

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

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

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

| (in millions Rupiah) | | |
|-------------------------------------|---|--------------------------------|
| NO. | ACCOUNTS | INDIVIDUAL 30 NOVEMBER 2019 |
| ASSETS | | |
| 1. | Cash | 160,065 |
| 2. | Placement with Bank Indonesia | 1,704,608 |
| 3. | Placement with other banks | 1,780,308 |
| 4. | Spot and derivative receivables | 79 |
| 5. | Securities | 86,474 |
| a. | Measured at fair value through profit and loss | - |
| b. | Available for sale | 2,548,447 |
| 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 | 14,221,389 |
| 10. | Sharia financing | - |
| 11. | Investment in shares | 64 |
| 12. | Allowance for impairment losses on financial assets -/ | - |
| a. | Securities | - |
| b. | Loans | (235,239) |
| c. | Others | (64) |
| 13. | Intangible assets | 889,929 |
| | Accumulated amortisation on intangible assets -/ | (479,900) |
| 14. | Fixed assets and equipments | 628,778 |
| | Accumulated depreciation on fixed assets and equipments -/ | (461,336) |
| 15. | Non productive assets | - |
| a. | Abandoned properties | 899 |
| b. | Foreclosed assets | 5,630 |
| c. | Suspense accounts | - |
| d. | Interbranch assets | - |
| i. | Conducting operational activities in Indonesia | 42 |
| ii. | Conducting operational activities outside Indonesia | - |
| 16. | Allowance for impairment losses on non financial assets -/ | (72) |
| 17. | Lease financing | - |
| 18. | Deferred tax assets | 53,408 |
| 19. | Other assets | 531,527 |
| TOTAL ASSETS | | 21,435,036 |
| LIABILITIES AND EQUITY | | |
| LIABILITIES | | |
| 1. | Current accounts | 1,764,911 |
| 2. | Saving accounts | 6,503,116 |
| 3. | Time deposits | 6,941,711 |
| 4. | Revenue-sharing investment fund | - |
| 5. | Liabilities to Bank Indonesia | - |
| 6. | Liabilities to other banks | 1,380,995 |
| 7. | Spot and derivative liabilities | 4,266 |
| 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 | 694,489 |
| 16. | Profit sharing investment fund | - |
| TOTAL LIABILITIES | | 17,289,488 |
| 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 | 21,896 |
| 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 | (11,140) |
| 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 | 24,508 |
| TOTAL EQUITY | | 4,145,548 |
| TOTAL LIABILITIES AND EQUITY | | 21,435,036 |

| (in millions Rupiah) | | |
|------------------------------------|--|--------------------------------|
| NO. | ACCOUNTS | INDIVIDUAL 30 NOVEMBER 2019 |
| I. COMMITMENT RECEIVABLES | | |
| 1. | Unused fund borrowings facilities | - |
| a. | Rupiah | - |
| b. | Foreign currencies | - |
| 2. | Outstanding spot and derivative purchase position | 709,896 |
| 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 | 24,226 |
| ii. | Uncommitted | 2,225,971 |
| 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 | 571,451 |
| 5. | Others | - |
| III. CONTINGENT RECEIVABLES | | |
| 1. | Guarantees received | - |
| a. | Rupiah | - |
| b. | Foreign currencies | - |
| 2. | Non performing interest receivables | - |
| a. | Interest on loans | 185,937 |
| b. | Other interests | - |
| 3. | Others | - |
| IV. CONTINGENT LIABILITIES | | |
| 1. | Guarantees issued | 21,025 |
| a. | Rupiah | - |
| b. | Foreign currencies | 870 |
| 2. | Others | - |

| (in millions Rupiah) | | |
|---|---|--------------------------------|
| NO. | ACCOUNTS | INDIVIDUAL 30 NOVEMBER 2019 |
| OPERATIONAL INCOME AND EXPENSES | | |
| A. Interest Income and Expenses | | |
| 1. | Interest Income | 1,573,627 |
| a. | Rupiah | 1,511,408 |
| b. | Foreign currencies | 62,219 |
| 2. | Interest Expenses | 687,141 |
| a. | Rupiah | 676,676 |
| b. | Foreign currencies | 10,465 |
| Net Interest Income (Expense) | | 886,486 |
| B. Other Operational Income and Expenses | | |
| 1. | Other Operational Income | 545,671 |
| a. | Increase in fair value of financial assets | 14,625 |
| i. | Securities | 292 |
| ii. | Loans | - |
| iii. | Spot and derivatives | 14,333 |
| iv. | Other financial assets | - |
| b. | Decrease in fair value of financial liabilities | - |
| c. | Gain on sale of financial assets | 101,162 |
| i. | Securities | 101,162 |
| ii. | Loans | - |
| iii. | Other financial assets | - |
| d. | Gain on spot and derivative transactions (realised) | 59,906 |
| e. | Dividend | - |
| f. | Gain on investment in shares under equity method | - |
| g. | Promotion expenses/fees and administrations | 332,418 |
| h. | Recovery on allowance for impairment | 31,869 |
| i. | Other income | 5,691 |
| 2. | Other Operational Expenses | 1,435,242 |
| a. | Decrease in fair value of financial assets | 199 |
| i. | Securities | - |
| 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) | 34,356 |
| e. | Impairment expense on financial assets | 243,205 |
| i. | Securities | 243,205 |
| ii. | Loans | - |
| iii. | Sharia financing | - |
| iv. | Other financial assets | - |
| f. | Loss on operational risk | 1,738 |
| g. | Loss on investment in shares under equity method | - |
| h. | Commissions/provisions/fees and administrations | 20,399 |
| i. | Impairment expense on non financial assets | - |
| j. | Personnel expenses | 625,690 |
| k. | Promotion expenses | 15,565 |
| l. | Other expenses | 494,096 |
| Net Other Operational Income (Expense) | | (889,571) |
| OPERATIONAL INCOME (EXPENSES) | | (3,085) |
| NON OPERATIONAL INCOME (EXPENSES) | | |
| 1. | Gain (loss) on sale of fixed assets and equipments | 24,383 |
| 2. | Gain (loss) on foreign exchange currency translation | 34,111 |
| 3. | Other non operating income (expenses) | (15,176) |
| NON OPERATIONAL INCOME (EXPENSES) | | 43,318 |
| CURRENT YEAR PROFIT (LOSS) BEFORE TAX | | 40,233 |
| Income tax expenses | | (15,725) |
| a. | Estimated current year tax | - |
| b. | Deferred tax income (expenses) | (15,725) |
| CURRENT YEAR PROFIT (LOSS) AFTER TAX | | 24,508 |
| 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 | 28,977 |
| c. | Effective portion of cash flow hedges | - |
| d. | Others | - |
| e. | Income tax related to accounts that will be reclassified to profit or loss | (7,244) |
| OTHER CURRENT YEAR COMPREHENSIVE INCOME AFTER TAX | | 21,733 |
| TOTAL CURRENT YEAR COMPREHENSIVE PROFIT (LOSS) AFTER TAX | | 46,241 |
| TRANSFER OF PROFIT (LOSS) TO HEAD OFFICE | | - |