

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

(in millions Rupiah)		
NO.	ACCOUNTS	INDIVIDUAL 31 JULY 2019
ASSETS		
1.	Cash	153,794
2.	Placement with Bank Indonesia	1,963,245
3.	Placement with other banks	2,280,933
4.	Spot and derivative receivables	23
5.	Securities	95,753
a.	Measured at fair value through profit and loss	-
b.	Available for sale	2,572,428
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	-
9.	Loans	-
a.	Measured at fair value through profit and loss	-
b.	Available for sale	-
c.	Held to maturity	-
d.	Loans and receivables	14,373,352
10.	Sharia financing	-
11.	Investment in shares	64
12.	Allowance for impairment losses on financial assets -/	-
a.	Securities	-
b.	Loans	(231,175)
c.	Others	(64)
13.	Intangible assets	858,667
	Accumulated amortisation on intangible assets -/	(455,907)
14.	Fixed assets and equipments	614,188
	Accumulated depreciation on fixed assets and equipments -/	(460,179)
15.	Non productive assets	-
a.	Abandoned properties	899
b.	Foreclosed assets	6,224
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	62,282
19.	Other assets	573,727
TOTAL ASSETS		22,417,182
LIABILITIES AND EQUITY		
LIABILITIES		
1.	Current accounts	1,738,515
2.	Saving accounts	7,131,282
3.	Time deposits	7,359,409
4.	Revenue-sharing investment fund	-
5.	Liabilities to Bank Indonesia	-
6.	Liabilities to other banks	1,208,392
7.	Spot and derivative liabilities	5,539
8.	Liabilities on securities sold under repurchase agreement (repo)	-
9.	Acceptance liabilities	-
10.	Securities issued	-
11.	Loans received	-
12.	Margin deposits	245
13.	Interbranch liabilities	-
a.	Conducting operational activities in Indonesia	236
b.	Conducting operational activities outside Indonesia	-
14.	Deferred tax liabilities	-
15.	Other liabilities	836,579
16.	Profit sharing investment fund	-
TOTAL LIABILITIES		18,280,197
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.	Agio	25,097
b.	Divagio -/	-
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	27,761
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	22,664
g.	Income taxes related to other comprehensive income	(12,606)
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	227,945
b.	Current year	11,546
TOTAL EQUITY		4,136,985
TOTAL LIABILITIES AND EQUITY		22,417,182

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

(in millions Rupiah)		
NO.	ACCOUNTS	INDIVIDUAL 31 JULY 2019
I. COMMITMENT RECEIVABLES		
1.	Unused fund borrowings facilities	-
a.	Rupiah	-
b.	Foreign currencies	-
2.	Outstanding spot and derivative purchase position	440,479
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	35,072
ii.	Uncommitted	2,435,686
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	444,853
5.	Others	-
III. CONTINGENT RECEIVABLES		
1.	Guarantees received	-
a.	Rupiah	-
b.	Foreign currencies	-
2.	Non performing interest receivables	-
a.	Interest on loans	170,173
b.	Other interests	-
3.	Others	-
IV. CONTINGENT LIABILITIES		
1.	Guarantees issued	23,275
a.	Rupiah	-
b.	Foreign currencies	865
2.	Others	-

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

(in millions Rupiah)		
NO.	ACCOUNTS	INDIVIDUAL 31 JULY 2019
OPERATIONAL INCOME AND EXPENSES		
A. Interest Income and Expenses		
1.	Interest Income	1,006,930
a.	Rupiah	965,101
b.	Foreign currencies	41,829
2.	Interest Expenses	437,829
a.	Rupiah	431,100
b.	Foreign currencies	6,729
Net Interest Income (Expenses)		569,101
B. Other Operational Income and Expenses		
1.	Other Operational Income	372,171
a.	Increase in fair value of financial assets	13,899
i.	Securities	874
ii.	Loans	-
iii.	Spot and derivatives	13,025
iv.	Other financial assets	-
b.	Decrease in fair value of financial liabilities	-
c.	Gain on sale of financial assets	50,558
i.	Securities	50,558
ii.	Loans	-
iii.	Other financial assets	-
d.	Gain on spot and derivative transactions (realised)	39,247
e.	Dividend	-
f.	Gain on investment in shares under equity method	-
g.	Commissions/provisions/fees and administrations	233,015
h.	Recovery on allowance for impairment	35,449
i.	Other income	3
2.	Other Operational Expenses	959,621
a.	Decrease in fair value of financial assets	219
i.	Securities	-
ii.	Loans	-
iii.	Spot and derivatives	219
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)	24,435
e.	Impairment expense on financial assets	186,435
i.	Securities	-
ii.	Loans	186,435
iii.	Sharia financing	-
iv.	Other financial assets	-
f.	Loss on operational risk	233
g.	Loss on investment in shares under equity method	-
h.	Commissions/provisions/fees and administrations	14,460
i.	Impairment expense on non financial assets	127
j.	Personnel expenses	405,603
k.	Promotion expenses	6,799
l.	Other expenses	321,310
Net Other Operational Income (Expenses)		(587,450)
OPERATIONAL INCOME (EXPENSES)		(18,349)
NON OPERATIONAL INCOME (EXPENSES)		
1.	Gain (loss) on sale of fixed assets and equipments	25,050
2.	Gain (loss) on foreign exchange currency translation	19,919
3.	Other non operating income (expenses)	(9,588)
NON OPERATIONAL INCOME (EXPENSES)		35,281
CURRENT YEAR PROFIT (LOSS) BEFORE TAX		16,932
Income tax expenses		(5,386)
a.	Estimated current year tax	-
b.	Deferred tax income (expenses)	(5,386)
CURRENT YEAR PROFIT (LOSS) AFTER TAX		11,546
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	34,842
c.	Effective portion of cash flow hedges	-
d.	Others	-
e.	Income tax related to accounts that will be reclassified to profit or loss	(8,710)
OTHER CURRENT YEAR COMPREHENSIVE INCOME AFTER TAX		26,132
TOTAL CURRENT YEAR COMPREHENSIVE PROFIT (LOSS) AFTER TAX		37,678
TRANSFER OF PROFIT (LOSS) TO HEAD OFFICE		-