-	Capital adequacy ratio Non performing productive assets and non performing non productive assets to total productive assets and non productive assets.	23.36% 3.41%	23
	b. Others i. Committed ii. Uncommitted 2. Unused loan facilities granted to other banks.	34,756 2,222,230	25,614 2,191,097	Non performing productive assets to total productive assets Allowance for impairment losses (CKPN) of financial assets to productive assets	3.81% 2.33%	2
	Unused loan facilities granted to other banks Committed Rupiah Foreign currencies		-	5. Gross NPL 6. Net NPL 7. Return on Asset (ROA)	5.53% 3.30% -0.51%	2
	ii. Foreign currencies b. Uncommitted i. Rupiah ii. Foreign currencies	2,000	10	Return on Equity (ROE) Net Interest Margin (NIM) Operational expenses to operational income (BOPO)	-3.03% 4.48% 106.59%	101
	ii. Foreign currencies Outstanding irrevocable L/C a. Foreign L/C b. Local L/C	-	- -	Loan to Deposit Ratio (LDR) Net Stable Funding Ratio (NSFR) a. NSFR individual b. NSFR consolidation	86.57% 126.61%	90
	b. Local L/C 4. Outstanding spot and derivative sale position	659,686	584,833	13. Liquidity Coverage Ratio (LCR) a. LCR individual		
	5. Others	-		b. LCR consolidation	299.65%	490
I.				D. LUK consolication 14. Leverage Ratio (LR) a. LR individual b. LR consolidation	299.65% 15.39%	49
l.	5. Others CONTINGENT RECEIVABLES 1. Guarantees received	127,020	201,496	Leverage Ratio (LR) LR individual LR consolidation Compliance 1. a. Percentage of incompliance of Legal Lending Limit	15.39%	
	5. Others CONTINGENT RECEIVABLES 1. Guarantees received a. Rupiah b. Foreign currencies 2. Non performing interest receivables a. Interest on loans b. Other interests 3. Others	127,020	- - 201,496 - -	Leverage Ratio (LR) LR Individual LR consolidation Compliance 1. a. Percentage of incompliance of Legal Lending Limit i. Related parties ii. Non related parties b. Percentage of overlimit of Legal Lending Limit	0.00% 0.00%	
	5. Others CONTINGENT RECEIVABLES 1. Guarantees received a. Rupiah b. Foreign currencies 2. Non performing interest receivables a. Interest to loans b. Other interests 3. Others CONTINGENT LIABILITIES 1. Guarantees issued a. Rupiah	127,020	20,625	Leverage Ratio (LR) a. LR individual b. LR consolidation Compliance a. Percentage of incompliance of Legal Lending Limit i. Related parties ii. Non related parties	15.39%	
	5. Others CONTINGENT RECEIVABLES 1. Guarantees received a. Rupiah b. Foreign currencies 2. Non performing interest receivables a. Interest on loans b. Other interests 3. Others CONTINGENT LIABILITIES 1. Guarantees issued	-	-	Leverage Ratio (LR) a. IR individual b. LR consolidation Compliance i. Related parties ii. Non related parties b. Percentage of overlimit of Legal Lending Limit i. Related parties b. Percentage of overlimit of Legal Lending Limit i. Related parties iii. Non related parties iii. Non related parties	0.00% 0.00% 0.00% 0.00%	
	5. Others CONTINGENT RECEIVABLES 1. Guarantees received a. Rupiah b. Foreign currencies 2. Non performing interest receivables a. Interest on loans b. Other interests 3. Others CONTINGENT LIABILITIES 1. Guarantees issued a. Rupiah b. Foreign currencies	3,950 - -	20,625 856 -	Leverage Ratio (LR) a. LR individual b. LR consolidation Compliance 1. a. Percentage of incompliance of Legal Lending Limit i. Related parties ii. Non related parties b. Percentage of overlimit of Legal Lending Limit i. Related parties ii. Non related parties iii. Non related parties iii. Non related parties 2. Minimum reserve requirement a. Primary minimum reserve requirement - rupiah b. Minimum reserve requirement - foreign currency	0.00% 0.00% 0.00% 0.00% 0.00% 4.01% 0.36%	
