

STATEMENTS OF FINANCIAL POSITION  
 PT BANK COMMONWEALTH  
 AS OF 30 SEPTEMBER 2019

STATEMENTS OF COMMITMENTS AND CONTINGENCIES  
 PT BANK COMMONWEALTH  
 AS OF 30 SEPTEMBER 2019

STATEMENTS OF PROFIT OR LOSS AND OTHER COMPREHENSIVE INCOME  
 PT BANK COMMONWEALTH  
 FOR PERIOD FROM 1 JANUARY TO 30 SEPTEMBER 2019

(in millions Rupiah)		
NO.	ACCOUNTS	INDIVIDUAL 30 SEPTEMBER 2019
<b>ASSETS</b>		
1.	Cash	143,373
2.	Placement with Bank Indonesia	1,890,280
3.	Placement with other banks	2,243,436
4.	Spot and derivative receivables	62
5.	Securities	83,696
a.	Measured at fair value through profit and loss	-
b.	Available for sale	2,492,774
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	-
9.	Loans	-
a.	Measured at fair value through profit and loss	-
b.	Available for sale	-
c.	Hold to maturity	-
d.	Loans and receivables	14,303,245
10.	Sharia financing	-
11.	Investment in shares	64
12.	Allowance for impairment losses on financial assets -/	-
a.	Securities	-
b.	Loans	(221,155)
c.	Others	(64)
13.	Intangible assets	88,109
	Accumulated amortisation on intangible assets -/	(468,198)
14.	Fixed assets and equipments	619,579
	Accumulated depreciation on fixed assets and equipments -/	(462,557)
15.	Non productive assets	-
a.	Abandoned properties	899
b.	Foreclosed assets	4,789
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	54,835
19.	Other assets	637,442
<b>TOTAL ASSETS</b>		<b>22,203,536</b>
<b>LIABILITIES AND EQUITY</b>		
<b>LIABILITIES</b>		
1.	Current accounts	1,594,895
2.	Saving accounts	7,198,508
3.	Time deposits	6,775,304
4.	Revenue-sharing investment fund	-
5.	Liabilities to Bank Indonesia	-
6.	Liabilities to other banks	1,791,700
7.	Spot and derivative liabilities	3,182
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	103
b.	Conducting operational activities outside Indonesia	-
14.	Deferred tax liabilities	-
15.	Other liabilities	689,689
16.	Profit sharing investment fund	-
<b>TOTAL LIABILITIES</b>		<b>18,053,381</b>
<b>EQUITY</b>		
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	19,839
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	(10,626)
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	30,658
<b>TOTAL EQUITY</b>		<b>4,150,155</b>
<b>TOTAL LIABILITIES AND EQUITY</b>		<b>22,203,536</b>

(in millions Rupiah)		
NO.	ACCOUNTS	INDIVIDUAL 30 SEPTEMBER 2019
<b>I. COMMITMENT RECEIVABLES</b>		
1.	Unused fund borrowings facilities	-
a.	Rupiah	-
b.	Foreign currencies	-
2.	Outstanding spot and derivative purchase position	329,634
3.	Others	-
<b>II. COMMITMENT LIABILITIES</b>		
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	-
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	374,419
5.	Others	-
<b>III. CONTINGENT RECEIVABLES</b>		
1.	Guarantees received	-
a.	Rupiah	-
b.	Foreign currencies	-
2.	Non performing interest receivables	-
a.	Interest on loans	162,202
b.	Other interests	-
3.	Others	-
<b>IV. CONTINGENT LIABILITIES</b>		
1.	Guarantees issued	21,025
a.	Rupiah	-
b.	Foreign currencies	876
2.	Others	-

(in millions Rupiah)		
NO.	ACCOUNTS	INDIVIDUAL 30 SEPTEMBER 2019
<b>OPERATIONAL INCOME AND EXPENSES</b>		
<b>A. Interest Income and Expenses</b>		
1.	Interest Income	1,294,096
a.	Rupiah	1,240,691
b.	Foreign currencies	53,405
2.	Interest Expenses	567,031
a.	Rupiah	558,152
b.	Foreign currencies	8,879
<b>Net Interest Income (Expense)</b>		<b>727,065</b>
<b>B. Other Operational Income and Expenses</b>		
1.	Other Operational Income	468,627
a.	Increase in fair value of financial assets	15,432
i.	Securities	31
ii.	Loans	-
iii.	Spot and derivatives	15,401
iv.	Other financial assets	-
b.	Decrease in fair value of financial liabilities	-
c.	Gain on sale of financial assets	84,308
i.	Securities	84,308
ii.	Loans	-
iii.	Other financial assets	-
d.	Gain on spot and derivative transactions (realised)	51,802
e.	Dividend	-
f.	Gain on investment in shares under equity method	282,134
g.	Promotion expenses/fees and administrations	34,943
h.	Recovery on allowance for impairment	-
i.	Other income	8
2.	Other Operational Expenses	1,191,707
a.	Decrease in fair value of financial assets	249
i.	Securities	50
ii.	Loans	-
iii.	Spot and derivatives	199
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)	33,657
e.	Impairment expense on financial assets	203,516
i.	Securities	-
ii.	Loans	203,516
iii.	Sharia financing	-
iv.	Other financial assets	-
f.	Loss on operational risk	313
g.	Loss on investment in shares under equity method	-
h.	Commissions/provisions/fees and administrations	17,008
i.	Impairment expense on non financial assets	-
j.	Personnel expenses	514,435
k.	Promotion expenses	12,507
l.	Other expenses	409,962
<b>Net Other Operational Income (Expense)</b>		<b>(723,080)</b>
<b>OPERATIONAL INCOME (EXPENSES)</b>		<b>3,985</b>
<b>NON OPERATIONAL INCOME (EXPENSES)</b>		
1.	Gain (loss) on sale of fixed assets and equipments	24,760
2.	Gain (loss) on foreign exchange currency translation	29,339
3.	Other non operating income (expenses)	(12,612)
<b>NON OPERATIONAL INCOME (EXPENSES)</b>		<b>41,487</b>
<b>CURRENT YEAR PROFIT (LOSS) BEFORE TAX</b>		<b>45,472</b>
<b>Income tax expenses</b>		<b>(14,814)</b>
a.	Estimated current year tax	-
b.	Deferred tax income (expenses)	(14,814)
<b>CURRENT YEAR PROFIT (LOSS) AFTER TAX</b>		<b>30,658</b>
<b>OTHER COMPREHENSIVE INCOME</b>		
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	26,920
c.	Effective portion of cash flow hedges	-
d.	Others	-
e.	Income tax related to accounts that will be reclassified to profit or loss	(6,730)
<b>OTHER CURRENT YEAR COMPREHENSIVE INCOME AFTER TAX</b>		<b>20,190</b>
<b>TOTAL CURRENT YEAR COMPREHENSIVE PROFIT (LOSS) AFTER TAX</b>		<b>50,848</b>
<b>TRANSFER OF PROFIT (LOSS) TO HEAD OFFICE</b>		<b>-</b>