

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

(in millions Rupiah)		
NO.	ACCOUNTS	INDIVIDUAL 31 OCTOBER 2019
ASSETS		
1.	Cash	140,163
2.	Placement with Bank Indonesia	1,794,034
3.	Placement with other banks	1,767,507
4.	Spot and derivative receivables	7,980
5.	Securities	
a.	Measured at fair value through profit and loss	78,505
b.	Available for sale	2,646,480
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	14,210,505
10.	Sharia financing	-
11.	Investment in shares	64
12.	Allowance for impairment losses on financial assets -/	-
a.	Securities	-
b.	Loans	(229,029)
c.	Others	(64)
13.	Intangible assets	88,052
	Accumulated amortisation on intangible assets -/	(474,048)
14.	Fixed assets and equipments	617,783
	Accumulated depreciation on fixed assets and equipments -/	(462,334)
15.	Non productive assets	-
a.	Abandoned properties	899
b.	Foreclosed assets	4,794
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	53,462
19.	Other assets	609,027
TOTAL ASSETS		21,651,707
LIABILITIES AND EQUITY		
LIABILITIES		
1.	Current accounts	1,630,890
2.	Saving accounts	6,873,418
3.	Time deposits	6,648,339
4.	Revenue-sharing investment fund	-
5.	Liabilities to Bank Indonesia	-
6.	Liabilities to other banks	1,587,542
7.	Spot and derivative liabilities	1,779
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	90
b.	Conducting operational activities outside Indonesia	-
14.	Deferred tax liabilities	-
15.	Other liabilities	760,355
16.	Profit sharing investment fund	-
TOTAL LIABILITIES		17,502,413
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	22,464
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	(11,282)
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	27,828
TOTAL EQUITY		4,149,294
TOTAL LIABILITIES AND EQUITY		21,651,707

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

(in millions Rupiah)		
NO.	ACCOUNTS	INDIVIDUAL 31 OCTOBER 2019
I. COMMITMENT RECEIVABLES		
1.	Unused fund borrowings facilities	
a.	Rupiah	-
b.	Foreign currencies	-
2.	Outstanding spot and derivative purchase position	719,744
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	25,888
ii.	Uncommitted	2,257,522
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	571,299
5.	Others	-
III. CONTINGENT RECEIVABLES		
1.	Guarantees received	
a.	Rupiah	-
b.	Foreign currencies	-
2.	Non performing interest receivables	
a.	Interest on loans	173,702
b.	Other interests	-
3.	Others	-
IV. CONTINGENT LIABILITIES		
1.	Guarantees issued	21,025
a.	Rupiah	-
b.	Foreign currencies	866
2.	Others	-

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

(in millions Rupiah)		
NO.	ACCOUNTS	INDIVIDUAL 31 OCTOBER 2019
OPERATIONAL INCOME AND EXPENSES		
A. Interest Income and Expenses		
1.	Interest Income	1,436,226
a.	Rupiah	1,378,573
b.	Foreign currencies	57,653
2.	Interest Expenses	629,019
a.	Rupiah	619,282
b.	Foreign currencies	9,737
Net Interest Income (Expenses)		807,207
B. Other Operational Income and Expenses		
1.	Other Operational Income	515,704
a.	Increase in fair value of financial assets	24,959
i.	Securities	249
ii.	Loans	-
iii.	Spot and derivatives	24,710
iv.	Other financial assets	-
b.	Decrease in fair value of financial liabilities	-
c.	Gain on sale of financial assets	94,732
i.	Securities	94,732
ii.	Loans	-
iii.	Other financial assets	-
d.	Gain on spot and derivative transactions (realised)	55,141
e.	Dividend	-
f.	Gain on investment in shares under equity method	-
g.	Gain on securities/provisions/fees and administrations	307,910
h.	Recovery on allowance for impairment	32,951
i.	Other income	8
2.	Other Operational Expenses	1,315,120
a.	Decrease in fair value of financial assets	188
i.	Securities	-
ii.	Loans	-
iii.	Spot and derivatives	188
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)	36,012
e.	Impairment expense on financial assets	222,538
i.	Securities	222,538
ii.	Loans	-
iii.	Sharia financing	-
iv.	Other financial assets	-
f.	Loss on operational risk	314
g.	Loss on investment in shares under equity method	-
h.	Commissions/provisions/fees and administrations	18,737
i.	Impairment expense on non financial assets	-
j.	Personnel expenses	572,799
k.	Promotion expenses	13,950
l.	Other expenses	450,622
Net Other Operational Income (Expenses)		(799,419)
OPERATIONAL INCOME (EXPENSES)		7,788
NON OPERATIONAL INCOME (EXPENSES)		
1.	Gain (loss) on sale of fixed assets and equipments	24,711
2.	Gain (loss) on foreign exchange currency translation	24,750
3.	Other non operating income (expenses)	(13,891)
NON OPERATIONAL INCOME (EXPENSES)		35,570
CURRENT YEAR PROFIT (LOSS) BEFORE TAX		43,358
Income tax expenses		(15,530)
a.	Estimated current year tax	-
b.	Deferred tax income (expenses)	(15,530)
CURRENT YEAR PROFIT (LOSS) AFTER TAX		27,828
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	29,545
c.	Effective portion of cash flow hedges	-
d.	Others	-
e.	Income tax related to accounts that will be reclassified to profit or loss	(7,386)
OTHER CURRENT YEAR COMPREHENSIVE INCOME AFTER TAX		22,159
TOTAL CURRENT YEAR COMPREHENSIVE PROFIT (LOSS) AFTER TAX		49,987
TRANSFER OF PROFIT (LOSS) TO HEAD OFFICE		-