0.	5. Others CONTINGENT RECEIVABLES 1. Guarantees received a. Rupiah b. Foreign currencies 2. Non performing interest receivables a. Interest to loans b. Other interests 3. Others CONTINGENT LIABILITIES 1. Guarantees issued a. Rupiah b. Foreign currencies 2. Others	3,950 	20,625 856 -	Leverage Ratio (LR) a. LR individual b. LR consolidation Compliance 1. a. Percentage of incompliance of Legal Lending Limit i. Related parties ii. Non related parties b. Percentage of overlimit of Legal Lending Limit i. Related parties ii. Non related parties iii. Non related parties iiii. Non related parties iiii. Non related parties iiiiiiiiiiiiiiiiiiiiiiiiiiiiiiii	15.39% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 1.01% 0.36% (In Million INDIVIE 30 Jun 2020	ns Rup DUAL 30 Jun
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0.	5. Others CONTINGENT RECEIVABLES 1. Guarantees received a. Rupiah b. Foreign currencies 2. Non performing interest receivables a. Interest on loans b. Other interests 3. Others CONTINGENT LIABILITIES 1. Guarantees issued a. Rupiah b. Foreign currencies 2. Others Core Capital (Tier 1) 1. Common Equity Tier 1 (CET 1) 1.1 Paid up capital (after deducted with treasury stock) 1.2 Disclosed Reserve 1.2 1. Additional factors 1.2.1.1 Other comprehensive income 1.2.1.1.1 Excess from translation of finan	3,950 CAPITAL	20,625 856 - APITAL ADE AT 30 JUNE	Leverage Ratio (LR) a. R individual b. LR consolidation Compliance 1. a. Percentage of incompliance of Legal Lending Limit i. Related parties ii. Non related parties b. Percentage of overlimit of Legal Lending Limit i. Related parties ii. Non related parties iii. Overlimit of Legal Lending Limit iii. Related parties iii. Overlimit of Legal Lending Limit iii. Overlated parties iii. Overlimit of Legal Lending Limit iii. Overlimit of Legal Lending Legal Lending Limit iiiii. Overlimit of Legal Lending Limit iii. Overlimit of Legal	15.39% 0.00% 0.00% 0.00% 0.00% 4.01% 0.36% (In Millior INDIVIE 30 Jun 2020 3,274,244 3,819,667 14,852 65,553 13,187	(((((((((((((((((((
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0.	5. Others CONTINGENT RECEIVABLES 1. Guarantees received a. Rupiah b. Foreign currencies 2. Non performing interest receivables a. Interest on loans b. Other interests 3. Others CONTINGENT LIABILITIES 1. Guarantees issued a. Rupiah b. Foreign currencies 2. Others 2. Others 1. Common Equity Tier 1 (CET 1) 1.1 Paid up capital (after deducted with treasury stock) 1.2 Disclosed Reserve 1.2.1 Additional factors 1.2.1.1 Other comprehensive income 1.2.1.1.2 Potential gain from increasing fi 1.2.1.1.3 Surplus balance from fixed ass 1.2.1.2 Other disclosed reserves 1.2.1.2 Additional factors 1.2.1.2 General reserves 1.2.1.2 General reserves 1.2.1.2 Qeneral reserves 1.2.1.2 General reserves 1.2.1.2 Comprehensive income 1.2.1.2 Other comprehensive income 1.2.1.2 Detential loss from decreasing fi 1.2.2.2 Detential