

STATEMENTS OF FINANCIAL POSITION  
PT BANK COMMONWEALTH  
AS OF 31 DECEMBER 2017  
AUDITED

		(in millions Rupiah)
NO.	ACCOUNTS	INDIVIDUAL 31 DECEMBER 2017
<b>ASSETS</b>		
1.	Cash	240,643
2.	Placement with Bank Indonesia	1,915,602
3.	Placement with other banks	1,589,090
4.	Spot and derivative receivables	9,064
5.	Securities	
	a. Measured at fair value through profit and loss	48,835
	b. Available for sale	2,507,872
	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	5,666
9.	Loans	
	a. Measured at fair value through profit and loss	-
	b. Available for sale	-
	c. Hold to maturity	-
	d. Loans and receivables	12,932,641
10.	Sharia financing	-
11.	Investment in shares	64
12.	Allowance for impairment losses on financial assets -/-	
	a. Securities	-
	b. Loans	(314,343)
	c. Others	(18,880)
13.	Intangible assets	796,481
	Accumulated amortisation on intangible assets -/-	(350,413)
14.	Fixed assets and equipments	631,753
	Accumulated depreciation on fixed assets and equipments -/-	(504,814)
15.	Non productive assets	
	a. Abandoned properties	899
	b. Foreclosed assets	5,134
	c. Suspense accounts	2
	d. Interbranch assets	-
	i. Conducting operational activities in Indonesia	21
	ii. Conducting operational activities outside Indonesia	-
16.	Allowance for impairment losses on non financial assets -/-	(72)
17.	Lease financing	-
18.	Deferred tax assets	106,012
19.	Other assets	502,118
<b>TOTAL ASSETS</b>		<b>20,103,375</b>
<b>LIABILITIES AND EQUITY</b>		
<b>LIABILITIES</b>		
1.	Current accounts	1,223,487
2.	Saving accounts	6,092,979
3.	Time deposits	7,152,807
4.	Revenue sharing investment fund	-
5.	Liabilities to Bank Indonesia	-
6.	Liabilities to other banks	851,835
7.	Spot and derivative liabilities	917
8.	Liabilities on securities sold under repurchase agreement (repo)	-
9.	Acceptance liabilities	5,666
10.	Securities issued	-
11.	Loans received	-
12.	Margin deposits	1,158
13.	Interbranch liabilities	
	a. Conducting operational activities in Indonesia	-
	b. Conducting operational activities outside Indonesia	-
14.	Deferred tax liabilities	-
15.	Other liabilities	709,048
16.	Profit sharing investment fund	-
<b>TOTAL LIABILITIES</b>		<b>16,037,897</b>
<b>EQUITY</b>		
17.	Paid up capital	
	a. Authorised capital	13,000,000
	b. Unpaid capital -/-	(9,180,333)
	c. Treasury stock -/-	-
18.	Additional paid up capital	
	a. Agio	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	18,224
	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	13,285
	g. Income taxes related to other comprehensive income	(7,877)
	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
	b. Appropriated reserves	-
24.	Retained earnings	
	a. Previous years	103,599
	b. Current year	78,572
<b>TOTAL EQUITY</b>		<b>4,065,478</b>
<b>TOTAL LIABILITIES AND EQUITY</b>		<b>20,103,375</b>

STATEMENTS OF COMMITMENTS AND CONTINGENCIES  
PT BANK COMMONWEALTH  
AS OF 31 DECEMBER 2017  
AUDITED

		(in millions Rupiah)
NO.	ACCOUNTS	INDIVIDUAL 31 DECEMBER 2017
<b>I. COMMITMENT RECEIVABLES</b>		
1.	Unused fund borrowings facilities	
	a. Rupiah	-
	b. Foreign currencies	-
2.	Outstanding spot and derivative purchase position	1,331,866
3.	Others	-
<b>II. COMMITMENT LIABILITIES</b>		
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	7,670
	ii. Uncommitted	2,341,781
2.	Unused loan facilities granted to other banks	
	a. Committed	
	i. Rupiah	-
	ii. Foreign currencies	-
	b. Uncommitted	
	i. Rupiah	631
	ii. Foreign currencies	-
3.	Outstanding irrevocable L/C	
	a. Foreign L/C	3,347
	b. Local L/C	7,538
4.	Outstanding spot and derivative sale position	495,107
5.	Others	-
<b>III. CONTINGENT RECEIVABLES</b>		
1.	Guarantees received	
	a. Rupiah	-
	b. Foreign currencies	423,767
2.	Non performing interest receivables	
	a. Interest on loans	61,128
	b. Other interests	-
3.	Others	-
<b>IV. CONTINGENT LIABILITIES</b>		
1.	Guarantees issued	
	a. Rupiah	99,010
	b. Foreign currencies	39,184
2.	Others	-

