

STATEMENTS OF FINANCIAL POSITION
PT BANK COMMONWEALTH
AS OF 31 JANUARY 2019

STATEMENTS OF COMMITMENTS AND CONTINGENCIES
PT BANK COMMONWEALTH
AS OF 31 JANUARY 2019

STATEMENTS OF PROFIT OR LOSS AND OTHER COMPREHENSIVE INCOME
PT BANK COMMONWEALTH
FOR PERIOD FROM 1 JANUARY TO 31 JANUARY 2019

(in millions Rupiah)		
NO.	ACCOUNTS	INDIVIDUAL 31 JANUARY 2019
ASSETS		
1.	Cash	192,908
2.	Placement with Bank Indonesia	1,600,994
3.	Placement with other banks	2,018,586
4.	Spot and derivative receivables	11,712
5.	Securities	
a.	Measured at fair value through profit and loss	52,758
b.	Available for sale	2,407,609
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	1,399
9.	Loans	
a.	Measured at fair value through profit and loss	-
b.	Available for sale	-
c.	Hold to maturity	-
d.	Loans and receivables	14,158,325
10.	Sharia financing	-
11.	Investment in shares	64
12.	Allowance for impairment losses on financial assets -/-	
a.	Securities	-
b.	Loans	(264,004)
c.	Others	(70)
13.	Intangible assets	840,376
	Accumulated amortisation on intangible assets -/-	(427,205)
14.	Fixed assets and equipments	719,462
	Accumulated depreciation on fixed assets and equipments -/-	(513,582)
15.	Non productive assets	
a.	Abandoned properties	899
b.	Foreclosed assets	3,975
c.	Suspense accounts	1
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	79,111
19.	Other assets	650,333
TOTAL ASSETS		21,533,879
LIABILITIES AND EQUITY		
LIABILITIES		
1.	Current accounts	1,124,639
2.	Saving accounts	6,083,562
3.	Time deposits	7,709,595
4.	Revenue sharing investment fund	-
5.	Liabilities to Bank Indonesia	-
6.	Liabilities to other banks	1,774,374
7.	Spot and derivative liabilities	662
8.	Liabilities on securities sold under repurchase agreement (repo)	-
9.	Acceptance liabilities	1,399
10.	Securities issued	-
11.	Loans received	-
12.	Margin deposits	2,256
13.	Interbranch liabilities	
a.	Conducting operational activities in Indonesia	315
b.	Conducting operational activities outside Indonesia	-
14.	Deferred tax liabilities	-
15.	Other liabilities	734,881
16.	Profit sharing investment fund	-
TOTAL LIABILITIES		17,431,683
EQUITY		
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.	Aelio	25,007
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	(1,937)
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	16,518
g.	Income taxes related to other comprehensive income	(3,645)
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	231,237
b.	Current year	348
TOTAL EQUITY		4,102,196
TOTAL LIABILITIES AND EQUITY		21,533,879

(in millions Rupiah)		
NO.	ACCOUNTS	INDIVIDUAL 31 JANUARY 2019
I. COMMITMENT RECEIVABLES		
1.	Unused fund borrowings facilities	
a.	Rupiah	-
b.	Foreign currencies	-
2.	Outstanding spot and derivative purchase position	523,583
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	28,753
ii.	Uncommitted	2,409,875
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	-
4.	Outstanding spot and derivative sale position	558,534
5.	Others	-
III. CONTINGENT RECEIVABLES		
1.	Guarantees received	
a.	Rupiah	-
b.	Foreign currencies	-
2.	Non performing interest receivables	
a.	Interest on loans	175,279
b.	Other interests	-
3.	Others	-
IV. CONTINGENT LIABILITIES		
1.	Guarantees issued	24,682
a.	Rupiah	-
b.	Foreign currencies	758
2.	Others	-

(in millions Rupiah)		
NO.	ACCOUNTS	INDIVIDUAL 31 JANUARY 2019
OPERATIONAL INCOME AND EXPENSES		
A. Interest Income and Expenses		
1.	Interest Income	142,848
a.	Rupiah	137,038
b.	Foreign currencies	5,810
2.	Interest Expenses	60,893
a.	Rupiah	59,876
b.	Foreign currencies	1,017
	Net Interest Income (Expenses)	81,955
B. Other Operational Income and Expenses		
1.	Other Operational Income	74,131
a.	Increase in fair value of financial assets	30,261
i.	Securities	233
ii.	Loans	-
iii.	Spot and derivatives	30,028
iv.	Other financial assets	-
b.	Decrease in fair value of financial liabilities	-
c.	Gain on sale of financial assets	2,498
i.	Securities	2,498
ii.	Loans	-
iii.	Other financial assets	-
d.	Gain on spot and derivative transactions (realised)	7,480
e.	Dividend	-
f.	Gain on investment in shares under equity method	-
g.	Commissions/provisions/fees and administrations	31,432
h.	Recovery on allowance for impairment	2,305
i.	Other income	155
2.	Other Operational Expenses	146,024
a.	Decrease in fair value of financial assets	791
i.	Securities	135
ii.	Loans	-
iii.	Spot and derivatives	656
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)	22,613
e.	Impairment expense on financial assets	24,830
i.	Securities	-
ii.	Loans	24,830
iii.	Sharia financing	-
iv.	Other financial assets	-
f.	Loss on operational risk	110
g.	Loss on investment in shares under equity method	-
h.	Commissions/provisions/fees and administrations	2,548
i.	Impairment expense on non financial assets	-
j.	Personnel expenses	49,573
k.	Promotion expenses	2,571
l.	Other expenses	47,688
	Net Other Operational Income (Expenses)	(71,893)
	OPERATIONAL INCOME (EXPENSES)	10,062
NON OPERATIONAL INCOME (EXPENSES)		
1.	Gain (loss) on sale of fixed assets and equipments	(37)
2.	Gain (loss) on foreign exchange currency translation	(6,506)
3.	Other non operating income (expenses)	(2,050)
	NON OPERATIONAL INCOME (EXPENSES)	(8,593)
	CURRENT YEAR PROFIT (LOSS) BEFORE TAX	1,069
	Income tax expenses	(721)
a.	Estimated current year tax	(721)
b.	Deferred tax income (expenses)	-
	CURRENT YEAR PROFIT (LOSS) AFTER TAX	348
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	5,145
c.	Effective portion of cash flow hedges	-
d.	Others	-
e.	Income tax related to accounts that will be reclassified to profit or loss	(1,286)
	OTHER CURRENT YEAR COMPREHENSIVE INCOME AFTER TAX	3,859
	TOTAL CURRENT YEAR COMPREHENSIVE PROFIT (LOSS) AFTER TAX	4,207
	TRANSFER OF PROFIT (LOSS) TO HEAD OFFICE	-