

STATEMENTS OF FINANCIAL POSITION  
 PT BANK COMMONWEALTH  
 AS OF 31 JULY 2018

STATEMENTS OF COMMITMENTS AND CONTINGENCIES  
 PT BANK COMMONWEALTH  
 AS OF 31 JULY 2018

STATEMENTS OF PROFIT OR LOSS AND OTHER COMPREHENSIVE INCOME  
 PT BANK COMMONWEALTH  
 FOR PERIOD FROM 1 JANUARY TO 31 JULY 2018

(In millions Rupiah)		
NO.	ACCOUNTS	INDIVIDUAL 31 JULY 2018
<b>ASSETS</b>		
1.	Cash	187,350
2.	Placement with Bank Indonesia	1,952,400
3.	Placement with other banks	2,233,029
4.	Spot and derivative receivables	4,812
5.	Securities	-
a.	Measured at fair value through profit and loss	45,980
b.	Available for sale	2,417,280
c.	Held to maturity	-
d.	Loans and receivables	-
6.	Securities sold under repurchase agreements (repo)	-
7.	Securities purchase under resale agreements (reverse repo)	97,603
8.	Acceptance receivables	2,126
9.	Loans	-
a.	Measured at fair value through profit and loss	-
b.	Available for sale	-
c.	Held to maturity	-
d.	Loans and receivables	13,793,875
10.	Sharia financing	-
11.	Investment in shares	64
12.	Allowance for impairment losses on financial assets -/	-
a.	Securities	-
b.	Loans	(208,299)
c.	Others	(73)
13.	Intangible assets	840,429
a.	Accumulated amortisation on intangible assets -/	(394,007)
14.	Fixed assets and equipments	656,950
a.	Accumulated depreciation on fixed assets and equipments -/	(488,144)
15.	Non productive assets	-
a.	Abandoned properties	899
b.	Foreclosed assets	5,747
c.	Suspense accounts	-
d.	Interbranch assets	-
i.	Conducting operational activities in Indonesia	-
ii.	Conducting operational activities outside Indonesia	-
16.	Allowance for impairment losses on non financial assets -/	(72)
17.	Lease financing	-
18.	Deferred tax assets	96,708
19.	Other assets	472,879
<b>TOTAL ASSETS</b>		<b>21,717,446</b>
<b>LIABILITIES AND EQUITY</b>		
<b>LIABILITIES</b>		
1.	Current accounts	1,312,353
2.	Saving accounts	7,527,898
3.	Time deposits	6,762,217
4.	Revenue-sharing investment fund	-
5.	Liabilities to Bank Indonesia	-
6.	Liabilities to other banks	1,351,319
7.	Spot and derivative liabilities	4,609
8.	Liabilities on securities sold under repurchase agreement (repo)	-
9.	Acceptance liabilities	2,126
10.	Securities issued	-
11.	Loans received	-
12.	Margin deposits	1,618
13.	Interbranch liabilities	-
a.	Conducting operational activities in Indonesia	20
b.	Conducting operational activities outside Indonesia	-
14.	Deferred tax liabilities	-
15.	Other liabilities	685,622
16.	Profit sharing investment fund	-
<b>TOTAL LIABILITIES</b>		<b>17,647,782</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.	Dividgo -/	-
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	(2,883)
c.	Effective portion of cash flow hedges	-
d.	Gain on evaluation 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	(2,600)
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	182,171
b.	Current year	20,016
<b>TOTAL EQUITY</b>		<b>4,069,664</b>
<b>TOTAL LIABILITIES AND EQUITY</b>		<b>21,717,446</b>