loss from decreasing fi 1.2.2.2 Detential loss from decreasing fi 1.2.2.2 Detential loss from decreasing fi	3,950 CAPITAL CAPITAL cicial statements air value financial at trevaluation	20,625 856 	Leverage Ratio (LR) a. R individual b. LR consolidation Compliance 1. a. Percentage of incompliance of Legal Lending Limit i. Related parties ii. Non related parties b. Percentage of overlimit of Legal Lending Limit i. Related parties ii. Non related parties iii. Overlimit of Legal Lending Limit iii. Related parties iii. Overlimit of Legal Lending Limit iii. Overlated parties iii. Overlimit of Legal Lending Limit iii. Overlimit of Legal Lending Legal Lending Limit iiiii. Overlimit of Legal Lending Limit iii. Overlimit of Legal	0.00% 0.00% 0.00% 0.00% 0.00% 4.01% 0.36% (In Millior INDIVIE 30 Jun 2020 3,274,244 3,274,244 3,274,244 3,185,667 13,187 13,187 13,187 13,187 12,358 14,911 12,358	ns Rup DUAL 30 Jun 3,500 3,500 11 11 27 22 (13
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Justice in the properties of the properties o	3,950 CAPITAL CAPIT	20,625 856 20,625 856 20,625 856 20,625 856 20,625 856 20,625 20,625 20,625 20,625 20,625 20,625 20,625 20,625 20,625 20,625 20,625 20,625 20,625 20,625 20,625 20,625 20,625 20,625 20,625 20,625 20,625 20,625 20,625 20,625 20,625 20,625 20,625 20,625 20,625 20,625 20,625 20,625 20,625 20,625 20,625 20,625 20,625 20,625 20,625 20,625 20,625 20,625 20,625 20,625 20,625 20,625 20,625 20,625 20,625 20,625 20,625 20,625 20,625 20,625 20,625 20,625 20,625 20,625 20,625 20,625 20,625 20,625 20,625 20,625 20,625 20,625 20,625 20,625 20,625 20,625 20,625 20,625 20,625 20,625 20,625 20,625 20,625 20,625 20,625 20,625 20,625 20,625 20,625 20,625 20,625 20,625 20,625 20,625 20,625 20,625 20,625 20,625 20,625 20,625 20,625 20,625 20,625 20,625 20,625 20,625 20,625 20,625 20,625 20,625 20,625 20,625 20,625 20,625 20,625 20,625 20,625 20,625 20,625 20,625 20,625 20,625 20,625 20,625 20,625 20,625 20,625 20,625 20,625 20,625 20,625 20,625 20,625 20,625 20,625 20,625 20,625 20,625 20,625 20,625 20,625 20,625 20,625 20,625 20,625 20,625 20,625 20,625 20,625 20,625 20,625 20,625 20,625 20,625 20,625 20,625 20,625 20,625 20,625 20,625 20,625 20,625 20,625 20,625 20,625 20,625 20,625 20,625 20,625 20,625 20,625 20,625 20,625 20,625 20,625 20,625 20,625 20,625 20,625 20,625 20,625 20,625 20,625 20,625 20,625 20,625 20,625 20,625 20,625 20,625 20,625 20,625 20,625 20,625 20,625 20,625 20,625 20,625 20,625 20,625 20,625 20,625 20,625 20,625 20,625 20,625 20,625 20,625 20,625 20,625 20,625 20,625 20,625 20,625 20,625 20,625 20,625 20,625 20,625 20,625 20,625 20,625 20,625 20,625 20,625 20,625 20,625 20,625 20,625 20,625 20,625 20,625 20,625 20,625 20,625 20,625 20,625 20,625 20,625 20,625 20,625 20,625 20,625 20,625 20,625 20,625 20,625 20,625 20,625 20,625 20,625 20,625 20,625 20,625 20,625 20,625 20,625 20,625 20,625 20,625 20,625 20,625 20,625 20,625 20,625 20,625 20,625 20,625 20,625 20,625 20,625 20,625 20,625 20,625 20,625 20,625 20,625 20,625 20,625 20,625 20,625 20,625 20,625 20,625 20,625 20,625 20,625 20,625 20,625 20,625 20,	14. Leverage Ratio (LR) a. IR individual b. LR consolidation Compliance 1. a. Percentage of incompliance of Legal Lending Limit i. Related parties b. Percentage of overlimit of