

STATEMENTS OF FINANCIAL POSITION
PT BANK COMMONWEALTH
AS OF 31 DECEMBER 2019
(UNAUDITED)

		(in millions Rupiah)
NO.	ACCOUNTS	INDIVIDUAL 31 DECEMBER 2019
ASSETS		
1.	Cash	142,804
2.	Placement with Bank Indonesia	1,742,804
3.	Placement with other banks	2,151,311
4.	Spot and derivative receivables	10,230
5.	Securities	
a.	Measured at fair value through profit and loss	109,239
b.	Available for sale	2,523,738
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	14,244,035
10.	Sharia financing	-
11.	Investment in shares	64
12.	Allowance for impairment losses on financial assets -/	-
a.	Securities	-
b.	Loans	(245,463)
c.	Others	(64)
13.	Intangible assets	892,628
	Accumulated amortisation on intangible assets -/	(485,790)
14.	Fixed assets and equipments	626,151
	Accumulated depreciation on fixed assets and equipments -/	(461,999)
15.	Non productive assets	
a.	Abandoned properties	899
b.	Foreclosed assets	5,187
c.	Suspense accounts	-
d.	Interbranch assets	-
i.	Conducting operational activities in Indonesia	49
ii.	Conducting operational activities outside Indonesia	-
16.	Allowance for impairment losses on non financial assets -/	(72)
17.	Lease financing	-
18.	Deferred tax assets	54,740
19.	Other assets	531,760
TOTAL ASSETS		21,842,291
LIABILITIES AND EQUITY		
LIABILITIES		
1.	Current accounts	1,713,845
2.	Saving accounts	6,165,385
3.	Time deposits	7,572,724
4.	Revenue-sharing investment fund	-
5.	Liabilities to Bank Indonesia	-
6.	Liabilities to other banks	1,468,171
7.	Spot and derivative liabilities	4,119
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	779,651
16.	Profit sharing investment fund	-
TOTAL LIABILITIES		17,703,895
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	23,422
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	20,625
g.	Income taxes related to other comprehensive income	(11,012)
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	17,741
TOTAL EQUITY		4,138,396
TOTAL LIABILITIES AND EQUITY		21,842,291

STATEMENTS OF COMMITMENTS AND CONTINGENCIES
PT BANK COMMONWEALTH
AS OF 31 DECEMBER 2019
(UNAUDITED)

		(in millions Rupiah)
NO.	ACCOUNTS	INDIVIDUAL 31 DECEMBER 2019
I. COMMITMENT RECEIVABLES		
1.	Unused fund borrowings facilities	
a.	Rupiah	-
b.	Foreign currencies	-
2.	Outstanding spot and derivative purchase position	734,069
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	25,614
ii.	Uncommitted	2,191,097
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	584,833
5.	Others	-
III. CONTINGENT RECEIVABLES		
1.	Guarantees received	-
a.	Rupiah	-
b.	Foreign currencies	-
2.	Non performing interest receivables	-
a.	Interest on loans	201,496
b.	Other interests	-
3.	Others	-
IV. CONTINGENT LIABILITIES		
1.	Guarantees issued	20,625
a.	Rupiah	-
b.	Foreign currencies	856
2.	Others	-

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

		(in millions Rupiah)
NO.	ACCOUNTS	INDIVIDUAL 31 DECEMBER 2019
OPERATIONAL INCOME AND EXPENSES		
A. Interest Income and Expenses		
1.	Interest Income	1,713,607
a.	Rupiah	1,646,638
b.	Foreign currencies	66,969
2.	Interest Expenses	747,260
a.	Rupiah	736,005
b.	Foreign currencies	11,255
Net Interest Income (Expenses)		966,347
B. Other Operational Income and Expenses		
1.	Other Operational Income	591,077
a.	Increase in fair value of financial assets	25,799
i.	Securities	784
ii.	Loans	-
iii.	Spot and derivatives	25,015
iv.	Other financial assets	-
b.	Decrease in fair value of financial liabilities	-
c.	Gain on sale of financial assets	104,505
i.	Securities	104,505
ii.	Loans	-
iii.	Other financial assets	-
d.	Gain on spot and derivative transactions (realised)	64,466
e.	Dividend	-
f.	Gain on investment in shares under equity method	-
g.	Commission/provisions/fees and administrations	357,771
h.	Recovery on allowance for impairment	32,845
i.	Other income	5,691
2.	Other Operational Expenses	1,555,871
a.	Decrease in fair value of financial assets	582
i.	Securities	-
ii.	Loans	-
iii.	Spot and derivatives	582
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)	32,615
e.	Impairment expense on financial assets	268,232
i.	Securities	-
ii.	Loans	268,232
iii.	Sharia financing	-
iv.	Other financial assets	-
f.	Loss on operational risk	-
g.	Loss on investment in shares under equity method	1,734
h.	Commissions/provisions/fees and administrations	22,097
i.	Impairment expense on non financial assets	-
j.	Personnel expenses	677,083
k.	Promotion expenses	16,566
l.	Other expenses	536,962
Net Other Operational Income (Expenses)		(964,794)
OPERATIONAL INCOME (EXPENSES)		1,553
NON OPERATIONAL INCOME (EXPENSES)		
1.	Gain (loss) on sale of fixed assets and equipments	24,382
2.	Gain (loss) on foreign exchange currency translation	22,997
3.	Other non operating income (expenses)	(15,669)
NON OPERATIONAL INCOME (EXPENSES)		30,710
CURRENT YEAR PROFIT (LOSS) BEFORE TAX		32,263
Income tax expenses		(14,522)
a.	Estimated current year tax	-
b.	Deferred tax income (expenses)	(14,522)
CURRENT YEAR PROFIT (LOSS) AFTER TAX		17,741
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	(2,039)
c.	Other comprehensive income from association entity	-
d.	Others	-
e.	Income tax related to accounts that will not be reclassified to profit or loss	510
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	30,508
c.	Effective portion of cash flow hedges	-
d.	Others	-
e.	Income tax related to accounts that will be reclassified to profit or loss	(16,226)
OTHER CURRENT YEAR COMPREHENSIVE INCOME AFTER TAX		21,348
TOTAL CURRENT YEAR COMPREHENSIVE PROFIT (LOSS) AFTER TAX		39,089
TRANSFER OF PROFIT (LOSS) TO HEAD OFFICE		-