(In millions Rupiah)		
NO.	ACCOUNTS	INDIVIDUAL 31 JULY 2018
<b>I. COMMITMENT RECEIVABLES</b>		
1.	Unused fund borrowings facilities	-
a.	Rupiah	-
b.	Foreign currencies	-
2.	Outstanding spot and derivative purchase position	652,169
3.	Others	-
<b>II. COMMITMENT LIABILITIES</b>		
1.	Unused loan facilities granted to non bank debtors	-
a.	SOE (BUNK)	-
i.	Committed	-
-	Rupiah	-
-	Foreign currencies	-
ii.	Uncommitted	-
-	Rupiah	-
-	Foreign currencies	-
b.	Others	9,459
i.	Committed	-
ii.	Uncommitted	2,259,287
2.	Unused loan facilities granted to other banks	-
a.	Committed	-
i.	Rupiah	-
ii.	Foreign currencies	-
b.	Uncommitted	-
i.	Rupiah	10
ii.	Foreign currencies	-
3.	Outstanding irrevocable L/C	-
a.	Foreign L/C	5,540
b.	Local L/C	7,600
4.	Outstanding spot and derivative sale position	952,919
5.	Others	-
<b>III. CONTINGENT RECEIVABLES</b>		
1.	Guarantees received	-
a.	Rupiah	-
b.	Foreign currencies	60,449
2.	Non performing interest receivables	-
a.	Interest on loans	103,612
b.	Other interests	-
3.	Others	-
<b>IV. CONTINGENT LIABILITIES</b>		
1.	Guarantees issued	-
a.	Rupiah	17,219
b.	Foreign currencies	783
2.	Others	-

(In millions Rupiah)		
NO.	ACCOUNTS	INDIVIDUAL 31 JULY 2018
<b>OPERATIONAL INCOME AND EXPENSES</b>		
<b>A. Interest Income and Expenses</b>		
1.	Interest Income	891,712
a.	Rupiah	852,978
b.	Foreign currencies	38,734
2.	Interest Expenses	341,439
a.	Rupiah	333,841
b.	Foreign currencies	7,598
<b>Net Interest Income (Expenses)</b>		<b>550,273</b>
<b>B. Other Operational Income and Expenses</b>		
1.	Other Operational Income	328,343
a.	Increase in fair value of financial assets	165
i.	Securities	4
ii.	Loans	-
iii.	Spot and derivatives	161
iv.	Other financial assets	-
b.	Decrease in fair value of financial liabilities	-
c.	Gain on sale of financial assets	37,217
i.	Securities	37,217
ii.	Loans	-
iii.	Other financial assets	-
d.	Gain on spot and derivative transactions (realised)	42,631
e.	Dividend	-
f.	Gain on investment in shares under equity method	-
g.	Commissions/provisions/fees and administrations	244,244
h.	Recovery on allowance for impairment	3,884
i.	Other Income	202
2.	Other Operational Expenses	866,315
a.	Decrease in fair value of financial assets	8,127
i.	Securities	21
ii.	Loans	-
iii.	Spot and derivatives	8,106
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)	16,617
e.	Impairment expense on financial assets	93,416
i.	Securities	-
ii.	Loans	93,416
iii.	Sharia financing	-
iv.	Other financial assets	-
f.	Loss on operational risk	2,818
g.	Loss on investment in shares under equity method	-
h.	Commissions/provisions/fees and administrations	11,960
i.	Impairment expense on non financial assets	262
j.	Personnel expenses	417,500
k.	Promotion expenses	19,282
l.	Other expenses	296,333
<b>Net Other Operational Income (Expenses)</b>		<b>(537,972)</b>
<b>OPERATIONAL INCOME (EXPENSES)</b>		<b>12,301</b>
<b>NON OPERATIONAL INCOME (EXPENSES)</b>		
1.	Gain (loss) on sale of fixed assets and equipments	(798)
2.	Gain (loss) on foreign exchange currency translation	33,477
3.	Other non operating income (expenses)	(10,384)
<b>NON OPERATIONAL INCOME (EXPENSES)</b>		<b>22,295</b>
<b>CURRENT YEAR PROFIT (LOSS) BEFORE TAX</b>		<b>34,596</b>
<b>Income tax expenses</b>		<b>(14,580)</b>
a.	Estimated current year tax	-
b.	Deferred tax income (expenses)	(14,580)
<b>CURRENT YEAR PROFIT (LOSS) AFTER TAX</b>		<b>20,016</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	-
c.	Other comprehensive income from association entity	-
d.	Others	-
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	-
a.	Adjustment arising from translation of financial statements in foreign currencies	-
b.	Realised gain (losses) on available for sale marketable securities	(21,107)
c.	Effective portion of cash flow hedges	-
d.	Others	-
e.	Income tax related to accounts that will be reclassified to profit or loss	5,277
<b>OTHER CURRENT YEAR COMPREHENSIVE INCOME AFTER TAX</b>		<b>(15,830)</b>
<b>TOTAL CURRENT YEAR COMPREHENSIVE PROFIT (LOSS) AFTER TAX</b>		<b>4,186</b>
<b>TRANSFER OF PROFIT (LOSS) TO HEAD OFFICE</b>		<b>-</b>