

STATEMENTS OF FINANCIAL POSITION
PT BANK COMMONWEALTH
AS OF 31 JANUARY 2020

STATEMENTS OF COMMITMENTS AND CONTINGENCIES
PT BANK COMMONWEALTH
AS OF 31 JANUARY 2020

STATEMENTS OF PROFIT OR LOSS AND OTHER COMPREHENSIVE INCOME
PT BANK COMMONWEALTH
FOR PERIOD FROM 1 JANUARY TO 31 JANUARY 2020

(in millions Rupiah)		
NO.	ACCOUNTS	INDIVIDUAL 31 JANUARY 2020
ASSETS		
1.	Cash	154,904
2.	Placement with Bank Indonesia	2,163,502
3.	Placement with other banks	2,277,197
4.	Spot and derivative receivables	47
5.	Securities	99,151
	a. Measured at fair value through profit or loss	2,420,441
	b. Measured at fair value through other comprehensive income	-
	c. Measured at amortised cost	-
6.	Securities sold under repurchase agreements (repo)	-
7.	Securities purchase under resale agreements (reverse repo)	423,082
8.	Acceptance receivables	-
9.	Loans	-
	a. Measured at fair value through profit or loss	-
	b. Measured at fair value through other comprehensive income	-
	c. Measured at amortised cost	14,206,185
10.	Sharia financing	-
11.	Investment in shares	64
12.	Allowance for impairment losses on financial assets -/	-
	a. Securities	(32)
	b. Loans	(485,724)
	c. Others	(239)
13.	Intangible assets	915,724
	Accumulated amortisation on intangible assets -/	(491,601)
14.	Fixed assets and equipments	752,113
	Accumulated depreciation on fixed assets and equipments -/	(470,679)
15.	Non productive assets	-
	a. Abandoned properties	899
	b. Foreclosed assets	6,110
	c. Suspense accounts	-
	d. Interbranch assets	-
	i. Conducting operational activities in Indonesia	136
	ii. Conducting operational activities outside Indonesia	-
16.	Allowance for impairment losses on non financial assets -/	(72)
17.	Lease financing	-
18.	Deferred tax assets	129,768
19.	Other assets	573,092
TOTAL ASSETS		22,674,068
LIABILITIES AND EQUITY		
LIABILITIES		
1.	Current accounts	1,706,824
2.	Saving accounts	6,196,716
3.	Time deposits	7,933,869
4.	Revenue sharing investment fund	-
5.	Liabilities to Bank Indonesia	-
6.	Liabilities to other banks	1,845,196
7.	Spot and derivative liabilities	11,482
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	1,070,367
16.	Profit sharing investment fund	-
TOTAL LIABILITIES		18,764,454
EQUITY		
17.	Paid up capital	-
	a. Authorised capital	13,000,000
	b. Unpaid capital -/	(9,180,333)
	c. Treasury stock -/	-
18.	Additional paid up capital	-
	a. Ago	25,097
	b. Disagio -/	-
	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 financial assets measured at fair value through other comprehensive income	32,061
	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	(13,171)
	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	11,380
	b. Current year	(956)
TOTAL EQUITY		3,909,614
TOTAL LIABILITIES AND EQUITY		22,674,068

(in millions Rupiah)		
NO.	ACCOUNTS	INDIVIDUAL 31 JANUARY 2020
I. COMMITMENT RECEIVABLES		
1.	Unused fund borrowings facilities	-
	a. Rupiah	-
	b. Foreign currencies	-
2.	Outstanding spot and derivative purchase position	511,796
	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	31,263
	ii. Uncommitted	2,192,552
2.	Unused loan facilities granted to other banks	-
	a. Committed	-
	i. Rupiah	-
	ii. Foreign currencies	-
	b. Uncommitted	-
	i. Rupiah	2,000
	ii. Foreign currencies	-
3.	Outstanding irrevocable L/C	-
	a. Foreign L/C	-
	b. Local L/C	-
4.	Outstanding spot and derivative sale position	495,548
	5. Others	-
III. CONTINGENT RECEIVABLES		
1.	Guarantees received	-
	a. Rupiah	-
	b. Foreign currencies	-
2.	Non performing interest receivables	-
	a. Interest on loans	128,928
	b. Other interests	-
	3. Others	-
IV. CONTINGENT LIABILITIES		
1.	Guarantees issued	20,625
	a. Rupiah	842
	b. Foreign currencies	-
2.	Others	-

(in millions Rupiah)		
NO.	ACCOUNTS	INDIVIDUAL 31 JANUARY 2020
OPERATIONAL INCOME AND EXPENSES		
A. Interest Income and Expenses		
1.	Interest Income	141,208
	a. Rupiah	136,536
	b. Foreign currencies	4,672
2.	Interest Expenses	60,344
	a. Rupiah	59,617
	b. Foreign currencies	727
Net Interest Income (Expenses)		80,864
B. Other Operational Income and Expenses		
1.	Other Operational Income	50,492
	a. Increase in fair value of financial assets	4,261
	i. Securities	285
	ii. Loans	-
	iii. Spot and derivatives	3,976
	iv. Other financial assets	-
	b. Decrease in fair value of financial liabilities	-
	c. Gain on sale of financial assets	15,768
	i. Securities	15,768
	ii. Loans	-
	iii. Other financial assets	-
	d. Gain on spot and derivative transactions (realised)	4,219
	e. Dividend	-
	f. Gain on investment in shares under equity method	-
	g. Commissions/provisions/fees and administrations	24,745
	h. Recovery on allowance for impairment	1,483
	i. Other income	16
2.	Other Operational Expenses	158,742
	a. Decrease in fair value of financial assets	21,821
	i. Securities	298
	ii. Loans	-
	iii. Spot and derivatives	21,523
	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)	10,155
	e. Impairment expense on financial assets	25,467
	i. Securities	-
	ii. Loans	25,465
	iii. Sharia financing	-
	iv. Other financial assets	2
	f. Loss on operational risk	24
	g. Loss on investment in shares under equity method	-
	h. Commissions/provisions/fees and administrations	1,146
	i. Impairment expense on non financial assets	396
	j. Personnel expenses	54,958
	k. Promotion expenses	920
	l. Other expenses	43,855
Net Other Operational Income (Expenses)		(108,250)
OPERATIONAL INCOME (EXPENSES)		(27,386)
NON OPERATIONAL INCOME (EXPENSES)		
1.	Gain (loss) on sale of fixed assets and equipments	-
2.	Gain (loss) on foreign exchange currency translation	28,774
3.	Other non operating income (expenses)	(1,429)
NON OPERATIONAL INCOME (EXPENSES)		27,345
CURRENT YEAR PROFIT (LOSS) BEFORE TAX		(41)
Income tax expenses		(915)
	a. Estimated current year tax	(915)
	b. Deferred tax income (expenses)	-
CURRENT YEAR PROFIT (LOSS) AFTER TAX		(956)
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 financial assets measured at fair value through other comprehensive income	8,639
	c. Effective portion of cash flow hedges	-
	d. Others	-
	e. Income tax related to accounts that will be reclassified to profit or loss	(2,159)
OTHER CURRENT YEAR COMPREHENSIVE INCOME AFTER TAX		6,480
TOTAL CURRENT YEAR COMPREHENSIVE PROFIT (LOSS) AFTER TAX		5,524
TRANSFER OF PROFIT (LOSS) TO HEAD OFFICE		-