Legal Lending Limit i. Related parties ii. Non related parties iii. Non related parties iii. Non related parties juliant reserve requirement - rupiah b. Minimum reserve requirement - foreign currency Coverall Net Open Position (NOP) QUACY RATIO 2020 AND 2019 at fair value through other comprehensive income at fair value through other comprehensive income in INFORMATION CAR Ratio INFORMATION CAR Ratio	15.39% 0.00% 0.00% 0.00% 3.05% 4.01% 0.36% (In Millior INDIVIE 30 Jun 2020 3.274,244 3.819,667 13,187 52,366 62553 13,187 12,358 (50,701) (50,701) (50,701) (1,087) (50,701) (1,087) (50,701) (1,087) (50,701) (1,087) (1,087) (50,701) (1,087) 143,147 143,147	ns Rup DUAL 30 Jun 3,500 3,500 3,500 3,500 3,500 3,500 3,500 3,500 3,500 3,500 3,500 3,500 3,500 3,500 3,500 3,500 3,500 3,500 3,500 3,500 3,500 3,500 3,500 3,500 3,500 3,500 3,500 3,500 3,500 3,500 3,500 3,500 3,500 3,500 3,500 3,500 3,500 3,500 3,500 3,500 3,500 3,500 3,500 3,500 3,500 3,500 3,500 3,500 3,500 3,500 3,500 3,500 3,500 3,500 3,500 3,500 3,500 3,500 3,500 3,500 3,500 3,500 3,500 3,500 3,500 3,500 3,500 3,500 3,500 3,500 3,500 3,500 3,500 3,500 3,500 3,500 3,500 3,500 3,500 3,500 3,500 3,500 3,500 3,500 3,500 3,500 3,500 3,500 3,500 3,500 3,500 3,500 3,500 3,500 3,500 3,500 3,500 3,500 3,500 3,500 3,500 3,500 3,500 3,500 3,500 3,500 3,500 3,500 3,500 3,500 3,500 3,500 3,500 3,500 3,500 3,500 3,500 3,500 3,500 3,500 3,500 3,500 3,500 3,500 3,500 3,500 3,500 3,500 3,500 3,500 3,500 3,500 3,500 3,500 3,500 3,500 3,500 3,500 3,500 3,500 3,500 3,500 3,500 3,500 3,500 3,500 3,500 3,500 3,500 3,500 3,500 3,500 3,500 3,500 3,500 3,500 3,500 3,500 3,500 3,500 3,500 3,500 3,500 3,500 3,500 3,500 3,500 3,500 3,500 3,500 3,500 3,500 3,500 3,500 3,500 3,500 3,500 3,500 3,500 3,500 3,500 3,500 3,500 3,500 3,500 3,500 3,500 3,500 3,500 3,500 3,500 3,500 3,500 3,500 3,500 3,500 3,500 3,500 3,500 3,500 3,500 3,500 3,500 3,500 3,500 3,500 3,500 3,500 3,500 3,500 3,500 3,500 3,500 3,500 3,500 3,500 3,500 3,500 3,500 3,500 3,500 3,500 3,500 3,500 3,500 3,500 3,500 3,500 3,500 3,500 3,500 3,500 3,500 3,500 3,500 3,500 3,500 3,500 3,500 3,500 3,500 3,500 3,500 3,500 3,500 3,500 3,500 3,500 3,500 3,500 3,500 3,500 3,500 3,500 3,500 3,500 3,500 3,500 3,500 3,500 3,500 3,500 3,500 3,500 3,500 3,500 3,500 3,500 3,500 3,500 3,500 3,500 3,500 3,500 3,500 3,500 3,500 3,500 3,500 3,500 3,500 3,500 3,500 3,500 3,500 3,500 3,500 3,500 3,500 3
RV RV TC	5. Others CONTINGENT RECEIVABLES 1. Guarantees received a. Rupiah b. Foreign currencies 2. Non performing interest receivables a. Interest on loans b. Other interests 3. Others CONTINGENT LIABILITIES 1. Guarantees issued a. Rupiah b. Foreign currencies 2. Others CONTINGENT LIABILITIES 1. Guarantees issued a. Rupiah b. Foreign currencies 2. Others 2. Others 1.2 Interest on loans b. Other interests 2. Others 1.2 Interest on loans	3,950 CAPITAL CAPITA	20,625 856 20,625 856 20,625 856 20,625 856 20,625 856 20,625 856 20,625 856 20,625 856 20,625 856 856 856 856 856 856 856 856 856 85	14. Leverage Ratio (LR) a. R. Individual b. LR consolidation Compliance 1. a. Percentage of incompliance of Legal Lending Limit i. Related parties b. Percentage of overlimit of Legal Lending Limit i. Related parties ii. Non related parties g. Minimum reserve requirement - rupiah