STATEMENTS OF PROFIT OR LOSS AND OTHER COMPREHENSIVE INCOME  
PT BANK COMMONWEALTH  
FOR PERIOD FROM 1 JANUARY TO 31 DECEMBER 2017  
AUDITED

		(in millions Rupiah)
NO.	ACCOUNTS	INDIVIDUAL 31 DECEMBER 2017
<b>OPERATIONAL INCOME AND EXPENSES</b>		
<b>A. Interest Income and Expenses</b>		
1.	Interest Income	1,505,683
	a. Rupiah	1,436,957
	b. Foreign currencies	68,726
2.	Interest Expenses	569,577
	a. Rupiah	558,831
	b. Foreign currencies	10,746
<b>Net Interest Income (Expenses)</b>		<b>936,106</b>
<b>B. Other Operational Income and Expenses</b>		
1.	Other Operational Income	559,558
	a. Increase in fair value of financial assets	13,285
	i. Securities	273
	ii. Loans	-
	iii. Spot and derivatives	13,012
	iv. Other financial assets	-
	b. Decrease in fair value of financial liabilities	-
	c. Gain on sale of financial assets	71,272
	i. Securities	71,272
	ii. Loans	-
	iii. Other financial assets	-
	d. Gain on spot and derivative transactions (realised)	91,424
	e. Dividend	-
	f. Gain on investment in shares under equity method	-
	g. Commissions/provisions/fees and administrations	379,019
	h. Recovery on allowance for impairment	3,327
	i. Other income	1,231
2.	Other Operational Expenses	1,395,170
	a. Decrease in fair value of financial assets	233
	i. Securities	-
	ii. Loans	-
	iii. Spot and derivatives	233
	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 spot and derivative transactions (realised)	1,327
	e. Impairment expense on financial assets	205,135
	i. Securities	-
	ii. Loans	205,081
	iii. Sharia financing	-
	iv. Other financial assets	54
	f. Loss on operational risk	269
	g. Loss on investment in shares under equity method	-
	h. Commissions/provisions/fees and administrations	9,726
	i. Impairment expense on non financial assets	1,509
	j. Personnel expenses	629,868
	k. Promotion expenses	44,185
	l. Other expenses	502,918
<b>Net Other Operational Income (Expenses)</b>		<b>(835,612)</b>
<b>OPERATIONAL INCOME (EXPENSES)</b>		<b>100,494</b>
<b>NON OPERATIONAL INCOME (EXPENSES)</b>		
1.	Gain (loss) on sale of fixed assets and equipments	36,922
2.	Gain (loss) on foreign exchange currency translation	(18,086)
3.	Other non operating income (expenses)	(13,102)
<b>NON OPERATIONAL INCOME (EXPENSES)</b>		<b>5,734</b>
<b>CURRENT YEAR PROFIT (LOSS) BEFORE TAX</b>		<b>106,228</b>
<b>Income tax expenses</b>		<b>(27,656)</b>
	a. Estimated current year tax	-
	b. Deferred tax income (expenses)	(27,656)
<b>CURRENT YEAR PROFIT (LOSS) AFTER TAX</b>		<b>78,572</b>
<b>OTHER COMPREHENSIVE INCOME</b>		
1.	Accounts that will not be reclassified to profit or loss	
	a. Gain on revaluation of fixed assets	-
	b. Remeasurement of post employment benefit	28,729
	c. Other comprehensive income from association entity	-
	d. Others	-
	e. Income tax related to accounts that will not be reclassified to profit or loss	(7,182)
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	12,045
	c. Effective portion of cash flow hedges	-
	d. Others	-
	e. Income tax related to accounts that will be reclassified to profit or loss	(3,011)
<b>OTHER CURRENT YEAR COMPREHENSIVE INCOME AFTER TAX</b>		<b>30,581</b>
<b>TOTAL CURRENT YEAR COMPREHENSIVE PROFIT (LOSS) AFTER TAX</b>		<b>109,153</b>
<b>TRANSFER OF PROFIT (LOSS) TO HEAD OFFICE</b>		<b>-</b>