

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

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

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

(in millions Rupiah)		
NO.	ACCOUNTS	INDIVIDUAL 31 AUGUST 2019
ASSETS		
1.	Cash	163,018
2.	Placement with Bank Indonesia	1,912,386
3.	Placement with other banks	2,479,664
4.	Spot and derivative receivables	274
5.	Securities	
a.	Measured at fair value through profit and loss	99,084
b.	Available for sale	2,619,571
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	14,320,075
10.	Sharia financing	-
11.	Investment in shares	64
12.	Allowance for impairment losses on financial assets -/	-
a.	Securities	-
b.	Loans	(228,539)
c.	Others	(64)
13.	Intangible assets	877,089
	Accumulated amortisation on intangible assets -/	(462,218)
14.	Fixed assets and equipments	619,397
	Accumulated depreciation on fixed assets and equipments -/	(462,846)
15.	Non productive assets	-
a.	Abandoned properties	899
b.	Foreclosed assets	5,237
c.	Suspense accounts	-
d.	Interbranch assets	-
i.	Conducting operational activities in Indonesia	10
ii.	Conducting operational activities outside Indonesia	-
16.	Allowance for impairment losses on non financial assets -/	(72)
17.	Lease financing	-
18.	Deferred tax assets	58,551
19.	Other assets	590,841
TOTAL ASSETS		22,592,417
LIABILITIES AND EQUITY		
LIABILITIES		
1.	Current accounts	1,742,189
2.	Saving accounts	7,221,029
3.	Time deposits	7,161,098
4.	Revenue-sharing investment fund	-
5.	Liabilities to Bank Indonesia	-
6.	Liabilities to other banks	1,363,371
7.	Spot and derivative liabilities	3,818
8.	Liabilities on securities sold under repurchase agreement (repo)	-
9.	Acceptance liabilities	-
10.	Securities issued	-
11.	Loans received	-
12.	Margin deposits	-
13.	Interbranch liabilities	-
a.	Conducting operational activities in Indonesia	-
b.	Conducting operational activities outside Indonesia	-
14.	Deferred tax liabilities	-
15.	Other liabilities	957,460
16.	Profit sharing investment fund	-
TOTAL LIABILITIES		18,448,965
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.	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	24,822
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	(11,871)
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	20,217
TOTAL EQUITY		4,143,452
TOTAL LIABILITIES AND EQUITY		22,592,417

(in millions Rupiah)		
NO.	ACCOUNTS	INDIVIDUAL 31 AUGUST 2019
I. COMMITMENT RECEIVABLES		
1.	Unused fund borrowings facilities	
a.	Rupiah	-
b.	Foreign currencies	-
2.	Outstanding spot and derivative purchase position	423,896
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	28,110
ii.	Uncommitted	2,352,787
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	1,366
4.	Outstanding spot and derivative sale position	455,703
5.	Others	-
III. CONTINGENT RECEIVABLES		
1.	Guarantees received	
a.	Rupiah	-
b.	Foreign currencies	-
2.	Non performing interest receivables	
a.	Interest on loans	181,604
b.	Other interests	-
3.	Others	-
IV. CONTINGENT LIABILITIES		
1.	Guarantees issued	21,625
a.	Rupiah	-
b.	Foreign currencies	875
2.	Others	-

(in millions Rupiah)		
NO.	ACCOUNTS	INDIVIDUAL 31 AUGUST 2019
OPERATIONAL INCOME AND EXPENSES		
A. Interest Income and Expenses		
1.	Interest Income	1,153,873
a.	Rupiah	1,106,054
b.	Foreign currencies	47,819
2.	Interest Expenses	504,143
a.	Rupiah	496,238
b.	Foreign currencies	7,905
Net Interest Income (Expenses)		649,730
B. Other Operational Income and Expenses		
1.	Other Operational Income	423,848
a.	Increase in fair value of financial assets	16,008
i.	Securities	591
ii.	Loans	-
iii.	Spot and derivatives	15,057
iv.	Other financial assets	-
b.	Decrease in fair value of financial liabilities	-
c.	Gain on sale of financial assets	68,099
i.	Securities	68,099
ii.	Loans	-
iii.	Other financial assets	-
d.	Gain on spot and derivative transactions (realised)	47,409
e.	Dividend	-
f.	Gain on investment in shares under equity method	-
g.	Commission/provisions/fees and administrations	256,675
h.	Recovery on allowance for impairment	35,644
i.	Other income	8
2.	Other Operational Expenses	1,085,488
a.	Decrease in fair value of financial assets	279
i.	Securities	-
ii.	Loans	-
iii.	Spot and derivatives	279
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)	34,738
e.	Impairment expense on financial assets	197,332
i.	Securities	197,332
ii.	Loans	-
iii.	Sharia financing	-
iv.	Other financial assets	-
f.	Loss on operational risk	235
g.	Loss on investment in shares under equity method	-
h.	Commissions/provisions/fees and administrations	16,015
i.	Impairment expense on non financial assets	-
j.	Personnel expenses	462,331
k.	Promotion expenses	9,953
l.	Other expenses	364,600
Net Other Operational Income (Expenses)		(661,640)
OPERATIONAL INCOME (EXPENSES)		(11,910)
NON OPERATIONAL INCOME (EXPENSES)		
1.	Gain (loss) on sale of fixed assets and equipments	25,134
2.	Gain (loss) on foreign exchange currency translation	28,152
3.	Other non operating income (expenses)	(11,308)
NON OPERATIONAL INCOME (EXPENSES)		41,978
CURRENT YEAR PROFIT (LOSS) BEFORE TAX		30,068
Income tax expenses		(9,851)
a.	Estimated current year tax	-
b.	Deferred tax income (expenses)	(9,851)
CURRENT YEAR PROFIT (LOSS) AFTER TAX		20,217
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		46,349
TRANSFER OF PROFIT (LOSS) TO HEAD OFFICE		-