b. Minimum reserve requirement - rupiah b. Minimum reserve requirement - foreign currency Coverall Net Open Position (NOP) QUACY RATIO 2020 AND 2019 at fair value through other comprehensive income at fair value through other comprehensive income in fair value through other comprehensive income at fair value through other comprehensive income car fair value through other comprehensive income	15.39% 0.00% 0.00% 0.00% 0.00% 3.05% 4.01% 0.36% 4.01% 3.274,244 3,819,667 14,852 65,553 13,187 13,187 52,366 25,997 14,911 12,358 65,707 14,911 12,358 13,187 13,187 13,187 13,187 13,187 13,187 13,187 13,187 13,187 13,187 13,187 13,187 14,911 12,358 13,187 14,911 12,358 13,187 14,911 12,358 13,187 14,911 12,358 13,187 14,911 12,358 12,368 12,368 13,187 14,911 14,911 14,911 14,911 14,911 14,911 14,911 14,911 14,911 14,911 14,911 14,911 14,911 14,911 14,911 14,911 14,911 14,911 14,911 14,911 14,911 14,911 14,911 14,911 14,911 14,911 14,911 14,911 14,911 14,911 14,911 14,911 14,911 14,911 14,911 14,911 14,911 14,911 14,911 14,911 14,911 14,911 14,911 14,911 14,911 14,911 14,911 14,911 14,911 14,911 14,911 14,911 14,911 14,911 14,911 14,911 14,911 14,911 14,911 14,911 14,911 14,911 14,911 14,911 14,911 14,911 14,911 14,911 14,911 14,911 14,911 14,911 14,911 14,911 14,911 14,911 14,911 14,911 14,911 14,911 14,911 14,911 14,911 14,911 14,911 14,911 14,911 14,911 14,911 14,911 14,911 14,911 14,911 14,911 14,911 14,911 14,911 14,911 14,911 14,911 14,911 14,911 14,911 14,911 14,911 14,911 14,911 14,911 14,911 14,911 14,911 14,911 14,911 14,911 14,911 14,911 14,911 14,911 14,911 14,911 14,911 14,911 14,911 14,911 14,911 14,911 14,911 14,911 14,911 14,911 14,911 14,911 14,911 14,911 14,911 14,911 14,911 14,911 14,911 14,911 14,911 14,911 14,911 14,911 14,911 14,911 14,911 14,911 14,911 14,911 14,911 14,911 14,911 14,911 14,911 14,911 14,911 14,911 14,911 14,911 14,911 14,911 14,911 14,911 14,911 14,911 14,911 14,911 14,911 14,911 14,911 14,911 14,911 14,911 14,911 14,911 14,911 14,911 14,911 14,911 14,911 14,911 14,911 14,911 14,911 14,911 14,911 14,911 14,911 14,911 14,911 14,911 14,911 14,911 14,911 14,911 14,911 14,911 14,911 14,911 14,911 14,911 14,911 14,911 14,911 14,911 14,911 14,911 14,911 14,911 14,911 14,911 14,911 14,911 14,911 14,911 14,911 14,911 14,911 14,911 14,911 14,911 14,911 14,911 14,911 14,911 14,911 14,911 14,911 14,911 14,911 14,911 14,911 14,911 14,911 14,911 14,911 14,911 14,911 14,911 14,911 14	0 (((((((((((((((((((
OO.	5. Others CONTINGENT RECEIVABLES 1. Guarantees received a. Rupiah b. Foreign currencies 2. Non performing interest receivables a. Interest on loans b. Other interests 3. Others CONTINGENT LIABILITIES 1. Guarantees issued a. Rupiah b. Foreign currencies 2. Others 1. Guarantees issued a. Rupiah b. Foreign currencies 2. Others 1. Guarantees issued a. Rupiah b. Foreign currencies 2. Others 1. July additional factors 1. July a supplies balance from fixed assistance in the factor of fixed assistance in the facto	3,950 CAPITAL CAPITA	20,625 856 AT 30 JUNE COMPONENTS assets measured assets measured or impairment loss ok financial instrur salaw or grant ant 30 Jun 2019 13,007,699 14,965 2,745,375 15,795,039	14. Leverage Ratio (LR) a. R individual b. LR consolidation Compliance 1. a. Percentage of incompliance of