

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

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

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

(in millions Rupiah)		
NO.	ACCOUNTS	INDIVIDUAL 31 OCTOBER 2018
ASSETS		
1.	Cash	193,163
2.	Placement with Bank Indonesia	1,893,379
3.	Placement with other banks	1,993,084
4.	Spot and derivative receivables	1,056
5.	Securities	
a.	Measured at fair value through profit and loss	49,892
b.	Available for sale	2,491,633
c.	Held to maturity	-
d.	Loans and receivables	-
6.	Securities sold under repurchase agreements (repo)	-
7.	Securities purchase under resale agreements (reverse repo)	-
8.	Acceptance receivables	1,522
9.	Loans	
a.	Measured at fair value through profit and loss	-
b.	Available for sale	-
c.	Held to maturity	-
d.	Loans and receivables	14,004,279
10.	Sharia financing	-
11.	Investment in shares	64
12.	Allowance for impairment losses on financial assets -/	-
a.	Securities	-
b.	Loans	(227,515)
c.	Others	(70)
13.	Intangible assets	85,376
	Accumulated amortisation on intangible assets -/	(411,800)
14.	Fixed assets and equipments	682,663
	Accumulated depreciation on fixed assets and equipments -/	(499,877)
15.	Non productive assets	
a.	Abandoned properties	899
b.	Foreclosed assets	5,921
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	89,986
19.	Other assets	428,397
TOTAL ASSETS		21,550,339
LIABILITIES AND EQUITY		
LIABILITIES		
1.	Current accounts	1,147,777
2.	Saving accounts	6,734,285
3.	Time deposits	7,165,929
4.	Revenue-sharing investment fund	-
5.	Liabilities to Bank Indonesia	-
6.	Liabilities to other banks	1,751,442
7.	Spot and derivative liabilities	5,339
8.	Liabilities on securities sold under repurchase agreement (repo)	-
9.	Acceptance liabilities	1,522
10.	Securities issued	-
11.	Loans received	-
12.	Margin deposits	3,001
13.	Interbranch liabilities	
a.	Conducting operational activities in Indonesia	241
b.	Conducting operational activities outside Indonesia	-
14.	Deferred tax liabilities	-
15.	Other liabilities	660,409
16.	Profit sharing investment fund	-
TOTAL LIABILITIES		17,469,945
EQUITY		
17.	Paid up capital	
a.	Authorised capital	13,000,000
b.	Unpaid capital -/	(9,180,339)
c.	Treasury stock -/	-
18.	Additional paid up capital	
a.	Agio	25,097
b.	Dividendo -/	-
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	(20,518)
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	1,809
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	43,972
TOTAL EQUITY		4,080,394
TOTAL LIABILITIES AND EQUITY		21,550,339

(in millions Rupiah)		
NO.	ACCOUNTS	INDIVIDUAL 31 OCTOBER 2018
I. COMMITMENT RECEIVABLES		
1.	Unused fund borrowings facilities	
a.	Rupiah	-
b.	Foreign currencies	-
2.	Outstanding spot and derivative purchase position	796,568
3.	Others	-
II. COMMITMENT 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	-
2.	Unused loan facilities granted to other banks	
a.	Committed	
i.	Rupiah	26,147
ii.	Uncommitted	2,377,906
b.	Others	
i.	Rupiah	10
ii.	Foreign currencies	-
3.	Outstanding irrevocable L/C	
a.	Foreign L/C	14,986
b.	Local L/C	820,979
4.	Outstanding spot and derivative sale position	-
5.	Others	-
III. CONTINGENT RECEIVABLES		
1.	Guarantees received	
a.	Rupiah	-
b.	Foreign currencies	-
2.	Non performing interest receivables	
a.	Interest on loans	133,783
b.	Other interests	-
3.	Others	-
IV. CONTINGENT LIABILITIES		
1.	Guarantees issued	21,625
a.	Rupiah	-
b.	Foreign currencies	825
2.	Others	-

(in millions Rupiah)		
NO.	ACCOUNTS	INDIVIDUAL 31 OCTOBER 2018
OPERATIONAL INCOME AND EXPENSES		
A. Interest Income and Expenses		
1.	Interest Income	1,303,280
a.	Rupiah	1,245,344
b.	Foreign currencies	57,936
2.	Interest Expenses	507,406
a.	Rupiah	496,606
b.	Foreign currencies	10,800
Net Interest Income (Expenses)		795,874
B. Other Operational Income and Expenses		
1.	Other Operational Income	460,770
a.	Increase in fair value of financial assets	1,569
i.	Securities	74
ii.	Loans	-
iii.	Spot and derivatives	1,495
iv.	Other financial assets	-
b.	Decrease in fair value of financial liabilities	-
c.	Gain on sale of financial assets	48,882
i.	Securities	48,882
ii.	Loans	-
iii.	Other financial assets	-
d.	Gain on spot and derivative transactions (realised)	56,525
e.	Dividend	-
f.	Gain on investment in shares under equity method	-
g.	Commission/provisions/fees and administrations	348,791
h.	Recovery on allowance for impairment	4,744
i.	Other income	259
2.	Other Operational Expenses	1,236,199
a.	Decrease in fair value of financial assets	14,304
i.	Securities	379
ii.	Loans	-
iii.	Spot and derivatives	13,925
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)	32,390
e.	Impairment expense on financial assets	136,784
i.	Securities	136,778
ii.	Loans	-
iii.	Sharia financing	-
iv.	Other financial assets	-
f.	Loss on operational risk	6
g.	Loss on investment in shares under equity method	3,055
h.	Commissions/provisions/fees and administrations	17,866
i.	Impairment expense on non financial assets	337
j.	Personnel expenses	571,347
k.	Promotion expenses	22,016
l.	Other expenses	437,094
Net Other Operational Income (Expenses)		(728,423)
OPERATIONAL INCOME (EXPENSES)		21,451
NON OPERATIONAL INCOME (EXPENSES)		
1.	Gain (loss) on sale of fixed assets and equipments	(654)
2.	Gain (loss) on foreign exchange currency translation	64,180
3.	Other non operating income (expenses)	(15,294)
NON OPERATIONAL INCOME (EXPENSES)		48,232
CURRENT YEAR PROFIT (LOSS) BEFORE TAX		69,683
Income tax expenses		(25,711)
a.	Estimated current year tax	-
b.	Deferred tax income (expenses)	(25,711)
CURRENT YEAR PROFIT (LOSS) AFTER TAX		43,972
OTHER 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	-
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	(38,742)
c.	Effective portion of cash flow hedges	-
d.	Others	-
e.	Income tax related to accounts that will be reclassified to profit or loss	9,686
OTHER CURRENT YEAR COMPREHENSIVE INCOME AFTER TAX		(29,056)
TOTAL CURRENT YEAR COMPREHENSIVE PROFIT (LOSS) AFTER TAX		14,916
TRANSFER OF PROFIT (LOSS) TO HEAD OFFICE		-