

STATEMENTS OF FINANCIAL POSITION
PT BANK COMMONWEALTH
AS OF 30 November 2018

STATEMENTS OF COMMITMENTS AND CONTINGENCIES
PT BANK COMMONWEALTH
AS OF 30 November 2018

STATEMENTS OF PROFIT OR LOSS AND OTHER COMPREHENSIVE INCOME
PT BANK COMMONWEALTH
FOR PERIOD FROM 1 JANUARY TO 30 NOVEMBER 2018

(in millions Rupiah)		
NO.	ACCOUNTS	INDIVIDUAL 30 NOVEMBER 2018
ASSETS		
1.	Cash	184,836
2.	Placement with Bank Indonesia	1,671,599
3.	Placement with other banks	2,016,921
4.	Spot and derivative receivables	7,111
5.	Securities	34,247
a.	Measured at fair value through profit and loss	2,549,598
b.	Available for sale	-
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	4,346
9.	Loans	-
a.	Measured at fair value through profit and loss	-
b.	Available for sale	-
c.	Held to maturity	-
d.	Loans and receivables	14,114,055
10.	Sharia financing	-
11.	Investment in shares	64
12.	Allowance for impairment losses on financial assets -/	-
a.	Securities	-
b.	Loans	(237,550)
c.	Others	(82)
13.	Intangible assets	825,159
	Accumulated amortisation on intangible assets -/	(417,100)
14.	Fixed assets and equipments	715,260
	Accumulated depreciation on fixed assets and equipments -/	(504,716)
15.	Non productive assets	-
a.	Abandoned properties	899
b.	Foreclosed assets	7,015
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	85,202
19.	Other assets	453,420
TOTAL ASSETS		21,510,219
LIABILITIES AND EQUITY		
LIABILITIES		
1.	Current accounts	1,218,295
2.	Saving accounts	6,366,510
3.	Time deposits	7,048,525
4.	Revenue-sharing investment fund	-
5.	Liabilities to Bank Indonesia	-
6.	Liabilities to other banks	1,928,526
7.	Spot and derivative liabilities	8,815
8.	Liabilities on securities sold under repurchase agreement (repo)	-
9.	Acceptance liabilities	4,346
10.	Securities issued	-
11.	Loans received	-
12.	Margin deposits	3,048
13.	Interbranch liabilities	-
a.	Conducting operational activities in Indonesia	12
b.	Conducting operational activities outside Indonesia	-
14.	Deferred tax liabilities	-
15.	Other liabilities	840,146
16.	Profit sharing investment fund	-
TOTAL LIABILITIES		17,419,223
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	(7,496)
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	(1,447)
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	44,808
TOTAL EQUITY		4,090,996
TOTAL LIABILITIES AND EQUITY		21,510,219

(in millions Rupiah)		
NO.	ACCOUNTS	INDIVIDUAL 30 NOVEMBER 2018
I. COMMITMENT RECEIVABLES		
1.	Unused fund borrowings facilities	-
a.	Rupiah	-
b.	Foreign currencies	-
2.	Outstanding spot and derivative purchase position	797,355
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	-
i.	Committed	24,841
ii.	Uncommitted	2,298,401
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	-
b.	Local L/C	10,673
4.	Outstanding spot and derivative sale position	692,575
5.	Others	-
III. CONTINGENT RECEIVABLES		
1.	Guarantees received	-
a.	Rupiah	-
b.	Foreign currencies	-
2.	Non performing interest receivables	-
a.	Interest on loans	146,334
b.	Other interests	-
3.	Others	-
IV. CONTINGENT LIABILITIES		
1.	Guarantees issued	27,625
a.	Rupiah	-
b.	Foreign currencies	776
2.	Others	-

(in millions Rupiah)		
NO.	ACCOUNTS	INDIVIDUAL 30 NOVEMBER 2018
OPERATIONAL INCOME AND EXPENSES		
A. Interest Income and Expenses		
1.	Interest Income	1,442,347
a.	Rupiah	1,376,754
b.	Foreign currencies	65,593
2.	Interest Expenses	564,794
a.	Rupiah	553,183
b.	Foreign currencies	11,611
Net Interest Income (Expense)		877,553
B. Other Operational Income and Expenses		
1.	Other Operational Income	502,872
a.	Increase in fair value of financial assets	241
i.	Securities	45
ii.	Loans	-
iii.	Spot and derivatives	96
iv.	Other financial assets	-
b.	Decrease in fair value of financial liabilities	-
c.	Gain on sale of financial assets	51,966
i.	Securities	51,966
ii.	Loans	-
iii.	Other financial assets	-
d.	Gain on spot and derivative transactions (realised)	61,203
e.	Dividend	-
f.	Gain on investment in shares under equity method	-
g.	Commission/provisions/fees and administrations	383,634
h.	Recovery on allowance for impairment	5,656
i.	Other income	272
2.	Other Operational Expenses	1,344,551
a.	Decrease in fair value of financial assets	9,953
i.	Securities	6
ii.	Loans	-
iii.	Spot and derivatives	9,947
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)	22,533
e.	Impairment expense on financial assets	151,876
i.	Securities	-
ii.	Loans	151,858
iii.	Sharia financing	-
iv.	Other financial assets	-
f.	Loss on operational risk	3,18
g.	Loss on investment in shares under equity method	-
h.	Commissions/provisions/fees and administrations	20,099
i.	Impairment expense on non financial assets	806
j.	Personnel expenses	680,562
k.	Promotion expenses	27,125
l.	Other expenses	478,528
Net Other Operational Income (Expense)		(841,679)
OPERATIONAL INCOME (EXPENSES)		35,874
NON OPERATIONAL INCOME (EXPENSES)		
1.	Gain (loss) on sale of fixed assets and equipments	(573)
2.	Gain (loss) on foreign exchange currency translation	53,605
3.	Other non operating income (expenses)	(15,859)
NON OPERATIONAL INCOME (EXPENSES)		36,173
CURRENT YEAR PROFIT (LOSS) BEFORE TAX		72,047
Income tax expenses		(27,239)
a.	Estimated current year tax	-
b.	Deferred tax income (expenses)	(27,239)
CURRENT YEAR PROFIT (LOSS) AFTER TAX		44,808
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	(25,720)
b.	Realised gain (losses) on available for sale marketable securities	-
c.	Effective portion of cash flow hedges	-
d.	Others	-
e.	Income tax related to accounts that will be reclassified to profit or loss	6,430
OTHER CURRENT YEAR COMPREHENSIVE INCOME AFTER TAX		(19,290)
TOTAL CURRENT YEAR COMPREHENSIVE PROFIT (LOSS) AFTER TAX		25,518
TRANSFER OF PROFIT (LOSS) TO HEAD OFFICE		-