Legal Lending Limit i. Related parties ii. Non related parties b. Percentage of overlimit of Legal Lending Limit i. Related parties ii. Non related parties g. Minimum reserve requirement - rupiah b. Minimum reserve requirement - foreign currency Coverall Net Open Position (NOP) QUACY RATIO 2020 AND 2019 At fair value through other comprehensive income at fair value through other comprehensive income INFORMATION CAR Ratio CET 1 Ratio (%) Tier 2 Ratio (%) Tier 2 Ratio (%) CAR Ratio (%) CAR Ratio (%) CAR Ratio (%) CAR Ratio (%)	15.39% 0.00% 0.00% 0.00% 0.00% 3.05% 4.01% 0.36% (In Millior INDIVIC 30 Jun 2020 3.274,244 3.274,244 3.819,667 14,852 65,553 13,187 13,187 52,366 25,097 14,911 12,358 65,5097 14,911 12,358 (50,701) (49,614) - (1,087) (50,701) (49,614) - (1,087) (321,812)	ns Rupp DUAL 30 Jun 3,500 3,500 110 111 111 112 112 112 113 113 115 115 115 115 115 115 115 115

		EARNI			ALITY AN JUNE 202			MATION						
		AS AT 30 JUNE 2020 AND 2019 (In Millions Rup								Rupiah)				
No.	ACCOUNTS	Current	Sp. Ment		un 2020 Doubtful	Loss	Total	Current	Sp. Ment	30 Ju Sub Std	n 2019 Doubtful	Loss	Total	
l.	RELATED PARTIES	Curront	op: mone	oub otu	Doublia	2000	10141	- Curront	op: mone	ous ou	Doubliu	2000	1014	
1.	Placement with other banks a. Rupiah	-	-	-	-	-	-	-	-	_	-	-	-	
2.	b. Foreign currencies Spot and derivative receivables	37,819	-	-	-	-	37,819	408,772	-	-	-	-	408,772	
	a. Rupiah b. Foreign currencies	2,122	-	-	-	-	2,122	4,759	-	-	-	-	4,759	
3.	Securities	2,122					2,122	4,733					4,755	
	a. Rupiah b. Foreign currencies	-	-	-	-	-	-	-	-	-	-	-		
4.	Securities sold under repurchase agreements (Repo)													
	Rupiah Foreign currencies	-	-	-	-	-	-	-	-	-	-	-		
5.	Securities purchased under resale agreements (reverse repo)													
	a. Rupiah b. Foreign currencies	-	-	-	-	-	-	-	-	-	-	-		
6.	Acceptance receivables	-	-	-	-	-	-	-	-	-	-	-		
7.	Loans a. Micro, small and medium enterprises													
	(UMKM) i. Rupiah	_	-	_	_	_	-	_	_	_	-	-		
	Foreign currencies Non micro, small and medium enterprises (Non UMKM)	-	-	-	-	-	-	-	-	-	-	-		
	i. Rupiah ii. Foreign currencies	17,156	-	-	-	-	17,156	17,067	-	-	-	-	17,067	
	c. Restructured loans					_								
	i. Rupiah ii. Foreign currencies	-	-	-	-	-	-	-	-	-	-	-		
8.	d. Loan on property Investment in shares	16,446	-	-	-	-	16,446	16,057	-	-	-	64	16,057 64	
9. 10.	Temporary equity investment Other receivables	-	-	-	-	-	-	-	-	-	-	-		
11.	Commitments and contingencies a. Rupiah			_	_	_		_	_	_				
	b. Foreign currencies	-	-	-	-	-	-	-	-	-	-	-		
12. II.	Foreclosed assets NON RELATED PARTIES	-	-	-	-	-	-	-	-	-	-	-		
1.	Placement with other banks	465,716					465,716	10.025					10.020	
	a. Rupiah b. Foreign currencies	1,760,234	-	-	-	-	1,760,234	19,635 1,754,520	-	-	-	-	19,635 1,754,520	
2.	Spot and derivative receivables a. Rupiah	-	-	-	-	_	-	-	-	_	-	-		
3.	b. Foreign currencies Securities	-	-	-	-	-	-	114	-	-	-	-	114	
	a. Rupiah b. Foreign currencies	1,685,228 1,156,421	-	-	-	-	1,685,228 1,156,421	1,296,394 1,114,041	-	-	-	-	1,296,394 1,114,041	
4.	Securities sold under repurchase agreements	1,130,421					1,130,421	1,114,041					1,114,041	
	(Repo) a. Rupiah	-	-	-	-	-	-	-	-	-	-	-	-	
5.	b. Foreign currencies Securities purchased under resale agreements	-	-	-	-	-	-	-	-	-	-	-	-	
	(reverse repo) a. Rupiah	774,153	-	-	-	_	774,153	-				-		
6.	b. Foreign currencies Acceptance receivables	-	-	-	-	-	-	-	-	-	-	-		
7.	Loans a. Micro, small and medium enterprises													
	(UMKM)													
	i. Rupiah ii. Foreign currencies	4,987,154 20,340	202,715	29,794	54,719 5,701	203,875 5,344	5,478,257 31,385	5,277,501 39,405	282,866	36,105	69,594	194,868 2,817	5,860,934 42,222	
	Non micro, small and medium enterprises (Non UMKM) i. Rupiah	6,600,094	419,561	53,573	136,062	229,574	7,438,864	7,739,461	579,195	25,928	48,531	125,436	8,518,551	
	Foreign currencies Restructured loans	27,756	-	-	-	-	27,756	33,312	-	-	-	-	33,312	
	i. Rupiah ii. Foreign currencies	2,609,636 2,446	36,182	9,248	13,164	43,405	2,711,635 2,446	19,491	68,452	9,875	19,972	31,126	148,916	
	d. Loan on property	3,040,322	257,623	38,816	97,653	133,701	3,568,115	3,723,805	393,407	10,143	32,622	69,224	4,229,201	
8. 9.	Investment in shares Temporary equity investment	-	-	-	-	-	-	-	-	-	-	-		
10. 11.	Other receivables Commitments and contingencies	-	-	-	-	-	-	-	-	-	-	-	-	
	a. Rupiah b. Foreign currencies	2,231,067 26,535	5,334	-	-	-	2,236,401 26,535	2,411,490 55,805	10,036	-	-	-	2,421,526 55,805	
12.	Foreclosed assets	10,647	-	817	117	6	11,587	4,822	-	818	27	6	5,673	
111.	OTHER INFORMATION Total quaranted hank's assets:													
1.	Total guaranted bank's assets: a. to Bank Indonesia						-							
2.	b. to third parties Total allowance for impairment losses on productive assets						442,096						222,267	
3. 4.	Total regulatory provision on productive assets Percentage of UMKM loans to total loans						382,662 42.40%						354,244 40.79%	
5.	Percentage of micro and small enterprises (UMK)						7.35%						4.40%	
6.	Percentage of UMKM debtors to total debtors						14.25%						16.24%	
7. 8.	Percentage of UMK debtors to total debtors Others						12.10%						14.15%	
	a. Loans chanelling b. Fund distribution Mudharabah Muqayyadah						-							
	Write off productive assets Recovery on write off productive assets						1,182,837 398,691						1,148,668 310,659	
	e. Charge off productive assets						1,222,807						928,772	
			SPOT A		IVATIVE		ACTION							
				AS A	T 30 JUNI	2020					(lı	n Millions	Rupiah	
١	TD	TION							INDI Purpose	VIDUAL	Deriva	tive Receiva	ables	
lo.	TRANSAC	TION					Notional Amount Trading Hedging Receivables Liabilities							

il		AS AT 30 JUNE 2		''						
						(In Mil	lions Rupiah)			
П			INDIVIDUAL							
Ш	No.	TRANSACTION	Notional	Purp	ose	Derivative Receivables and Liabilities				
Ш			Amount	Trading	Hedging	Receivables	Liabilities			
	A.	Related with foreign exchange								
	1. 2. 3.	Spot Forward Option	284,709	284,709	-	-	1,856			
	4. 5. 6.	a. Sell b. Buy Future Swap Others	1,055,764	1,055,764	- - - -	2,122	7,913			
	B.	Related with interest								
	1. 2.	Forward Option a. Sell b. Buy		- - -	-		-			
	3. 4. 5.	Future Swap Others	-	- - -	- - -	- - -	- - -			
	C.	Others	-	-	-					
П		TOTAL	1,340,473	1,340,473	-	2,122	9,769			
li		ALLOWANCE FOR IMPAIRMENT LO	DSSES AND P	ROVISION						

	ALLUWANUE FUR IMPAIRMEN I LUSSES AND PROVISION AS AT 30 JUNE 2020 AND 2019										
										(In Million	s Rupiah)
	No.				30 Jun 2020		30 Jun 2019				
l l	NO.	ACCOUNTS	Allowance for Impairment			Provision		Allowance for Impairment		Provision	
				Stage 2	Stage 3	General	Spesific	Individual	Collective	General	Spesific
	1.	Placement with other banks	113		-	22,638	-	-	-	21,829	- 1
	2.	Spot and derivative receivables	-	-	-	21	-	-	-	49	
	3.	Securities	47	-	-	4,440	-	-	-	4,493	
	4.	Securities sold under repurchase agreements (repo)	-	-	-	-	-	-	-	-	
<u>'</u>	5.	Securities purchased under resale agreements (reverse repo)	-	-	-	-	-	-	-	-	
Ш	6.	Acceptance receivables	-	-	-	-	-	-	-	-	
Ш	7.	Loans	69,112	75,184	295,246	116,009	239,248	111,409	110,794	129,846	197,193
Ш	8.	Investment in shares	-	-	-	-	-	64	-	-	64
ш	9.	Temporary equity investment	-	-	-	-	-	-	-	-	
11	10.	Other receivables	-	-	-	-	-	-	-	-	
11	11.	Commitments and contingencies	1,701	693	-	39	267	-	-	285	485

MANAGEMENT	SHAREHOLDERS						
Board of Commissioners President Commissioner David Cohen President Director Lauren Sulistiawati	Controlling Shareholder: Ultimate Shareholder: Commonwealth Bank of Australia through: Commonwealth Bank of Australia: 99.00 % Minority Shareholder through capital market (more than 5%): none Minority Shareholder through non capital market (more than 5%): none Minority Shareholder through non capital market (less than 5%): 1. PT Murni Galaxy : 0.35 %						
Ming Hong Chen has obtained approval from OJK based on Letter No. KEP-89ID 03/2020 dated 17 July 2020, and currently in the process to complete the administration from respective government agency based on the prevailing law. Thio Sucy has submitted her resignation effective 23 July 2020, and her successor is in the process of OJK approval. Timothy C. Delahunty will be appointed as Director upon obtaining approval from OJK and Work Permit from the respective	2. PT Giga Galaxy 0.35 % 3. PT Samudra Anugrah Megah 0.11 % 4. PT Ramadewan Winoko 0.08 % 5. PT Prima Rukun Langgeng 0.07 % 6. PT Finikon Surva Putra 0.04 %						

Notes: Presentation of the above Published Financial Statements as at and for the period ended 30 June 2020 and 2019 are prepared based on the unaudited Financial Statements of PT Bank Commonwealth, while the Financial Statements as at 31 December 2019 are derived from the Financial Statements of PT Bank Commonwealth which have been audited by KAP Tanudiredja, Wibisana, Rintis & Rekan, a member firm of PwC global network with partner in charge is Jimmy Pangestu, S.E., independent auditors, in accordance with Standards on Auditing established by the Indonesian Institute of Certified Public Accountants, with unmodified opinion, as stated in their report dated 20 March 2020 not included in this publication.

- 2. The above published report are presented in order to comply with:

 a. OJK Regulation (POJK) No. 32/POJK 03/2016 dated 8 August 2016 regarding "Amendment on OJK Regulation No. 6/POJK.03/2015 regarding Transparency and Published Financial Statements of the Bank";

 b. OJK Circular Letter (SEOJK) No. 43/SEOJK 03/2016 dated 28 September 2016 regarding "Transparency and Published Financial Statements of Conventional Bank";

 c. OJK Regulation (POJK) No. 75/POJK 04/2017 dated 21 December 2017 regarding "Directors" responsibility on the Financial Statements".

3. Exchange rate of 1 US Dollar as at 30 June 2020, 31 December 2019 and 30 June 2019 were Rp. 14,255.00; Rp. 13,882.50; and Rp. 14,127.50; respectively.

Jakarta, 26 August 2020 S.E. & O















